Trans-Generational Family Counselling and Management of Home Financial Constraints: A Case Study of Kampala Capital City Authority (Uganda)

Ankwansiize Evarist[1], Kiyingi Frank Pio[2]

[1]*Dean of Faculty of Social Sciences and Psychology-University of Kisubi*

[2]*Head Department of Social Sciences –University of Kisubi*

***Abstract:*-The study assessed the Trans-generational Family Counselling and Management of Home Financial Constraints guided by Exploratory and Case study design with a Study population of 450 (sample size 217) family members. Interviews, focus group discussions, structured questionnaires, observation as well as documentary analysis were used. Results showed in table.2 (17.79%) that Trans-generational Family interlocking concepts are used to manage home financial constraint. Table.3 (47%) revealed that the home financial abuses highly constrain home finances. Table.5 (51.6%) exposed that the Trans-generational Family therapy techniques are used to manage home financial constraints. The study concluded that the Trans-generational family therapy is effective in managing home financial constraints.**

***Key words:* Trans-generational, family, counselling, Home, finances.**

I. INTRODUCTION

Trans-generational Family counselling also known as intergenerational family therapy was developed by Murray Bowen who understood family as an emotional unit, a net work of interlocking relationships, best known when analyzed within a multigenerational historical framework (Goldenberg and Goldenberg, 1991). Kerr and Bowen (1988) argued that the eight interlocking concepts explain the emotional processes taking place in the nuclear and extended families over generation. These are also called forces of family functioning (Goldenberg et al., 2008). The trans-generational family counselling utilizes family finances.

This study contributes to 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.

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 access.

The context of family therapy in Uganda is closely linked with couple and family HIV/AIDS counselling (Haour-Knipe, 1996). The study gained an inspiration from Karin Weber's (2013) argument that the Uganda family social problems that are prevalent are due to the collapsing and disappearing family rituals in the presence of the underutilized African and western family therapies. It is amidst this context that Kampala Capital City Authority experiences new challenges ranging from urbanization, industrialization, globalization and salaried employment. These have impacted on the family and parenting dynamics which has given birth to new trends of child day care takers, house girls and baby sitters, nursery and primary boarding schools.

The problem discussed in conceptual and contextual perspectives of the study brings out a direct link with the statement of the problems of the study.

Statement of problem

The functionality of emotional levels in the traditional African family system was based on the different resource management structures that considered different family generations, social status and interactional goals that were essential for managerial control of Home based resources (Gyeke, 1997).

Different authors have proposed wider range of psychosocial interventions for healthy family systems functioning based on diverse interactions as pivoted on various home resources and finances (Robinson, 2003; Wilcox, 2006). Corey (2001) and Goldenberg et al. (2001) argue that the Trans-generational family therapy considers the family atmosphere with all the family forces and relationships that exist between family members in the management of home resources and finances.

However, the financial mal-functionality of emotional ranking within the family impairs the members' emotional undifferentiation, where the members lack sense of autonomy and individuation. The lack of functional emotional levels exposes the family to compromised home finances. The family systems were hinged on the trans-generational frame work that was guided by family as social capital. The study sought to assess how trans-generational family therapy creates management of home financial constraints.

Purpose of the study

The purpose of the study was to assess the Trans-generational Family Counselling and Management of Home Financial Constraints in Kampala Capital City Authority (Uganda).

Objectives of the study

1. To investigate the nature of trans-generational family counselling in Kampala (Uganda).
2. To analyze the impact of financial constraints on homes in Kampala (Uganda).
3. To assess the workability of Trans-generational family therapy used to management home financial constraints in Kampala (Uganda).

The nature of Trans-generational family therapy

The eight interlocking concepts of transgenerational family counselling that connect and clarify how the family functions to manage anxiety on the individual, dyadic and systemic levels (Augsburger, 1986).

The Bowen family systems theory of eight interlocking concepts in thematic explanation:

1. *Differentiation of self*

Kerr & Bowen (1988) argued that differentiation is the ability a family member to define his or her own life's goals and values irrespective of the societal/family pressures.

2. *Triangles*

The family's emotional system is based on triangles seen in the Father, Mother and Child (Bitter, 2014). The other triangles are; parents-child-grandparent. Stress between husband and wife may arise as they attempt to balance their need for closeness with their needs for individuation.

3. *Family Emotional System:*

The emotional system entails how the family handles closeness, distance and anxiety (anxiety in family is directed to marriage, one spouse, on child in form of marital conflict (Goldenberg and Goldenberg, 1991). One responds to others by complementing, cutoff and rebel/attack.

4. *Family Projection*

This addresses how the way parental tension immaturity are projected or put onto children and other people in the family system (Corey, 2009). The projection process operates within the mother-father-child triangle; whereby anxiety is displaced by one of the parents to the child.

5. *Sibling Position*

This involves the rank order of children in the family. One would expect the order to follow chronological birth order, but this rarely happens. The child with the lowest level of self is ranked number one, the next is number two (Bitter, 2009).

6. *Emotional Cutoff*

Bitter. (2014) asserted that emotional cutoff is a flight from unresolved emotional ties, not true emancipation, and avoidance of attachments and denial of unresolved conflicts.

7. *Multigenerational Transmission Process*

Goldenberg and Goldenberg (1991) argue that no symptom is ever just one generation deep. A minimum of three generations are involved in severe personal problems of the self, parents and grandparents who are a repetition of the parents' emotional style. The flow of anxiety in a family system is generational.

8. *Societal Regression*

Bitter (2014) argues that society is like a family, contains within it the forces toward undifferentiated and towards individual progression or regression depending on the existing differentiation.

The above eight interlocking concepts of Bowen can be handled using Genogram. Carter, & McGoldrick (1989) assert that the genogram gives a vast sum of insight for the therapist.

The impact of financial constraints on the home

The impact of financial constraints the family has been operationalized in this study basing on three levels of financial capability, inclusion and accessibility.

Financial capability

The financially capable families are able to successfully 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.

The lack of financial capability affects family and the wider community

According to Kempson et al., (2000), the 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.

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

Forms of home financial abuses

Barron (2012) pointed out that as well 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 as explained below (Barron, 2012): 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 victims' 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

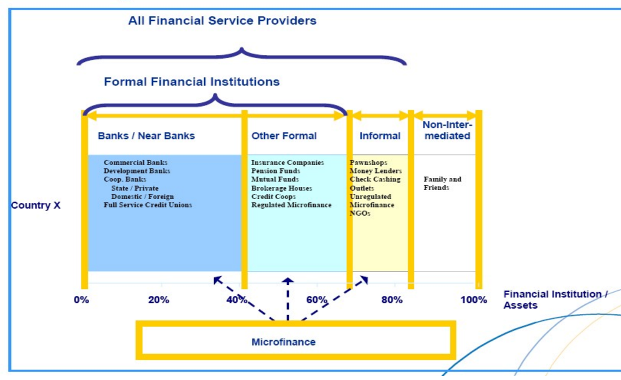
The inclusive financial sector has been considered by the United nations (UN) committee on building that contended that central banks and countries should add the goal of universal 'financial inclusion' to the two earlier goals of prudential regulation that include safety of depositors' funds and the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

Financial Inclusion

According to Hayton et al., (2007) 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.

Through acknowledging the role of skills and education it can be argued that it is not only those who lack access to mainstream financial services (like those on low incomes) that may become financially excluded (Mitton, 2008). Financial inclusions are always accessible by institutions.

Figure.2: Access to Financial Institutions and Financial Services



Source: Adapted from Chidzero, Ellis and Kumar (2006)

The sources of finance can be both formal and informal and can range from banks, near banks, non banks, community organizations to friends and family (Fig. 2). The analysis is concerned with availability of sustainable financial provisions in the family and societal systems.

Empirical evidence 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.

The literature about Transgenerational family counselling and innovative home growth analyzed the effects of financial constraints on family functioning as an outcome of different types of home innovative skills. The contributions on the adoption of an interactionist perspective (Woodman and Schoenfeldt, 1989; 1990) and for the study of home functioning (Burroughs and Mick 2004; Runco and Sakamoto, 1999) have considered the analysis of the effect of financial constraints like home economic situational factor that represents a contextual influence home functioning. This is because one might emphasize that the fewer the available resources, the more home financial functional results (Gibbert et al. 2007). Home financial constraints are based on the cyclical and systemic nature of the family functioning.

Role of financial constraints: Moreau and Dahl (2005) clarified that 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 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. Robinson (2003) asserted that different behaviours can co-exist and reinforce one another in different financial patterns as reflected in that financial abuse is a very common element in abusive relationships. Wilcox (2006) illustrated that it is not only financial avenues that put power controls and exertions over another person, but the family members' value systems. 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.

Sharp (2008) advanced that the behaviours associated with home financial abuse include: 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.

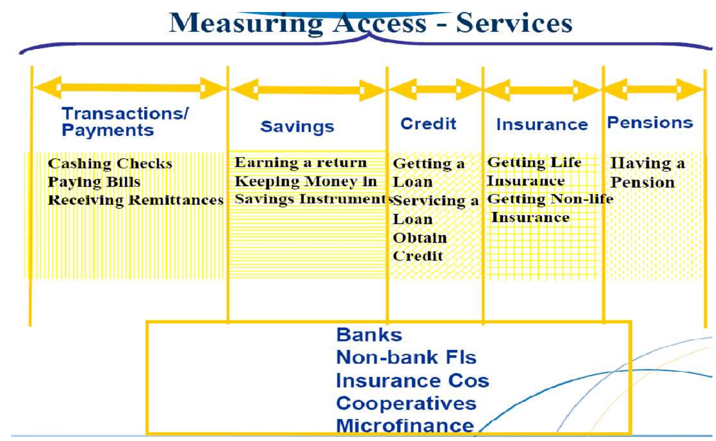
Barron (2012) argued that the immediate problems stemming from financial abuse that is being in and leaving an abusive relationship can lead to long-term financial difficulty. When reflecting on these home financial issues, it is significant to consider the essentially gender based nature of domestic abuse, financial difficulty and indeed broader economic patterns of work, income and financial management (Westaway & McKay, 2007).

The workability of Trans-generational family therapy in management of home financial constraints

The Trans-generational family therapy can be employed in dealing with family members with emotional anxiety as a way of managing home financial constraints. Bowenian systemic techniques: Goldenberg and Goldenberg (2008) present the Bowenian systemic techniques used in family therapy that include In home Observations (Copper Smith, 1980), Genogram (McGoldrick & Gerson, 1985; Duhl, 1981; Arrington, 1991; Congress, 1994; Kaslow, Celano, & Dreelin, 1995; Genopro, 2011) and Family floor plan (Deacon and Piercy, 2001).

The Bowenian techniques are relevant in management of financial transaction channel as evidenced in the financial institutions and financial services.

Figure.3: Financial Institutions and Financial Services



Source: Adapted from Chidzero, Ellis and, Kumar (2006)

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.

II. RESEARCH METHODOLOGY

The study used Exploratory and Case study design, because a lot can be learnt from a few examples of selected family constellations (Blaxter et al, 2010).

The case study enabled the researcher to assess the Trans-generational family counselling, home finance constraints to get informant's beliefs, attitudes and opinions about the topic of assessment (Amin, 2005).

Area of the Study

The research was carried out in Kampala Capital City Authority of central Uganda, because the key respondents and informants handling issues of Trans-generational family counselling and management of 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 and Rapport counselling centre. Study population

Table.1: Composition of targeted sample size, population category and corresponding sampling method

Category	Sampling method	Target population	Sampled Population
Family heads	Opportunistic sampling	48	30
Counselors and social workers	Purposive	150	100
Parent(s)	Simple random sampling	110	50
Children and Adolescents	Snow ball	90	20
Other family members	Stratified random sampling	52	17
	Total	450	217

Sample size and selection

The sample size of research participant was calculated basing on Yamane's formula (Yamane, 1967). 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 precision 0.05 (error of 5 percentage point) or level of confidence (usually 5% standard)

n= 217

Study instruments and measures

Data collection instruments

During this study, the research was guided interviews, focus group discussions, structured questionnaires, observation as well as documentary analysis.

Assessment Measures

Family Environment Scale

The Family Environment Scale (FES) is a self-administered test that assesses the social climate and functioning of all types of families. There are 90 items to which participants have to respond with either "True" or "False". The questionnaire examines three family environment dimensions. These dimensions include the (a) family relationships, with the subscales cohesion, expressiveness and conflict; (b) family system maintenance, with the subscales organization and control, and (c) the personal growth dimension, with 5 subscales: independence-autonomy, achievement, intellectual-cultural activities, active recreational activities, and -moral-religious.

Three subscales in the family relationships dimension were deemed relevant for the present study (such as, cohesion, expressiveness and conflict).

HOME Environment

The Home Observation for Measurement of the Environment (HOME) measured home environment in relationship to financial constraints. It was designed to assess the family constellations in relationship to home finances; the HOME is a well validated and widely used instrument (Bradley, 1989; Bradley & Caldwell, 1984; Caldwell & Bradley, 1984).

Data quality control

The Design Validity was based on the internal and external validity, while reliability was guided by pretest of the study instrument through cross checking the result of the respondents to find out if they are dependable and consistent with the asked questions as obtained from the research objectives.

III. FINDINGS

Table 2: Shows the Trans-generational Family Systems theoretical interlocking concepts are used to manage home financial constraints.

What are the Trans-generational Family Systems theoretical interlocking concepts are used to manage home financial constraints?	Frequency	Percentage	Cumulative %
Differentiation	26	11.98	11.98
Triangulation	21	9.68	21.66
Family Emotional System	22	10.14	31.8
Family Projection	15	6.91	38.71
Sibling Position	21	9.68	48.39
Emotional Cutoff	15	6.91	55.3
Multigenerational Transmission Process	23	10.6	65.9
Societal Regression	35	16.13	82.03
All the above	39	17.97	100
Total	217	100	

Source: Field data (2018).

In table.2, the respondents were asked to identify the Transgenerational Family Systems theoretical interlocking concepts that are used to manage home financial constraints. 17.79% as the highest choice indicated all the options given that is; differentiation, triangulation, family emotional system, family projection, sibling position, emotional cutoff, multigenerational transmission process and societal regression. However, of all the responses, Emotional Cutoff and Family Projection were the least considered since they both represented 6.91% lowest alternative.

Home financial abuses

These results build on previous research which has suggested financial abuse is a fairly common occurrence, although it may not always be disclosed or recognized as such by those experiencing it or providing advice.

Table.3: Types of home financial abuse that causes direct financial harm

What is the type of home financial abuse that causes direct harm?	Percentage of respondents who had encountered this type of abuse
Perpetrator getting the victim to take out credit	47%
Perpetrator transferring financial liability into the victim's name	10%
Perpetrator stealing from the victim	22%
Perpetrator destroying the victim's property	21%
Total	100

Source: Field data (2019).

In the table.3 when the respondents were asked the type of home financial abuse that causes direct harm, revealed the highest option of Perpetrator getting the victim to take out credit with 47% and the lowest choice was Perpetrator transferring financial liability into the victim's name with 10%.

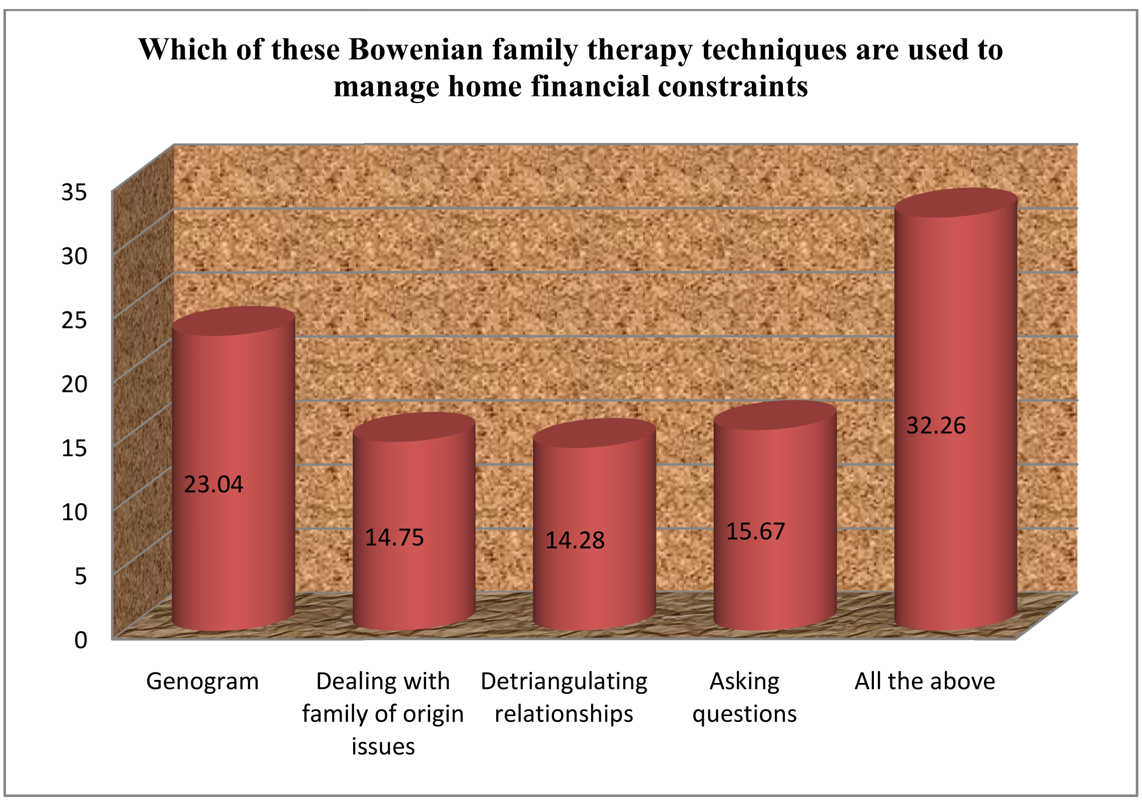
Table.4: Home Financial abuse through excessive financial control

In what ways does home finance abuse through excessive financial control affect family dimensions?	Percentage of respondents who had encountered this type of abuse
Perpetrator controlling access to the victim's income, banking or savings	44%
Perpetrator controlling or interfering with victim's benefits	29%
Perpetrator demanding the victim account for all their spending	15%
Perpetrator interfering with the victim's employment or education	12%
Total	100

Source: Field data (2018).

The statistics in table.4 when the respondents were asked the ways does home finance abuse through excessive financial control affect family dimensions, exposed the highest alternative of Perpetrator controlling access to the victim's income, banking or savings with 44% and the lowest score was Perpetrator interfering with the victim's employment or education with 12%.

Figure.4: Gives the Trans-generational family systems techniques used in management of home financial constraints



Source: Field data (2019).

In figure.4, the respondents were asked which of the Bowenian family therapy techniques are used to manage home financial constraints. The results indicated that 32. 26% chose the alternative of all the above as the highest response. They included genogram at 23.04%, asking questions at 15.67, dealing with family of origin issues represented 14.75% while detriangulating relationships was the least considered but fell slightly below the former at 14. 28%.

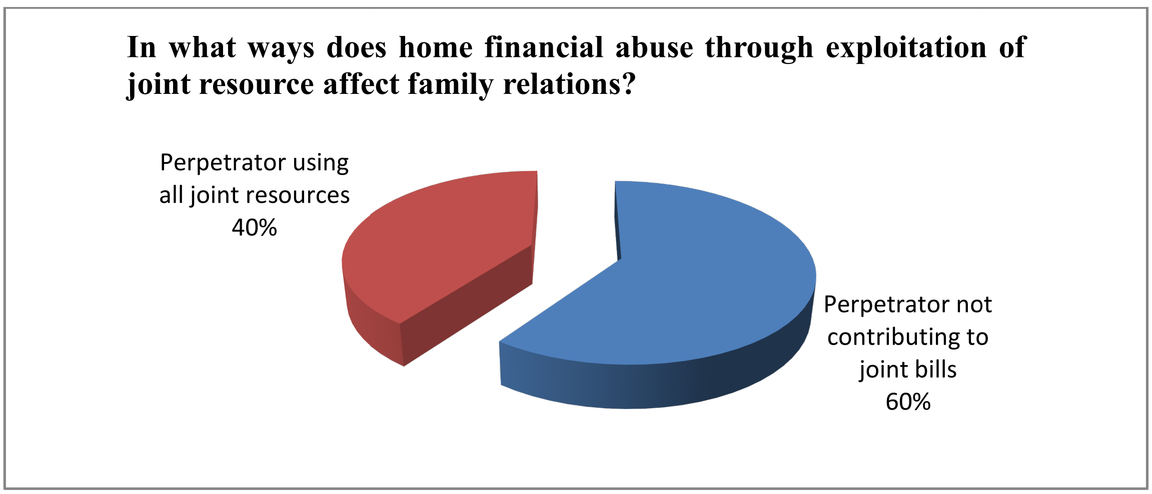
Table 5: Trans-generational Family Systems techniques are used to manage home financial constraints

Trans-generational Family Systems techniques are used to manage home financial constraints	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	112	51.6	51.6	51.6
Agree	56	25.8	25.8	77.4
Not sure	25	11.5	11.5	88.9
Disagree	20	9.2	9.2	98.2
Strongly disagree	4	1.8	1.8	100.0
Total	217	100.0	100.0	

Source: Field data (2019)

According to table.5 about whether Trans-generational Family Systems techniques are used to enhance family rituals the respondents revealed that the highest scores were on strongly agree with n=112 (51.6%), while those with lowest scores were strongly disagree with n=4 (1.8%). The cumulative percentage of agreement scores was 77.4% derived from those who strongly agree with 51.6% and those who agreed with 25.8%, whereas the lowest cumulative score was 11.0% derived from disagree scores of 9.2% and strongly disagree scores of 1.8%. However, those who were not sure score n=25 (11.5%). In working with the Trans-generational therapeutic techniques, the therapists need to be cognizant of how the family members jointly exploit their resources and possible financial abuse therein.

Figure.5: Home financial abuse through exploitation of joint resource



The results in figure.5 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%.

IV. DISCUSSION OF FINDINGS

The findings in table 2 are in line with Corey (2001) who argues that Bowen's focus is on patterns that develop in families in order to defuse anxiety. A key generator of anxiety in families is the perception of either too much closeness or too greater distance in a relationship.

The statistics in table.4 when the respondents were asked the ways does home finance abuse through excessive financial control affect family dimensions, exposed the highest alternative of Perpetrator controlling access to the victim's income, banking or savings with 44% and the lowest score was Perpetrator interfering with the victim's employment or education with 12%. The results in table are in concurrence with Barron (2012) who asserted that being in an abusive relationship can lead to long-term financial difficulty.

The findings of figure.4 are in agreement with McGoldrick, Gerson, & Shellenberger (1999) who argued that Bowen devised a "family diagram," later developed into what is now called a genogram. The genogram is a way of collecting and organizing important data over at least three generations. A family genogram consists of a pictorial layout of each partner's three-generational extended family. This is a tool for both the therapist and family members to understand critical turning points in the family's emotional processes and to note dates of births, deaths, marriages, and divorces. The genogram also includes additional information about essential characteristics of a family: cultural and ethnic origins, religious affiliation, socioeconomic status, type of contact among family members, and proximity of family members.

The statistics in table.5 are in concurrence with McGoldrick (1998) who contended that the Bowenian family therapy is essential in re-visioning family therapy with the intent of making race, culture, and gender central to clinical practice. In addition, the Bowen therapists have also made significant contributions to concepts related to tracking, sequences, family and marital structures, and leadership in family systems. The transgenerational family therapy is sometimes called "natural systems therapy or family systems therapy" (Becvar & Becvar, 2003, p. 145). The Bowenian's model was one the first to address multigenerational family issues.

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.

In connection to the above findings on family financial abuses, there is need for most home to come up with different key drivers of banking investment as a way of handling home financial abuses basing on the management of environmental and social risk for financial institutions.

Figure.6: Environmental and Social Risk for Financial Institutions

Source: http://firstforsustainability.org accessed on *15th june 2018*

According to figure.6, the sustainability levels in the private sector is increasingly understood as the creation of not just financial and economic value but also long-term environmental and social value for a wide range of stakeholders – including shareholders, employees, customers, suppliers, communities, and public-sector partners – with particular consideration for the needs of future generations (Weber, Fenchel & Scholz, 2006). The global importance of sustainability is reflected in changing consumer expectations and emerging national and international legislation. Companies' chances of operating successfully and engaging in international trade depend more and more on their ability to mitigate social and environmental risks and to capitalize on opportunities for innovation. Sustainability has become an essential element of competitive advantage and something businesses can no longer ignore.

Financial institutions, as the providers of finance for businesses of all shapes and sizes, have a pivotal role to play in promoting sustainability across industries, sectors, and communities. Sustainability also offers vast potential for financial institutions to improve their own products and services. Weber, Fenchel & Scholz (2006) asserted that for financial institutions, sustainability has two major components. One component is managing environmental and social risks in strategic decision-making and lending. Financial institutions can strengthen their portfolio by systematically evaluating these risks in the loan or investment appraisal process. In this way, they can focus investments on those companies and projects with high environmental, social, and financial performance. Doing so can help protect their asset portfolio by decreasing nonperforming loans (NPL), thereby increasing financial stability and protecting the bank's reputation. The integration of environmental risks into the whole credit risk management process is important because only then is an adequate risk management guaranteed. There exists an evidence of positive correlation between the application of ESG risk management and the decrease of NPL. The research shows that there are significant differences between banks that have signed the UNEP statement and those banks that have not signed this statement so far with respect to integrating environmental risk management in the credit management process.

Statistical studies demonstrate positive relation between application of sustainability principles and financial performance (Webber, Koelner, Habbeger, Steffensen, & Ohnemus, 2008). For example study on influence of sustainability performance and EBITDA margin. The study confirmed strong relation between all GRI categories as **independent variable and EBITDA margin (r2=0.736).The bank must set priorities, determine its level of ambition, set targets, invest in dedicated capacity and guide the cultural change management process.**

Figure.7: Key Sustainability Drivers According to Banks

Source: IFC Sustainability Survey of Financial Institutions (2005).

According to figure.7, the key sustainability drivers of management of home finances include four main categories: credibility and reputation; stakeholder demand (such as shareholders, investors, clients, NGOs); better risk management; new business opportunities.

V. CONCLUSION

The study concluded from table.2 that Trans-generational Family interlocking concepts are used to enhance family adaptability. The highest choice indicated the alternative all the above with 17.79% (differentiation, triangulation, family emotional system, family projection, sibling position, emotional cutoff, multigenerational transmission process and societal regression).

The research concluded in table.3 that the home financial abuses highly constrain home finances with the highest option of Perpetrator getting the victim to take out credit with 47% and the lowest choice was Perpetrator transferring financial liability into the victim’s name with 10%.

The study concluded in table.5 that the Trans-generational Family therapy is used to handle home financial constraints thus deepening family adaptability.

Recommendations

The study recommended that the Uganda Counselling Association and ministry of health should encourage counsellors and medical practitioner to use the Trans-generational Family therapy in promoting family communication, adaptability and union.

The research recommended that the Uganda Counselling Association and ministry of finance should encourage families and counsellors to handle the home financial abuses constraints.

The study recommended that the ministry of education, ministry of labour and the ministry of gender in conjunction with the Uganda Counselling Association should promote the workability of Trans-generational Family therapy as used to handle home financial.

REFERENCES

[1]. Adams, A.E., Sullivan, C.M., Bybee, D. & Greeson, M. (2008) *Development of the Scale of Economic Abuse*. Violence Against Women. 14(5):563-588.

[2]. Atkinson, A; McKay, S; Kempson, E and Collard, S (2006) ‘*Levels of Financial Capability in the UK: Results of a Baseline Survey’*. http://plenet.otherworks.com/data/files/fsa-fincancial-capability-evaluation-27.pdf

[3]. Augsburger W. David (1986) *Pastoral Counselling Across Cultures,*U.S.A-Philadelphia, Pennsylvania, Published by the Westminister Press.

[4]. Barron, J. (2012). *The domestic abuse and money education project (DAME)*: final report. Bristol: Women’s Aid; Sharp, N. (2008) “What’s yours is mine”: the different forms of economic abuse and its impact on women and children experiencing domestic violence. London: Refuge.

[5]. Beck, T., A. Demirguc-Kunt and S. Martinez Peria (2006) “Banking Services for Everyone? Barriers to Bank Access and

Use Around the World," *World Bank Policy Research Working Paper* No. 4079.
[6]. Bell, K. & Kober, C. (2008) *The Financial Impact of Domestic Violence*, London: Family Welfare Association/One Parent Families/Gingerbread;
[7]. Belsky, J. Lang, M.,E.; and Rovine, M. (1985). "Stability and Change in Marriage across the Transition to Parenthood: A Second Study." *Journal of Marriage and the Family* 47:855–865.
[8]. Belsky, J. Spanier, G.; And Rovine, M. (1983) "Stability and Change in Marriage across the Transition to Parenthood." *Journal of Marriage and the Family* 45:567–577.
[9]. Ben-Galim, D. and Lanning, T (2010) '*Strength against shocks: Low income families and debt*'. (Institute for Public Policy Research)
[10]. Bennett, L. A.; Wolin, S. J.; Reiss, D.; & Teitelbaum, M. A. (1987) *"Couples at risk for transmission of alcoholism: protective influences."* family process 2:111–129.
[11]. Bitter, James R. (2009) Theory and practice of family therapy and counseling. Belmont, CA: Brooks/Cole, Cengage Learning.
[12]. Bitter, James R. (2009) *Theory and practice of family therapy and counseling*. Belmont, CA: Brooks/Cole, Cengage Learning.
[13]. Bitter, James R. (2014) Theory and practice of family therapy and counseling. 2nd ed. Belmont, CA: Brooks/Cole, Cengage Learning.
[14]. Bitter, James R. (2014). Theory and practice of family therapy and counseling. 2nd ed. Belmont, CA: Brooks/Cole, Cengage Learning
[15]. Bowen, M (1978) *Family Therapy in Clinical Practice.* New York: Jason Aronson.
[16]. Bradley, R. H. (1989) HOME measurement of maternal responsiveness. *New directions for child development,* 43, 63-74.
[17]. Bradley, R. H., & Caldwell, B. M. (1984) The relation of infants' home environments to achievement test performance in first grade: a follow-up study. *Child Development,* 55, 803-809.
[18]. Burton Andrew, Ross Burton Andrew, Charton-Bigot Helene (2010) *Generations Past: Youth in East African History*. Ohio: Ohio University Press.
[19]. Caldwell, B. M., & Bradley, R. H. (1984).*Home Observation for Measurement of the Environment.* Little Rock: University of Arkansas Press.
[20]. Carter, Betty and McGoldrick, Monica. (1989) *The changing family life cycle.* Needham Heights, MA: Allyn and Bacon.
[21]. Chidzero, A-M.. and Kumar, A, (2005) Indicators of Financial Access: Household-level surveys, World Bank Financial Sector Policy Note. World Bank.
[22]. Corey, G.(2005) *Theory and practice of counselling psychotherapy (6th edn.)* New York: Brooks.
[23]. Financial Inclusion Taskforce (2010c) *'Mainstreaming Financial Inclusion. Planning for the future and coping with financial pressure: access to affordable credit'*. London: HM Treasury)
[24]. Financial Services Authority (2006) '*Financial Capability in the UK: Establishing a Baseline'*. London: Financial Services Authority.
[25]. Goode, J (2010). 'The role of gender dynamics in decisions on credit and debt in low income families. *Critical Social Policy*, 30, (1): 99-119
[26]. Hayton, K; Percy, V; Latimer, K and Chapman, M (2007) '*Financial Inclusion*: A topic report from the Scottish Household Survey' (Edinburgh: Scottish Government)
[27]. HM Treasury (2004)*'Promoting financial inclusion'*. London: HM Treasury.
[28]. HM Treasury (2007) '*Financial Capability: the Government's Long Term Approach*'. London: HM Treasury.
[29]. Kaye, M (1997) 'Equity's Treatment of Sexually Transmitted Debt'. *Feminist Legal Studies*, 5 (1): 35-55
[30]. Kempson, E; Whyley, C; Caskey, J and Collard, S (2000). *'In or out? Financial Exclusion*. London: Financial Services Authority.
[31]. Kumar, A. (2005) *Access to Financial Services in Brazil. Directions in Development series*. Washington, DC: World Bank.
[32]. Kumar, A., A. Nair, A. Parsons and E. Urdapilleta (2006) *Expanding Bank Outreach Through Retail Partnerships:* Correspondent Banking in Brazil", World Bank Working Paper 85.
[33]. Lanning, T (2013) *Great Expectations. Exploring the promises of gender equality*. London: IPPR.
[34]. Lyon, E. (2002) *Welfare and Domestic Violence Against Women*. Pennsylvania: National Research Center on Domestic Violence.
[35]. McQuaid, R and Egdell, V (2010) '*Financial Capability – Evidence Review*'. Scottish Government. http://www.scotland.gov.uk/Resource/Doc/304557/0102282.pdf.
[36]. Mitton, L (2008) '*Financial inclusion in the UK: Review of policy and practice'*. Joseph Rowntree Foundation.
[37]. Robinson, A. L. (2003) *The Cardiff Woman's Safety Unit*: A Multi-Agency Approach to Domestic Violence. Cardiff: Cardiff University.
[38]. Sharp, N. (2008) *"What's yours is mine": the different forms of economic abuse and its impact on women and children experiencing domestic violence*. London: Refuge.
[39]. Stark, E (2007) *Coercive Control: How Men Entrap Women in Personal Life*. Oxford: Oxford University Press.
[40]. UN (2009) *World Survey on the Role of Women in Development.* New York.
[41]. Webber, O., Koelner, T. Habbeger, D., Steffensen, H., & Ohnemus, P. (2008) *The relation between sustainability performance and financial performance of firms*. Progress in Industrial Ecology.
[42]. Weber O., Fenchel M., Scholz R.W., (2006) *Empirical Analysis of the Integration of Environmental Risks into the Credit Risk Management Process of European Banks*.
[43]. Westaway, J. & McKay, S. (2007) *Women's financial assets and debts*. London: Fawcett.
[44]. Wilcox, P (2006) *Surviving Domestic Violence: Gender, Poverty and Agency*. London: Palgrave Macmillan.
[45]. Wilcox, P (2006) *Surviving Domestic Violence: Gender, Poverty and Agency*. London: Palgrave Macmillan.