

## RECOGNITION AT WORK AND PSYCHOLOGICAL STATE

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### ABSTRACT

Despite the growing concern of researchers and practitioners for psychological health at work, the concept of psychological well-being at work still seems to be little addressed in the African scientific community in particular. In fact, little effort has been made to develop knowledge about psychological well-being at work, linked to the day-to-day reality of employees. Thus, the present study focuses on the relationship that might exist between recognition at work and the psychological well-being of workers.

To this end, we interviewed 115 commission agents of an insurance company in Togo using a questionnaire. Results showed that recognition at work centered on esteem and support from superiors and colleagues has a positive influence on interpersonal agreement at work. On the other hand, the study invalidated that the recognition at work centered on career development would lead to fulfillment in the work of the commissionaires.

**Keywords:** Recognition, work, well-being, psychological, subjective well-being

### 1.0 INTRODUCTION

The globalization of markets, the advent of new technologies, and the progress of the knowledge economy have, among other things, contributed to significant changes within the organizations of contemporary society (Saba, 2003). These societal and organizational changes can be perceived through technical, economic, and administrative transformations, which have had significant repercussions on the organization of work, the definition of professions, and the pace and forms of work (Brun & Dugas, 2005). However, the efforts made in organizations to mitigate the harmful effects of these changes have, until now, been mainly directed towards managing the structure and work processes that contribute to companies' economic expansion and addressing the concern for increased productivity (Saba, 2003).

In this perspective, actions implemented are limited to the adaptation of individuals to organizational contexts that fluctuates according to the requirements of the market, the global economy, and international competition. However, these changes' direct and indirect impacts on workers have not always been considered (Brun, Biron, Martel, & Ivers, 2003). On the other hand, these changes have had major consequences on workers' psychological health (Brun & Dugas, 2005). Burnout, overwork, professional exhaustion, depression, and anxiety attack are terms coined for a growing phenomenon in the world of work due to the neglect of recognition at work. Psychological distress is present in all job categories regardless of the achieved hierarchical status within the organization. It even seems to spare no age category. Therefore,

it seems relevant to take an interest in this topical theme in an effort to understand mainly its sources and consequences. However, we recognize the plurality of studies on this issue.

In a context where the workforce is becoming scarce, a context accentuated by the massive departure of baby boomers, organizations must more than ever find ways to fully support their high-performing employees. But what means do they have to promote their employees' satisfaction and psychological health? The specialized literature suggests that recognition at work is an inexpensive management practice that can be used by organizations wishing to retain and support their best talent (St-Onge et al., 2005).

Defined as constructive and authentic feedback, preferably personalized and specific (Brun & Dugas, 2005), recognition at work seems to be on everyone's lips. For example, in France, it was an issue of collective mobilization in the nurses' conflict of 1988, then that of midwives, firefighters, mortuary officers, etc.... It is also at the heart of employees' expectations of their work, whether they are teleoperators, engineers, sales agents, managers, underwriters, forklift operators, working in large or small companies, in the insurance or industrial sector, private or public sector. Finally, recognition depends on work organization and determines workers' psychological well-being (Bigi, 2016).

Research, especially the large-scale project of the Robert-Sauvé Research Institute for Occupational Health and Safety (IRSST), directed by Estelle Morin (2008), aims to determine, among other things, factors that have an impact on organizational commitment. The results of the study, conducted with four organizations in Quebec (2008) (a hospital center, a health and social services center, a research center in the agricultural sector, and an engineering consulting firm), revealed that recognition at work is one of the factors that best explain employees' affective commitment to the organization. The statements of Laval (2010) and the study conducted by Giffords (2009) aligned with the result revealed by the IRSST. Laval, management consultant, president, and founder of a consulting firm in France, and author of the book entitled *Plaidoyer pour la reconnaissance au travail*, asserted that recognition at work not only makes it possible to reduce turnover through loyalty employees but also improves the attractiveness of the organization, reduces absenteeism, increases customer loyalty thanks to the quality of services, and improves the social climate. Moreover, the study of Giffords (2009) conducted with a sample of 241 social workers in New York shows that professional development and autonomy at work are, among other things, significant predictors of work commitment. However, these variables are identified as being non-monetary modes of recognition (Brun & Dugas, 2002; Gaudreau, 2012; Jacob, 2001).

Furthermore, Meyer and Smith (1993) argued that an employee will be more emotionally committed if his company meets his needs and expectations. Meyer, Allen and Smith (1993) asserted that employees whose working conditions promote their satisfaction within their organization and allow them to feel comfortable in their workplace, have a high affective organizational commitment.

The issue of recognition at work and workers' well-being has been the focus of much research and has been addressed in many ways in other jurisdictions. Thus, to understand the determinants of workers' well-being, several studies have linked certain concepts of Work and

Organizational Psychology. For instance, well-being at work has been acknowledged as largely influenced by recognition at work in most studies (Lamontagne, 2006).

In Lomé, we noticed a certain number of attitudes among prospectors and insurance brokers who roam offices and homes searching for potential customers for their company. They usually show a deep malaise towards work, resulting in repeated daily complaints. Some closest to us have confided in us in terms that show discomfort despite their daily efforts:

*“... very low commission rates, not beneficial to the effort provided on the hot sun. The work is sometimes difficult and slow due to the mishandling of certain files by the administrative staff. Some prospects insult us by calling us thieves and sending us away when we try to engage in a discussion with them, lack of subsidy and risk premium linked to our prospecting work. Lack of consideration of the agents of the administration towards the commission agents we are...”*

In addition, exploratory interviews conducted with four insurance commission agents taken at random revealed a feeling of malaise, as expressed by the following statement:

*“...I sometimes feel diminished. I feel like resigning because my work is not rightly recognized, especially by my superiors; I am asked to do more. Sometimes it's even some of my colleagues who try to put obstacles in my way and trample on or minimize my work. And yet, we seek prospective customers for the company. Our turnover is far from negligible. The CEO sometimes mentions this when addressing the staff, but he seems to forget under what conditions we achieve these results...”*

On the other hand, we have also noticed through the same complaints that the career promotion policy for insurance commission agents is not applied according to merit, but at the discretion of the company's General Manager. In addition, the risk premiums related to the Covid-19 pandemic granted to staff are not granted to commission agents, whose main mission is door-to-door prospecting in the workplace or even in houses. However, at the annual evaluation, about 80% of commission agents achieved results beyond the objectives set for them. These findings are evidence of malaise or professional suffering among commission agents. Therefore, this study aims to investigate the existence of a relationship between recognition at work and the psychological well-being of workers. More precisely, our study sought to show that actions aimed at recognizing workers' efforts could benefit both workers and their employers.

## 2.0 THEORETICAL FRAMEWORK

We will first highlight Siegrist's theory of recognition at work (1990; 1996), which seems important for understanding the concept of recognition in the world of work, followed by the theory of self-determination (Deci and Ryan, 1985; 2000).

The "effort/reward imbalance" model proposed by Siegrist in late 1980 is based on the observation that a work situation can be based on a combination of high effort and low recognition of that effort, leading to a range of emotional and physical pathological reactions. This explanatory model is applicable to a wide range of work situations, mainly for groups facing rapid socio-economic changes or structural unemployment. High stress can emerge from

two sources: extrinsic effort and intrinsic effort. Extrinsic effort is associated with time constraints, frequent interruptions, many responsibilities, increased workload, and physical exertion. Intrinsic effort (overinvestment) reflects attitudes and motivations about the innate need to excel, feel valued, recognized, challenged, or control threatening situations.

Self-determination theory is close to the concept of well-being, with self-realization as the central element. Self-determination theory (Bouterfas, 2014) is derived "an approach to interaction which assumes that the environment influences the individual and that the individual influences the environment with which he interacts"

Cognitive theory (Deci & Ryan, 1995), causal orientation theory (Deci & Ryan, 1991), and organic integration theory (Deci & Ryan, 1985) are the foundations of self-determination theory (Deci and Ryan, 2000). With this new theory, the authors propose a new approach to understanding motivational processes and distinguished three types: (1) motivation, (2) extrinsic motivation, and (3) intrinsic motivation. Self-determination theory postulates that people are intrinsically motivated, driven, curious, and have a strong desire to succeed. It also leads to the idea that all people need to feel empowered, autonomous, and connected to their peers (Deci and Ryan, 2000) and that their satisfaction is essential to their internal coherence (Sheldon and Elliot, 2000, 1999) and psychological integration (Deci and Ryan, 1991). Moreover, the purpose of human life is to satisfy those needs that contribute to the meaning of life (Deci and Ryan, 2000; Ryan and LaGuardia, 2000). The theory details the basic psychological needs of healthy individuals. It also suggests what the environment must provide to the individual so that he develops and grows psychologically. Thus, the theory prescribes the necessary conditions for an individual to promote, rather than hinder, his well-being. It involves a social psychology of mental health (Ryan, 1995). The three basic psychological needs that humans seek to satisfy are as follows (Baumeister and Leary, 1995; Deci, Ryan, 1985; Ryan and LaGuardia, 2000):

1st The need for autonomy, which presumes that individuals voluntarily decide on their actions and that they carry out actions they are congruent with and which they fully assume.

2nd The need for competence, which refers to a feeling of efficiency in one's environment which arouses curiosity, the desire to explore, and to take up challenges.

3rd The need for relationships with others which implies the feeling of belonging and the feeling of being connected to people important to oneself.

These three needs are essential for well-being, integrity, and psychic development (Reis et al., 2000). Empirical studies have shown that these three needs exert their action regardless of the activity or the culture (Baard et al., 2004; Cartwright & Cooper, 2009; Deci & Ryan, 2002). Thus, self-determination theory links basic needs to eudemonic well-being. From the above observations, we aim to address the following question: is there a relationship between recognition at work and the workers' psychological well-being?

Based on the above-described problem and in the light of the presented literature, we hypothesized a relationship between recognition at work and the workers' psychological well-being. To achieve this goal, we conducted an empirical study with an insurance company in Lomé, whose name may not be mentioned for confidentiality and image protection.

## 3.0 METHOD

### 3.1 Participants

The target population of this study consists of commercial agents of an insurance company in Togo. The study population is 460 insurance advisers (commission agents) across the entire Togolese territory. For this study, we used a non-probability sampling technique, more precisely, a snowball method. We chose this technique because the participants are recruited as they come forward voluntarily, expressing their desire to participate in the survey after being informed. Ultimately, we were able to interview 115 volunteer commission agents in Lomé, the capital of Togo.

### 3.2 Instruments

This research relies mainly on the quantitative method based on a questionnaire. Theoretical research based on the specialized literature allowed us to design a questionnaire. So, it includes:

1st six items to collect sociodemographic informations.

2nd Psychological Well-being Questionnaire, to measure the psychological well-being at work variable, we used a part of the psychological well-being questionnaire validated by Dagenais-Desmarais and Savoie (2012). The Index of Psychological Well-being at Work (IBEPT) is widely used in the scientific world (Loup, 2016). In fact, it's a 25-items questionnaire grouped into the five dimensions of psychological well-being mentioned (5 items per dimension). It is made up of several statements describing how people may feel at work. A 6-point Likert-type scale (from 1: "Disagree" to 6: "Totally agree") allows respondents to rate their psychological well-being index at work over the last four weeks. It should be noted that the IBEPT is calculated through scores per dimension and/or with a total score. This result is obtained by calculating the average of the scores per dimension or for the entire questionnaire.

The exploratory factor analyzes reveal an internal structure in 25 items reflecting 5 dimensions, namely the interpersonal adequacy of psychological well-being at work; fulfillment in work; feeling of competence at work; perceived recognition at work; and finally, psychological well-being which is the will of commitment to work. 3rd The last part of the questionnaire concerns the variable recognition at work. To this end, we took care to adapt the Karasek scale (1979) to the characteristics of our study population in order to make it suitable the latter.

It includes ten questions measuring three main dimensions, namely:

- the first dimension (31; 32, 35) refers to the "career development" modality.
- the second dimension (26, 27, 28, and 30) refers to the modality of the absence of acts of recognition centered on esteem and support from the superior and colleagues.
- the third dimension (29, 33, and 34) concerns the modality of acts of recognition at work centered on the granting of bonuses and advantages.

The proposed answers are: "Totally disagree, somewhat disagree, neither agree nor disagree, somewhat agree, totally agree", which allows them to be rated by 1 to 5 and to be able to calculate a score for each of the three dimensions.

However, in addition to the questionnaire, we conducted free interviews with 4 participants (two women and two men), which not only allowed us to deepen our understanding of the themes, but also to ensure the effectiveness of the information. Collected from the questionnaire in order to better explain the results of the survey. To this end, the basic question asked is: "tell us freely a bit about your feelings at work".

### 3.3 Procedure

We used the snowball technique, which consists in selecting individuals who are in the right place, at the right time, who are reachable, and who meet the predefined inclusion criteria. Thus, of the 190 questionnaires distributed, 65 participants did not return their survey forms. We collected 125, but only 115 are usable because of the high number of missing data in the remaining 10 forms. In addition, we aimed to conduct six interviews, but only four participants volunteered to be interviewed.

### 3.4 Data analyses

First, preliminary analyses made it possible to establish that the Cronbach's Alphas of the various tools in the study are .815 for the Index of Psychological Well-being at Work (IBEPT) and .807 for the scale of recognition at work. These figures show that the different variable measurement tools are reliable with good internal consistency.

To analyze the qualitative data, we used content analysis. The analysis also focused on the discourse from free and organized interviews Wanlin (2007).

## 4.0 RESULTS

In this section, we present the results to highlight the information allowing us to assess whether the study's objectives were achieved.

### 4.1 Correlation between the sub-dimensions of recognition at work and psychological well-being.

**Table 1: Summary of correlations between the sub-dimensions of recognition at work and psychological well-being.**

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		Inter personal fit	Fulfillment at work	Feeling of competence	Will of commitment	Welfare at work
Acknowledgement based on careers	Correlation Pearson	.008	-.004	.153	-.038	.028

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development	sig. (bilateral)	.936	.964	.103	.686	.770
	NOT	115	115	115	115	115
Acknowledgement based on esteem and support	Correlation Pearson	.572**	.472**	.267**	.387**	.545**
	sig. (bilateral)	.000	.000	.004	.000	.000
	NOT	115	115	115	115	115
Acknowledgement grant-based bonuses and benefits	Correlation Pearson	-.020	-.011	.011	-.057	-.007
	sig. (bilateral)	.829	.906	.910	.545	.943
	NOT	115	115	115	115	115
Acknowledgement at work	Correlation Pearson	.363*	.296**	.252**	.205*	.361**
	sig. (bilateral)	.000	.001	.007	.028	.000
	NOT	115	115	115	115	115

\*\* . The correlation is significant at the 0.01 level (two-sided).

\* . The correlation is significant at the 0.05 level (two-sided).

The correlations between the sub-dimensions of recognition at work and psychological well-being are presented in Table 1. As can be noted, there is a positive and highly significant correlation between the study's "recognition at work" and "psychological well-being at work" with  $r = 0.361$  at threshold  $p > 0.01$ . In other words, our general starting hypothesis is confirmed. That is, there is a relationship between recognition at work and well-being among the insurance company's commission agents.

However, we note that one of the recognition variables, which is recognition based on esteem and support from the superior and colleagues, is significant with all the psychological well-being variables at work. More specifically, this table suggests a positive correlation between recognition at work centered on esteem and support from the superior and colleagues and interpersonal adequacy at work with a correlation coefficient  $r = 0.572$  for a threshold  $p < 0.001$ . In other words, among insurance commission agents, the more support and esteem they receive from their supervisor and colleague, the better their interpersonal fit at work. However, the less support and esteem they receive from their supervisor and colleague, the worse the interpersonal fit at work will be. Therefore, we can state that recognition at work centered on superiors' and colleagues' esteem and support influences the interpersonal adequacy among the counsellors/commission agents.

On the other hand, the table analysis allows us to observe no correlation between recognition at work centered on career development and fulfillment in the work, i.e., a correlation coefficient  $r = -0.004$  for a threshold  $p < 0.964$ . In other words, there is no link between recognition based on career development and job fulfillment. And so, in partial conclusion,

fulfillment at work does not depend on recognition based on growth based on any career plan offered by the company. However, fulfillment seems rather depend on other factors that we will explain later in the discussion of the results. And therefore, recognition at work centered on career development does not necessarily lead to fulfillment in the work of the insurance commission agents.

Similarly, the analysis of the table shows that the correlation between recognition at work centered on the granting of premiums and the commission agents' willingness to commit is not significant ( $r = -0.057$ ;  $p > 0.05$ ;  $N = 115$ ). In other words, there is no link between the recognition centered on the allocation of premium and the willingness of the insurance company's commission agents. Therefore, we can suggest a link between premium-granting recognition at work and the commission agents' willingness to commit at work.

## 4.2 Qualitative results

This is the selective transcription of the key points from the interviews conducted. We had these four commission agents (two men and two women) because they are among the agents who were willing to freely share the constraints and difficulties they faced in the workplace. Below are the various summaries of the verbatim on the issues of recognition and well-being at work. In order to preserve the image and the integrity of the interviewees through anonymity, it is deliberately chosen to distinguish the four actors by A, A', B and B'.

### Interview 1: (with A, an advisor/commission agent in insurance)

She believes that "nothing is going" at home and work. She thinks she has lost her resources to cope with the ever-increasing difficulties she has to face. She mentioned that she gets burnt out sometimes and can't find the strength to continue her work and that she is often nervous because she not only has to take care of the children in kindergarten but also, she has to answer appointments with her work partner. She also reported that sometimes she does not want to go to work because, according to her, despite her efforts, she does not feel that her supervisor recognizes her work. She mentioned she was going there against her will. She further states that "I am sometimes overwhelmed because my clients call me at late hours to set up appointments that do not really fit in with my work".

On the other hand, she claims that "my psychological well-being level is very low". She concludes in these terms: "I can no longer do this job for more than two years; either they change my job, or I resign completely. I had also once decided to shift in trading, but my husband had refused this idea".

### Interview 2: (with A' an advisor/commission agent in insurance)

She says she likes her job and thinks of practicing it until retirement, but not under the same conditions. She wants the workforce at the management level to be strengthened to avoid the overload of work at their level and to be more affectionate and understanding towards them for shared psychological well-being. She says the working environment must be well organized and that salary conditions should be improved. Without this, she does not think the staff could flourish in this work, especially the insurance brokers.



## **Interview 3:** (with B, an advisor/commission agent in insurance)

He explains that his work as a life insurance advisor consists of prospecting potential customers to transform them into clients by explaining the benefits of life insurance (its advantage for old age). He recognizes that he is stressed at work due to the enormous difficulties he faces daily. For him, this job requires a strong emotional state to withstand the bad moods of some customers encountered during the prospection. Additionally, he feels uneasiness when faced with situations of lack of recognition that he experiences almost every day from their bosses and colleagues. This is very difficult according to him as a human being. Some situations affect him enormously, even if he cannot express it publicly. When we asked him for the interview, the client sometimes became aggressive. Additionally, the lack of resources makes their work much more difficult.

## **Interview 4:** (with B', an advisor/commission agent in insurance)

He explained that he feels a lack of recognition in his work. According to him, it is the unit which makes the turnover of the company and which therefore must be treated better. In addition, he says that they face a lack of certain work tools and especially accompanying bonuses related to their daily efforts. The situation is very pitiful "especially when he realizes that he could better treat an advisor/commission agent, but the lack of will is lacking. He believes that: "superiors do nothing to improve their working conditions".

He suggests that his professional satisfaction is quite mixed. He regrets the fate reserved today for the adviser/commission agent in insurance and hopes to find "rapid opportunities to seek elsewhere". He thinks it's impossible to make a real career as an adviser/commission agent in Togo with all the poor working conditions, especially the disorder that prevails in the life insurance sector.

## **5.0 DISCUSSION**

The present study aimed to investigate the relationship between recognition at work and the psychological well-being of advisors/commission agents of an insurance company in Lomé (Togo). Most studies focused on recognition at work have simply associated it with other variables without directly linking it to psychological state and, in particular, psychological well-being. Indeed, the results of the precursors showed links between the allocation of bonuses, access to missions and selection for missions, and the behavior of agents at work. Bazaillas - Chaminade (2009) also studied the satisfaction of the need for recognition by focusing on the training process in a factory in France. He notes the decrease in the pace of training activity, which he explains by the increase in training indicators and the implementation of processes to satisfy the need for recognition of trainers. The results of this study are the same as the findings of some authors. Brown et al. (2002) had previously produced an awareness-raising document on recognition at work. They assimilate the recognition concept to a rich practice of the senses and strive to define its approaches, fields, forms, and manifestations. They emphasize the importance of recognition at work other than remuneration. The increasing intensity of the need for recognition is multiple, reflecting individual differences. It is, therefore, necessary to practice recognition judiciously and appropriately, using all its finesse. We can thus say that our results confirm most of those

described in the previous review on the relationship between recognition at work and workers' psychological well-being.

This study focused on recognition at work and psychological well-being. It focused on insurance advisors/ commission agents of one of the leading life insurance companies in Togo, where job suffering is observed. It tried to address the issue and identify one of the factors that can influence it. Regarding the sample, 115 commission agents in the capital Lomé voluntarily agreed to participate in the research. However, with this number, we believe we reached a representative study population and obtained objective data.

To collect the data needed to verify the hypotheses, we considered it useful to use the questionnaire, which made it possible to collect a large amount of information on the various variables. However, we could not use the focus group semi-directed interview method due to the unavailability of the study population, which is composed solely of field staff. We finally opted for individual interviews.

The results obtained within the framework of this research project are important and interesting, both theoretically and practically. However, it is important to highlight the limitations of the study. First, the data collected in this study is based solely on questionnaires and self-interviews. Despite the fact that the scales used have been previously validated and that they present satisfactory internal consistency indices, there is still the possibility of bias in the responses obtained. Other types of complementary measurements could enhance the measurements obtained. For example, the boss's perception could be studied, which would validate the worker's perception with respect to different variables and reduce the possibility of response bias (social desirability). Obtaining several types of objective measures (performance, absence, etc.) would have the advantage of soliciting different independent sources of data. This would provide a more accurate and representative view of the variables under study. Thus, it would be possible to reduce the effect of common variance.

A second limitation concerns the research design used. Carrying out a single measurement time does not allow us to validate the stability over time of the variables under study. For future research, using repeated measures design would constitute an important methodological advance in this area of research since it would then be possible to estimate the relationships between feelings over time. In this way, the temporal stability as well as the relational direction of the variables under study, could be better preserved.

Another limitation related to the research design used concerns the types of conclusions that can be drawn from the analysis of the results. The fact that a correlational design was used could limit the interpretation of the results since only links between the variables are observed. Indeed, we did not seek to establish cause-and-effect links (Causality) between the different variables under study.

## 6.0 CONCLUSION

In sum, it seems obvious that the contribution of recognition at work to predicting psychological well-being is partially explained by the satisfaction of the workers' 'psychological needs. This study confirms the essential nature of the satisfaction of workers' psychological needs to predict and understand their psychological well-being.

Considering these findings, the current challenge is implementing human management practices that promote workers' psychological needs satisfaction and, consequently, their psychological well-being. To do this, organizations will have to recognize a certain responsibility and show openness to the introduction of a new style of management based on recognition. Although the economic and societal context has contributed to modifying the definition and organization of work, human resource management remains the company's responsibility. Recognition in the workplace is largely a matter of management strategies and organizational policies. It is, therefore, urgent, and essential for the organization to take charge, given the negative effects of psychological health problems at individual, corporate, and societal levels.

Organizational and operational choices will be necessary to influence the psychological well-being of employees at work. The question that arises is from which angle to start addressing the problem. In our opinion, will it be a question of starting with the prevention of ill-being or with the promotion of well-being? This choice would be an additional step to be taken by organizations wishing to have an active policy in terms of psychological well-being. The aim is to control the negative impacts of work on life; because feeling good at work is a strategic issue for the various actors and partners in the organizational world.

We can say that our scientific objectives have been achieved. As for the application objectives, their achievement will depend on the decision and actions of the different actors of this research (insurance advisors/commission agents and company managers). Thus, it is suggested that managers consider the worker's psychological well-being as a key variable before implementing practices to obtain better results at individual and organizational levels.

In addition, this study enriches the studies that have focused on recognition at work, especially in the Togolese context, highlighting this issue of psychological well-being at work. This would raise the question of the mechanisms and strategies used by human resource managers to deal with this pressure from the professional world and the family.

Although this study is not the first to investigate the world of work, it nevertheless has the merit of examining the issue of recognition at work in relation to workers' psychological well-being. With a high level of psychological well-being felt by the actors, it is important to put in place conditions that allow them to devote more time to their work and flourish not only in their work but also in their families.

However, it would be important to consider further research that includes advisors from other insurance companies to highlight the factors allowing recognition in the world of work and the determinants of workers' psychological well-being. Furthermore, an important aspect would include the general life satisfaction dimension to gain insight into psychological well-being. In addition, using qualitative methods, in particular, the focus group interview, could be significant in reaching the maximum number of insurance respondents distributed throughout the country.

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