

# **Summary of the Thesis**

## **PERSONALITY, RISK-TAKING ABILITY AND EMOTIONAL INTELLIGENCE OF MANAGEMENT STUDENTS**

**Submitted for the award of the degree of Doctor of Philosophy**

**IN THE FACULTY OF  
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## **INTRODUCTION**

Management education in India gained momentum in the late sixties. In the beginning learning material and pedagogy were borrowed through the western collaborations. Soon it was realized that while the basic concepts might be common, research has to be carried out in Indian context with the business- environment and its demands. Management Education is an important segment of the business system contributing significantly to the organization as well as national development. The time has come to think innovatively to bring out quality students and transferring them to the corporate world. The future of management education in India is a subject which deserves careful thought and implementation. Further it provides a professional resort in the industry and productivity sectors. MBA programme not only helps the students develop required skills, but also present a theoretical context for solving many business problems. Management education is the need of the hour.

## **REVIEW OF RELATED LITERATURE**

Agrawal Roma and Singh Kum Kum (2007)<sup>1</sup>, studied the personality traits as a function of caste and gender. The finding revealed that four out of sixteen personality factors showed significant interactive effects. Those factors were submissiveness Vs dominance, tough minded Vs tender mindedness, self assured Vs apprehensiveness and undisciplined self conflict Vs following self image. It also concluded that the caste and gender alone do not play any decisive role in the personality traits of the individual.

Kaushik Nirmala and Tonk Manju Singh (2008)<sup>2</sup>, concluded that extraversion is positively related to opportunities to use and develop human capacity. Agreeableness is

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positively related to social integrations and conscientiousness is positively related to opportunities to use and develop human capacity.

Another study (Nicholson et al., 2005)<sup>3</sup> looked at a sample of 2,401 students and executives attending graduate courses at a local university. Risk taking was measured with the Risk Taking Index, a scale developed to assess participant's frequency of risk-taking behaviours in the domains of health, career, recreation, finance, safety, and social risk. The NEO Personality Inventory (Revised) was used to measure personality. A comparison of mean overall risk taking scores found women to be less likely than men to take risks. When examining specific domains, men took significantly more risk in the recreational, health, safety and finance domains. Women took more risk in the social and career domains, but this difference was not statistically significant. Overall, risk-taking was found to decrease with age. Extraversion and openness were positively associated with risk-taking, while neuroticism, agreeableness and conscientiousness were inversely associated with risk-taking. This was true across all domains except the health risk domain where neuroticism was positively associated with risk-taking. This study also found the extraversion facet of sensation seeking to be the facet most strongly associated with overall risk-taking.

Review of studies related to personality show *that* many attempts have been made to study personality traits of students and very little attention has focused on investigation about types of personality.

According to Steinberg (2007)<sup>4</sup>, Risk taking has been a focus of research for a long time, but few theoretical frameworks have been advanced to guide satisfactory explanations and successful interventions

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Kruger Nooris and Dickson Peter (2007)<sup>5</sup>, conducted an experimental study. The result shows that subjects who are led to believe they are very competent at decision making see more opportunities in a risky choice and take more risks. Those who are led to believe they are not very competent see more threats and take fewer risks. The feelings of self-competence and self confidence on one task did not generalize to a similar task. Perception of opportunities was unexpectedly not related to the perception of threats. As executives bring their personal perceptual biases to firm decision making, results identify a serious built-in bias in SWOT analysis. Executives who believe that they and their firm are very competent will take more risks and vice versa. Results also provide evidence that the perceived likelihood of an event depends on whether the event is a loss or a gain.

One Israeli study<sup>6</sup> claimed to have found what is called “risk gene”, labelling it D4DR, for “fourth dopamine receptor gene.” They even located it on the 11<sup>th</sup> chromosome and pinpointed its function in the limbic portion of the brain. However, the study also said the gene would be responsible for only 10% of human risk-taking behaviour.

In nutshell the researches related to risk taking ability are mainly concerned with sex difference, age, socio-economic status and role of emotions in risk taking behaviour. The ability to deal with uncertainty is the hallmark of future business leaders. Therefore management students should have the ability to manage uncertainty. The research studies on this aspect are very rare and far behind.

After evaluating the EI of undergraduate business majors, Rol-Zell et al. and Parker (2002)<sup>7</sup>, concluded that ‘emotional intelligence should be included within the core skills taught in training and development programs, at university. In addition, Vela (2003)<sup>8</sup> who studied the role of EI in academic achievement for his doctoral dissertation asserted that

‘it is imperative that students are provided with early interventions that involve emotional intelligence skills building’.

A seven year longitudinal study by Dulewicz and Higgs (2003)<sup>9</sup>, revealed EI as more important than intellect and other management competencies in the advancement of managers. Results indicated that intellect accounted for 27% and management competencies for 16%. While emotional intelligence explained 36% of the vacancies in advancement.

Mishra Mukti, Rao Vaishali and Bhatpohari Gautami (2008)<sup>10</sup>, in their study of college girls found that scheduled caste (M= 267.35) college girls were high in emotional intelligence than tribal and non tribal girls. The tribal (M=264.60) college girls were high in emotional intelligence than non tribal (M=256.15) college girls. Further F-ratio was computed to check this difference of tribal and non tribal and scheduled caste college girls in regard to their emotional intelligence. The value of F- ratio was insignificant at any acceptable level of confidence. Thus there does not exist at any significant difference in emotional intelligence of tribal and schedule-Caste girls.

Van Rooy, Viswesvaran, and Pluta (2005)<sup>11</sup> conducted a meta-analysis that provides further support for the claim that EI is distinct from either IQ or personality. Their analysis was based on 58 studies of the EI construct, involving more than 8,000 research participants. They found that some self-report measures of EI did correlate highly with personality measures. However, ability-based measures of EI, such as the MSCEIT, did not correlate highly with either personality or cognitive ability. The overall correlation with personality was .13, and the correlation with cognitive ability was .34. Thus, when

all the research that has been done on this issue is examined together, the evidence suggests that EI is distinct from both IQ and traditional aspects of personality.

There is a growing body of research that points to wide array of attributes that have come to be known as emotional intelligence. EI competencies help to achieve workplace goals. Therefore it can be concluded that management students should acquire the knowledge and skills of emotional competencies. Thus there is a recognized need for well developed EI for business students.

Though several studies have been conducted relating to personality, risk taking ability and emotional intelligence but the reviews of such studies don't help the researcher in taking an unequivocal stand for management students

### **RESEARCH GAP**

Personality, Risk Taking Ability and Emotional Intelligence are the components of management programme. Not many studies have been undertaken in these areas especially in management education programme. Hence an attempt is made to fill this lacuna. The present study is perhaps the first attempt to test and explain the relationship between these constructs of management students.

### **BRIEF DESCRIPTION OF CONCERED UNIVERSITIES**

All universities claim to prepare management students for tomorrow. The information provided on their websites is mostly related to courses offered, available infrastructure and facilities. However, details regarding following are either missing or not mentioned-

Selection and outcome, Academic excellence (personality development programme, skill enhancement programme), Faculty (faculty members' academic background, permanent,

temporary, visiting faculty, industry experience, student- faculty ratio, average salary), Fee structure, Placement (total campus placement, percentage placed, highest salary offered, lowest salary offered)., Research and consultancy opportunities for students. The regulating agency may encourage universities to focus on their strengths, to represent themselves accurately to students and let a diverse and vital system of universities emerge.

Today management education has come a long way. Perhaps competitive forces in due course will churn the market and only those universities will survive and excel whose fundamentals are good. Hence the need is to simplify the process, introducing transparency and accountability for quality assurance in management education in India. It is true that mostly in private universities there is no wastage, inefficiency and indecision, but ethics, delivery and quality aspects should be more transparent. Private universities need to rethink many of their most cherished assumptions in order to remain relevant with regard to their academic standard, quality and innovations.

### **NEED & SIGNIFICANCE OF THE STUDY**

The two year MBA programme may be considered a pre-career as students are beginners exploring their interests and capabilities, who have yet not committed to the career. In this context factors like personality are perhaps more conducive to academic success. Overall personality development is the most important part of the management education. The focus ought to be the overall personality development of the students, who should be ready to face the brutal, often ugly and fiercely competitive situations in real life. Therefore it is desirable to study the types of personality of management students.

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The business environment in 21<sup>st</sup> century is global, customer centric, information based, new partnership and alliances, continuous learning and open to everyone. Against this business organization has to grapple with acquisition, support, development, increased productivity, quality and service and build appropriate leadership environment and commitment of human resources. Thus organization faces various risks and challenges. Few management decisions are made under conditions of perfect certainty. In fact most of the decisions are made under uncertainty. The business climate is ever changing. Organizations operate under various internal and external constraints. Internal constraints can be controlled but external constraints are most directly under the control of organization. Risk taking ability of managers is critical for an organization.

Because of these factors risk taking ability among the management students should be given due consideration. The present study may also help to know about the level of risk taking of management students and if needed this could be incorporated into a well designed course for better performance of students.

Interdisciplinary research clearly indicates the importance of emotional intelligence in career success, personal well being and leadership. Management students have to perform multiple roles in their professional life. As the management students are at the threshold of entering the career of business, it is highly desirable to know their levels of emotional intelligence. Emerging trends also require the active and intentional development of emotional intelligence skills and competencies as a normal and integral part of the process of management education. Besides intellect, personality, emotional intelligence and risk taking ability assessed together are perhaps the best ways to get the



picture of the whole person. These three do not overlap much. Instead each covers a unique ground that helps to explain how a manager clicks?

The primary function of the business school is to impart the business management skills. The personality, risk taking ability and emotional intelligence play a vital role for success in the profession. It is in this background that this research has been undertaken to identify types of personality, levels of emotional intelligence, risk taking ability and examine whether there is a relationship between personality, risk taking ability and emotional intelligence of management students. So there is a need to study these aspects among management students.

### **STATEMENT OF THE PROBLEM**

The purpose of this study is to explore personality, risk taking ability and emotional intelligence of management students. The study is also designed to review the scenario of management education in India, prepare profile and assess the perception of management students. The study aims to examine the relationship between personality and emotional intelligence, personality and risk taking ability and emotional intelligence and risk taking ability.

### **OBJECTIVES OF THE STUDY**

The main objectives of study are:

1. To review the scenario of management education in India
2. To prepare profiles of management students.
3. To assess the level of satisfaction among management students in terms of various academic and professional aspects.

4. To classify the management students in terms of Personality, Risk-Taking Ability and Emotional Intelligence.
5. To investigate, assess and categorize the students on the basis of their personality types.
6. To compare various groups on the basis of Personality, Risk-Taking Ability and Emotional Intelligence.

### **SCOPE**

In India and especially in Rajasthan limited studies have been conducted on Management Students. Considering the nature of the study descriptive method has been used. The data has been collected from four hundred MBA final year students pursuing the course in eight universities of Jaipur. Out of these eight universities one is government, one is deemed- to- be and other six are private. Jaipur is one unique area from where representative sample can be easily taken to extract actual, original and first hand data of the universe. Moreover the availability of infrastructure and prevailing environment of the Universities have not been taken into account.

### **RESEARCH QUESTIONS**

The study proposes to address the following major questions-

1. What is the status of management education, its present scenario and future trends?
2. What is the profile of management students?
3. What is the level of satisfaction of management students in terms of academic and other aspects?
4. What are the dominant types of personality of management students?

5. Whether there is any relationship between Personality and Emotional Intelligence, Personality and Risk Taking Ability and Emotional Intelligence and Risk Taking Ability?
6. What are the levels of Emotional Intelligence and Risk Taking Ability of management students?
7. Is there any difference relating to satisfaction level of management students between Government/Deemed and Private Universities?

### **HYPOTHESES**

A hypothesis is a tentative assumption made in order to draw out and test its logical or empirical consequences. Any research work undertaken is based on certain hypotheses.

This research work too is based on certain hypotheses. They are:-

- (i) There is no significant difference among the Personality of various groups.
- (ii) There is no significant difference between the Risk-Taking Ability of various groups.
- (iii) There is no significant difference between Emotional Intelligence of various groups.
- (iv) There is no significant relationship between Personality and Risk-Taking Ability.
- (v) There is a significant relationship between Personality and Emotional Intelligence
- (vi) There is no significant relationship between Risk-Taking ability and Emotional Intelligence

### **SUB-HYPOTHESES**

There is no significant difference among students in respect of

- i. Personality
  - a. Gender (Male and Female)

- b. Locality (Rural and Urban)
- c. Category (General and Reserved)
- ii. Risk Taking Ability
  - d. Gender
  - e. Residence
  - f. Category
- iii. Emotional Intelligence
  - g. Gender
  - h. Residence
  - i. Type of Institution

## **TOOLS**

The following tools were used for collection of data:

- **Personality Inventory (PI)**- The inventory has 24 items related to six types of personality identified by John Holland. The statements clearly sound like something that respondent might say or do or think. He/she acts according to his/her expectations and thinking. Of course, the statements are too short to give all the particulars one would sometime like to have even then the first natural answer is the most appropriate answer. The total score in each type of personality is calculated and the type is determined by highest score. In case of getting equal scores in two or more types of personality, the respondents are placed in mixed type (M). The management students who score high in enterprising and conventional personality types are most suitable for the professional career.
- **Risk Taking Measure (RTM)**- The risk taking measure (RTM) used in this study is based on a verbal measure of risk taking constructed and standardised by N.P

Chaubey (1985). It is a semi-projective measure of risk-taking. It consists of 4 items. Each item is a description involving risk in different situation. The subject is asked whether he would advise the person to opt for safe and more risky alternative. In order to know minimum level of probability of success for which he would recommend him to choose more risky alternative, different probabilities of success of the risky course of action are provided below each of the situations. It is assumed that in recommending the risky alternative, the subject is actually expressing his own attitude towards the problem, the way he would act in similar circumstances. The low scores imply high risk and high score represents low risk. The highest risk taker is one who advise for selecting a specified gain at a lowest probability of success.

➤ **Emotional Intelligence Scale (EIS)** Emotional Intelligence has been measured with emotional intelligence scale (EIS) based on the tool developed by Hyde, Pethe and Dhar. EIS consists of 20 items assessing ten factors. The items of the scale are directly related to the concept of emotional intelligence. Each statement is scored 5 for strongly agree, 4 for agree, 3 for neutral, 2 for disagree and 1 for strongly disagree. Individuals with high score are considered to have high level of emotional intelligence and are likely to be high performers.

➤ **PERSONAL DATA BANK (PDB)**

To tap the demographic profile of the respondents Personal Data Bank (PDB) developed by the researcher is used as data collection tool for obtaining personal information and perception of the MBA students about academic and other aspects.

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## **BRIEF DESCRIPTION OF THE UNIVERSITIES**

Data related to the universities is collected from the respective institutions and their websites.

## **STATUS OF MANAGEMENT EDUCATION IN INDIA**

Present scenario, trends and future of management education is collected through review of existing literature and material available from Journals, Magazines and other sources.

## **DATA COLLECTION**

- a) Sources of Data: Primary Data- The Final-Year students studying MBA course of eight Universities located at Jaipur are the respondents Secondary Data-Websites, Journals and other sources.
- b) Nature of Data – The data collected through the tools are quantitative as well as qualitative.

## **PROCESSING OF DATA**

The data collected are processed by allocating scores to items in the tools referred as PI, RTM and EIS. For the purposes of confidentiality, the names of the universities are omitted. Instead, the respondents are referred to as groups A, B, C, D, E, F, G and H in the tables where the results of the respondents are compared in an attempt to identify similarities and differences. Initially, each response was entered into the database as it was. After recording the necessary data, the Statistical Package for the Social Sciences (SPSS) Version 16.0 is used on the data.

## **STATISTICAL TECHNIQUES**

For the analysis of data following techniques were used

- **One-way ANOVA-** to verify the hypotheses and to test the significance of variance difference among groups.
- **t-test-** is used to examine whether two groups are significantly different from each other.
- **Pearson method for calculating Correlation-** is used to measure the degree of linear relationships between two attributes.
- **Chi-square-** goodness of fit test is used on different levels of a single categorical variable to verify whether the difference between the proportions representing more than two samples is significant or not.

### **TESTING OF HYPOTHESES**

In all six hypothesis and nine sub-hypothesis are tested by using ANOVA, t test coefficient of correlation and chi square test. The study shows that hypotheses number 1-3 are rejected and 4-6 are accepted. As regard sub- hypotheses some are not found entirely true on the basis of data analysis.

### **MAJOR FINDINGS**

The present study reveals the following findings:-

1. The analysis reveals that respondents are from different cross sections of society. . It is almost an evenly mixed group and typical of various socio-economic strata of the population. Thus the sample is truly representative of MBA students.
2. The students have positive rather than negative perceptions about the present course. However there is a considerable room for improvement.
3. The satisfaction level of students on academic aspects such as relevance of course, quality of teaching and overall educational experiences is fairly good. However, the satisfaction level of the students of Govt /Deemed Universities was found to be more than

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that of their Private University counterparts in respect to relevance of the course, overall educational experiences and academic advising. The only aspect where the trend was reversed was quality of teaching.

4. After completing MBA course 67.8% respondents opt for a job in the bank or a public limited company, 21% intend to start their own business. 3% are interested in joining teaching profession, and 8% indicated 'other choice' as their preferences.
5. Government/ Deemed University students see better chances of placement as compared to Private University students.
6. There is no significant difference among the Government/ Deemed and Private Universities regarding development of skills during study programme.
7. Compared to Government/ Deemed university students, Private Universities students' dissatisfaction level is high as far as opportunities for improvement are concerned.
8. There is a significant difference among the eight groups in respect of personality.
9. About 40% students are having enterprising and conventional type of personality.
10. The gender influences an individual's personality to a certain extent.
11. There is a positive relationship between personality and emotional intelligence.
12. There is no significant difference in respect of types of personality of rural and urban students.
13. Except conventional type of personality other types are found to be significantly correlated with other dimensions of emotional intelligence.



14. About 16.25% students are high risk takers, 46.5%, moderate risk takers and 37.25% low risk takers.
15. Compared to urban ones, rural students are more risk-takers.
16. There is no relationship between Risk Taking Ability and personality except among conventional type of persons.
17. In all 10.5% students have low E.I., 73.75% normal E.I. and only 15.75% possess high E.I.
18. Females students tend to be stronger in components like self-awareness, emotional stability, self-development and commitment than male students.
19. OBC students are high in emotional intelligence than S/C and S/T students. The S/C students are high in emotional intelligence than S/T students.
20. There is no relationship found between various dimensions of E.I. and Risk Taking Ability except for Managing Relations.

### **SUGGESTIONS**

Suggestions based on the findings of the present study to design a systematic and comprehensive programme to enhance the personality, risk taking ability and emotional intelligence of management students.

1. Only those students should be admitted to M.B.A. course, who are suitable for this profession. So, a proper evaluation mechanism must be in place to measure desirable abilities, skills, attitudes and interests.
2. B-school entrance test should also evaluate emotional intelligence (EQ). While admitting students in management course evaluating them for emotional

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intelligence with other abilities can certainly help prepare prospective professionals better to shoulder their future responsibilities.

3. The B-schools should take an active initiative and launch a fully dedicated programme for sculpting personalities of students in order to make them fully functional and ready for the next ladder of personal or professional life.
4. The tools used may be validated further to enhance its applicability.
5. The replication of the study on a comparatively large sample taken from all regions of the country is also recommended for more generalization of the results.
6. Factors affecting risk taking ability need to be investigated, identified and promoted in the students. Tools for measuring Risk Taking Ability of professional students may be developed. A standard measure of risk-taking that is valid and reliable is also needed in future studies. Every study reviewed used a different measure of risk-taking. It is difficult to compare the results of studies that measure a concept differently, so a standard measure of risk taking needs to be developed.
7. B-schools should develop training strategies to improve the risk taking ability of the students. It is not something that can be developed in isolation as an independent phenomenon. Proper training programmes may be designed by taking help from field experts, websites etc.
8. To enhance the emotional intelligence of the management students it is important to provide them sufficient opportunities as well as support by the B-Schools. The emotional competencies can be developed in students through regular and well-planned emotional educational programs. Series of workshops for the same should be organized and essential participations of each student be ensured. The

students should be made aware of the ways to identify and handle their emotions during their course transaction. By assessing their emotional intelligence management students become aware of emotional strengths and weaknesses and incorporate professional development and training to address the identified areas. Management students can focus dealing with others in social and professional situations.

### **APPLICATION OF THE RESEARCH**

The findings of the study may be utilized in various ways. Some of the important applications are stated below:-

1. Results of the present study would be helpful in selecting the students on the basis of their personality for better achievement in management professional course. Thereby, it would permit the focusing of special attention at training on those who would most likely benefit from it.
2. Since there is a positive relationship between personality and emotional intelligence, it is imperative that B-schools play a significant role in developing them.
3. The risk taking ability make up of emerging management professionals has to be changed at the learning stage itself that would otherwise be a replica for management perspectives after entering the industry.
4. The implication for the B-school is that identifying emotional intelligence of the prospective professionals at the time of selection of students and designing training program for them during the course of study. The time is ripe to include this much talked about concept in practice and harness the potential for benefit of all.

5. Attention should be paid to improve EI competencies of business students. This is consistent with the growing recognition within the management profession of the need to develop good interpersonal and EI skills.
6. On the basis of the findings of the study female students are also suggested to adopt freely the professions which need emotional intelligence, i.e. education, sales person, insurance agent, business management etc.

### **LIMITATIONS OF THE STUDY**

1. In this study the researcher has only traced the type of personality, level of Emotional Intelligence and Risk Taking Ability and their relationship. So it cannot be said to be complete in itself owing to several limitations such as biased responses, inaccurate information etc. These limitations may spring out from failure of students to respond correctly and honestly and many other latent factors.
2. A limitation of this study is the use of short form of instruments.
3. Having tested our proposition among university management students, the result of this study may not generalize to other subject groups.
4. Self-report risk-taking measure have been used in the study (without giving respondents an actual task that might represent risk-taking). This raises the general concern that self-report measure doesn't validly measure risk-taking or related construct.

### **SCOPE FOR FURTHER STUDIES**

The following topics may be considered for further study:-

1. A comparison of IIM and private university students in respect of their self-efficacy.
2. Effect of personality on the adjustment patterns of students.

3. A critical study of curriculum transaction of M.B.A. programme
4. A comparison of risk propensity of professional students.
5. Role of B-schools in developing personality and enhancing Emotional Intelligence and Risk Taking Ability among management students.
6. Employability attributes and personality preferences of Indian management students.

**DETAILS OF PUBLISHED RESEARCH PAPER**

<b>Name of the Journal</b>	<b>The CTE National Journal (IISN 0973-4457)</b>
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## **CONTENT OF THE THESIS**

### **CHAPTER- 1: INTRODUCTION**

The chapter gives an overview of the present scenario, issues and challenges, new trends of management education in India, brief description of concerned eight universities and answer to the first research question.

### **CHAPTER-2: PERSONALITY, RISK TAKING ABILITY AND EMOTIONAL INTELLEGINCE-CONCEPTUAL FRAMEWORK**

The conceptual framework of personality, risk taking ability and emotional intelligence are summarized within this chapter. This has been referenced to establish the basis for exercising concept and theories and practical implications. The present study is centered within the framework described in this chapter and in the context of management students.

### **CHAPTER-3: METHODOLOGY**

This chapter describes review of related literature on various aspects related to Personality, Risk Taking Ability and Emotional Intelligence, Methodology adopted and the Instruments used for the study.

### **CHAPTER-4: ANALYSIS AND INTERPRETATION OF DATA**

This chapter provides a statistically analysis of the data collected as they relate to research questions. It may be emphasized that an attempt has been made to find the empirical results in order to demonstrate the need for further research with a more complex frame of reference. Our findings therefore can be advanced only tentatively on the basis of evidence presented here.

**CHAPTER-5: CONCLUSION**

The Findings, Suggestions, Applications of the Research and Scope for Further Studies are discussed in this chapter. Appendices are included as well at the end.