

# Structural Family Counselling and Transformation of Home Financial Constraints: a case of selected families in Kampala, Uganda

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**Abstract.** *The study assessed the impact of structural family counselling approaches on transformation of home financial constraints in Kampala, Uganda. Data was collected using a Family Environment Scale and Family Rituals scale from a sample of 217 family members in the study area. The research concluded that family subsystems positively influence home financial constraints. Therefore, the study recommended that the Uganda Counselling Association challenge family researchers to find ways of developing assessments and measures for understanding personalities of individual family members in the context of the society at large so as to enhance collaboration between family therapists and families in dealing with home financial constraints.*

**Keywords:** Counselling, Structural Family Therapies, Home Financial Constraints.

## Introduction

Becver and Becver (2000) give the major supporters of structural family therapy as Salvador Minuchin, Harry Aponte, Charles Fishman and Braulio Montalvo who contended that family problems arise from maladaptive boundaries and subsystems that are created within the overall family system of rules and rituals that govern family members' interactions.

This study advanced the literature on family relationships to financial constraints. Financial constraints affect the different roles and tasks of the family members thus inhibiting their creative powers (Woodman and Schoenfeldt, 1989; 1990). The effect of financial constraints on family creativity of the outcome of functional relationships as exercised in the home environment (Burroughs and Mick, 2004). The presence of an interactionist lifestyle needs to put individual differences into consideration and this affects the available family resources with their creative performance (Gibbert et al., 2007). The family situation and birth order mould different characters and form personality in relation to financial management of different households. In several family financial atmospheres, there is a need for some boundary conditions for the effect of financial constraints, defined by a specific personality trait, are proposed and tested.

Beck et.al., (2007) argued that access to finance refers to acquisition of all major financial products like deposits and loans, and services such as

insurance and equity products at a manageable cost. Given the widely recognized link between access to finance, growth, income smoothing and poverty reduction, many countries have adopted the goal of universal financial.

The Uganda's Vision 2040 emphasizes the principle of high moral and ethical society whose citizens are strong in religious and spiritual values instilled with highest ethical standards. To operationalize this principle, the Social Development Sector Plan (SDSP) 2015/2016-2019/20 provides for interventions to address challenges facing the family. Although, Uganda's Vision 2040:66 emphasizes that structural transformation of the economy will continue with services sector contributing highest proportion to GDP, followed by industry and agriculture, it does not address how this will lead to the transformation home finance constraints.

In regard to addressing home financial constraints, NDP II underscores the importance of human capital development in addressing socio-economic transformation. The Ugandan economic structural systems remain at the cross road of societal and national development. Republic of Uganda (2017) asserted in the national roadmap on the year of the family that the family has a lot to do with development particularly economic development and wealth creation.

## **Problem**

The indigenous African family system set was based on the hierarchical frame work that was structural in nature with different family subsystems working in a harmonious and symbiotic relationship. Several authors have given wider range of psychosocial interventions for healthy family systems functioning based on diverse interactions as pivoted on various home resources and finances (Mitton, 2008; McQuaid and Egdell, 2010). Corey (2001) and Goldenberg et al. (2001) assert that the structural family counselling considers the family structural systems in the transformation of home resources and finances.

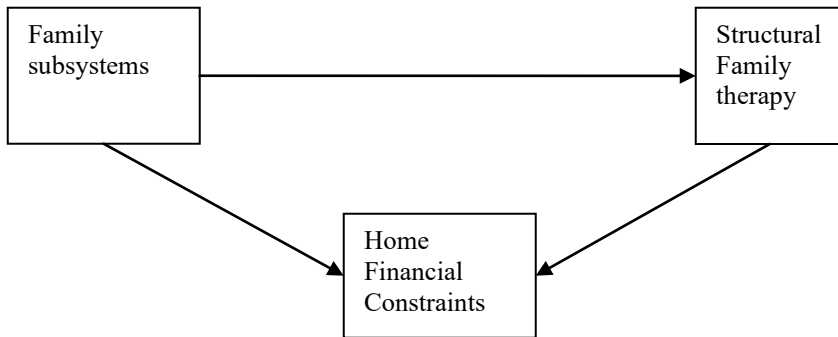
Although the above scholars' assertions, the family resources and finances are Insufficient Income leading to bankruptcies that result from poor loan servicing and debt management. Mitton (2008) advanced that financial bankruptcy is a very common element in abusive home relationships. Basing on the above contentions, the study assessed the relationship between Structural Family Counselling on Transformation of Home Financial Constraints in Kampala (Uganda).

## Research Questions

1. What is the nature of structural family counselling practiced in Kampala-Uganda?
2. What is the level of financial constraints on homes in Kampala-Uganda?
3. How can structural family counselling transform home financial constraints in Kampala-Uganda?

## Related Literature

### Conceptual Framework



**Figure 1. Structural Family Therapy and Home Financial Constraints**

The structural approach to family therapy conceives of families as systems and subsystems, roles and rules, boundaries, power, and hierarchy (Aponte & Van Deusen, 1981). In general, a functional family is one which has clear boundaries between individuals and subsystems, facilitates individual growth and prevents intrusion, promotes generational hierarchies, and provides flexible rules and roles which are adaptable to the internal and external changes of an evolving family (Figley & Nelson, 1990) and (Navarre, 1998).

Corey (2001) adds that the structural family therapist give the concepts of theory as; family structure (invisible set of functional demands or rule which organize means of family members relating to each other. Family subsystems have various classifications such as spousal (wife and husband), parental (father and mother), sibling (children), extended (grandparents, other relatives and other people of contact). Family boundaries are emotional barriers that protect and enhance the integrity of individuals, subsystems, and families, hence governing the amount of contact with others.

Goldenberg & Goldenberg (2008) asserted that structural therapeutic notions entail hierarchies between the generations within a family, with semi-permeable boundaries permitting a sufficient flow of information up and down, for example between parents and their children. The structural family therapists intervene with the objective of making the family structure approximate this normative model. The techniques used in structural family therapy involve challenging directly absent or rigid boundaries, unbalancing the family equilibrium by temporarily joining with one member of the family against others or setting homework tasks designed to restore hierarchies. Corey (2001) adds other structural family techniques include; family mapping, enactments, reframing, accommodation, working with family interaction, tracking sequences, intensifying and restructuring. The structural family therapy has a similar systemic approach to family issue as the African family systems. Therefore, structural family therapy can be applicable in the African family context to a given extent. It should be realized that these family therapies do not adequately address the African family systems issues that relate to home financial constraints.

### **Internal and External Home Financial Constraints**

Guariglia (2005) suggested that the different measurement of home financial constraints applied in family settings. The author considered external financial constraints. The home financial factors are based on proxies like family size (Carpenter, Fazzari and Pertersen, 1994 & 1998), age (Devereux and Schiantarelli, 1990), as criteria to measure the degree of external financial constraints faced by the family. The authors assess the extent to which families are susceptible to the effects of information irregularities concerning financial functioning, which in turn constrain their ability to raise internal and external funds. Cleary (1999) indicated that financial wellbeing is based on levels of financial strength. These practices strongly suggest that internal and external financial constraints have different effects on the investment–cash flow relationship in family life.

Cleary et al (2007) provides the theoretical background for the attempt to distinguish between the effects of internal and external financial constraints on the sensitivity of investment of home finances.

### **Home Financial Development**

Ove (2003) finds that financial development positively affects homes' investment by increasing the availability of external finance. Especially,

such effect is stronger for financially constrained firms in countries of which financial systems are less developed.

Financially capable families are able to effectively manage their finances; plan ahead; efficiently select financial products and understand these products; know where, and how, to seek financial advice; and have the motivation to efficiently manage finances and effect change (Atkinson et al., 2006; Financial Services Authority, 2006; HM Treasury 2007; McQuaid and Egdell, 2010). The acquisition of financial capability among the individuals and families easily leaves some members of the social systems with some lack because of uneven utilization of financial opportunities and this affects the family and the wider community.

### **Limitations of Financial Capability on Family Systems**

Kempson et al., (2000) advanced that a lack of financial capability not only influences the individual but affects, and is affected by, their wider family and social networks. Family and friends may become implicated in the financial decisions and strategies adopted by individuals and households as a result of inflexible financial decision making and absence of prioritization.

The lack of flexibility in mainstream financial services, and the costs associated with high-cost credit providers, low income households may prefer to borrow money from family and friends to meet their day to day demands (Ben-Galim and Lanning, 2010). The result of a lack of financial capability can also flow through the household as individuals may become liable for their partner's debt (Kaye, 1997; Goode, 2010). The lack of financial capability leads to various financial abuses in the family setting.

Robinson (2003) asserted that the different behaviours can co-exist and reinforce one another in different patterns. The study suggests that financial abuse is a very common element in abusive relationships in home setting. Despite this, this area has not received as much attention as other elements of abusive behaviour (Wilcox, 2006).

It should be noted that not only can financial means be a way of exerting control over another person, but the aftermath of this form of abuse can often lead to financial difficulty and debt. In addition, financial abuse disrupts people's lives while it is taking place, while they try to escape it, and when they are trying to rebuild their lives afterwards.

## **Types of Home Financial Abuses**

Barron (2012) pointed out that like immediate problems stemming from financial abuse, being in and leaving an abusive relationship can lead to long-term financial difficulty. It is important to note the fundamentally gendered nature of domestic abuse, financial difficulty and indeed broader economic patterns of work, income and financial management.

The most common types of financial abuse are explained below: the perpetrator not contributing to joint bills, the perpetrator getting the victim to take out credit, the perpetrator using all joint resources, the perpetrator controlling access to the victim's income, banking or savings and the perpetrator controlling or interfering with the victim's benefits.

Westaway & McKay (2007) argued that state of the relationship, make-up of the relationship and severity of abuse are inter-related factors which may help to explain the prevalence of different types of financial abuse. Although the lack of financial capability results into financial abuse, in response, the families, friends and neighbours are often an important source of information about financial decisions (Kempson et al., 2000) and can shape attitudes towards the importance of financial products and services. The shaped attitude at hand should put family into consideration as manifested in the inclusive financial operations.

The inclusive financial sector has been considered by the United Nations committee on building that contended that central banks and countries should add the goal of universal 'financial inclusion' to the two earlier goals of prudential regulation that include safety of depositors' funds and the stability of the financial system (UN, 2006). The financial abuses can be handled by financial inclusion.

## **Home Financial Inclusion**

Hayton et al., (2007) pointed out that financial inclusion can be conceptualised as having two components: These include consumers need access to appropriate financial services and consumers need to have the skills, knowledge and motivation to make informed financial decisions and manage money effectively (financial capability) and so to make the most of the financial services and products.

(Mitton, 2008) argues that financial exclusion covers not only those who lack access to mainstream financial services (like those on low incomes) but also acknowledges the role of skills and education. Financial inclusions are always accessible by families and various community institutions.

## **Sources of Home Financial Services**

There are several sources of home finance that are both formal and informal and can range from banks, near banks, non-banks, community organizations to friends and family. The analysis is concerned with availability of sustainable financial provisions in the family and societal systems.

There are various empirical evidences as to whether financial constraints also increase family functioning is scarce. While the availability of financial resources appears as a key determinant of new ventures success (Song et al. 2007), other studies have shown that financial constraints do not represent an obstacle to innovation (Scranton and Gibbert 2009) or to entrepreneurial activity (Baker and Nelson 2005; Garud and Karnoe 2003; Starr and MacMillan 1990). The financial constraints do not affect innovation speed for home growth and stability (Heirman and Clarysse 2007). In addition, the literature from psychology home finance has provided conceptual and experimental evidence that individuals are more functional when bounded by constraints than without challenges (Finke et al., 1992). In the same way, constraints are provocative to growth. Along these lines, Hoegl et al. (2008) proposed that financial constraints may be beneficial to innovative growth when a bounded by functional home financial approaches.

Financial constraints work as input restrictions. These limitations prevent the possibility for the home to acquire some inputs that would be necessary to implement a well-known course of action. The limitations are imaginary financial boundaries that protect a given home to run into unnecessary financial constraints. The best example of such constraints is manifested in any family argument about inappropriate financial expenditures (Moreau and Dahl, 2005). The restricted finances impact on the choices of family budgeting amidst home financial constraints.

Family constraints impact access to family needs and resources utilization. Moreau and Dahl (2005) elaborated that as a result of these financial constraints the family members invent different financial ways to meet home economic demands.

There are different behaviours that co-exist and reinforce one another in different patterns. Research suggests that financial abuse is a very common element in abusive relationships (Robinson, 2003). Despite this, this area has not received as much attention as other elements of abusive behaviour.

It is not only financial avenues that put power controls and exertions over another person, but the family members' value systems. These systems are designed to instil into members active power controls and market oriented economic justice. This may lead to home financial liberation or financial difficulty and debt that creates into the family vulnerability to financial abuse (Wilcox, 2006). This financial abuse disrupts people's lives as it is taking place, whereas they try to escape it, and when they are trying to rebuild their lives afterwards.

There are several behaviours associated with home financial abuse include (Sharp, 2008): interfering with employment and/or education, stealing, destroying property, stopping and/or controlling access to finances including benefits/savings/wages, forcing victim to take out credit, forcing victim to commit fraud, transferring financial liability into victim's name, refusing to contribute to household or other costs including child maintenance payments and prolonging legal proceedings. Sharp (2008) elaborated that these home abuse financial behaviours manifest in a random choice of the individuals involved in the use of home resources. In addition to the use of financial means to exert control within a relationship, financial difficulty can place a significant barrier to leaving an abusive relationship. Financial abuse can be a practical block to leaving, or to obtaining access to justice. If not eligible for legal aid the costs of obtaining the necessary court orders to stay safe are prohibitive for many.

The immediate problems stemming from financial abuse that is being in and leaving an abusive relationship can lead to long-term financial difficulty (Barron, 2012). When reflecting on these home financial issues, it is significant to consider the essentially gender based nature of domestic abuse, financial difficulty and indeed broader economic patterns of work, income and financial management (Westaway & McKay, 2007). In this perspective, women can be economically disadvantaged through lower earnings, are less likely to be the main 'breadwinner', and are more likely to experience a financial penalty when becoming a parent. The women are still tremendously responsible for the unpaid work in the home (caring and household tasks) (Lanning, 2013). Basing on these perceptions, the women are more like to encounter financial abuses in that take place in the family setting. The gender based financial behaviours result from the androcentric societies. The patriarchal societies have influenced the cultural systems of different home financial upkeeps.



## Financial Institutions and Financial Services

The contemporary banking avenues have advanced from the classic 'brick & mortar branches' to branchless banking such as banking services availed by banking agents and by the utilization of technology such as mobile phones to reach underserved populations in remote areas (Kumar et.al., 2006).

The services in branchless banking model include; MTN Mobile money and Warid/Airtel money in Uganda, Wizzit in South Africa, M-Pesa in Kenya, and G-Cash in Philippines are some successful instances of branchless banking that have increased access to money transactions in the rural and urban community (Kumar et.al, 2006). The problems that arise from such related money transfers have created family financial constraints that the Structural family counselling has handled at large.

## Methodology

This research employed Exploratory - Case study design, because a lot can be learnt from a few examples of selected families' structural issues (Blaxter et al, 2010).

The research was carried out in Kampala- district of central Uganda, because the key respondents and informants handling issues of structural family counselling and home financial constraints. The study area was also relevant because it has various counselling centres like Wamukisa teenage counselling centre, Hope and Beyond rehabilitation centre, Consider counselling centre, Mbuya reach out, Rapport counselling centre, Matunda ya wazee among others.

Family counsellors and family members from eight counselling centres within Kampala District participated in the study. They were aged between 10 to 70+ years and were randomly selected using the counselling centres the sampling frame. The final sample consisted of 217 family members. There were more female (53%) than male (47%) respondents from varying socio-economic environments and ethnicity.

**Table 1: Population and Sample**

Category	Sampling method	Target population	Sample
Family heads	Opportunistic	50	31
Counsellors and social workers	Purposive	145	99
Parent(s)	Simple random	105	51
Children and Adolescents	Snow ball	95	21
Other family members	Stratified random	55	15
	Total	450	217

Procedures for determining sample size: In this study the sample size will be determined basing on Yamane’s formula (Yamane, 1967) guidelines for estimating the sample size. The sample size of research participant will calculated basing on Yamane’s formula (Yamane, 1967) table in appendix.1:

Determining the sample size using Slovene’s formula of calculating the sample size as

$$n = \frac{N}{1 + N(e)^2}$$

n = required sample size

N = population size

e = Level of confidence

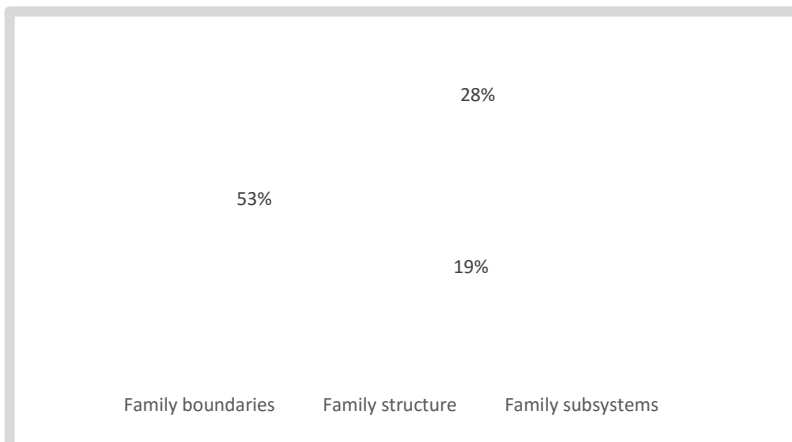
$$n = \frac{450}{1 + 450(0.05)^2} n = 217$$

The data was classified and tabulated in accordance with the objectives to arrive at the meaningful and relevant inferences by using thematic data analysis and descriptive statistical data analysis techniques.

## Findings

### Nature of Structural Family Counselling Practiced in Uganda

The structural family therapy components that influence family rituals are shown in Figure 2.



**Figure 2: Structural Family Therapy Components Influencing Family Rituals**

When the respondents were asked whether structural family therapy components influence home financial constraints, the following alternatives were opted for ranging from the highest family subsystems (53%), followed by family boundaries (28%) and the lowest being family structure (19%).

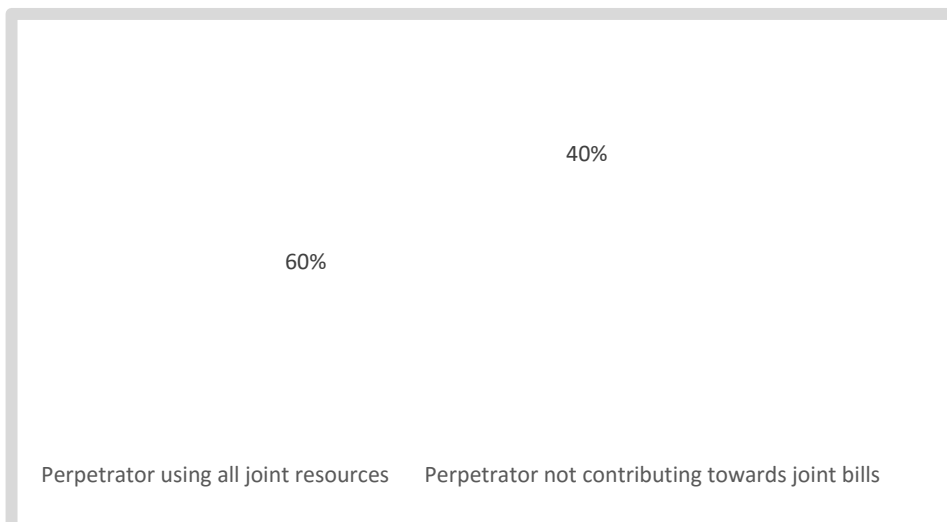
**Table.2: Structural Therapeutic Techniques are used in Transformation of Home Financial Constraints**

Technique	Frequency	Percentage	Cumulative %
Working with family interaction	70	32.26	32.26
Tracking sequences	41	18.89	51.15
Intensifying	17	7.83	58.98
Restructuring	23	10.61	69.59
All the above	66	30.41	100
Total	217	100	

The respondents also identified other the Structural therapeutic techniques used to enhance social wellbeing in family life. Of the available options, Working with family interaction was the highest at 32.26% while those who chose the option of Intensifying represented 7.83%.

**Impact of Financial Constraints on the Home**

The forms of financial abuse through exploitation of joint resources are shown in Figure 3.



**Figure 3: Forms of Financial Abuse through Exploitation of Joint Resources**

The results in Figure 3 when the respondents were asked the ways does home financial abuse through exploitation of joint resource affect family relations, revealed the highest option of Perpetrator not contributing to joint bills with 60% and the lowest score was Perpetrator using all joint resources with 40%.

**Table 3: Structural Family Counselling Transforms Home Financial Constraints**

Structural family counselling transforms home financial constraints	Frequency	Percent	Cumulative Percent
Strongly agree	70	32.3	32.3
Agree	60	27.6	59.9
Not sure	50	23	82.9
Disagree	10	4.6	87.6
Strongly disagree	27	12.4	100
Total	217	100	

The findings in Table 3 about whether structural family counselling transforms home financial constraints, the respondents revealed that the highest scores were on strongly agree with n=70 (32.3%), whereas those with lowest scores were disagree with n=10 (4.6%). The cumulative percentage of agreement scores was 59.9% derived from those who strongly agree with 32.3% and those who agreed with 27.6%, whereas the lowest cumulative score was 17.0% derived from disagree scores of 4.6% and strongly disagree scores of 12.4%. However, those who were not sure score n=50 (23%).

## Discussion

According to the findings indicated in figure.1 family subsystems scored highly among the components of the family structural therapy with 53%. The highest percentage of the findings is in agreements with Minuchin (1998) who give pre-eminence to in family organized as hinged on the family subsystems. The family subsystems include as spousal (wife and husband), parental (father and mother), sibling (children). The researcher concurs with the findings and the author at hand, because the family subsystems are central in building holistic family systems.

The findings revealed family boundaries to have second highest with 28%, which is in line the understanding that boundaries are emotional barriers that protect and enhance the integrity of individuals, subsystems, and families, hence governing the amount of contact with others (Becvar & Becvar, 2000). Although, the findings and Becvar &

Becvar's (2000) argument concurs, the impact of family structure needs not to be underestimated on family organization, order and leadership. The family structure scored the lowest of percentage 19%, this is in agreement with Corey (2001) who argued that structures are not explicit and are an invisible set of functional demands or rules that govern family members operate.

Minuchin (1974) used boundary as symbols to represent various structures of family. Boundaries are abstract dividers between or among systems and subsystems. They may be defined spatially by the way the family members align with one another. They are set by the implicit rules defining who participates in which subsystems and how. They are characterized as rigid or flexible and as diffuse, open (clear), or closed.

**Open or clear boundary:**    — — — — — —

**Closed or rigid boundary:**    \_\_\_\_\_

**Diffuse boundary:**    .....

According to Table 2, the findings indicated that working with family interaction technique as the highest with 32.26%. This process of family interaction acts as a basis of re-joining family members together thus creates an accommodative style for each family member in the family structure. The family interaction helps the structural family therapist gain a foothold so as to access the members' way of dealing with their problems. This ultimately helps members of different subsystems to change dysfunctional sets and rearrange or realign the family organization (Minuchin, 1974). According to the findings, the lowest option was Intensifying technique represented with 7.83%. In this technique, the structural family practitioner is meant to create a concrete conceptual map about what is happening in the family to make it functional (Aponte & Van Deusen, 1981). Regardless of the situation, however, it is important to consider issues relating to developmental stage and to take note of all subsystems as well as other extra-familial systems which may be involved within the family interaction.

The results in Figure 3 when the respondents were asked the ways does home financial abuse through exploitation of joint resource affect family relations, revealed the highest option of Perpetrator not contributing to joint bills with 60% and the lowest score was Perpetrator using all joint resources with 40%. The findings are in agreement with Barron (2012) who pointed out that in the contemporary family systems it is common to have joint accounts, household bills and joint liabilities. In these family relationships joint resources are exploited by partners

and other family members. In the long run the family relationship is at times subject to debate, because of the accompanied types of financial abuse. The business plan can follow Prevention, Preparedness, Response and Recovery (PPRR) framework. The four key elements mentioned above are reflected in the Business Continuity Planning Process.

According to Table 3, the findings indicated “strongly agree” with  $n=70$  (32.3%) as the highest score is in line with the way in which the process of family interaction acts as a basis of re-joining family members together thus creates an accommodative style for each family member in the family structure. The family interaction helps the structural family therapist gain a foothold so as to access the members’ way of dealing with their problems. This ultimately helps members of different subsystems to change dysfunctional sets and rearrange or realign the family organization (Minuchin, 1974). In the structural family therapy, practitioner is meant to create a concrete conceptual map about what is happening in the family to make it financially functional (Aponte & Van Deusen, 1981). The functionality of home finances is reflected in the vicious spirals of financial management as a way of creating economic sustainability.



levels. The Vicious spiral framework has very different underlying understandings of gender and empowerment and lead, through different lines of logical argument, to very different financial practices.

## **Conclusions and Recommendations**

The research concluded that family rituals and routines are influenced by the structural family therapy basing on the nature of family structure, family subsystems and family boundaries that enhance functional family systems. Structural family therapy especially on the family subsystems (cf. Figure. 1 with 53%) positively influences home finances (cf. Figure. 2 with 44%).

The study recommended that the Uganda Counselling Association challenge family researchers to find ways of developing assessments and measures for understanding personalities of individual family members in the context of the society at large.

The research recommended through the Ministry of Gender, Labour and Social Development that to enhance collaboration between family therapists and families as family therapists design plans that are culturally sensitive to family systems and family developmental environment. The study calls upon for the interactional nature of family relationship when family therapists are employing interventions on the basis of managing home financial constraints.

The National Council for Higher Educational together with the Ministry of Higher Education to encourage tertiary training institutions to develop programmes and curricular for educators and practitioners to be well grounded on how work with families and to families find ways to celebrate their family success. This will help family members to full participate in various forms of home financial constraint.

The study recommended that the Uganda Counselling Association and Uganda Behavioural alliance to provide a framework for the practitioners to understand that the symbolic meaning attached to home financial constraint management that gives means on how family members create new levels of economic interconnectivity that maintains the family system together. The adoption of this therapeutic framework will act as a basis of the family routine to hold a promise for the systematic interventions of families threatened with developmental and socio-emotional concerns. This process within daily management of home financial constraints acts as a carriage with innate interventions that promote sustainable family subsystems.



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