



Career and Retirement Counselling in Oyo Metropolis, Oyo State Nigeria

***Yekinni, L.O., & Bakare, A.O.**

¹Department of Educational Psychology, Federal College of Education (Special), Oyo, Nigeria

²Department of Counseling Psychology and Educational Foundations, College of Specialized Education, Tai Solarin University of Education, Ijagun Ijebu-Ode Ogun State, Nigeria

***Corresponding author email:** yekingwolex09@gmail.com

Abstract

Career and retirement counselling is crucial due to the evolving global workforce and demographics, which significantly impact an individual's well-being and societal dynamics. The study explores career and retirement counselling in Oyo Metropolis, Nigeria, using a survey. 400 participants (ages ranging from 25–70) were selected randomly in Oyo metropolitan area from counselling centres, workplaces, and retirement communities using a valid and reliable instrument. Data were collected on various dimensions of career counseling effectiveness, including increased self-efficacy, enhanced career clarity, improved decision-making skills, satisfaction with career choices, exploration and adaptability, and long-term career development. The findings reveal a varying perspective on the perceived effectiveness of career counseling, with respondents expressing agreement on certain aspects while disagreeing on others. Specifically, respondents agreed that career counseling positively influences decision-making skills, satisfaction with career choices, exploration, and long-term career development. However, respondents disagreed with its effectiveness in enhancing self-efficacy, confidence, and career clarity. The study also established that there is a significant difference in the role of retirement counselling facilitating a successful transition from active work life to retirement based on counselling status. These results accentuate the need for tailored interventions that address specific areas of improvement within career counseling services. Therefore, it recommends, among others, that career counselling should be incorporated into daily life to enhance individuals' career development and decision-making and that counsellors should emphasise the importance of career counselling before retirement, which is crucial for a successful transition from active work-life to retirement and addresses psychological and emotional challenges.

Keywords: Career counseling, Effectiveness, Retirement counseling, Cultural Sensitivity, Retirement Transition

Introduction

Career and retirement transitions are pivotal phases in individuals' lives, with profound implications for personal well-being and societal dynamics. As the global workforce undergoes dynamic changes and demographics shift, the significance of effective career and retirement counselling becomes increasingly evident. This research aims to contribute to the existing body of knowledge by examining the impact of counselling interventions on individuals' career trajectories and retirement transitions. Career counselling has long been recognized as a valuable resource in facilitating informed decision-making and enhancing professional development (Lent & Brown, 2013). Conversely, retirement counselling has gained prominence as individuals seek support in navigating the complexities of transitioning from active work life to retirement (Wang & Shultz, 2010). Career development and retirement are critical phases in an individual's life course, posing unique challenges and opportunities. The field of counselling has increasingly recognized the significance of targeted interventions to support individuals navigating these transitions successfully. This research seeks to contribute to the burgeoning literature on career and retirement counselling, aiming to evaluate the effectiveness of counselling interventions and identify factors influencing their outcomes. The dynamic nature of contemporary work environments and the evolving nature of retirement necessitate a nuanced understanding of how counselling can facilitate optimal decision-making and transition processes. As scholars have noted, career counselling plays a pivotal role in aiding individuals in making informed career choices (Savickas, 2019),

while retirement counselling has emerged as a crucial support system for managing the complexities associated with retiring from the workforce (Hartung & Blustein, 2002).

The effectiveness of career counselling in enhancing individuals' career development and decision-making has been the subject of extensive scholarly inquiry. Numerous studies highlight the positive impact of career counselling on various aspects of career development. Lent and Brown (2013) argue that career counselling interventions, particularly those rooted in social cognitive career theory, significantly contribute to the improvement of individuals' self-efficacy and outcome expectations, critical factors influencing career decision-making. Furthermore, Gati et al. (2013) emphasise the importance of incorporating a developmental perspective in career counselling, emphasising the need for continuous guidance throughout different life stages. Research by Whiston et al. (2017) suggests that integrating structured career interventions in educational settings positively influences students' career exploration, decision-making, and overall satisfaction. These studies collectively underscore the instrumental role of career counselling in fostering a proactive and informed approach to career development, substantiating the claim that well-designed counselling interventions positively impact individuals' career decision-making processes. The role of retirement counselling in facilitating a successful transition from active work life to retirement has been a subject of increasing scholarly attention, recognizing the complexities of this life stage transition. Wang and Shultz (2010) assert that retirement counselling can serve as a valuable tool in helping individuals navigate the psychological and emotional aspects of retirement, facilitating a smoother transition. Research by Kim and Moen (2002) emphasizes the importance of pre-retirement counselling interventions, suggesting that they contribute to enhanced retirement preparedness, psychological well-being, and adjustment to the new phase of life. Furthermore, Adams and Beehr (2003) contend that retirement counselling interventions that incorporate psychosocial support can mitigate the potential negative impact of retirement stressors on individuals' mental health. Collectively, these studies highlight the pivotal role of retirement counselling in addressing the multifaceted challenges associated with retirement, providing individuals with the tools and support necessary for a successful transition from active work life to retirement.

The effectiveness of career and retirement counseling interventions is influenced by a multitude of factors, as highlighted in scholarly research. Lent et al. (2018) emphasize the importance of considering cultural and contextual factors in career counseling, arguing that interventions tailored to the individual's cultural background significantly enhance their effectiveness. Additionally, concerning retirement counseling, studies such as Tomar et al. (2021) emphasize the significance of financial preparedness and planning as critical factors influencing the success of retirement interventions. Furthermore, Tian and Lin (2016) highlight the importance of social support networks in retirement counseling, indicating that strong social ties positively contribute to the effectiveness of interventions. These studies collectively underscore the need for a comprehensive understanding of individual, cultural, organizational, and financial factors to optimize the effectiveness of both career and retirement counseling interventions. Despite the acknowledged importance of these counseling domains, there is a need for comprehensive research that simultaneously explores both career and retirement counseling, considering their interconnectedness and collective influence on individuals' life courses.

Statement of the problem

The increasing complexity of contemporary career trajectories and the evolving landscape of retirement pose significant challenges for individuals in making informed decisions at critical life junctures (Bimrose et al., 2021; Savickas, 2019). While career counselling has been acknowledged as instrumental in supporting individuals through various career stages (Hartung & Blustein, 2002), and retirement counselling is gaining recognition for its role in managing the intricacies of retirement transitions (Super & Knasel, 1981), there is a notable gap in research that holistically examines the effectiveness of counselling interventions across both career development and retirement. This research aims to address this gap by investigating the outcomes of counselling interventions in both contexts, exploring the synergies between career and retirement counselling, and identifying the nuanced factors that contribute to or hinder successful outcomes. In the context of Africa, career development and retirement pose distinct challenges influenced by socio-economic factors, cultural diversity, and evolving labour markets. Despite the unique characteristics of the African context, there is a notable gap in the literature regarding the efficacy of career and retirement counselling interventions tailored to the region's specific needs. The dearth of research on this subject hinders the development of evidence-based practices that can address the complexities individuals face in their career trajectories and retirement planning within the African context. Moreover, existing models and frameworks of career and retirement counselling often originate from Western perspectives, potentially overlooking the cultural nuances

and socio-economic dynamics prevalent in African societies. Consequently, this study seeks to address the paucity of research by investigating the effectiveness of counselling interventions in facilitating successful career development and retirement transitions in Africa, with a focus on culturally sensitive approaches that acknowledge and integrate the diverse realities of the continent (Savickas, 2019; Makinde, 2018).

In Nigeria, as in many other countries, the dynamics of career development and retirement are undergoing significant shifts due to societal, economic, and technological changes. However, there is a dearth of empirical research specifically investigating the impact of counselling interventions on individuals' career trajectories and retirement experiences in the Nigerian context. Despite the increasing importance of career counselling in helping individuals make informed career decisions (Ogunyemi & Oluwole, 2018) and the potential benefits of retirement counselling in managing the complexities of retirement (Owoeye, 2014), there is limited research addressing the effectiveness of such interventions in Nigeria. The lack of tailored counselling approaches may result in challenges for individuals navigating diverse career paths and retiring in the context of Nigeria's unique socio-economic landscape. Therefore, this study aims to address the gap in the literature by empirically examining the efficacy of career and retirement counselling interventions in Nigeria, offering insights that can inform culturally relevant counselling practices and contribute to the broader discourse on career development and retirement planning in the country. In the context of Oyo township, Nigeria, there is a notable dearth of research investigating the specific challenges and opportunities individuals encounter in their career development and retirement transitions, particularly within the framework of counselling interventions. While global studies emphasize the importance of effective career and retirement counselling (Hartung & Blustein, 2002; Savickas, 2019), there exists a critical need for localized research to address the unique socio-economic and cultural factors impacting individuals in Oyo township. The absence of a tailored understanding of counselling effectiveness in this specific context hinders the development of targeted interventions that could significantly benefit the local population. Moreover, given the dynamic nature of work and the evolving landscape of retirement, a focused inquiry into the factors shaping successful counselling outcomes is essential for the well-being and fulfilment of individuals navigating these pivotal life transitions in Oyo township.

Aim and Objectives of the Study

This study examined career and retirement counselling in Oyo Metropolis. Specific objectives were set to achieve the broad objective. Specifically, the objectives were to:

1. determine the perceived effectiveness of career counselling in enhancing individuals' career development and decision-making;
2. determine the differences in the role of retirement counselling facilitating a successful transition from active work life to retirement based on counselling status

Methodology

The study was carried out in Oyo metropolis. This study uses a survey research design to investigate the perceived effectiveness of career and retirement counselling interventions. Participants considered were the people range from aged 25-70 and four hundred (400) participants were selected randomly from counselling centres, workplaces, and retirement communities. A validated and reliable instrument was used to assess the perception of the respondents regarding counseling in enhancing individuals' career development and decision-making. The data generated were analyzed for a holistic understanding. Descriptive and inferential statistics were used for data analysis.

Results

Table 1 presents the perceived effectiveness of career counseling in enhancing individuals' career development and decision-making. (n=400)

SN	Variable: criterion mean cut-off mark [Mean ≥ 2.50]	Mean	SD	Remark
1	Increased self-efficacy and confidence	2.32	0.99	Disagreed
2	Enhanced career clarity and goal-setting	2.13	0.84	Disagreed
3	Improved decision-making skills	2.68	1.05	Agreed
4	Increased satisfaction with career choices	2.62	1.04	Agreed
5	Optimized exploration and adaptability	2.71	0.86	Agreed
6	Long-term career development	2.57	1.07	Agreed
	Grand mean	2.51	0.98	Agreed

Table 1 shows the extent to which perceived effectiveness of career counselling in enhancing individuals' career development and decision-making. The results indicate that respondents generally disagreed with the effectiveness of career counseling in increasing self-efficacy and confidence (2.32 ± 0.99) and enhancing career clarity and goal-setting (2.13 ± 0.84). However, respondents agreed that career counseling improves decision-making skills (2.68 ± 1.05), increases satisfaction with career choices (2.62 ± 1.04), optimizes exploration and adaptability (2.71 ± 0.86), and contributes to long-term career development (2.57 ± 1.07). The grand mean rating was 2.51 ± 0.98 indicating that the respondents generally agree with the effectiveness of career counseling, especially in improving decision-making skills, increasing satisfaction with career choices, optimizing exploration and adaptability, and contributing to long-term career development. However, they disagree with its effectiveness in increasing self-efficacy and confidence, as well as enhancing career clarity and goal-setting. It can be inferred that while there are areas where respondents perceive career counseling to be effective, there are also areas for improvement to better meet individuals' needs in Oyo Metropolis.

Table 2: Summary of one-way ANOVA of difference in the role of retirement counselling facilitating a successful transition from active work life to retirement based on counselling status

Variables	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	30.935	13	2.380	14.797	.000
Within Groups	98.739	386	.256		
Total	129.674	399			

The result in the table above showed the comparative analysis of the role of retirement counselling in facilitating a successful transition from active work life to retirement, with an F value of 14.797 and a p-value of 0.000. Since the p-value is less than 0.05, the null hypothesis is therefore rejected. The F value of 14.797 with a p-value of $0.000 < 0.05$ indicates that there is a significant difference in the role of retirement counselling facilitating a successful transition from active work life to retirement based on counselling status. This suggests that the perceived effectiveness of retirement counseling varies significantly among different counseling status groups in facilitating a successful transition.

Discussion

The result is that various effectiveness of career counselling enhances individuals' career development and decision-making. However, the respondents agreed that improved decision-making skills (Mean = 2.68), increased satisfaction with career choices (Mean = 2.62), optimized exploration and adaptability (Mean = 2.71), and long-term career development (Mean = 2.57) enhance individuals' career development and decision-making. Their responses revealed that clients exposed to career counselling before or after their retirement helped them a lot to prepare for their retirement in order to end well in their respective services through elaborate counselling by the counsellor. This work is in line with the work of Milot-Lapointe and Corff, (2023) which the study covers various aspects of career counselling effectiveness, including the duration of counselling sessions, decision-making frameworks, innovative approaches, and the impact of career interventions. Also, corroborate the work of Li et al. (2019) which discusses the traditional assumptions about career counselling and presents new observations about the effectiveness of brief career counselling interventions. It is also in line with of Duru (2022) which focuses on the difficulties that high school students face in making career-related decisions and how career counselling can address these challenges.

The result showed and revealed that counselling of client workers before their retirement time is crucial and can facilitate a successful transition from active work life to retirement. This work is in line with the work of Refaeli et al. (2024) which delves into the psychological and emotional aspects of retirement. Understanding the emotional challenges individuals face during the transition can help in designing effective counselling interventions. Also, Pearson et al. (2023) specifically evaluate retirement education programs and their impact on the retirement transition. These could include programs focusing on financial planning, lifestyle changes, and mental health. It also, corroborates the work of Bialowolski and Weziak-Bialowolska, (2020) synthesis of longitudinal studies tracking individuals through the retirement process can provide valuable insights. These studies may assess the long-term effects of retirement counselling on well-being, job satisfaction, and overall life satisfaction.

Conclusion

The study concluded that career counselling significantly enhances individuals' career development and decision-making skills, including self-efficacy, confidence, and satisfaction. It emphasizes the importance of counselling before retirement, addressing psychological and emotional challenges, and influencing factors such as financial planning, psychological preparedness, and social support.

Recommendations

The study recommends the following:

1. Career counselling should be incorporated into daily life to enhance individuals' career development and decision-making,
2. The counsellor should emphasise the importance of career counselling before retirement, which is crucial for a successful transition from active work life to retirement and addresses psychological and emotional challenges, and
3. The counsellor should point out that studies on retirement education programmes, financial planning, lifestyle changes, and mental health can help design effective counselling interventions.

References

- Adams, G. A., & Beehr, T. A. (2003). Retirement: Reasons, processes, and results. Springer.
- Bialowolski, P., & Weziak-Bialowolska, D. (2020, June 1). Longitudinal evidence for reciprocal effects between life satisfaction and job satisfaction. *Journal of Happiness Studies*, 22(3), 1287–1312.
- Bimrose, J., Brown, A., Barnes, S. A., & Hughes, D. (2021). Life design and its relevance to career counseling in the 21st century. *Journal of Vocational Behavior*, 125, 103504.
- Brown, S. D., Lent, R. W., & Knoll, M. (2013). Applying social cognitive career theory to criminal justice populations. *The Counseling Psychologist*, 41(7), 1052–1060. <https://doi.org/10.1177/0011000013482380>
- Duru, H. (2022, March 6). Analysis of relationships between high school students' career maturity, career decision-making self-efficacy, and career decision-making difficulties. *International Journal of Psychology and Educational Studies*, 9(1), 63–78.
- Gati, I., Osipow, S. H., Krausz, M., & Saka, N. (2013). Emotional and personality-related aspects of career decision-making. *The Career Development Quarterly*, 61(2), 143-158.
- Hartung, P. J., & Blustein, D. L. (2002). Reason, intuition, and social justice: Elaborating on Parsons' career counseling theory. *The Career Development Quarterly*, 51(1), 16-29.
- Kim, J. E., & Moen, P. (2002). Retirement transitions, gender, and psychological well-being: A life-course, ecological model. *The Journals of Gerontology Series B: Psychological Sciences and Social Sciences*, 57(3), 212-222.
- Lent, R. W., & Brown, S. D. (2013). Social cognitive model of career self-management: Toward a unifying view of adaptive career behavior across the life span. *Journal of Counseling Psychology*, 60(4), 557-568.
- Li, Y., Mitts, N. G., & Whiston, S. C. (2019). Chinese international students' expectations about career counseling. *Journal of Career Development*, 48(1), 73–88. <https://doi.org/10.1177/0894845319832672>
- Makinde, O. A. (2018). The socio-economic context of career development in Africa. In J. G. Maree (Ed.), *Psychology of career adaptability, employability and resilience* (pp. 13-26). Springer.
- Milot-Lapointe, F., & Corff, Y. L. (2023, October 14). Longitudinal effects of two individual career counseling interventions on clients' career decision-making during the COVID-19 pandemic over a 1-year follow-up. *Journal of Employment Counseling*, 10, 215-230.
- Ogunyemi, B. O., & Oluwole, O. T. (2018). Career counseling and career decision-making: A study of Nigerian university students. *European Journal of Education Studies*, 4(12), 131-141.
- Owoeye, J. O. (2014). Issues in counseling retirees for adjustment to retirement. *Journal of Psychology and Counseling*, 6(7), 108-113.
- Pearson, B., Korankye, T., & Liu, Y. (2023). Retirement planning, retirement insecurity, and financial satisfaction. *The Journal of Retirement*, 1, 145-160.
- Refaeli, L. B., Rodrigues, M., Neaman, A., Bertele, N., Ziv, Y., Talmon, A., & Enav, Y. (2024). Supporting the transition to parenthood: a systematic review of empirical studies on emotional and psychological interventions for first-time parents. *Patient Education and Counseling*, 120, 108090.
- Savickas, M. L. (2019). Career construction theory and practice. In M. L. Savickas & S. D. Lent (Eds.), *Handbook of Career Counseling Theory and Practice* (pp. 151-164). John Wiley & Sons.

- Super, D. E., & Knasel, E. G. (1981). Career counseling in the future. *Journal of Counseling Psychology*, 28(6), 545-579.
- Tian, F. F., & Lin, N. (2016). Weak ties, strong ties, and job mobility in urban China: 1978–2008. *Social Networks*, 44, 117–129. <https://doi.org/10.1016/j.socnet.2015.08.002>
- Tomar, S., Kumar, S., & Sureka, R. (2021). Financial planning for retirement: bibliometric analysis and future research directions. *Journal of Financial Counseling and Planning*, JFCP-19. <https://doi.org/10.1891/jfcp-19-00062>
- Wang, M., & Shultz, K. S. (2010). Employee retirement: A review and recommendations for future investigation. *Journal of Management*, 36(1), 172-206.
- Whiston, S. C., Li, Y., Mitts, N. G., & Wright, L. (2017). Effectiveness of career choice interventions: A meta-analytic replication and extension. *Journal of Vocational Behavior*, 100, 175-184.