

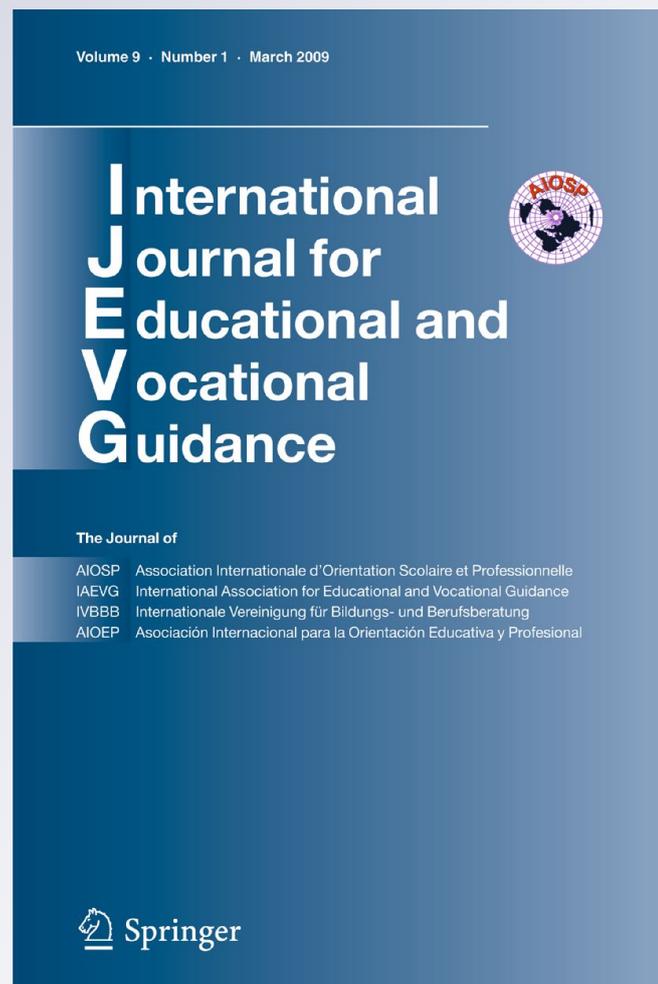
# *Past adolescence, into and across adulthood: career crises and major decisions*

*Anuradha J. Bakshi*

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## Past adolescence, into and across adulthood: career crises and major decisions

Anuradha J. Bakshi

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**Abstract** Career-related crises and major decisions, support for these, and job satisfaction were surveyed in 124 varied individuals from Mumbai, India. All participants were in the post-career-entry stage and engaged in paid work; they differed with regard to age (range 18–75 years), sex, marital status, religion, education, occupation, income, and privilege. Most had experienced career-related crises and major decisions post-career-entry and had relied mainly on self, friends and spouse. Satisfaction with support was high; job satisfaction was moderately high. Important differences across privilege level and gender were obtained.

**Résumé.** **Sortir de l'adolescence, entrer dans l'âge adulte le traverser: les crises en lien avec la carrière et les grandes décisions.** Les crises en relation avec la carrière et les grandes décisions, le soutien à celles-ci, et la satisfaction au travail ont été étudiés chez 124 individus variés de Mumbai, en Inde. Tous les participants étaient engagés dans un travail rémunéré depuis peu; ils diffèrent au niveau de l'âge (de 18 à 75 ans), du sexe, de l'état civil, de la religion, de l'éducation, de la profession, et du revenu. La plupart ont connu des crises associées à la vie professionnelle ainsi que d'importantes décisions liées au passage à l'étape post-carrière et se sont essentiellement appuyés sur eux-mêmes, des amis et leur(e) conjoint(e). La satisfaction en lien avec le soutien est élevée; la satisfaction au travail est modérément élevée. Des différences importantes entre le niveau de privilège et le sexe ont été obtenues.

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A. J. Bakshi (✉)  
Nirmala Niketan College of Home Science, University of Mumbai, Mumbai, India  
e-mail: anustra@gmail.com

**Zusammenfassung. Nach der Adoleszenz, in und während dem Erwachsenenalter: Laufbahnkrisen und wichtige Entscheidungen.** Laufbahnkrisen und wichtigen Entscheidungen, die Unterstützung für diese und die Zufriedenheit am Arbeitsplatz wurden von 124 unterschiedlichen Individuen von Mumbai, Indien befragt. Alle Teilnehmer waren in der Phase nach dem Berufseintritt und in bezahlter Arbeit tätig. Sie unterschieden sich hinsichtlich Alter (Bereich: 18 bis 75 Jahre), Geschlecht, Familienstand, Religion, Bildung, Beruf, Einkommen und Privilegien. Die meisten hatten Laufbahnkrisen und wichtige Entscheidungen nach dem Berufseintritt erfahren und hatten sich vor allem auf sich selbst, Freunde und Ehepartner verlassen. Zufriedenheit mit der Unterstützung war hoch, die Arbeitszufriedenheit war mäßig hoch. Wichtige Unterschiede zwischen dem Niveau der Privilegien und den Geschlechtern wurden festgestellt.

**Resumen. Pasada la adolescencia, hacia y durante la adultez: Crisis de la Carrera y Decisiones Importantes.** Se realizó una encuesta a 124 sujetos de Bombay, India, sobre crisis relacionadas con la carrera y decisiones importantes, apoyos recibidos para estas y satisfacción en el trabajo. Todos los participantes estaban trabajando en un empleo remunerado (etapa posterior al acceso a la carrera profesional - post-career entry stage); diferían en la edad (de 18 a 75 años), sexo, estado civil, religión, educación, ocupación, ingreso y privilegios. La mayoría había experimentado crisis y tuvieron que tomar decisiones importantes después de iniciada su carrera, por su cuenta y con el apoyo de amistades y de la pareja. La satisfacción con el apoyo recibido fue alta; la satisfacción con el trabajo era moderadamente alta. Se obtuvieron diferencias significativas respecto al nivel de privilegios y de género.

**Keywords** Life span · Career crises · Career decisions

In the careers literature, attention to career development past adolescence can be traced, for example, to Super's adjustments and revisions of a theory of careers which he last named "Life-Span, Life-Space Theory" (see Savickas, 1997). Over the years, some research attention has been directed at older age groups (e.g., Albion & Forgarty, 2002); however, the preponderance of studies has been with younger age groups and particularly with those in the career exploration or career choice stage. Swanson (2003, p. 212) has stated this rather succinctly: "The study of career development has suffered from uneven attention across the life span. Researchers and practitioners—and to a lesser extent, theorists—have focused more attention on initial career choice and entry than on later adjustment or transition." Similarly, Bobek and Robbins (2005), have pointed out that "little career development research or empirically derived interventions are specifically devoted to the mature adult clients of career counselors" (p. 647). Although today there are more career development studies with older age groups (e.g., Packard & Babineau, 2009), the call for inclusion of a lifelong perspective continues to be imperative. In this study, therefore, the focus is on individuals in the post-career-entry period extending from early adulthood to late adulthood.

In the human development literature, the pivotal concept in life span perspectives is plasticity (see Baltes, Lindenberger, & Staudinger, 2006). In fact, openness to examining change or malleability past adolescence (within the boundaries of biology and culture) defines a life span approach. Unless, one is committed to the study of lifelong adaptive processes, the study of development beyond adolescence is redundant. Therefore, in this research, the occurrence of career-related crises and major career decisions *post* career entry are examined. Crises (e.g., losing one's job) and major decisions (e.g., switching one's job) provide opportunities to illustrate the lack of linearity and stability in career paths after initial entry.

However, malleability past adolescence is not boundless and is constrained by a range of factors (Baltes et al., 2006) including social circumstance. For example, cultural innovations including knowledge and skills that could facilitate adaptive flexibility are not uniformly accessible to all members in a culture. Disadvantage or reduced privilege hinders access. A comprehensive examination of career crises and major decisions experienced post career entry, therefore, requires the inclusion of multiple social groups. This is compatible with Blustein's (2001) call for career psychologists to be more inclusive in their choices of whom to study. This call too remains exigent; thus, van Esbroeck and Athanasou (2008) in their introduction to an international handbook of career guidance have strongly recommended that research be conducted with social groups other than the middle-class. In this study, career crises and major career decisions are examined for two groups—the less privileged and the more privileged.

In the careers literature, erstwhile neglect of the women's perspective has been well remedied (Swanson, 2003). Justifiably however, the commitment to examining gender-dependent or -independent careers phenomena is steadfast in the discipline. Hence, it is important to examine gender differences relating to career crises and major decisions. Also in keeping with the core value of diversity (see Werth Jr., Kopera-Frye, Blevins, & Bossick, 2003), individuals from Mumbai, India, have been surveyed in this study. This allows the field of career development to be enriched by perspectives from a less-studied culture.

Thus, the purpose of this research was (a) to survey individuals from Mumbai post career entry with regard to the occurrence of career-related crises and major decisions, support for such crises and major decisions, satisfaction with support, and job satisfaction; and, (b) to examine differences by privilege and by gender.

## Method

### Participants

Purposive sampling was used to select a wide variety of 124 individuals from Mumbai, all in the post career entry stage and engaged in paid work. Participants differed on multiple characteristics: age ( $M = 35.78$ ,  $SD = 13.34$ , range 18–75 years), sex (78 men and 46 women, 62.9 and 37.1%), marital status (63.7% married, 34.7% never married, and 1.6% widowed), religion (62.1% Hindu, 18.5% Christian, 12.1% Muslim, 7.3% Jain/other), and community (e.g., 36.3% Gujaratis, 22.6%

Maharashtrians, 8.1% Bihari, and 7.3% Naga). Participants were also different with regard to education ( $M = 11.44$  years,  $SD = 4.63$ , range: no formal education to PhD), monthly income (Median = Rupees 13,250;  $SD = Rs. 119,408.1$ ; range: Rs. 1,500–900,000), and number of dependent members in the family ( $M = 2.55$ ,  $SD = 1.95$ , range 0–9). Age at career entry ranged from 9 to 37 years ( $M = 20.79$ ,  $SD = 5.01$ ); number of years of work experience ranged from 1 to 55 years ( $M = 14.89$ ,  $SD = 12.80$ ). Participant occupations were diverse, including the employed and the entrepreneur, the transitory and the more stable, and the less prestigious and the more prestigious.

### *Classification of participants into less privileged and more privileged*

Privilege has been defined as a favoured or advantaged state which carries opportunities and resources (Lapour & Heppner, 2009). In this research, the participants were dichotomously classified into either *less* privileged or *more* privileged. The less privileged are defined as being in a disadvantaged state with access to fewer opportunities and resources than the more privileged.

In most cultures, occupations are perceived as lying along a hierarchy of prestige, and levels of privilege are linked with occupational prestige. Socioeconomic processes contribute to the more privileged occupying occupations of high prestige and vice versa (Arulmani & Nag-Arulmani, 2005). Therefore, occupational prestige was taken as the primary criterion for classification of participants as less privileged or more privileged. Based on a review of literature (Arulmani & Nag-Arulmani, 2005) and field experience, the author made judgements of whether the occupation of a participant had high(er) or low(er) prestige. When necessary, decisions were clarified by also taking into account social prestige (the observed status of the person in his/her ethnic community) and the per capita monthly income in the family. Next, a career psychologist, an external evaluator, examined the classification and judged it as having appropriate face and content validity.

Lastly, the statistical comparison of the less and more privileged validated the construct of privilege as used in this study. Thus, the less privileged ( $n = 49$ , 39.5%) and the more privileged ( $n = 75$ , 60.5%) were significantly different from each other on several defining characteristics such as education, age at career entry, monthly income, and number of dependent family members. Mean education of the less privileged was 7th grade whereas that of the more privileged was a Bachelor's degree ( $z = 10.34$ ,  $p < .001$ ). The less privileged had started their careers/engaged in paid work at a mean age of 18.15 years; the more privileged had started their careers later at a mean age of 22.51 years ( $z = 4.79$ ,  $p < .001$ ). Monthly income of the less privileged was significantly smaller than that of the more privileged ( $z = 3.62$ ,  $p = .001$ ): the median monthly income of the less privileged was Rs. 5,000 whereas that of the more privileged was Rs. 25,000. The mean number of dependent family members for the less privileged was 3.57; in contrast, that for the more privileged was 1.88 ( $z = 4.74$ ,  $p < .001$ ). To conclude, the less privileged were less educated, had started paid work earlier, had smaller monthly incomes, and had more family members dependent on their income.

Occupations of those classified as less privileged included (for example) domestic helper, auto-rickshaw driver, street food hawker, flower-seller, lift attendant, laundryman, barber, and cobbler. Occupations of those classified as more privileged included (for example) school teacher, interior designer, film producer, psychiatrist, dentist, businessperson, bank manager, and managing director.

## Measurement

Based on pilot interviews, a semi-structured interview schedule was constructed to obtain information on the occurrence of career-related crises and major decisions, support for such crises and major decisions, satisfaction with support, and job satisfaction.

With regard to the use of the terms *career*-related crises and decisions, it is important to note that the term *career* is used to mean one's (paid) work role in which upward mobility is optimal rather than integral. With regard to the use of the terms crises and major decisions, note that examples of these were generated in the pilot interviews and included in the interview schedule. In the interviews, individuals were provided with these examples of crises and major decisions; they were also asked about other career-related crises and major decisions that they had experienced. For instance, a major decision that was included as an example in the interview schedule was "switched careers"; whereas, a major decision that was shared by individuals in the course of data collection was "bought property".

Examples of some questions on this schedule are as follows: "When you had to make '\_\_\_\_\_' major decision (e.g., *buying property*), whom did you turn to? Or whom did you seek support from?" "When you had to resolve '\_\_\_\_\_' career-related crisis (e.g., *financial loss in business*), whom did you turn to? Or whom did you seek support from?". In the interview, each individual also rated his/her satisfaction with support for crises and major decisions, and job satisfaction, using a 5-point Likert scale ranging from 'not at all satisfied' (scored as 1) to 'extremely satisfied' (scored as 5).

Face-to-face individually administered interviews were conducted by graduate students with the less privileged; with the more privileged, either face-to-face or telephone interviews were conducted. The average length of interviews was 30 minutes. Examples of variables generated from interview data are as follows: number of career-related crises described, whether lost job, whether experienced financial loss in business, number of major career-related decisions described, whether switched jobs, whether switched career/occupation, number of sources of support for career-related crises, whether friends were a source of support for making major career-related decisions, degree of satisfaction with support for career-related crises, and job satisfaction.

## Analytic plan

Descriptive statistics were computed for each variable for all cases, and also by gender and by privilege. When the discrepancy between men and women or between the less and the more privileged was large, tests of comparison were conducted (e.g.,  $z$  test of

difference between two independent groups or the bivariate  $\chi^2$ ). Pearson's correlation coefficient was computed for examining the relationship of job satisfaction to satisfaction with support for career-related crises and major decisions.

## Results

### Occurrence of career-related crises

An outstanding number of men and women in Mumbai, differing in age, occupation, and privilege, had experienced career-related crises (81.5%). The number of career-related crises described ranged from 0 to 7, with a mean of 1.45 and a standard deviation of 1.23. The most common career-related crisis was stress, reported by 41.1% of men and women (see Table 1). The second most recurrent career-related crisis was inability to manage time, described by 19.4% of the individuals. Fewer individuals described loss of job as a crisis (6.5%).

There were low magnitude but statistically significant differences in the number of career-related crises across gender ( $z = 2.44, p = .017$ ) and privilege ( $z = 2.47, p = .015$ ). Women reported more career-related crises ( $M = 1.83, SD = 1.47$ ) than men ( $M = 1.23, SD = 1.01$ ). Also, those who were more privileged reported more career-related crises ( $M = 1.65, SD = 1.34$ ) than the less privileged ( $M = 1.14, SD = 0.96$ ). As seen in Table 1, percentage of occurrence of each career-related crisis was also examined by gender and by privilege. Occurrence of each career-related crisis was comparable across men and women as well as across individuals

**Table 1** Career-related crises: percentage of occurrence for all individuals, by gender, and by privilege

Career-related crises	All cases % ( $N = 124$ )	By gender		By privilege	
		Men % ( $n = 78$ )	Women % ( $n = 46$ )	Less privileged % ( $n = 49$ )	More privileged % ( $n = 75$ )
Stress	41.1	37.2	47.8	42.9	40.0
Unable to manage time	19.4	<b>10.3</b>	<b>34.8</b>	<b>6.1</b>	<b>28.0</b>
Monetary loss in business	18.5	21.8	13.0	18.4	18.7
Work-family conflict	17.7	12.8	26.1	12.2	21.3
Interpersonal conflict with colleagues	16.9	15.4	19.6	10.2	21.3
Told that work is unsatisfactory	13.7	14.1	13.0	10.2	16.0
Lost job	6.5	6.4	6.5	8.2	5.3
Career break due to illness	4.8	5.1	4.3	4.1	5.3
Career break due to pregnancy	4.8	<b>0</b>	<b>13.0</b>	2.0	6.7
Conflict between own & partner's work	1.6	0	4.3	0	2.7

Note Percentages that are significantly different by gender or by privilege are in boldface

who differed in privilege with a few exceptions: Women were three times more likely than men ( $\chi^2(1) = 11.15, p = .001$ ) and the more privileged were almost five times more likely than the less privileged ( $\chi^2(1) = 9.09, p = .003$ ) to have been unable to manage time because of their careers. Also, only women reported 'career break due to pregnancy' as a crisis ( $\chi^2(1) = 8.05, p = .005$ ).

### Occurrence of career-related major decisions

Expectedly, almost all men and women from Mumbai who participated in the survey, had made major career-related decisions after career entry (96.7%) such as switching one's career or occupation, or the type of business, or one's job, or the department in which one was working (see Table 2). Varied individuals described up to six such career-related major decisions post career entry, with a mean of 1.65 and a standard deviation of 1.22.

There were no differences in the number of career-related major decisions made by men ( $M = 1.65, SD = 1.26$ ) versus women ( $M = 1.65, SD = 1.18$ ) after career entry. However, there was a highly significant difference in the number of career-related major decisions across privilege ( $z = 5.03, p < .001$ ). On an average, the more privileged reported two major career decisions after starting their careers ( $M = 2.01, SD = 1.39$ ) whereas the less privileged reported one ( $M = 1.10, SD = 0.59$ ).

Across all individuals (see Table 2), the three most salient career-related decisions after career entry were switching jobs (53.2%), joining a degree or certificate course for career enhancement (30.6%), and switching careers or occupations (25.8%). When the percentage of occurrence of each career-related major decision was examined by gender and by privilege, switching jobs remained

**Table 2** Major career-related decisions: percentage of occurrence for all individuals, by gender, and by privilege

Major career-related decisions	All cases % ( $N = 124$ )	By gender		By privilege	
		Men % ( $n = 78$ )	Women % ( $n = 46$ )	Less privileged % ( $n = 49$ )	More privileged % ( $n = 75$ )
Switched jobs	53.2	47.4	63.0	57.1	50.7
Joined a degree/ certificate course	30.6	<b>23.1</b>	<b>43.5</b>	<b>4.1</b>	<b>48.0</b>
Switched career/ occupation	25.8	30.8	17.4	16.3	32.0
Found a place to ply business/earn a living	18.5	21.8	13.0	<b>28.6</b>	<b>12.0</b>
Bought property	12.9	15.4	8.7	<b>2.0</b>	<b>20.0</b>
Switched business	11.3	11.5	10.9	<b>0</b>	<b>18.7</b>
Switched departments	9.7	11.5	6.5	<b>0</b>	<b>16.0</b>
Tried small-scale ancillary business	3.2	3.8	2.2	2.0	4.0

Note Percentages that are significantly different by gender or by privilege are in boldface

the most prominent career-related decision for all groups; however, the picture altered for some of the other career-related major decisions (see Table 2). For men, switching careers or occupations was the second most recurrent major career decision (30.8%), and investment in formal education post career entry was in third place. In fact, significantly fewer men (23.1%) than women (43.5%) had made the major career decision of joining a degree or certificate course post career entry ( $\chi^2(1) = 5.67, p = .017$ ).

For the less privileged, the second most recurrent major career decision post career entry (28.6%) was finding a place to ply their business or earn a living (e.g., finding a place to hawk their wares, or set up a street food stall, or sell fruits or flowers). Significantly more of the less privileged had had to make this major decision than the more privileged ( $\chi^2(1) = 5.39, p = .02$ ). Moreover, only 4.1% of the less privileged had joined a degree or certificate course after starting their careers in contrast to 48% of the more privileged; this difference was highly significant ( $\chi^2(1) = 26.9, p < .001$ ). Similarly, switching business ( $\chi^2(1) = 10.31, p = .001$ ), switching departments ( $\chi^2(1) = 6.95, p = .008$ ) and buying property ( $\chi^2(1) = 8.51, p = .004$ ) did not feature as (prominent) career decisions for the less privileged.

### Support for career-related crises and major decisions

Each of the varied individuals from Mumbai who had experienced one or more career-related crises cited at least one source of support including self. The number of sources of support for career-related crises ranged from 1 to 6 with a mean of 1.56 and a standard deviation of 1. As many as 67.3% reported one source of support.

There were no gender differences in the number of sources of support for career-related crises. In contrast, the more privileged reported a slightly higher number of sources of support for career-related crises ( $M = 1.78, SD = 1.17$ ) than did the less privileged ( $M = 1.19, SD = 0.40$ ). This difference across privilege was highly significant ( $z = 3.68, p < .001$ ).

The types of sources of support for career-related crises were similar across gender and privilege. The most common source of support was self: 37.6% of varied individuals from Mumbai related that they had turned for support to their own self during a career-related crisis (see Table 3). In fact, across all individuals who had experienced a career-related crisis after career entry, 28.7% cited only self as a support. As seen in Table 3, other common sources of support for career-related crises were friends (31.7%) and spouse (26.7%), followed by senior colleagues (15.8%). None of the individuals had sought support from professional career guidance services for resolving their career-related crises. Only one person had accessed the services of the Human Resource Department at work for dealing with a career-related crisis.

A comparable picture was obtained with regard to sources of support for major career-related decisions post career entry. Once again, all the different types of individuals who had made a major decision related to their career reported that they had had at least one source of support while doing so. A majority (58.3%) had had one source of support, while 28.7% reported two sources of support; the maximum

**Table 3** Sources of support for career-related crises and major decisions: percentage of occurrence for all individuals

Sources of support	For career-related crises % ( $n = 101$ ) <sup>a</sup>	For career-related major decisions % ( $n = 115$ ) <sup>b</sup>
Self	37.6	36.5
Friends	31.7	26.1
Spouse	26.7	21.7
Seniors at workplace	15.8	13.0
Mother	11.9	9.6
Father	7.9	20.0
Sister	7.9	6.1
Brother	5.9	10.4
Other family members	5.9	10.4
Elders/established members in the community	3.0	5.2
Teachers	1.0	1.7
Services at workplace	1.0	0.9
Community organisation	0	0.9
Career guidance services	0	0

<sup>a</sup> Of the total sample size of 124, 23 individuals reported that they had not experienced any career-related crisis

<sup>b</sup> Likewise, nine individuals reported that they had not made any major career-related decision after starting their careers

number of sources of support was 7. The mean number of sources of support for career-related major decision-making was 1.63 with a standard deviation of 0.96. There were no significant differences across gender or privilege in the number or types of sources of support for major career-related decisions after career entry.

As seen in Table 3, for career-related major decisions as well, the modal source of support was self (36.5%), followed by friends (26.1%) and spouse (21.7%). Fathers were also a common source of support for making major career decisions (20%). Twenty per cent of the individuals had relied only on their own selves for making major career decisions after career entry. None of the individuals had solicited support from career guidance professionals for making major career-related decisions after career entry.

As measured by the 5-point Likert scale, the mean degree of satisfaction with support for career-related crises was 4.19 (very satisfied) and the standard deviation was 0.80; likewise, the mean degree of satisfaction with support for career-related major decision-making was 4.23 (very satisfied) and the standard deviation was 0.80. In fact, even those individuals who had turned only to their own selves for support in resolving crises ( $M = 4.24$ ,  $SD = 0.79$ ) or making career decisions ( $M = 4.15$ ,  $SD = 0.77$ ) were similarly satisfied. Moreover, all the subgroups (i.e., men, women, the less privileged and the more privileged) were alike with regard to satisfaction with support for career crises and major career decisions.

### Job satisfaction

Also as measured by the 5-point Likert scale, the mean job satisfaction of varied individuals from Mumbai was 3.91 with a standard deviation of 0.91. Most were either moderately (29.8%), very (35.5%), or extremely (29.8%) satisfied with their

jobs. The picture did not change appreciably for either of the subgroups of men, women, the less privileged, and the more privileged. Furthermore, there was a significant, moderately strong positive correlation between job satisfaction and satisfaction with support for career-related crises ( $r = .477, p < .001$ ). Likewise, job satisfaction was correlated positively with satisfaction for support in making major career decisions post career entry ( $r = .468, p < .001$ ).

## Discussion

The findings of this study are illustrative of post-career-entry challenges for varied individuals in a globalising world, in urban megapolitans, as also particularly Mumbai. The applicability of the findings can be sensitively judged for each of these three contexts.

Exemplary of a life span approach (Baltes et al., 2006), this study affirms that adaptive processes are indeed lifelong. Eighty-two and 97% of varied adults surveyed in Mumbai had experienced career-related crises and career-related major decisions, respectively. Stress, financial loss, and work-family conflict were common career-related crises; whereas, changing jobs and careers were common major career-related decisions. Clearly, although the initial choice of a career for an adolescent or a young adult may be a phenomenal decision, critical choices and decisions do not end there: in effect, there are numerous cross-roads after the journey has begun. Career paths across adulthood for many individuals are not linear, singular, or stable; indeed, career paths are increasingly characterised by nonlinearity, plurality, and instability. The findings of this research strongly support Savickas' (1997) proposition that career adaptability overwrite career maturity as the core construct in career development theory. "The connotation of unending change improves on maturity and the stage model by emphasizing a continual need to respond to new circumstances and novel situations, rather than to master a predictable and linear continuum of developmental tasks" (Savickas, 1997, p. 254).

The prominence of the role of self in resolving career-related crises and making major career decisions is a key finding in this study. Across all subgroups (i.e., men, women, the less privileged, and the more privileged), the most common source of support cited for both career-related crises and major decisions was the self. Over one-third of the varied individuals in the post career entry stage surveyed from Mumbai stated that they had turned to their own self during career-related crises and major decision-making. In fact, close to 30% of varied individuals had only relied on self during career-related crises, and 20% for career-related major decisions. For example, individuals had engaged in critical decision-making themselves, by weighing pros and cons relevant to that situation. Interestingly, these results were obtained in a collectivistic rather than individualistic culture.

This key finding is congruent with contemporary perspectives in the career guidance as well as human development literatures: careers are being constructed through a self-guided, self-mediated process, exemplary of self-development. In the careers literature, Arulmani and Abdulla (2007) describe career development as a

self-mediated process, optimised when a person takes charge and is proactive rather than passive and indifferent. In the human development literature, this finding resonates with recent advancements such as action perspectives. In advocating action perspectives in human development, Brandstätter (2006) argues that classic theories have not adequately acknowledged the individual's own contribution to creating his or her development all through the life span primarily because of preoccupation with developmental research in childhood and adolescence. However, he clarifies that it is especially from adolescence and young adulthood onward that individuals engage in intentional self-development, producing or at least co-producing their own development. As adult roles and a greater extent of independent and autonomous participation become imminent, individuals more definitively reflect on and create or co-create life goals, future plans and identity projects. Activities of self-observation, self-monitoring, self-evaluation, and self-regulation in relation to these goals and plans become pronounced and guide intentional actions; standards of self-evaluation, life plans, and/or external circumstances are periodically readjusted or renegotiated.

Nonetheless, the acknowledgement of dependence on self during career crises or major decisions, does not preclude or negate the supportive role of others. Such self-processes are likely to be most effectual when there is healthy embedment in relationships and groups. Furthermore, others such as partners, parents, and children impact the formation, elaboration and modification of life plans (Brandstätter, 2006). Neither does the prominence of the role of the self indicate that an individual has complete control or jurisdiction over the course of his/her development, including career development. Elder and Shanahan (2006, p. 692) explain that “individuals construct their own life course through choices and actions they take within the opportunities and constraints of history and social circumstance”.

Despite the normativeness of self-reflection and self-regulation, the pervasiveness of repeated critical decision-making related to careers in adulthood is exacerbatingly characteristic of contemporary times; therefore, it is necessary for us to engage in inquiry to clarify the ways in which individuals find such reliance on self—burdensome or empowering. Although cognitive and emotional processes of self-evaluation and self-regulation are recognised in action perspectives (Brandstätter, 2006), these have to be detailed more thoroughly in research, especially with regard to career development. Research attention also has to be directed to the intuitive and spiritual resources individuals may use when seeking support from within.

Other common sources of support for career-related crises and major decisions were friends and spouse, followed by seniors at workplace, parents, siblings, and other family members. Professional career guidance services did not feature as a support for either career crises or major career decisions. Utilisation of services of the Human Resource Department at work was almost equally poor. Clearly, the varied individuals surveyed in Mumbai had accessed informal sources of support. Despite relying on informal sources of support, these individuals were mostly either very satisfied or extremely satisfied with support for both career crises and major decisions. Job satisfaction was a little lower than satisfaction for support and largely ranged from moderately to extremely satisfied.

The finding of nonuse of professional career guidance services by the surveyed individuals from Mumbai is not surprising. Marques (2010) in her evaluation of eight career guidance centres in Mumbai found that these centres purportedly upheld a lifelong perspective. This meant that clients older than adolescents were welcome; however, it was observed that only youth were accessing the services of these centres. Bakshi, Gandhi, Shah, and Maru (2010) surveyed youth perceptions of influences on career choice in Mumbai. Extent of perceived influence on career choice, which could range from a low of 1 to a high of 5, was 1.29 for professional career guidance services and 4.18 for self.

Even in countries such as USA with a history of established use of career counselling, a strong professional identity, and easy availability of quality career counselling, a core concern of counsellors is how to encourage students to make use of career services (Ludwikowski, Vogel, & Armstrong, 2009); only 6.3% of students on university campuses make use of career services (Fouad et al., 2006). It is surprising that even traditionally-served populations in career counselling such as student populations have an extremely low incidence of use. In research in USA, different levels of stigma (e.g., public stigma, personal stigma, and self-stigma) have been identified which hamper help-seeking from professionals for both personal and career concerns (Ludwikowski et al., 2009). Moreover, after preliminary career selection and career entry, career counselling services even in USA become less available, especially services independent of one's place of work (Swanson, 2003).

Dependence on informal sources of support is likely to be more ingrained in cultures such as India that are collectivistic and where professional career counselling services are far less available even in large cities and even for traditionally-served populations such as youth. Arulmani and Nag-Arulmani (2005) in their extensive study of over 10,000 13–18 year olds from 12 regions in India, found that regardless of SES, school type or gender, only 16.5% of students had access to career counselling services. Students had turned to informal sources of support such as family members, friends and teachers for career preparation advice.

There is clear evidence of the effectiveness of career counselling interventions in India (e.g., the paper by Arulmani in this issue) and other countries (e.g., Arulmani & Abdulla, 2007; Whiston & Rahardja, 2008) at least with younger age groups. On the premise that it is beneficial for older age groups also, we have to design and research the efficacy of career interventions with adults at various points in their careers. The need to do so is even more urgent in a globalising world in spite of career construction in adulthood being largely a self-governed process (van Esbroeck, 2008). Moreover, these interventions cannot be (only) reactive; both for the thriving of beneficiaries and services, these interventions have to be proactive. Proactive interventions are of value for all whereas reactive interventions are of benefit to limited subpopulations who may or may not seek help (Gysbers, 2001). Neither can these interventions be “hidden” in guidance centres where their utilisation is left to chance; instead, these interventions can be couched as workshops or training made available through relevant agencies and organisations. The focus must be on skill aggrandizement, a positively connoted incremental (make-the-good-better) process, rather than a negatively connoted fill-a-gap

(overcome-a-deficiency) process. In research in USA, there is some support for the utility of designing career interventions with adults as workshops. Robbins, Chartrand, McFadden and Lee (as cited in Bobek & Robbins, 2005) reported that career and life-planning workshops, regardless of whether leader-led or self-directed, were received positively by middle-age and older adults.

Let us turn from discussing overall findings pertaining to all individuals, to the differences in findings across privilege and gender. Unlike the more privileged, the second most recurrent major career decision post career entry for the less privileged was finding a place to ply their business or earn a living (e.g., a place to hawk their wares). It appears that the less privileged struggle metaphorically and literally in finding a hold in an inequitable society. In other words, they struggle to locate themselves as workers and earners physically and socio-politically in a world that bars or eases entry contingent on extent of privilege. Hawking or street vending is an occupational choice for the migrant and displaced rural poor in India, also for the less educated urban poor or workers who have lost jobs in the organised work sectors such as textile mills. Mumbai, the city where this study was conducted, has the most number of hawkers in India, estimated to be over 300,000, only 10% of whom are licensed. Street hawkers, thus, operate under the constant threat of eviction and harassment by law-enforcing municipal or police personnel who demand regular payment of unofficial fines and periodically demolish or seize street hawking structures and wares (Anjaria, 2006; Bhowmik, 2003).

Another notable difference between the less and more privileged in this study is to do with the major career decision of joining a degree or certificate course after career entry to enhance career prospects. This characterised almost 50% of the more privileged, but only 4% of the less privileged. Such differences reflect, amplify and entrench gaps between the more and less privileged. Importantly, these differences differentially impact occupational attainment, standards of living, educational attainment of children, and access and participation in formal-knowledge and modern-technology dependent cultures. These findings are an important extension of the findings of Arulmani, Van Laar, and Easton (2003). They found that a greater proportion of youth from lower SES groups (in India) terminated their education early in order to immediately engage in paid work. Moreover, children of parents who were illiterate and unemployed were most likely to prematurely terminate education limiting their entry to the informal, unorganised work sector.

A salient gender difference in this study has to do with women finding it three times more difficult to manage time because of their careers than men. This implies that dual-earner families in Mumbai may perhaps tend to be traditional rather than egalitarian with regard to role division at home, resulting in role overload for women. Perceptions of role overload covary with mental health (e.g., Glynn, Maclean, Forte, & Cohen, 2009) and deserve the attention of researchers and counsellors.

From this research, it is clear that there are some commonalities and yet very important differences in the experience of career-related crises and major decisions post career entry across privilege and gender. It is also clear that the profession of career guidance is still to create its identity more clearly in a culture such as India; this process will be strengthened if career guidance professionals exemplify

adaptability and inclusiveness, reaching out to all—the youth and those older, to the more privileged and the less privileged, to women and men—with a sensitivity to commonalities and differences.

In ending, let us circle back to a universal: modifiability, plasticity, and learnability (i.e., an open programme for learning) peculiarly distinguish human beings from other species (Tetens as cited in Brandstätter, 2006; Bruner, 1972). We are being challenged to demonstrate this past childhood and adolescence, into and across adulthood. As adults working out our careers and as career guidance professionals, it is up to us to rise to this challenge.

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