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Career Development And Financial Wellbeing On Effectiveness Of Wine Firms In Anambra State

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ABSTRACT
The study examined the career development and financial wellbeing on effectiveness of wine firms in Anambra state. The study developed two specific objectives which were to: determine the effect of career development on effectiveness of wine firms in Anambra State; determine the effect of financial wellbeing on effectiveness of wine firms in Anambra State. This study was anchored on Self-Determination Theory (SDT). Data were generated from primary and secondary sources. The method for data collection was the questionnaire which was administered randomly among the staff of the wine firms in order to eliminate bias. The population of the study was one thousand seven hundred, Twenty-seven (1727). The sample size of the study was three hundred and thirty-two (332) through Borg & Gall (1973) guidlines. Three hundred and twenty-three (323) copies of questionnaire were retrieved. The hypotheses were tested using multiple regression analysis method at 0.05% level of significance. Findings from the study revealed that Career development has significant effect on efficiency of wine firms in Anambra State, (t, 2.656, p, 0.00)**;** Financial wellbeing has significant effect on efficiency of wine firms in Anambra State, (t, 2.238, p, 0.00)**.** The study concludes that the effectiveness of wine firms in Anambra State is strongly dependent on the development and financial stability of their workforce. Career development and financial well-being are not merely welfare issues but strategic tools for improving efficiency and organizational effectiveness. The study recommends that Organizational performance should be improved through compulsory career development for all employees in order to improve organizational effectiveness of the firm. Organizations should ensure that workers are well rewarded in order to increase their financial wellbeing in the workplace and thus boost the effectiveness of the firm

Keywords: career development, financial wellbeing, wine firms, Organizations

1.1 INTRODUCTION

In recent years, the growth of small and medium-scale enterprises has become a major driver of economic development, employment generation, and income distribution in Nigeria. Among these enterprises, wine firms engaged in the production, distribution, and marketing of locally produced and imported wines have gained increasing relevance due to changing consumer lifestyles and rising demand for alcoholic and non-alcoholic beverages (Dim, & Arinze, 2025). In Anambra State, wine firms constitute a significant segment of the informal and formal business sectors, contributing to internally generated revenue and providing livelihood opportunities for many residents. However, the effectiveness of these firms largely

depends on the quality of their human resources and the financial stability of their workforce (Dim,. & Arinze, 2025).

Career development has emerged as a critical organizational practice that enhances employees' skills, competencies, motivation, and long-term commitment to their organizations. It encompasses activities such as training, mentoring, promotion opportunities, career planning, and professional growth initiatives designed to align individual career goals with organizational objectives (Ifechukwu-jacobs, & Atueyi, 2024). In wine firms, where operational efficiency, customer relations, and product handling are essential, effective career development practices can significantly improve employee performance, reduce turnover, and enhance overall organizational effectiveness (Arinze, 2021)..

Closely related to career development is financial well-being, which refers to the extent to which employees can meet their current financial obligations, feel secure about their financial future, and have the freedom to make choices that allow them to enjoy life (Ohanyere, Arinze, & Atueyi 2025).. Employees with sound financial well-being are more likely to be focused, productive, and satisfied with their jobs, while those experiencing financial stress may exhibit low morale, absenteeism, and reduced efficiency. In the context of wine firms in Anambra State, issues such as irregular income, limited access to financial education, and rising living costs have made financial well-being a crucial factor influencing employee effectiveness and organizational outcomes (Ifechukwu-Jacobs, Arinze, & Nwangwu, & Atueyi, 2025)..

Despite the growing importance of wine firms in Anambra State, many of these businesses face challenges related to inadequate employee development, poor remuneration structures, and limited financial support systems. These challenges often translate into low productivity, weak service delivery, and reduced competitiveness. While previous studies have examined human resource practices and firm performance in other sectors, there is limited empirical evidence on how career development and financial well-being jointly influence the effectiveness of wine firms, particularly within the context of Anambra State.

Therefore, this study seeks to examine the effect of career development and financial well-being on the effectiveness of wine firms in Anambra State. By focusing on these key human and financial factors, the study aims to provide insights that will assist wine firm owners, managers, policymakers, and other stakeholders in designing strategies that enhance employee welfare and improve organizational effectiveness.

1.2 Objectives of the Study

The main objective of the study is to examine the effect of career development and financial wellbeing on effectiveness of wine firms in Anambra State. The specific objectives are to:

i. To determine the effect of career development on effectiveness of wine firms in Anambra State.

ii. To determine the effect of financial wellbeing on effectiveness of wine firms in Anambra State.

1.3 Hypotheses

Hoi: Career developments have no significant effect on effectiveness of wine firms in Anambra State.

Hoii: Financial wellbeing has no significant effect on effectiveness of wine firms in Anambra State.

REVIEW OF RELATED LITERATURE

2.0 Conceptual Framework

2.1.1 Career Development

Career development is the progression of short-term steps taken to achieve long-term professional goals. It involves the building of role-specific skill sets, and can include taking night classes, networking, seeking out a mentor and taking on new responsibilities in your current job. Effective career development requires a thoughtful approach: decide on a career goal, then map out the experience, competencies and connections you'll need to get there (Knezović**,** & Greda, 2021).

Career development refers to the process an individual may undergo to evolve their occupational status. It is the process of making decisions for long term learning, to align personal needs of physical or psychological fulfillment with career advancement opportunities (Ni, Y-X., Wu, Bao, J-P., & You, 2022).

Career Development can also refer to the total encompassment of an individual's work-related experiences, leading up to the occupational role they may hold within an organization. Career development is the lifelong process of managing learning, work, leisure, and transitions in order to move toward a personally determined and evolving preferred future (Ng, Yim, Chen, & Zou, 2022). Career development is defined as "an ongoing, formalized effort by an organisation that focuses on developing and enriching the organisation's human resources in light of both the employees' and the organisation's needs" (Ni, Y-X., Wu, Bao, J-P., & You, 2022).

2.1.2 Financial well-being

Financial well-being has been equated to different terms, including financial wellness, economic well-being, income satisfaction, financial satisfaction, financial security and financial health (Ghazali et al., 2020). The latter has been widely employed as a synonym for financial well-being (Fu, 2020). Financial health refers to how well financial systems present in people's daily lives help them be resilient to unexpected changes in economic conditions and create opportunities to achieve their goals (Ladha et al., 2017). fnancial prosperity can be defined as a state of financial security, happiness, and freedom that is typically founded on a subjective appraisal of one's financial situation (Joo, 2008). The effect of economic well-being, relative to the quality of life among Nigeria families, has gained much attention from policy-makers, financial researchers, educators, and practitioners.

Financial wellbeing is a multi-dimensional concept that refers to the state of being financially healthy and secure. Financial stability refers to having enough money to meet ongoing expenses without relying on debt or borrowing. Financial planning involves setting long-term financial goals, such as retirement or college savings, and developing a plan to achieve them. Financial security refers to having adequate insurance coverage, emergency funds, and other measures to protect against unexpected financial setbacks.

2.1.3 Effectiveness

Effectiveness is a broad term that refers to the degree to which an individual, team, or organization achieves desired results or outcomes. It is often measured in terms of efficiency, productivity, and quality, but can also encompass other factors such as customer satisfaction, employee engagement, and social impact. Effectiveness is closely related to the concept of efficiency, but they are not the same. Efficiency measures the amount of resources (such as time, money, or energy) required to achieve a desired outcome, whereas effectiveness measures the extent to which that outcome was achieved. Organizations can assess effectiveness by measuring progress towards predetermined goals, such as financial targets, customer satisfaction levels, or process improvements. Organizations can compare their performance against industry benchmarks or competitors to assess their relative effectiveness. Customer, employee, and shareholder feedback can provide valuable insights into an organization's effectiveness in meeting their needs and expectations. Drucker expressed effectiveness as doing the right things, and then effectiveness measures the ability of the organization to achieve the goals and objectives that were setin advance. Peter Drucker suggested five requirements that must be present to achieve organizational effectiveness, namely: Promote organizational structure, time management, decision making, prioritization and results orientation. (Roghanian, Rosli & Gheysaria,2012). Both Bluedorn and Etzioni agree on defining the concept of effectiveness as: the ability ofan organization to achieve its predetermined goals and mission. (Roghanian, Rosli &Gheysaria, 2012). While Ramnaraya and Gaerter point out that effectiveness is not only related to the organization's outputs, but it is a continuous process that links the organization to the surrounding environment, an effective organization is an organization that is able to create acceptable accounts for its activities and for itself, and these accounts can be for multiple purposes and for diverse activities and diverse audiences

2.2 Theoretical Framework

2.2.2 Self-Determination Theory (SDT)

The study used Self-Determination Theory (SDT). The SDT was propounded in the late 1970sand early 1980s by psychologists Edward L. Deci and Richard M. Ryan. Their initial works on SDT were published during this time period, with one of the seminal publications being "Intrinsic Motivation and Self-

Determination in Human Behavior," which was released in 1985 (Ryan & Vansteenkiste, 2023). The theory emphasizes the importance of creating environments that support individuals' autonomy, competence, and relatedness needs, as doing so fosters intrinsic motivation, well-being, and optimal functioning. It has been applied to various domains, including education, work, healthcare, sports, and interpersonal relationships, to understand and promote human flourishing and optimal performance. Some Scholars Ryan and Vansteenkiste (2023) criticized that SDT may not fully account for cultural variations in motivation and well-being. While SDT proposes universal psychological needs, research suggests that the importance and expression of these needs may vary across cultures. Critics assert that SDT's focus on individualistic cultures may limit its applicability to collectivist cultures, where group harmony and interdependence are prioritized over individual autonomy.

2.3 Empirical Study

Igbomor and Olisemenogor, (2023) examined the nexus between employee assistance programs and organizational commitment of some selected banks in Warri metropolis, Delta state, Nigeria. The study used a sample of one hundred and eighty four (184) employees from the population as the study participants. A total number of one hundred and seventy five (175) questionnaires were fully completed and retrieved. The study utilized correlation coefficients and regression analysis. Microsoft excel software was also used to create tables and perform data entry. Findings revealed that there is an insignificant effect of employee assistance programs (counseling programs, wellness assistance programs, financial management education programs) on organizational commitment.

Benjamin, et al. (2022) examined paid leave pays off: the effects of paid family leave on firm performance. Using the staggered adoption of US state-level Paid Family Leave (PFL) acts, we find that lowering labor market frictions for female workers leads to reduced employee turnover and profitability gains for private and publicly-traded firms. Relying on recent advances in econometric theory of staggered difference-in-differences analysis, we ensure this finding holds when correcting for the bias arising from staggered adoption. Following the introduction of state-level PFL, productivity increases by about 5% in treated establishments, relative to control establishments in adjacent counties on the other side of the state border. We document heterogeneous treatment effects consistent with our identity-based framework.

Austin-Egole, Iheriohanma and Iheanacho, (2022) ascertained the extent to which Flexible Working Arrangements FWAs have been adopted in the Nigerian work environment and equally uncover if the acclaimed efficacy of these Flexible Working Arrangements in ensuring sustained optimal performance is as realistic in the Nigerian work environment as it is in advanced countries using two production companies, Nigeria Bottling Company NBC- a multi-national company and Camela Vegetable Oil Company- an indigenous company as focal points. The survey research design with questionnaire and interviews as instruments of primary data collection and library research for secondary data was used for the study. The research hinges on Self Determination Theory with simple percentages used for data analysis and chi-square for testing hypothesis. Research findings showed that Flexible Working Arrangements (FWAs) are not yet being practiced in these organizations of study thus they are yet to start harnessing the immense benefits of flexibility in work.

Onsare (2022) conducted study on how EAPs affected workers' productivity in Kenyan state-owned businesses. A sample of 135 individuals for the study was chosen using a purposeful and stratified sampling technique. Descriptive statistics and a regression model were used to assess the responses collected from the participants using a structured questionnaire. EAPs have been demonstrated to affect workers' productivity.

Harshitha and Senthil, (2021) evaluated the effect of employee well-being on performance in organization with reference to the manufacturing sector. The study helps in knowing the expectations and opinions of the employees towards the well-being which is provided by the organization. In this study empirical research method is being used. The study has used the primary data is gathered through a direct questionnaires. Sample consists of (n=100) employees from the manufacturing sector. This research helps in finding out the effectiveness of employee well-being within the organization and how important well-

being is to motivate employee performance within the organization. In this study certain respondents were hesitant and some of them were not willing to respond. The study has been conducted only in manufacturing sector in Bangalore and so the opinion of the respondents in manufacturing sector in Bangalore only has been considered.

Pipera and Fragouli, **(**2021) studied the theoretical framework of employee wellbeing , employee performance during a crisis period and explores the role of a positive working mindset. The study concludes that the positivity in the workplace and employee wellbeing in times of crisis are key factors corporate leaders to enhance organizational citizenship behavior, which is a crucial factor in terms of productivity, affective commitment, job satisfaction, and efficiency.

METHODOLOGY

3.1. Research Design

The research design used in this study was survey design; the researcher will use it to seek clarifications and convenience on the part of the respondent given schedules.

3.2 Primary Data

Data was collected through the administration of questionnaire which was instruments of the survey method research.

3.3. Population of the Study

The population for the study comprised the staff of the wine firms in Anambra State

Wine Firm	**Location**	**Staff Strength**
Aliban de great industry	Onitsha	90
Brandy Almondis VSOP	Onitsha/Atani road	110
Blisco Foods and Beverages Industries	Nnewi	80
Ekulo groups	Onitsha/Atani road	320
Chidison Investment	Nnewi	134
Eastern distilleries & food industries	Onitsha/Atani road	155
Krisoral group of companies	Onitsha	110
Event Beverages Limited	Nnewi	90
Tiger food limited	Onitsha	154
Daily Beverges Limited	Awka	75
Vinas wine factory	Onitsha	77
Sparkle wine Ltd	Onitsha	133
Iluyox Foods & Beverages Ltd	Awka	199
TOTAL		1727

Sources: Human Resources Department of the Wine Firms

3.4 Sample size determination

Given the nature of this study, it was difficult to cover the entire population of (1727), so a fair representative sample of the population therefore was imperative. Accordingly, the sample size for the study was determined by using the Borg & Gall (1973) guidelines for calculating sample size as follows

$n = (1.960)^2 (0.05) [1727]$

$n = (1.960)^2 (0.05) [1727]$

$n = (3.8461) (86.35)$

$332.11073 \Longrightarrow 332$

n = 332 stand for the sample size

3.5 Instrument for data Collection.

The instrument for the data collection that was utilized for this study is structured questionnaire. The questionnaire was structured in the line with variables of the study already stated in the hypothesis. Itsuokor (1995) consider the use of questionnaire as one of the best instruments for measuring personal

background factual knowledge, attitude, and opinion in a descriptive survey design. A questionnaire will consist of different kinds of information and questions. It is usually divided into parts.

3.6 Method of data analysis

Statistics, such as frequency count and percentages was used in the analysis of personal characteristics, while hypotheses were tested, uses t-test. The hypotheses were tested at 0.05 level of significance. Analyses were carried out with the aid of Statistical Package for Social Sciences (SPSS) and Regression Analysis.

DATA PRESENTATION AND ANALYSIS

Table 4.1: Model Summary

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.786[a]	.618	.615	.82647	.618	258.315	2	320	.000	1.540

a. Predictors: (Constant), FIWB, CAD

b. Dependent Variable: EFT

Table **4.1** above shows that R^2 which measures the strength of the effect of independent variable on the dependent variable has the value of 61%. which implies that 61% of the variation in organizational effectiveness is explained by variations in financial wellbeing and career development. This was supported by adjusted R^2 of 0.615%. In order to check for autocorrelation in the model, Durbin-Watson statistics was employed. Durbin-Watson statistics of 1.540 in table above showed that the variables in the model are not auto correlated and that the model is reliable for predications

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	352.889	2	176.444	258.315	.000[b]
	Residual	218.579	320	.683		
	Total	571.467	322			

a. Dependent Variable: EFT

b. Predictors: (Constant), FIWB, CAD

The f-statistics value of 18.315 in table above with f-statistics probability of 0.000 shows that the independent variables has significant effect on dependent variables such as financial wellbeing and career development can collectively explain the variations in organizational effectiveness.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	.113	.172		6.461	.000	.774	1.451
	CAD	.774	.034	.785	2.656	.001	.707	.841
	FIWB	.008	.035	.008	2.238	.004	.076	.060

a. Dependent Variable: EFT

A'priori Criteria: This is determined by the existing business theories; it also indicates the signs and magnitude of the business parameter under review. In table above, we found out that career development has a positive sign given its value as .774, this implies that a unit increase in career development increases the organizational effectiveness by 77%, this conform to the a' priori expectation. Financial wellbeing has a positive sign given its value as .008; this implies that a unit increase in Financial wellbeing increases the organizational effectiveness by 8%, this conform to a' priori expectation.

However, career development variables have regression t-value of 2.656 with a probability value of 0.001. This implies that career development has a positive and significant effect on organizational effectiveness. Financial wellbeing has a regression t-test of 2.238 with a probability value of 0.004 implying that Financial wellbeing variable have positive and significant effect on organizational effectiveness

4.2 Hypotheses Testing

Hypothesis one

Ho1: Career developments have no significant effect on effectiveness of wine firms in Anambra State.

Interpretation:

Drawing inference from our regression result in table 4.4.5 above, the findings showed that the t-value of Career developments (CAD) is 2.656 which is greater than 2, with P=0.001 which is less than P< 0.05 level of significance and at 95% level of confidence intervals: (lower bound= 0.707, upper bound=0.841) which means zero lies within the confidence interval with which the researcher worked. Based on the findings from the result, we reject the null hypothesis (H_0) and accept the alternative hypothesis (H1) which stated that Career developments have significant effect on effectiveness of wine firms in Anambra State.

Hypothesis Two

Ho2: Financial wellbeing has no significant effect on effectiveness of wine firms in Anambra State.

Interpretation:

Drawing inference from our regression result in table 4.4.5 above, the findings showed that the t-value of Financial wellbeing (FIWB) is 2.238 which is greater than 2, with P=0.004 which is less than P< 0.05 level of significance and at 95% level of confidence intervals: (lower bound= 0.076, upper bound=0.060) which means zero lies within the confidence interval with which the researcher worked. Based on the findings from the result, we reject the null hypothesis (H_0) and accept the alternative hypothesis (H1) which stated that financial wellbeing has significant effect on effectiveness of wine firms in Anambra State.

4.3 DISCUSSION OF FINDINGS

Career development and organization effectiveness: The study found that career development has a positive effect on organization effectiveness in Anambra State. The study also established that Career development is essential for organizational effectiveness, as it impacts factors such as employee engagement, productivity, and retention. Employees who feel supported in their career development are more likely to be engaged and motivated, leading to higher productivity and increased organizational effectiveness. Investing in employee development can help organizations identify and nurture future leaders, leading to more effective leadership and better decision-making. This result affirms the report of Lawrence and Melinda Smith (2024) that career development issues can significantly impact an individual's ability to perform effectively and thrive in their professional roles.

Financial wellbeing and organization effectiveness: The study found that financial wellbeing has a positive effect on organization effectiveness in Anambra State. The study also established that Employees who are financially secure and stress-free are more productive, focused, and engaged at work. Financial stress can lead to increased absenteeism and presenteeism, which can negatively affect organizational efficiency. Financial wellbeing can enhance employee engagement by promoting a positive work environment, leading to increased loyalty, productivity, and effectiveness. his confirms the report of Rufeng, et al. (2023) who found a significant link between financial wellbeing and long term viability and growth

CONCLUSION AND RECOMMENDATION

This study examined the effect of career development and financial well-being on the effectiveness of wine firms in Anambra State, with particular emphasis on organizational efficiency. Based on the empirical findings, the study concludes that both career development and financial well-being exert positive and significant effects on the efficiency of wine firms in the state.

The results reveal that effective career development practices—such as employee training, skill enhancement, mentoring, and clear promotion pathways—significantly improve workers' competencies, motivation, and commitment. Employees who are provided with opportunities for career growth tend to perform their duties more efficiently, utilize resources optimally, and contribute meaningfully to the achievement of organizational goals. Consequently, wine firms that invest in structured career development programs are more likely to experience improved operational efficiency and sustainable performance.

Furthermore, the study establishes that financial well-being has a positive and significant influence on the efficiency of wine firms. Employees who enjoy stable income, fair remuneration, and a sense of financial security are better able to concentrate on their work, demonstrate higher levels of job satisfaction, and maintain consistent productivity. Improved financial well-being reduces work-related stress and absenteeism, thereby enhancing overall efficiency within wine firms.

In conclusion, the study affirms that the effectiveness of wine firms in Anambra State is strongly dependent on the development and financial stability of their workforce. Career development and financial well-being are not merely welfare issues but strategic tools for improving efficiency and organizational effectiveness. Therefore, wine firms that prioritize employee career growth and financial well-being are more likely to achieve higher efficiency, competitiveness, and long-term sustainability. The study recommends that Organizational performance should be improved through compulsory career development for all employees in order to improve organizational effectiveness of the firm. Organizations should ensure that workers are well rewarded in order to increase their financial wellbeing in the workplace and thus boost the effectiveness of the firm. The study recommends that Organizational performance should be improved through compulsory career development for all employees in order to improve organizational effectiveness of the firm. Organizations should ensure that workers are well rewarded in order to increase their financial wellbeing in the workplace and thus boost the effectiveness of the firm.

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