



## Analyzing on the Counseling Approaches for Economic Life Adjustment

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ABSTRACT	Review Article
<p>The roles of guidance and counseling in economic empowerment and national security are analyzed and discussed in the paper. These are lack of steady economic growth; the guidance and counseling process remains one of the exclusive ways of sustaining the age-long system of education. Adjustment is the use of mechanisms by a central bank to influence a home currency's exchange rate. An adjustment is specifically made if the exchange rate is not pegged to another currency, meaning that the currency is valued according to a floating exchange rate.</p> <p><b>Keywords:</b> Economic, Counseling, Analyzing, Life, Challenges.</p>	Article History
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### INTRODUCTION

The counselor seeks to guide people towards self-understanding, acquisition of skills and knowledge about the environment and appropriate adjustment mechanism for optimum productive work, social and psychological satisfaction as well as economic growth and security development (Uzoeshi, 2005 & Ordu, 2012). The Nigerian society is facing a lot of national security challenges which are overt in different parts of the country. These security challenges pose some threat to economic empowerment and national development. A nation that is insecure cannot develop effectively no matter its laudable developmental goals and objectives. From the foregoing, empowerment is an aggregate of processes that are designed to expand access to educational opportunities, facilities for skills acquisition, and position of authorities.

Economic empowerment, in this text, is the ability to make and act on decision that involves control and allocation of financial resources (Golla, Malhotra, Nauda & Mehra, 2011). Economic empowerment seeks

to ensure that people have the appropriate knowledge, skills, capabilities and resources and access to secure a sustainable incomes and livelihoods (Luttrell & Quiroz, 2017). The economic development of any nation of the world centres on the level of production, and in economics, there are basically four factors of production which include land, labour, capital and entrepreneur.

The first three factors become dormant and insignificant if the human factor (entrepreneur) is absent. It is the human factor that guidance and counseling enhance in its development in what is known as personal counseling in human resource department of an organization. On this note, Akinboye in Sanni (2018). Currently, a lot of issues and problems have emerged in the society because of the movement of the world into a small village through the internet (Ordu, 2012 & Uzoeshi, 2005). Problems such as alcoholism, drug abuse, broken love affairs, emotional disorders, retirement stress and anxiety, inability to face family, inter-tribal war, inter-religious crises, students' unrest. The counseling approach also distinguishes careers advisers from other

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professionals who are concerned with the interface between people and work (e.g. personnel officers, recruitment consultants and occupational psychologists). Whereas these other specialists are primarily concerned with the selection, training and maintenance of an effective, skilled workforce for an organization.

Counseling is an applied psychology that is seen as an attempt to assist an individual in resolving his/her problems by an expert who has no problem. Counseling provides individual and group assistance, information, methods of reading, career tips, how to read for examinations and general welfare to students. It is a helping relationship between an expert and a disturbed or non-expert person with the aim of solving the latter's problems to enable him/her live a fulfilled life in the environment he/she finds himself/herself (Ukwueze, 2013).

### **The Counseling Approaches for Economic Adjustment**

Every nation adopts necessary approaches and measures to ensure increase in the country's gross domestic product by encouraging. This can be achieved through organized efforts and modern approaches for human capital development, encouraging commerce, trade and industry, creativity and innovations with the aid of technological advancement as well as skill enhancement, thus education is one of those crucial sectors that form structure and foundation for such achievement. Ojiah and Rinji (2013), opined that when students are properly equipped with career information, they are empowered to choose for themselves what they would want to engage in, in the future.

Teachers in Nigerian secondary schools should be represented in the Guidance and counseling team as facilitators mostly in programmes related to vocation and career development of their students. The policy of System of Basic Education and introduction of Entrepreneurial studies in Nigerian education was apt in the system and to that effect, skills related to work performance have been introduced in the curriculum and made compulsory for students so as to help them become enterprising, self-sufficient and reliant at the end of their secondary education. Individuals are expected to maximize every possible creative potential to support their economic life and by extension cater for the economic needs of the society.

According to National Policy on Education (2014), Education enables individuals to develop appropriate skills, mental, physical social abilities and competencies to empower the individual to live in and contribute positively to the society. In situations where individuals are unable to trace their root on personal capabilities, counselors play a vital role in assisting the individual to identify their strength and explore their God given talents to establish themselves.

Counselors at different points guide the individual and encourage them towards a positive moral, social and economic life adjustment aimed at improving the standard of living of the society.

According to Oramah (2015), the flexibility of the school counselor facilitates counseling relationships, hence different approaches are expected from school counselors to maintain the required counseling relationship. Okeke, Anyachebelu and Anyamene (2015) the purpose and motivation help them to seek independently or collectively the informative skills and competences that will help them achieve their educational, vocational, personal social and economic needs. They also indicated that Guidance and counseling is needed for the development of social, moral and economic.

### **Guidance and Counseling on Economic Life Adjustment**

Guidance and counseling provide services and techniques for career and vocational development through teaching and trainings. Studies such as career guidance, vocational studies, job search and job descriptions, skill acquisitions and rehabilitation are all geared toward economic empowerment of the citizens. Guidance has a significant role to play in any economy and more importantly in a period of economic recession. There is the need to provide guidance services to assist individuals to face the challenges posed by ailing economy and to this end, the management of higher education need to be kept abreast of the importance of guidance in education.

### **Challenges of Economic Empowerment and National Security**

According to the National Economic Empowerment and Development Strategy (NEEDS) (2004) and the United Nations Conference on Trade and Development (2016), the challenges of economic empowerment that have effects on national security of Nigeria are lack of high growth persistence has been a defining feature of the economy such that in over 40 years it has never had a growth rate of 7% or more for more than three consecutive years. Nigeria is not only poor; it also experiences some forms of recapitalizations (human and financial). Broad macroeconomic aggregates growth, terms of trade, real exchange rates, and government revenues and spending have proved. At about 5.3% annual growth rate, urbanization rate is one of the fastest in the world and with a stagnant secondary sector. The urban unemployment rate is acute with the attendant high level of crimes and socio-political tensions. Government finance is also characterized by pension crisis, arrears of salaries of civil servants, huge debts to government contractors and suppliers of goods and services, a boom and burst cycle of revenue and expenditure.

Government finance is also characterized by pension crisis, arrears of salaries of civil servants, huge debts to government contractors and suppliers of goods and services, a boom and burst cycle of revenue and expenditure, misallocation and mismanagement of resources. In many states, debts are accumulating at unsustainable levels and weak institutions and economic governance are very acute at detriment of economic empowerment and national security. Macro policy has been highly circumscribed by the high/inefficient but highly volatile and unsustainable public sector spending, and atypically high volatility of major macroeconomic aggregates.

Poverty is a multidimensional problem that goes beyond economics to include, among other things, social, political, and cultural issues. Macro-economic stability by itself, however, does not ensure high rates of economic growth.

## RECOMMENDATION

Counselors must recognize and address power imbalance between themselves and their clients, avoiding paternalistic or exploitation relationships. Counselor can apply theoretical concept to real life scenarios, developing case studies that illustrate effective counseling approaches for economic life adjustment. Counselor can develop strategies for working with client experiencing economic stress, including techniques like budgeting financial planning and debt

## CONCLUSION

Economic adjustment strategies for both men and women. Economic life adjustment is a critical aspect of mental health counseling. To support individuals in achieving economic stability and well-being, counselors must employ evidence –based approaches. Cognitive behavior therapy helps individuals identify and change

negative thought patterns related to economic stress. By integration approaches and considerations, counselors can effectively support individuals in achieving economic stability and improving their overall well-being.

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