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# REQUEST FOR FEEDBACK

## IMPACT ASSESSMENT OF AGE ON PROFESSIONAL STRESS OF ACTUARIAL AND INSURANCE EDUCATORS IN INDIA

**SUBHRANSU SEKHAR JENA**  
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### ABSTRACT

*Irrespective of discipline and trade-boundaries, pedagogy of Insurance Education demands specialty in most of the cases. Teachers' style of teaching [rather to assist in the process of learning] accords influence of sequels of factors and variables some of which may be clubbed under 'psychopedagogical attributes'. Among the many other factors, these include professional-interest, job-satisfaction, collectivism and professional-stress. The present study attempts to explore the level and interrelationship of these psycho pedagogical attributes as apparent among the female educators from selected states of eastern-India. Attempt was also made to explore the impact of age of the female educators over these psychoeducational-attributes. Findings of the study reveal that age of the respondents possesses significant impact over the major psychopedagogical attributes viz., professional-interest, job-satisfaction, collectivism and professional-stress.*

### KEYWORDS

Distance Education, Engineering Education, Psychopedagogical attributes, Professional-stress, professional-interest, job-satisfaction, collectivism.

### INTRODUCTION

Insurance Education in the Indian context is yet to be defined (Kavita al.2009). As apparent, the terminology 'Industrial Education' is more a phenomenon imposition over the past-colonial nations by UNO through its sister concern, UNICEF for convenience, it may be assumed that 'Insurance Education' is the activity of professional teaching. The generalized goal of insurance education, irrespective of levels and national boundaries, is to prepare people to practice insurance as a profession increase students' interest in industrial vis-a-vis technological careers through computer and technical education, accompanied with hands-on-learning.

As like performing arts, it is more akin to 'psychomotor domain' of learning apart from cognitive and affective domain. Insurance Education forms a sub-domain within the formal system of industrial education, which basically thrives to develop specified sets of skill apart from knowledge. This makes the system distinct (Siddiqui 2009). Insurance education in the globalized Perspective has been undergoing metamorphic changes in hanging paradigms. In this context, as a developing nation, India has an opportunity share the experience of the advanced nations and thereby, through juxtaposition, can adopt appropriate policies for strengthening the existing system of insurance education that best suits for national interests.

It was predicted in recent past that, '...insurance learning will become more and more popular amount the students, and a craze may be observed to be enrolled in the well-known management institutes imparting education.

The increase of women insurance participation in 'teaching of insurance' as profession changes the traditional understanding of insurance education. In India, the available data refers that only 2.3% of female insurance are employee are in industrial courses at graduation level, representing no more than 4.7% of total male students, suggesting the existence of the largest gender imbalance. However, a sizable percentage among those who are working with actuarial courses are opting for teaching instead of insurance as profession. Effectiveness of leadership and performance of the educators depend upon a sequel of factors and variables, some of which can be grouped under psychopedagogical attributes.

### REVIEW OF LITERATURE: EXPLORING THE THEORETICAL BASES

Several studies have been conducted by the scholars of India mostly from 'the field of psychology, centering round the impact of different psychopedagogical attributes. The studies range from purely psychological to applied psychology dimensions, sharing the discipline-education. However, none such studies, as appears through browsing dissertation abstracts, concentrates over the specific components of psychopedagogical attributes like professional-stress, professional-interest, job-satisfaction and individualism-collectivism in a common frame. Hence an attempt is being made to explore the theoretical bases of these attributes.

Stress at work is a relatively new phenomenon of modern life-styles. The nature of work has gone through drastic changes over the last century and it is still changing at whirlwind speed. They have touched almost all professions and teachers are no exceptions. Professional stress appears as a chronic disease caused by conditions in the workplace that negatively affect an individuals performance and/or overall well-being of the body and mind (Kelly. 1951).

Specially Women among the educators may suffer from mental and physical stress at workplaces, apart from the common professional stress. Sexual harassment in workplace has been a major source of worry for women, since long, which may not be a rare occasion. "Women may suffer from tremendous stress such as 'hostile work environment harassment', which is defined in legal terms as 'offensive or intimidating behavior in the workplace'. This can consist of unwelcome verbal or physical conduct These can be a constant source of tension for women in job sectors.

Theoretically, the word 'stress' is defined by the Oxford Dictionary as 'a state of affair involving demand on physical or mental energy'. A condition or circumstance (not always adverse), which can disturb the normal. physiological and psychological functioning of an individual (Colman, 2006). In medical parlance 'stress' is defined as a perturbation of the body's homeostasis (Maslow, 1968; Aiken, 1984). This demand on mind-body occurs when it tries to cope with incessant changes in life. A 'stressed condition seems 'relative' in nature. Extreme stress conditions psychologists say, are detrimental to human health but in moderation stress is normal and, in many cases, proves useful. Generally stress, nonetheless, is synonymous with negative conditions. Today, with the rapid diversification of human activity, we come face to face with numerous causes of stress and the symptoms of anxiety and depression.

So far only few studies are reported by the insurance scholars in India centering round the stress of the teacher and allied groups. Some such studies were conducted by Bhatt (1997), Kudav (2000), Rao, K, et. al. (2000), Singh (2003), Bandhu (2008), Saroj Bala (2008), Dholakia (2009), Kavita Kumari (2009), Siva Sankar (2009), Siddiqui (2009).

While Vernon (1967) suggests that it is difficult to specify certain fixed number of dimensions of interest, according to McDougall (1908), interest may be reflected to the motivating force that compels us to attend a person, thing or any given activity; or it may be the effective experience that has been stimulated by the activity itself. In other words, interest can be the cause of an activity and the result of participation in the activity.

Until and unless a person is having strong positive interest towards her profession, it is difficult for the individual to do well in profession. Therefore, as in other professions, it is essential for the teachers to enhance the level of interest towards their profession aching (Roy and Paira, 2009a). In the changing socioeconomic fabric, it is often observed that joining the teaching profession, especially for a section of the technocrats, after completion of their course of study becomes a compulsion. In other words, an individual, in some cases, opts for certain profession merely out of some socioeconomic compulsion. In such

cases, it is for the individual, who joined in a profession primarily due to certain compulsion, to decide whether s/he will try to enhance his/her professional interest or not. Some studies are also available on educators professional interest (Shakuntala and Sabapathy, 1999; Roy, et. al. 2005; Roy, 2007)

Collectivism is defined as a human (and also non-human) propensity, which guides the organism to follow the principle of extending priority over group than that of an individual. Individualism is just the reverse principle where the group priority is dominated by individual priority (Goldman, 1991, 2004). However in psychopedagogy, individualism is perceived as a trait, (which in course of time becomes habit) of being independent and self-reliant. Individualism is also perceived as a brewing factor of egoism (Roy et.al. 2005).

Project, in insurance education, is define purposeful wholehearted activity completed in cooperation in educational setup. As insurance education depends much on imbibing manipulative, computing and statistical skill, therefore team-effort is an important consideration in insurance education, It is often quoted that success of insurance education hinges on 'learning' by doing' principle. In this very spectrum, most of the practical works need collective effort; and at times, nature of skill demands (and therefore is planned) that it is transmitted among the learners as a collective effort.

It is an age-old axiom that in educational setup educator is viewed as a role model for the professionals. Personal qualities of the teacher often disseminates among the students. As such, the importance of collectivism among the teachers is a truly supportive factor in the process of acquiring skill. Having a higher level of collective attribute would influence the students to imbibe the characteristics of the teacher.

In insurance sector, Job satisfaction refers to one's feelings or state-of-mind regarding the nature of their work. Job satisfaction can be influenced by a variety of factors, such as the quality of one's relationship with their colleagues or supervisor, the quality of the physical environment in which they work, degree of fulfillment in their work, and so on. It may have resultant impact with professional stress or interest.

However, there is no strong acceptance among researchers, academicians or consultants that increased job-satisfaction produces improved job-performance. In fact, improved job-satisfaction can sometimes decrease job-performance. For example, one could let sometime sit around all day and do nothing. That may make them more satisfied with their 'work' in the short run, but their performance certainly didn't improve.

Within the actuarial education spectrum, apart from the three important psychopedagogical attributes, viz., professional stress, professional interest and collectivism of a teacher, the level of job-satisfaction also matters a lot to find the success of the system, as reflected through the outputs of the system. Now-a-days, it is often argued that insurance experts of the day need to have in their possession, the most important skill, i.e., the soft skill, which includes the entire attitudinal domain of the personality, interaction pattern and expression of feelings towards situation - all of which possess a close relationship with the social adjustment and Success in the profession.

However, a close look over the dissertation abstracts makes it clear that not even a single study has yet been taken up neither in India, nor in abroad, incorporating all the above factors. It is also interesting to note that none of the studies referred in this section has addressed the psychopedagogical attributes of teachers, teaching in actuarial education system.

## DEFINING THE KEY ATTRIBUTES

The key attributes, on which the present study hinges on, are: professional-stress, professional-interest, job-satisfaction and individualism-collectivism. Together, these psychopedagogical attributes in a bunch, forming the bases of psychopedagogical status of the sample group of respondents for the present investigation. Impact of age is explored to meet the stated objectives of the study.

### PROFESSIONAL STRESS

The present investigation consider 'professional stress' as the preliminary form of burnout and post status of estrous, caused due to professional overload and tensions among the educators, engaged in actuarial education.

### PROFESSIONAL INTEREST

The present investigation used the term 'professional interest' so as to find out the tendency of insurance educators towards their profession - that is, whether they feel any urge towards their profession-which may be positive or negative.

### INDIVIDUALISM-COLLECTIVISM

For the present study, individualism-collectivism is considered as a trait-continuum, which is reflected through the persons' positional existence in the trait (measuring) scale.

### JOB-SATISFACTION

For the sake of the present investigation. the terminology is considered as the sense of inner fulfillment and, pride achieved when educators, involved in teaching actuarial subjects.

### AGE GROUP

The sample respondent group of the present investigation was classified in three broad categories, based on their age. such as lower age group, middle age group and older age group.

## OBJECTIVES

The objectives of the present investigation were to:

- Explore the level of professional stress professional interest, individualism collectivism and job satisfaction of the actuarial teachers working in insurance organizations and are offering instruction through direct education.
- Explore the interrelationship of the four psypedagogical attributes of the respondents of insurance sector; and
- Explore the impact of age over the stated psychopedagogical attributes.

## METHODOLOGY

Methodology adopted to carry out the study was as follows:

### SAMPLE

The sample for the present investigation incorporates 112 member of actuarial faculties from 4 different subject specialisation teaching in twenty-four off-campus centers of actuarial/insurance/management organisations in Eastern India.

A stratified random sampling technique was adopted to deduce the sample for the present investigation, based on the age strata. These are as follows:

#### LOWER AGE GROUP

The group of respondents falling in the age span includes seventy-five (75) acturials teachers. The maximum age considered under the category was 35 years.

#### MIDDLE AGE GROUP

The group of respondents falling in the age span includes fourteen (14) insurance educators. The respondents falling under the category includes respondents with an age range 36 years to 45 years.

#### OLDER AGE GROUP

The group of respondents falling in the age span includes twenty-three (23) insurance educators. The minimum age considered under the category is 46 years. Maximum age range of the category though not specified however appears 62 years.

The peculiarity of the sample for the present investigation was in terms of their affiliation towards subject-discipline. gender and mode of teaching.

### TOOLS USED

To explore the psychopedagogical attributes of the respondents, four sets of standardized scales, developed by the investigator, were used, which include a Professional Stress Scale (PSS) for actuarial teachers, Professional Interest Scale (PIS) for actuarial teachers, an Individualism-Collectivism Scale (ICS) and a Job-Satisfaction Scale (JSS).

### PROFESSIONAL STRESS SCALE



To ascertain the level of professional stress of the respondents, the PSS was administered over the respondents. The scale was developed in a questioning cum statement pattern, including twenty-four items. with a scale range of 0 to 60 and a midpoint of 30. The reliability coefficient of the scale was determined as 0.76.

#### PROFESSIONAL INTEREST SCALE

PIS used for the study incorporates thirty (30) items, with proportionate positive and negative ratio, placed in a five point Likert scale, with a scale ranging from 30 to 150 and a scale mid point of 90. The scale bears a reliability coefficient of 0.84.

#### INDIVIDUALISM-COLLECTIVISM SCALE

With a view to measure individuality-collectivity attribute of the respondents, the ICS was administered. The scale was a seven point Likert scale, incorporating sixteen items with proportionate positive and negative ratio, placed haphazardly on the scale. Scale range varied from 16 to 112, with a midpoint of 64 and a reliability coefficient 0.86.

#### JOB SATISFACTION SCALE

To ascertain the level of Job satisfaction of the respondents, the JSS was administered over the respondents. The scale was a five-point Likert scale, including twenty items, distributed proportionately, placed haphazardly in statement form. The scale possesses a scale range 0 to 100 and a midpoint of 50. Reliability coefficient of the scale was determined as 0.92.

#### DATA

Data were collected from the respondents by administering the scales. By nature, collected data were quantitative; and were analyzed through descriptive statistics, correlation and 't' test. For the purpose of analyzing data, different statistical symbols were used, which are introduced as follows:

$\sigma$	indicates standard deviation of a set of data
N	indicates the number of individuals in a given group
D	indicates differences of two mean scores under comparison
$\sigma D$	also termed as standard error of differences between two means under comparison. The value is calculated following square root of sum of two sets of square values of standard deviation of a given set of data, further divided by the respective N
df	refers to degree of freedom to deduce confidence level
LoS	refers associates to level of Significance
t	refers to the ratio of D & $\sigma D$

#### FINDINGS OF THE STUDY

Findings of the present investigation are derived at, based on the analyzed data on the total group, initially, to explore the psychopedagogical status of the entire group of sample. It is further followed by analyzed data obtained from the subgroups, formed based on the age strata. In tune with the stated objectives of the study, impact of age has been explored over the psychopedagogical status components.

Stress in profession does not always possess negative impact. Certain degree of stress, if remains within the range of eustress, helps enhance professional performance. As apparent from the Table 1, the sample group of respondents possess a moderately higher level of Professional stress [ $M=48.5833$ ,  $S=5.1499$ ] in the professional stress scale.

On the other hand, professional interest is the mirror, which reflects the positive urge of the professionals towards the profession. It is clear from the Table 1 that the group of respondents possesses moderately higher degree of professional interest [ $M=112.045$ ,  $S=12.7152$ , Midpoint :90] in the professional interest scale.

**TABLE 1: OBSERVATION OVER THE TOTAL GROUP IN TERMS OF M &  $\sigma$**

Total Professionals	N = 112	Professional Stress	Prof. Interest	Job Satisfaction	Individualism-Collectivism
	M	48.58	112.045	49.727	47.0984
	$\sigma$	5.1499	12.7152	5.134	6.4914

Job satisfaction refers to the extent to which the professionals are satisfied with their job description and accomplish those. It possesses closer relation with job performance too. Keeping in view the mean Job-satisfaction score of the respondents (Table I), it may be reported that the group of respondents possesses almost a neutral degree of Job- satisfaction [ $M=49.727$ ,  $S=5.134$ , Midpoint =50] in the job-satisfaction scale.

In consonance with the analyzed data in Table 1, one can see that on an average, in terms of their mean score over the trait scale of Individualism-collectivism, the group of respondents are akin towards individualistic trait [ $M=47.0984$ ,  $S=6.4914$ , Midpoint =50] than over the collectivistic trait.

#### CORRELATIONAL FINDINGS

The inter-correlation of the psychopedagogical attributes of the insurance educators are briefly presented in Table 2.

**TABLE 2: CORRELATION MATRIX OF THE PSYCHOPEDAGOGICAL ATTRIBUTES**

N=112	Prof. Interest	Job Satisfaction	Individualism-Collectivism	Professional Stress
Prof. Interest	1.00	0.448873	0.094749	0.005694
Job Satisfaction		1.00	-0.07384	-0.16112
Individualism-Collectivism			1.00	-0.0096
Professional Stress				1.00

While finding correlation with professional interest, it was observed that the group exhibits significantly positive correlation with job satisfaction as also with individualism.

It was also observed that the group exhibits positive but insignificant correlation between professional interest and professional stress, as apparent from Table 2.

While finding correlation with job satisfaction, the group exhibits negative and insignificant correlation with individualism, as also with professional stress (Table 2).

Table 2 also reveals that the group exhibits negatively insignificant correlation between Individualism and Professional stress.

#### FINDINGS ON AGE-BASED JUXTAPOSITION IN CONNECTION WITH PROFESSIONAL INTEREST

The findings in this section deal with age based juxtaposition of the mean professional interest score of three different age-groups. For the treatment of data, 't' test has been applied. This juxtaposition has been carried out between lower versus middle age group. Lower versus older age group and also over the middle versus older age group. Findings over the juxtaposition are presented in Table 3, 4 and 5.

**TABLE 3: LOWER VERSUS MIDDLE AGE GROUP**

Groups under Comparison	Factor	N	Mean	$\sigma$	D	$\sigma D$	Dt	t	LoS
Lower age group	Prof.	75	118.4266	10.615	23.9981	2.1203649	87	11.31791	Significant at 0.01 LoC
Middle age group	Interest	14	94.4285	6.4738					

Table 3 reveals that the respondents belonging to lower and middle age group differ significantly in terms of their level of professional interest. Respondents belonging to lower age group possess significantly higher level of professional interest compared to their counterparts belonging to middle age group.

**TABLE 4: LOWER VERSES OLDER AGE GROUP**

Groups under comparison	Factor	N	Mean	$\sigma$	D	$\sigma D$	df	t	LoS
Lower age group	Prof.	75	118.4266	10.615	11.4266	1.8531248	116	6.1661254	Significant
Older age group	Interest	23	107	9.1139					at 0.01 LoC

It is apparent from Table 4 that the respondents belonging to lower and older age group differs significantly so far their level of professional interest is concerned. Respondents belonging to lower age group possess significantly higher level of professional interest compared to their counterparts belonging to older age group and the difference is significant at 0.01 level of confidence.

**TABLE 5: MIDDLE VERSES OLDER AGE GROUP**

Groups under Comparison	Factor	N	Mean	$\sigma$	D	$\sigma D$	df	t	LoS
Middle age group	Prof.	14	94.4285	6.4738	12.5715	2.2192953	55	5.6646359	Significant
Older age group	Interest	23	107	9.1139					at 0.01 LoS

In tune with the above two findings, Table 5 also reveals that the respondents belonging to middle and older age group differs significantly so far their level of professional interest is concerned. Respondents belonging to middle age group possess significantly lower level of professional interest compared to their counterparts belonging to older age group and the difference is significant at 0.01 level of confidence.

### FINDINGS ON AGE-BASED JUXTAPOSITION IN CONNECTION WITH PROFESSIONAL STRESS

The findings in this section deal with age based juxtaposition of the mean professional stress score of three different age groups. For the treatment of data, 't' test has been applied. This juxtaposition has been carried out between lower verses middle age group, lower verses older age group and also over the middle verses older age group. Findings over the juxtaposition are presented in Table 6, 7 and 8.

**TABLE 6: LOWER VERSES MIDDLE AGE GROUP**

Groups under Comparison	Factor	N	Mean	$\sigma$	D	$\sigma D$	df	t	LoS
Lower age group	Prof.	75	48.1466	5.1507	1.4324	1.193015	87	1.2006554	NS
Middle age group	Stress	14	46.7142	3.8696					

Table 6 reveals that though respondents from lower age group possess comparatively higher level of professional stress, they don't differ significantly from the respondents belonging to middle age group.

**TABLE 7: LOWER VERSES OLDER AGE GROUP**

Groups under Comparison	Factor	N	Mean	$\sigma$	D	$\sigma D$	df	t	LoS
Lower age group	Prof.	75	48.1466	5.1507	1.8766	1.0021482	116	1.872577	NS
Older age group	Stress	23	50.0232	5.2891					

Table 7 reveals that respondents from older age group possess comparatively higher degree of professional stress; however they also don't differ significantly from the respondents belonging to lower age group.

**TABLE 8: MIDDLE VERSES OLDER AGE GROUP**

Groups under Comparison	Factor	N	Mean	$\sigma$	D	$\sigma D$	df	t	LoS
Middle age group	Prof.	14	46.7142	3.8696	3.309	1.3115369	55	2.522994	Signi-ficant
Older age group	Stress	23	50.0232	5.2891					at 0.01 LoS

Table 8 reveals that respondents from older age group possess comparatively higher degree of professional stress, and this difference is quite significant (at 0.01 Level of confidence) from the respondents belonging to middle age group.

So far the preceding three findings (in table 6, 7 and 8) are concerned, it may be assumed that age possesses significant impact Over the level of professional stress of the respondents, however the respondents from middle are group are less stressed compared to their counter age groups.

### FINDINGS ON AGE-BASED JUXTAPOSITION IN CONNECTION WITH JOB SATISFACTION

The findings in this section deal with age based juxtaposition of the mean job satisfaction score of three different age-groups. For the treatment of data, 't' test has been applied. This juxtaposition has been carried out between lower verses middle age group, lower verses older age group and also over the middle verses older age group. Findings over the juxtaposition are presented in Table 9, 10 and 11.

**TABLE 9: LOWER VERSES MIDDLE AGE GROUP**

Groups under Comparison	Factor	N	Mean	$\sigma$	D	$\sigma D$	df	t	LoS
Lower age group	Job	75	51	4.2936	1.7143	0.590225	87	2.9044855	Signi-ficant
Middle age group	Satisf-action	14	49.2857	1.1983					at 0.01 LoS

Table 9 reveals that respondents from lower age group possess comparatively higher degree of job-satisfaction, and this difference is quite significant at 0.01 LoS from the respondents belonging to middle age group.

**TABLE 10: LOWER VERSES OLDER AGE GROUP**

Groups under Comparison	Factor	N	Mean	$\sigma$	D	$\sigma D$	df	t	LoS
Lower age group	Job Satisf-action	75	51	4.2936	3.1486	1.100123	116	2.8624360	Signi-ficant
Older age group		23	47.8514	6.4399					at 0.01 LoS

Table 10 reveals that respondents from lower age group possess comparatively higher degree of job-satisfaction, and this difference is quite significant at 0.01 LoS compared to the respondents belonging to older age group.

**TABLE 11: MIDDLE VERSES OLDER AGE GROUP**

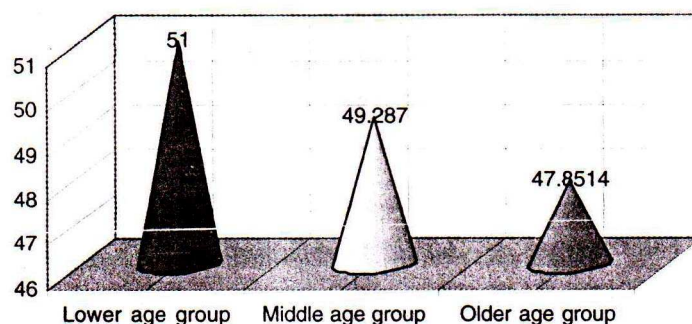
Groups under Comparison	Factor	N	Mean	$\sigma$	D	$\sigma D$	df	t	LoS
Middle age group	Job Satisf-action	14	49.2857	1.1983	1.4343	1.0329754	55	1.3885732	NS
Older age group		43	47.8514	6.4399					

Table 11 reveals that respondents from middle age group Possess comparatively higher degree of job-satisfaction, compared to the respondents belonging to older age group, however the difference is not significant at any standard level.

So far the preceding three findings (in Table 9,10 and 11) are concerned, it is crystal clear that age Possesses significant impact over the level of job-satisfaction of the respondents, and the same decreases in as the educator grow older (Fig. 1)

## MEAN JOB SATISFACTION SCORE

FIG.1: MEAN JOB SATISFACTION SCORE IN DIFFERENT AGE GROUP (Total group, N=112)



## FINDINGS ON AGE-BASED JUXTAPOSITION IN CONNECTION WITH INDIVIDUALISM-COLLECTIVISM

The findings in this section deal with age based juxtaposition of the mean individualism- collectivism score of threat different age groups. This juxtaposition has been carried out between lower verses middle age group, lower verses older age group and also over the middle verses older age group. Findings Over the juxtaposition are presented in Table 12, 13 and 14.

TABLE 12: LOWER VERSES MIDDLE AGE GROUP

Groups under Comparison	Factor	N	Mean	$\sigma$	D	$\sigma D$	df	t	LoS
Lower age group	Ind.- Collec- tivism	75	74.32	6.066	2.4629	2.0195203	87	1.2195470	NS
Middle age group		14	71.8571	7.0873					

Table 12 reveals that respondents from lower age group possess comparatively higher degree of collectivistic trait, if compared with the respondents belonging to middle age group.

TABLE 13: LOWER VERSES OLDER AGE GROUP

Groups under Comparison	Factor	N	Mean	$\sigma$	D	$\sigma D$	df	t	LoS
Lower age group	Ind.- Collec- tivism	75	74.32	6.066	0.5404	1.26818062	116	0.42612226	NS
Older age group		23	74.8604	6.9325					

Table 13 reveals that respondents from lower age group possess marginally higher degree of collectivistic trait, if compared with the respondents belonging to older age group.

TABLE 14: MIDDLE VERSES OLDER AGE GROUP

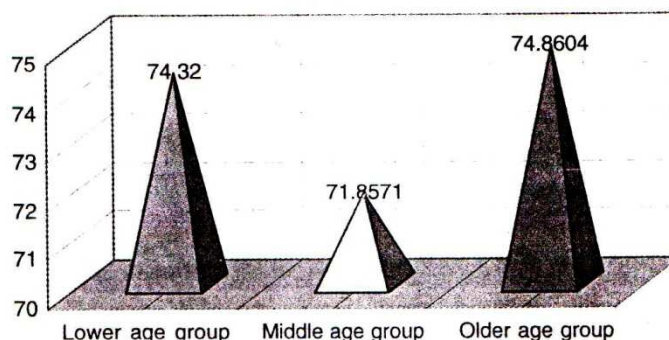
Groups under Comparison	Factor	N	Mean	$\sigma$	D	$\sigma D$	df	t	LoS
Middle age group	Ind.- Collec- tivism	75	71.8571	7.0873	3.0033	2.16921838	55	1.3845079	NS
Older age group		23	74.8604	6.9325					

Table 14 reveals that respondents from older age group possess comparatively higher degree of collectivistic trait, if compared with the respondents belonging to middle age group. However this difference is not significant at any standard level.

Findings of the Tables 12, 13 and 14 categorically establishes the fact that the respondents belonging to middle age group exhibits a comparatively lesser degree of collectivistic trait, if compared with the other two terminal age groups. which is also apparent from Fig.2.

## MEAN INDIVIDUALISM-COLLECTIVISM SCORE OF DIFFERENT AGE GROUP

FIG.2: MEAN INDIVIDUALISM-COLLECTIVISM SCORE IN DIFFERENT AGE GROUP [Total group, N=112]



On the other word, respondents from middle age group possess comparatively higher degree of individualistic trait, compared to lower and older age group. However this difference is not significant at any standard level.

## DISCUSSION AND CONCLUSION

It is apparent from the findings of the study that age of the respondents possesses significant impact over the major psychopedagogical attributes viz., professional-interest, job-satisfaction, collectivism and professional-stress. Respondents belonging to middle age group [with an age range 36-45years] require special mention as they exhibit individualistic trait much than the collectivistic trait, compared to the tenninal age groups. The group is also lacking on professional-interest and job-satisfaction, however they are professionally less stressed. The study predicts possibility of allied intervening factors, possibly socio-biological, having impact over age and thereby over their Psychopedagogical attributes, as displayed in the study.

Irrespective of having a moderate size of sample, the uniqueness of the present study stands with its sample group. Criteria considered for selection of sample includes the actuarial teachers, engaged in teaching system probably this is the first attempt to explore the psychopedagogical status profiles of the insurance educators, engaged in educating with special bearing with insurance education and its effectiveness. Therefore the findings of the study would be quite helpful to the future researchers, to initiate further research in actuarial education. It is also expected that such studies would enhance the effectiveness the efficacy of insurance education system and thereby help achieve the nation the desired development, as actuarial education posses a direct bearing with socioeconomic development of a given nation (Goss, 1969; Haq, 1975; Ahlstrom, 1982; Mazumder, 1998; Jakobeit, 1999; Sen, 2000, Roy, 2009)

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