



**SOURCES AND COPING STRATEGIES OF STRESS ON GENDER AMONG
PENSIONERS IN EDO SOUTH SENATORIAL DISTRICT OF EDO STATE
COUNSELLING IMPLICATIONS**

BY

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Abstract: This study examined investigated sources of stress, coping strategies of stress on gender among pensioners' in Edo South municipal council of Edo State. There is broad consensus that the number of pensioners suffering stress has increased and has lead to different challenges such as mental health problems, emotional problems, psychological problems due to inadequate planning for life after retirement among which are savings, securing relevant insurance policy. Four specific objectives and research questions were raised for the study. The design of the study is descriptive design, the population of the study consisted of 2, 800 pensioners (Civil Service Commission), Edo State. The sample size of the study comprised 480 pensioners obtained through simple random techniques; questionnaire was used for data collection on a four point likert scale and data was analyzses with ANOVA and Z-test. The findings of the study reveal large number the sources of stress among pensioners in Edo South municipal council of Edo State from financial insecurity with a mean and standard deviation of 2.87 ± 0.91 . Follow by Pensioners whose lack of retirement plans with a mean and standard deviation of 2.67 ± 0.94 .also that the male gender had a mean and standard deviation of 2.56 ± 0.78 for in financial insecurity while the female gender had a mean and standard deviation of 2.98 ± 0.89 .. Counseling Implications of the Study is that there is urgent need to create awareness on the danger associated with stress, challenges and its consequences. The study recommended that the government and union should provide frequent check-up and counselling services for pensioners information that could improve their stress free life should be provided and the government and union should also encourage pensioners family members to expose pensioners to proper training sections as well as exercise and social norms. Also the government and union should encourage formation of group meeting like Christian fellowship, singing group, drama group and sporting activities, where the pensioners can interact in semi-controlled ways in order

to improve their life styles outside their homes as way of preventing the loneliness/boredom and stress free lives.

Keywords: Stress, Sources, Coping Strategies, Gender, Pensioners, Counselling Implications

Introduction:

Every year, workers are being retired either from government or private sector on a daily basis but unfortunately those who are not prepare sees it as a threat while those who are ready embrace and look forward to it. Stress is associated with many things in our daily expressions and sometimes they become too much for us to handle. Historically, the Latin word “stress” has been in common language since the seventeenth century and was used to address hardship, adversity, or affliction. However, stress is best described as a situation where environmental demands exceed the capacity for effective response by the individual and can potentially have physical and psychological consequences.(Al-Mutawa, & Megdad, 2004) . (Samira, Bamuhair, AlFarhan, Sajida, Saeedur, & Nadia, 2015) emphasize that the term “stress” is a household word, which is actually used to describe or to denote the structural changes caused by function or damage” or, more simply “the rate of wear and tear in the body” Then, from Samira,s et.al starting point, researchers used the term “stress” in the index of psychological abstracts argued that the use of the term “stress” is relatively recent. But suggested that although, it was used to some extent throughout the 19th century and was loosely associated with ill health, it is only in the last few decades that it has really become an established term. No doubt, in the first place, psychologist has defined stress as an unpleasant state of emotional and physiological arousal that people experience in situations that they perceive as dangerous or threatening to their well being (Struthers, Perry, and Menec, 2000).

Pensioners are persons who receive pension that is retirement fund, after retirement. They are individuals who have worked in public sector and retired after working for 35years or attaining the age of 60 to 70years.

Coping strategy is the techniques or ways of managing or handling stress in individual pensioners. (Grumpet, 2009) avow that stress is something that is experience from time to time

but has difficulty defining it. If people were asked to talk about it, they tend to describe how it feels to them or what it makes them do, but they can hardly ever say what it is.

Making it through all of those life trials and tribulations brings you to the stresses faced by pensioners. Money, illness, and family issues are always part of life's challenges, but as pensioners age, they face these challenges in different and sometimes more difficult forms (Williams, 2010). Stressors that affect pensioners today include: financial hardship, physical decline, healthcare cost and changes, Neglect and Abuse by caregiver, Physical limitations, financial concerns, Retirement, Medical conditions and inadequate planning and preparation and many more. Unfortunately, stress is a part of life, but that does not mean we have to let it overwhelm and burden our lives. (Vries, 2009) added that when pensioners feel getting stressed, such pensioner can take the necessary steps to find a solution and get back to living his/her life full of happiness. If pensioners continue to have an ongoing problem with stress that prevents them from enjoying life, help is available. Seeking the assistance of a health professionals, counselors, psychologists can you help the pensioner find more strategies to reduce and eliminate your stress. (Sinha, Willson, & Watson, 2000)

(Amani, & Al Sheerawi, 2005) stressed the two main personality traits. Research has long recognized the nature of stressful role on pensioners setting (Shields, 2001). Some researchers have indicated that pensioners may be more prone to suffering from stress as a result of having psychological problems than their peers who are not stressed up. The same holds true for the identification of the characteristics of pensioners that are prepared for retirement and those not prepared (Bineshian, Saberian, & Haji, 2009). Major questions that have persisted in the society according to (Mouret, 2002) are: what characteristics and qualities are linked to stress coping strategies? Why do pensioners behave the way they behave when stressed? And why are pensioners different in their behaviours, which are coping strategies. Coping strategies is the ability to face and adjust to reality of life after retirement. Coping strategies as an important indicator of overcoming stress; a topic attracting the attention of many psychologists.

(Shaikh, Kahloon, & Kazmietal, 2014) postulated that on the other hand, living in a human society has stemmed from a set of values and expectations paradigm, and to meet one's expectations and value framework, one needs a sufficient amount of coping strategies. Without

coping strategies, the person is not able to meet many of his self basic needs. If one is incompatible with the society, one will feel stressed up and isolated. (Mayor, (2012.)

Gender is one of the factors that impact on pensioners life coping strategies significantly; Gender has a paramount importance in the coping strategies of an individual (Rodak, 2010). There is significant different in the coping pattern of male and female at all level of life. Sometime, the female cope more compared to the male. A typical example has been traced to the south- south part of Nigeria where the female pensioners cope more with their stress compared to their male counterparts. (Sreeramareddy, Shankar, Binu, Mukhopadhyay, Ray, & Menezes, (2007) believe that gender is the range of characteristics pertaining to masculinity and femininity and also see gender has having positive and negative influence on pensioners. The World Health Organization defines gender as the socially constructed roles, behaviour, activities and attributes that a particular society considers for male and female (Lucky, 2014).

To this, gender usually is refers to as traits and behaviour that a particular culture judges to be appropriate for male and female. Gender differences in pensioners' traits are often characterized in terms of male and female, which could be stressful or not stressful in pensioners' structure which can be rated as high, average or low traits. It is against this background that this study investigated sources of stress, coping strategies of gender among pensioners' in Edo South Senatorial District of Edo State.

Statement of the problem

There is broad consensus that the number of pensioners suffering stress has increased and has lead to different challenges such as mental health problems, emotional problems, psychological problems due to inadequate planning for life after retirement among which are savings, securing relevant insurance policy (health policy, housing, life assurance policy, investment policy among many others).

These problems leads to depression, drunkenness, drug abuse, unhappiness, insecurity, loneliness, deviancy, suicidal tendencies and lack of self-confidence but can be curbed through appropriate coping strategies. The stressed pensioners are more or less a social evil since the pensioner is likely to carry these problems into society. The stressed problems could affect the pensioners to achieve a more fulfilling life. These problems could lead to the development of stressed problems. These stressed problems which include depression, drunkenness, drug abuse,

unhappiness, insecurity, shyness, suicidal tendencies and lack of self-confidence are nevertheless amenable to appropriate coping strategies. Several researches has been conducted in this area in other part of the country and outside Nigeria but none has been conducted in Edo State, Hence, this study investigated sources and coping strategies of stress of gender among pensioners in Edo South Senatorial District of Edo State.

Research Questions

To achieve the specific objectives of this study, the following research questions were raised:

1. What is the source of stress among pensioners in Edo South Senatorial District of Edo State?
2. What are the coping strategies of stress among pensioners in Edo South Senatorial District of Edo State?
3. What is the source of stress among pensioners in Edo South Senatorial District of Edo State on gender?
4. To what extent is stress coping strategies among pensioners in Edo South Senatorial District of Edo State differ by gender?

REVIEW OF RELEVANT LITERATURE

Concept of stress

The word 'stress' is not unfamiliar to most people. It is recognized that stress is an inevitable factor in all our lives and the experience of stress is common to all people. In fact, some researchers, such as (Mayor,2012; Mercy,2011; Osaedo, 2008) have associated the whole of the 20th century with stress. (Elzubeir, Elzubeir, & Magzoub, 2010) argues that stress has been increasing rapidly in recent year. He claimed that the concept of stress was known and experienced by individuals through olden times. Stress is one area of learning that is often being taught without practical application, so much emphasis has been placed on stress in situation is little. However, the position of medical experts and psychologist is that we need to put more emphasis on stress in order to recognize it, beware of its damaging impact and control it on time in our lives.

Stress is what we feel when we have to respond to demand on our energy. Stress is a natural part of life and occurs when there are significant changes in our lives, whether positive or negative, it is general believed that some stress is okay (sometimes referred to as “Challenge” or “Positive” stress) but when stress occurs in amount that individuals cannot cope with both mental and physical changes may occur (Canadian Centre for Occupational Health and Safety 2000).

According to Lucky (2014), stress has become a buzz word in our modern fast living times. Ask a dozen people what they understand by stress, you will probably get 12 different answers the continued that the best definition of the word is probably offered by an American psychologist Lazarus. He sees stress as an imbalance between the demands made of an individual and his perceived ability to cope with these demands. Therefore, the level of stress did not increased through periods of time. These different perspectives could be explained as stress could vary over time, stress could be limited or differ with current one, while the stress, as an experience is common phenomenon over any period of time.

The Behavioral Stress Reaction

The behavioural component of a stress reaction can be demonstrated through random tics and tremors along with hyperactivity (Dwyer, 2001). The increase in muscle activity that accompanies stress tends to be demonstrated in more "hyper" types of behavior. According to (Humphrey, 2000), individuals tend to speed up when they are stressed. Examples of "hyper" or speedy behaviours demonstrated when individuals are under stress include walking, talking and eating fast, using punctuated hand gestures when talking, turning events into competitions, and getting impatient with people who are slower.

The Physiological Stress Reaction

Increased heart rate, respiration rate, and muscle tension are common indicators of the physiological component of a stress reaction. Other physiological reactions demonstrated by individuals when under stress include increased sweat gland activity and increased blood pressure (Hyacinth, 2011). People's hands get cooler when they are under stress, due to the shunting of the blood away from the extremities and towards the large muscle groups, which is indicative of the fight or flight response.

Lastly, blood in the brain is shunted away from the rational problem-solving centers of the brain towards the parts of the brain that control the muscle movement. This causes individuals to think less clearly when under stress (Ibhafidon, 2012).

The Cognitive Stress Reaction

The cognitive component of a stress reaction often exaggerates the degree of threat or demand involved and minimizes the individual's coping attempts (Kaplan, & Sadock, 2000). Typically, as stress levels increase, there is increasing interference with people's abilities to engage in accurate cognitive appraisal. For example, when people feel stressed, they tend to exaggerate the nature or intensity of the demands they face, catastrophize about the consequences of not responding optimally in that situation, and thus lessen their coping abilities. Excessive negative thinking and negative self-talk often accompany this unproductive thinking, a combination that tends to interfere with performance and result in less-than-optimal performance. This in turn feeds into the cycle of exaggeration and catastrophization being experienced by the individual.

The cognitive, physiological, behavioral, and emotional components of a stress reaction tend to occur simultaneously as one integrated response involving heightened arousal, inappropriate cognitive activity, and hyperactivity (King, 2010). According to (Nicholl, & Timmins, 2005) one component of the stress reaction is often more exaggerated than the rest. Some people tend to notice their stress physiologically, while others may tend to notice their behavioral or cognitive reactions to stress more readily.

Nevertheless pensioners react to stress differently, Nicholl et al. argue that it is possible for individuals pensioners to pay attention to their stress reactions, discover which component seems to be the most reactive, and use that as an early warning of stress. If stress is recognized early, steps can be taken to manage or control the stress reaction.

Sources of stress (stressors) and levels of stress among Pensioners

Many researchers have reported that Pensioners are faced with an increasing number of stressors that affect their daily life (Ali, 2015; Aihie 2010). In particular, pensioners in recent times are experiencing more stressful situations, as they confront huge challenges, such as facing a lot of

economic challenges, providing for their immediate family, extended family, meeting the basic needs and societal needs within a limited amount of time (Alvanvez, 2013).

Afolabi, (2017) postulated that Stress is the wear and tear on the body caused by constant adjustment to an individual's changing environment. Anything that causes change in pensioner's life causes stress. There are many changes going on in the lives of the pensioners. Stress can be short-term (acute) or long-term (chronic). Acute stress is the reaction to an immediate threat. This is commonly known as the "fight or flight" response. The threat can be any situation that is experienced, even subconsciously, as a danger. Under stress, a person's heart rate and breathing increase. His or her muscles become tense. A pensioners stress level increases when there are multiple stressors present. A pensioner's body needs relief from stress to reestablish balance. As pensioners, the ability to achieve a relaxation response after a stressful event becomes more difficult. Aging may simply wear out the systems in the brain that respond to stress.

1. Psychological stress occurs at every age. Several sources of stress, however, are either unique to or more common in the pensioners. Pensioners may fear the loss of:
2. control over their lives and environment
3. physical strength and coordination
4. a sense of purpose and productivity
5. independence
6. memory and other thinking processes
7. friends and relatives through death or social isolation

The retirement age in the United States is now 70, but many people work into their 70s. With the rapid pace of technology in the workplace, it can be stressful for elderly people to compete with their younger coworkers. Seniors may feel pressured to retire sooner than they would have chosen.

A person also faces many changes upon retiring. Income, identity and life-style are all affected. A person living on a fixed income is susceptible to the effects of inflation. People often have spent a lifetime saving for retirement only to find that they cannot make ends meet.

Coping strategies

Stress is a factor in the life of every person on Earth. The causes of stress range from the environment to genetics, with effects just as far reaching. It cannot be overstated that not all stress is harmful. Generally, chronic stress accounts for the greatest negative effects, both mentally and physically. Many theories have been put forth concerning stress and coping, however the overwhelming opinion of stress is that there is still much to learn.(Afolabi, 2002; Amara,2000) The foundation and processes connected to stress were not fully understood, which inhibits our knowledge of how and why stress affects human body as well as their thinking. Once the causes and effects of stress were fully understood, researcher would be able to effectively manage and relieve it. Stress and coping mechanisms goes together, but which method is the best to be used is depending on type of stress and individual pensioners' needs. A meditation based stress reduction-counselling program can help and guide the pensioners to know which coping method suite their needs.(Benson,2013)

Coping is essentially defined as the efforts used to manage the internal or external demands that are appraised as potentially harmful and stressful to the individual (Bassey, 2007). Coping is a process and it progresses across several stages (Bowers, 2001). Bowers's sees coping as the stages of primary and secondary appraisal. Primary appraisal is the initial decision used to assess whether an event is harmful and controllable, it is the evaluation stage. Secondary appraisal regards the perception of the abilities to cope with the stressful event; it is the managing stage. These cognitive appraisal processes facilitate the ability to predict the type of coping strategy that one will use; whether preventive measures are taken or regulation of emotional distress. Consequently, coping strategies are behaviours adopted by the individual in response to reduce the adverse effects of the appraised stressor (Davidson, 2002).

Coping is a process and it progresses across several stages (Ogieriakhi, 2009). (Selye, 2002) defined also the stages as primary and secondary appraisal. Primary appraisal is the initial decision used to assess whether an event is harmful and controllable, it is the evaluation stage. Secondary appraisal regards the perception of the abilities to cope with the stressful event; it is the managing stage. These cognitive appraisal processes facilitate the ability to predict the type of coping strategy that one will use; whether preventive measures are taken or regulation of emotional distress. Consequently, coping strategies are behavioural in nature and its adopted by

the individuals pensioners in response to reduce the adverse effects of the appraised stressor (Ali, 2015).

Method of Study

Research Design

The design of the study is descriptive design. Descriptive survey was found accurate to access the situation in its natural environment. This design permits the description of phenomena as they exist in their natural setting

Population of the Study

The population of the study consisted of all pensioners in civil service in Edo South Senatorial District of Edo State. The population of pensioners in 2017, in Edo South Senatorial District is 2, 800 (Civil Service Commission), Edo State, Department of Planning, Research and Statistics 2017)

Sample and Sampling Technique

The sample size of the study comprised 480 pensioners in Edo South Senatorial District of Edo State was obtained through simple random techniques.

Instrument for data collection

Questionnaire was used for data collection. Questionnaire on the pensioners sources and coping strategies (PSCS) will be used. The structured questionnaire named (PSCS) will be self developed based on the research question formulated for the study. The questionnaire will be divided into two sections A and B. section A will focus on the pensioners bio data and section B will contained information on the variables selected for the study. Responses will be on a four point likert scale, strongly agree (SA) =4, Agree (A)=3, Disagree (D)=2 and strongly disagree (SD)=1.

Method of Data Analysis

The data that will be generated from the research will be analyzed using descriptive statistics of mean and standard Deviation to answer the research questions. ANOVA and Z-test will be used to test the hypotheses.

Data Presentation and Analysis

Bio-Data of Pensioners

Table 1: Bio-data of Pensioners

	Frequency	Percentage
Gender		
Male	289	61.2
Female	183	38.8
Age Range		
60-70	236	50.0
70-80	138	29.2
80 and above	98	20.8

The table above shows bio-data of pensioners, that 289(61.2%) were males, the remaining 183(38.8%) were females. The age range of the pensioners shows that, 236(50.0%) were within the age range of 60-70 years, 138(29.2%) were within the age range of 70-80 years, the remaining 98(20.8%) were 80 years and above.

Research Question One:

2 Sources of Stress of among Pensioners

Table 2: Sources of stress of among pensioners in Edo South Senatorial District of Edo State

	Mean	SD
Stress from financial insecurity	2.87	0.91
Stress from Lack of Retirement Plans	2.67	0.94
Stress from Emotional Insecurity	2.35	0.89
Stress from Unstable Marriage	2.46	0.92
Grand mean	2.59	0.92

The table above shows the sources of stress among pensioners in Edo South Senatorial District of Edo State. Pensioners whose source of stress was financial insecurity had a mean and standard deviation of 2.87 ± 0.91 . Pensioners whose source of stress was lack of retirement plans had a mean and standard deviation of 2.67 ± 0.94 . Pensioners whose source of stress was emotional insecurity had a mean and standard deviation of 2.35 ± 0.89 . Pensioners whose source of stress was unstable marriage had a mean and standard deviation of 2.46 ± 0.92 . The major source of stress among pensioners in Edo South Municipal council is stress from financial insecurity. The grand mean and standard deviation of the all the items was 2.59 ± 0.92 .

Stress coping Strategies

Research Question Two:

Table 3: Stress coping strategies among pensioners in Edo South Senatorial District of Edo State

	Mean	SD
Coping Strategies of Stress From Financial Insecurity	2.83	0.86
Coping Strategies of Stress From Lack of retirement Plans	2.79	0.91
Coping Strategies of Stress From Emotional Instability	2.47	1.07
Coping Strategies of Stress from Unstable Marriage	2.58	0.93
Grand mean	2.67	0.94

The table above shows the stress coping strategies among pensioners in Edo South Senatorial District of Edo State. Pensioners who had stress coping strategies of financial insecurity had a mean and standard deviation of 2.83 ± 0.86 . Pensioners who had stress coping strategies from lack of retirement plan had a mean and standard deviation of 2.79 ± 0.91 . Pensioners who had stress coping strategies from emotional instability had a mean and standard deviation of 2.47 ± 1.07 . Pensioners who had stress coping strategies from unstable marriages had a mean and standard deviation of 2.58 ± 0.93 . The major coping strategy from stress is the strategy from financial insecurity. The grand mean and standard deviation of the items were 2.67 ± 0.94 .

Research Question Three

Table 4: Mean comparison of sources of stress based on gender

	Male (n=283)	Female (n=189)	z	P
Stress from financial insecurity	2.56 (0.98)	3.12 (0.65)	6.905	0.000
Stress from Lack of Retirement Plans	3.33 (0.98)	3.04 (0.78)	3.410	0.000
Stress from Emotional Insecurity	2.43 (0.87)	2.56 (0.99)	1.504	0.136
Stress from Unstable Marriage	2.59 (0.76)	2.61 (0.98)	0.249	0.821
Grand mean	2.73 (0.90)	2.83 (0.85)	1.272	0.227

Values are expressed as Mean(SD)

Table 4. above shows mean comparison of sources of stress based on gender. The male gender had a mean and standard deviation of 2.56 ± 0.98 in regards of stress from financial insecurity while the female gender had a mean and standard deviation of 3.12 ± 0.65 with a z value of 6.905. The male gender had a mean and standard deviation of 3.33 ± 0.98 in regards of stress from lack of retirement plans while the female gender had a mean and standard deviation of 3.04 ± 0.78 with a z value of 3.410. The male gender had a mean and standard deviation of 2.43 ± 0.87 in regards of stress from emotional insecurity while the female gender had a mean and standard deviation of 2.56 ± 0.99 with a z value of 1.504. The male gender had a mean and standard deviation of 2.59 ± 0.76 in regards of stress from unstable marriage while the female gender had a mean and standard deviation of 2.83 ± 0.29 with a z value of 0.249. The grand mean and standard deviation of the items were 2.77 ± 0.49 for the males while that of the female was 2.83 ± 0.29 with a z value of 1.272 respectively.

Research Hypothesis 1

The mean comparison of female sources of stress is not statistically significantly ($p > 0.05$) higher than that of female. We therefore accept the null hypothesis which states that there is no significant difference in the source of stress among pensioners in Edo South Senatorial District of Edo State on gender.

Research Question four

Table 5: Mean comparison of stress coping strategies based on gender

	Male (283)	Female (189)	Z	p
Coping Strategies Insecurity of Stress From Financial	2.56 (0.78)	2.98 (0.89)	5.414	0.000
Coping Strategies of Stress From Lack of retirement Plans	2.79 (0.65)	2.92 (0.76)	1.988	0.043
Coping Strategies of Stress From Emotional Instability	2.42 (0.78)	2.56 (0.77)	1.920	0.061
Coping Strategies of Stress from Unstable Marriage	2.52 (0.69)	2.68 (0.98)	2.081	0.040
Grand mean	2.57 (0.16)	2.79 (0.20)	2.910	0.004

Values are expressed as Mean(SD)

Research Hypothesis 3

The mean comparison of stress coping strategies is statistically significantly ($p > 0.05$) different comparing males and females pensioners. We therefore reject the null hypothesis which states that there is no significant difference in the stress coping strategies among pensioners in Edo South Senatorial District of Edo State on gender.

Table 5. above shows mean comparison of stress coping strategies based on gender. The male gender had a mean and standard deviation of 2.56 ± 0.78 in regards to stress coping strategies from financial insecurity while the female gender had a mean and standard deviation of 2.98 ± 0.89 . The male gender had a mean and standard deviation of 2.79 ± 0.65 in regards to stress coping strategies from lack of retirement plans while the female gender had a mean and standard deviation of 2.92 ± 0.76 . The male gender had a mean and standard deviation of 2.42 ± 0.78 in regards to stress coping strategies from emotional instability while the female gender had a mean and standard deviation of 2.56 ± 0.77 . The male gender had a mean and standard deviation of 2.52 ± 0.69 in regards to stress coping strategies from financial insecurity while the female gender had a mean and standard deviation of 2.68 ± 0.98 . The grand mean and standard deviation of the items were 2.57 ± 0.16 for the males while that of the female was 2.79 ± 0.20 .

Discussion of Findings

Sources of Stress among Pensioners

The findings of the study reveal large number the sources of stress among pensioners in Edo South municipal council of Edo State from financial insecurity with a mean and standard deviation of 2.87 ± 0.91 . Follow by Pensioners whose lack of retirement plans with a mean and standard deviation of 2.67 ± 0.94 . Then, pensioners whose emotional insecurity having a mean and standard (see table 1). These findings is advariance with the findings of Samira, et, al (2015) that Stress is not new experience to all of us, it's seen as modern society's illness, as most people, no matter how well adjusted, will suffer at least short-term distress while they negotiate periods of transition, trauma, challenges and loss. Stress has great impact on one performance and efficiency; however, the intense pressure and the demands of coping determine the consequence of stress on performance

Stress coping strategies among pensioners in Edo South Senatorial District of Edo State

The results as presented in tables 4.3 shows that stress coping strategies of financial insecurity had a mean and standard deviation of 2.83 ± 0.86 . Pensioners who had stress coping strategies from lack of retirement plan had a mean and standard deviation of 2.79 ± 0.91 . Pensioners who had stress coping strategies from emotional instability had a mean and standard deviation of 2.47 ± 1.07 . Pensioners who had stress coping strategies from unstable marriages had a mean and standard deviation of 2.58 ± 0.93 . The major coping strategy from stress is the strategy from financial insecurity. The grand mean and standard deviation of the items were 2.67 ± 0.94 .

Comparison of stress coping strategies based on gender

Table 4.7 shows comparison of stress coping strategies based on gender. The male gender had a mean and standard deviation of 2.56 ± 0.78 for in financial insecurity while the female gender had a mean and standard deviation of 2.98 ± 0.89 . The male gender had a mean and standard deviation of 2.79 ± 0.65 for lack of retirement plans while the female gender had a mean and standard deviation of 2.92 ± 0.76 . The male gender had a mean and standard deviation of 2.42 ± 0.78 for emotional instability while the female gender had a mean and standard deviation of 2.56 ± 0.77 . The male gender had a mean and standard deviation of 2.52 ± 0.69 for financial insecurity while

the female gender had a mean and standard deviation of 2.68 ± 0.98 . The grand mean and standard deviation of the items were 2.57 ± 0.16 for the males while that of the female was 2.79 ± 0.20 .

Therefore, stress coping strategies is statistically significantly ($p > 0.05$) different comparing males and females pensioners. We therefore reject the null hypothesis which states that there is no significant difference in the stress coping strategies among pensioners in Edo South Municipal Council of Edo state on gender. This result concord with the findings of Rodak (2010) that male students feel stronger stress from family factor than female ones; students in higher grades feel more stress from physical/mental, school, and emotional factors; students who take a student loan also feel more stress from physical/mental, school, and emotional factors than those who do not. Also, (Samira, et, al 2015) supported this findings that coping strategies and resilience on the level of workplace stress, that working females experienced more work stress as compared to men. And currently in Malaysia, social policies that support working females, especially working mothers, has not been adopted fully by most corporations.

Also, (Samira, et, al, 2015) perceived stress scores were statistically significantly high for specific stressors of studying in general, worrying about future, interpersonal conflict, and having low self-esteem. Coping strategies that were statistically significantly applied more often were blaming oneself and being self-critical, seeking advice and help from others, and finding comfort in religion. Female students were more stressed than males but they employ more coping strategies as well.

Counseling Implications of the Study

The various findings of the study have strong implications for Pensioners, the high prevalence of stress amongst pensioners of the society. These calls for attention and there is urgent need to create awareness on the danger associated with stress, challenges and its consequences.

The findings call for the attention of the pensioners, health workers, union (relevant agency), Researcher, Government and the Society. And the government and the unions should derive major ways of arresting the stress problems amongst the pensioner's populace. They should rise up to their duties and not wait till these ugly issues destroy the pensioners who are affected psychologically, socially and emotionally before they can do something about it. They should find means of identifying these maladaptive behaviours and inadequate planning problems among the pensioners and try to put an end to it or reduce it to the barest minimum. They should

seek help through counselling which is a tool to deal with these subjects relating to pensioners stress.

However, the government and union should encourage pensioners to seek attending seminars where such matter are discussed, pensioners should attempt reading books that deal with stress and coping strategies early enough as well as plan for their retirement by way of investment, personal development while at work, investment on landed property and Houses (Real Estate), Bonds and Shares, investment on children and personal savings. Also, to find out pensioners who are being affected by these social problems (stress). The findings of the study reveal large number of the sources of stress among pensioners in Edo South municipal council of Edo State from financial insecurity. Furthermore, it reveals the Stress coping strategies among pensioners, the sources of stress based on level of education, occupation, gender.

The society is large and the pensioners are exposed to lots of information and misinformation which affect their lives, which may partly be responsible for their stress level, thereby resulting to maladaptive behaviours that may lead to depression and death of pensioners. There should be a progressive move by the Government, the Unions and other concern family members to help create awareness of adequate preparation for retirement and help moulding the behaviours of pensioners towards realizing their goals in the future especially to make sequestration stress free in life through proper readiness of giving up work, interaction, and socialization with peers and other pensioners alike.

The government, union and concern family members should therefore provide useful counselling services by way of providing information that could affect social development of pensioners and help both male and female pensioners to learn to adjust to seizure and social changes of departure as pensioners so as to improve their lives after leaving active service, socialization, education and adaptive processes.

Conclusion

In conclusion therefore, it was found from this study that the findings of the study reveal large number of the sources of stress among pensioners in Edo South municipal council of Edo State from financial insecurity. Furthermore, it reveals the Stress coping strategies among pensioners, the sources of stress based on gender.

Recommendations

In the light of the findings of the study, the following recommendations are made:

1. The government and union should provide frequent check-up and counselling services for pensioners information that could improve their stress free life should be provided and the government and union should also encourage pensioners family members to expose pensioners to proper training sections as well as exercise and social norms.
2. The government and union should seek ways of helping pensioners adjust from various stress level so as to enhance their lives.
3. The government and union should encourage formation of group meeting like Christian fellowship, singing group, drama group and sporting activities, where the pensioners can interact in semi-controlled ways in order to improve their life styles outside their homes as way of preventing the loneliness/boredom and stress free lives.
4. There is need to increase the number of professional workers like health officials, counsellors in counselling units in ministries who are devoted to helping pensioners who display early stages of stress. The practice most time where pensioners are not pay their entitlement on time or not pay at all should be discouraged.

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