



Comparison of the Effectiveness of the Successful Money Management and Reality Therapy Training Packages in Financial Conflicts, Family Relationships, and Marital Intimacy of Married Women

Kobra. Asadi¹, Zahra. Yousefi^{2*} & Ali. Mahdad³

1. Ph.D student of counseling department, Isfahan branch (Khorasgan), Islamic Azad University, Isfahan, Iran

2. Assistant Professor, Department of Psychology, Isfahan Branch (Khorasgan), Islamic Azad University, Isfahan, Iran

3. Associate Professor, Department of Psychology, Isfahan Branch (Khorasgan), Islamic Azad University, Isfahan, Iran

ARTICLE INFORMATION	ABSTRACT
Article type Original research Pages: 6-12 Corresponding Author's Info Email: z.yousefi@khuisf.ac.ir	Background and Aim: Economic pressure in families where couples cannot match their financial demands with the current family conditions can create conflicts in the financial priorities of each couple or family. These conflicts, which are caused by financial turmoil, can reduce family communication, marital satisfaction, and intimacy. Accordingly, this study was conducted to determine and compare the effectiveness of the successful money management and reality therapy training packages in financial conflicts, family relationships, and marital intimacy of married women. Methods: This was a quasi-experimental study with a pretest and posttest design, a control group, and a two-month follow-up phase. The statistical population included all married women in Tehran in 2020-2021, out of which 45 married women were selected by purposeful sampling and randomly assigned to two experimental groups and one control group (15 people in each group). The experimental groups received eight 90-minute sessions of researcher-made successful money management training (2021) and Glasser's reality therapy (2008) interventions one session per week. However, the control group received no intervention. The study tools were the ENRICH marital satisfaction scale (1998), the Family Communication Patterns Instrument (Ritchie & Fitzpatrick, 1990), and the Intimacy Scale (IS) (Thompson & Walker, 1983). The data were analyzed using repeated measures ANOVA. Results: According to the results, successful money management and reality therapy training packages have a significant effect on financial conflict, family relationships, and marital intimacy of married women ($p < 0.001$). The results of the follow-up test suggested that there is no significant difference between the two test groups in terms of the effectiveness of the training packages. So, it can be argued that both training packages are equally effective. Conclusion: The results indicated that both the successful money management training package, which is a culture-based and native protocol, and the reality therapy training package can reduce financial conflicts in the family and improve family relationships and marital intimacy.
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Introduction

The inability of couples to change their lifestyle and adapt to new conditions can cause financial conflicts. Financial conflicts show that couples have disagreements over earning and spending it, and financial challenges may cause couples to have financial conflicts in other areas of life. Research shows that men in couples with financial conflicts may experience sexual dysfunction (Boddi & et al., 2015). Some studies show financial conflicts can cause family violence (Jukes, 2002). Taft, Mehrizi, and Roshan (2013) also showed that freedom of action in financial matters could reduce family financial concerns. Studies have introduced various factors, such as couples' financial conflicts and family financial stress. People with this kind of attitude show different and different reactions to marital conflicts. In fact, this view directly or indirectly affects their marital satisfaction (Dean, Carroll, & Young, 2007). Also, financial conflicts can cause depression, stress, anxiety and damage to the overall well-being of the family (Mistry, Lowe, Benner, & Chien, 2008). However, financial conflicts can affect couples' marital satisfaction (Archuleta, 2013). However, confusion in managing money in the family can disturb marital satisfaction and affect the interactive communication patterns of couples.

In the communication patterns of the family, two basic dimensions of conformity and dialogue have been identified; The conformity dimension is an example and a degree of family communication patterns that pressures the members to unify their attitudes, values and beliefs; Families that score higher in this dimension emphasize harmonizing opinions and attitudes; This type of orientation emphasizes harmony, avoiding conflict and conflict, dependence and adhesion of members to each other; Communication in these families reflects intimacy, mutual respect, and efficient communication patterns (Gottman & Gottman, 2013). The ability to foster intimacy is an interpersonal factor whose importance is often attributed to its central role in the development of close relationships and its relationship to marital satisfaction (Grills & et al., 2015). Therefore,

intimacy creates both individual and relationship satisfaction and is the main factor in providing health, compatibility, happiness and a sense of meaning in couples. Ideally, close interpersonal relationships allow people to satisfy their need to be accepted, noticed, valued, and loved, allowing them to reciprocate such attitudes and behaviors for their spouses. The ability to establish and maintain intimacy with others helps people cope with communication problems and have satisfying relationships, while avoiding intimacy is characteristic of people who describe their relationships as less satisfying (Bradley, 2014). Dandeneav and Johnson (2009) believe that intimacy is defined as a communicative event in which genuine disclosure is met with empathy. On the other hand, those afraid of vulnerability are likely to be afraid of intimacy, and these people may experience more problems in their important relationships (James & Jeffrey, 2012). Financial conflicts can affect the intimacy of couples and reduce it.

Until now, different methods have been used to modify family structures; one of the common methods is reality therapy. Reality therapy is a set of techniques, methods and tools to help people, in order to move from ineffective behaviors to effective behaviors, from destructive to constructive choices, and most importantly, from an unhappy lifestyle to a happy lifestyle. William Glasser believed that people should face reality; The basis of reality therapy is based on the principle that people always choose their behavior. Every type of behavior from a person has been chosen and every behavior is done to reduce the level of failure or satisfy a specific need. Although this behavior may be ineffective, he continues his behavior because the person does not know a better way to reduce his failure at that moment. Reality therapy focuses on problem-solving and better decision-making to achieve goals and places more importance on the present than the past (Wobulding, 2017). Anyway, although the reality therapy method and other methods of modifying family variables can help improve family structures, the improvement of some structures, such as successful money management, needs to be given more attention in

existing therapeutic theories. On the other hand, the experiences of middle-class married women who have managed to manage money well in the family is a valuable treasure that attention can lead to the extraction of strategies and techniques for managing money in the family. Hence the present research was to develop a protocol based on the components of successful money management among women through qualitative epistemology and then answer these questions: is the educational package of successful money management effective compared to reality therapy on financial conflicts, family relationships and intimacy ?

Method

The research design was experimental and semi-experimental, with a pre-test, post-test and follow-up plan with the control group. The statistical population was all married women in Tehran in 2019. In this way, the participants in the research were 60 young married women selected by the available method among those referred to counseling centers in Tehran. Then 20 people were randomly assigned to each of the groups (experimental and control groups). While the control group was on the waiting list, the experimental groups were exposed to 8 sessions of 90 minutes of educational content.

Tools

1. Questionnaire of financial conflicts: In this research, the subscale of financial conflicts, which includes questions 46 to 55 from Enrich's Marital Satisfaction Questionnaire (1998), was used in the long form, based on a 5-point Likert scale from 1 (very little) to 5 (a lot) was measured. Higher scores indicate better financial management and lower scores indicate less financial management and more financial conflict. The alpha coefficient of financial management was reported as 0.74 in the report of Olson, Furiner and Druckman (1989), and in Sharif Nia's research (2010), the validity of the financial conflict subscale questionnaire was reported as 0.92 and its reliability according to Cronbach's alpha method was 0.83, and in Cronbach's alpha was reported as 0.86 in Mahdavian's research.

2. The Revised Family Communication Patterns Questionnaire: This tool was designed by Ritchie and Fitzpatrick (1990) to measure the respondent's level of agreement or disagreement with 26 items about his family's communication status in a 5-point range. A score of 4 is equivalent to completely agreeing, and a score of zero is equivalent to completely disagreeing. Fitzpatrick and Ritchie (1994) have reported that the test-retest reliability coefficient in three different age groups after a three-week period was close to 1 for conversational orientation and between 0.73 and 0.93 for conformity orientation. The content and criterion validity of the questionnaire has also been confirmed in the research of Koerner and Fitzpatrick (2012). In the study of Kourooshnia and Latifian (2016), the validity of this tool was investigated with the methods of exploratory factor analysis 16 and internal consistency. The result of factor analysis in the principal components method was extracting two factors dialogue orientation and conformity orientation. The study of internal consistency has shown that the items related to each factor have the highest significant correlation with the total score of that factor, and between the scores obtained from the two factors of communication orientation and conformity orientation, there are significant correlations of 0.75 and 0.44 with the total score of the tool, respectively. There is. Regarding the reliability of this tool, Cronbach's alpha coefficient has been calculated, which was equal to 0.87 and 0.81 for the communication orientation and harmony orientation scales, respectively (Korushnia & Latifian, 2017).

3. Thompson and Walker Marital Intimacy Scale (MIS): The Thompson and Walker Marital Intimacy Scale (1983) has 17 questions. The range of scores for each question is between never = 1, rarely = 2, sometimes = 3, often = 4, mostly = 5, it is almost always = 6 and always = 7, and a higher score is a sign of greater intimacy, and its cut-off score is 60. This scale has good internal consistency with an alpha coefficient of 0.91 to 0.97 (Walker & Thompson, 1983). Fifteen counseling professors checked its content

and face validity and the questionnaire was administered to 100 couples in Tehran, and the reliability coefficient of the whole scale was obtained by Cronbach's alpha method of 0.96, which indicates the acceptable reliability of the questionnaire. Calculating the reliability coefficient by removing individual questions also showed that removing any of the questions has no significant effect on the reliability coefficient (quoted from Sanai-Zaker, 2000). In the research of Naderi and Azadmensh (2011), the reliability coefficients of the questionnaire using Cronbach's alpha method and halving were reported as 0.90 and 0.83, respectively, which generally indicate the desired reliability

coefficients of the questionnaire. The reliability of this questionnaire in the research of Fetholehzadeh et al. (2016) was obtained with Cronbach's alpha method of 0.89.

Results

Among the participants, the highest age frequency is between 25-35 years old, and the lowest age frequency is above 36 years old. Also, the highest frequency of education is related to a master's degree, and the lowest frequency of education is related to a bachelor's degree. The descriptive index results of the research variables are in the table.

Table 1. Mean and standard deviation of financial conflicts, dimensions of family communication and marital intimacy

Variable	Test	Reality Therapy		Successful money management		Control group		Number
		Mean	Standard Deviation	Mean	Standard Deviation	Mean	Standard Deviation	
Financial conflicts	Pre-test	18.00	1.73	18.13	1.60	18.27	1.44	15
	Post-test	20.07	1.67	21.20	2.62	18.07	1.98	15
	Follow-up	24.6	0.99	24.13	1.51	18.00	1.81	15
Conversation orientation	Pre-test	56.47	2.07	57.13	2.45	58.13	1.06	15
	Post-test	61.60	3.29	62.67	4.06	58.00	1.65	15
	Follow-up	62.13	3.14	63.07	3.67	58.20	2.21	15
Alignment orientation	Pre-test	40.27	1.83	40.93	1.58	40.87	1.73	15
	Post-test	43.40	1.92	44.80	1.90	40.73	2.34	15
	Follow-up	43.73	1.94	44.27	2.22	40.67	2.26	15
Marital intimacy	Pre-test	59.53	4.09	58.87	4.02	59.27	4.88	15
	Post-test	71.87	11.53	66.67	4.70	58.73	5.79	15
	Follow-up	72.33	11.08	65.80	4.06	58.77	5.80	15

The results show that the scores of financial conflicts, dimensions of family communication, and marital intimacy in the post-test of the experimental group of the educational package method based on reality therapy as well as the experimental group of the package method of identified factors effective on successful money management have changed compared to the control group. In financial conflicts, marital satisfaction, positive emotional experience, dialogue orientation, conformity orientation, and marital intimacy averages have increased in the test groups compared to the pre-test; The average negative emotional experience in the test groups has decreased compared to the pre-test. Also, the results show a difference between financial

conflicts, dimensions of family communication, and marital intimacy of the experimental group in the pre-test and post-test stages. In order to check the significance of this difference, the analysis of variance test with repeated measurements was used. Shapiro-Wilk test was used to check the normality of scores of financial conflicts, dimensions of family communication and marital intimacy, and Levine's test was used to check the assumption of the equality of variances.

The main effect of the factor of group membership (groups) was obtained for the variables of financial conflicts, dimensions of family communication and marital intimacy; That is, the research groups as a whole show a

significant difference in terms of scores of financial conflicts, dimensions of family communication and marital intimacy ($p < 0.05$). Also, the interaction of time factor and group membership (research conditions) was statistically significant for all variables of financial conflicts, dimensions of family communication and marital intimacy; That is, the trend of changes in the scores of financial conflicts, dimensions of family communication and marital intimacy from pre-test to post-test had a significant difference between the groups ($p < 0.05$). This finding means a significant change between the experimental and control groups in the mean score of financial conflicts, dimensions of family communication, and marital intimacy from pre-test to post-test and follow-up.

Conclusion

The present study was conducted to compare the effectiveness of the successful money management educational package with reality therapy on financial conflicts, family relationships and marital intimacy of women. The results of variance analysis with repeated measurements showed that both methods have a significant effect on financial conflicts, marital satisfaction, dimensions of emotional experience towards the spouse, dimensions of family communication and marital intimacy, but there is a significant difference between the effectiveness of the two methods.

In explaining the effectiveness of this method on increasing family relationships of the type of dialogue and harmonious relationships in this method, it can be said that family communication patterns refer to how family members communicate with each other and how family members interpret family communication (Fitzpatrick and Queener, 2010). In the communication patterns of the family, two basic dimensions of conformity and dialogue have been identified; The conformity dimension is an example and a degree of family communication patterns that pressures the members to unify their attitudes, values and beliefs; Families that score higher in this dimension emphasize harmonizing

opinions and attitudes; This type of orientation emphasizes harmony, avoiding conflict and conflict, dependence and adhesion of members to each other; Communication in these families reflects intimacy, mutual respect, and efficient communication patterns (Gottman & Gottman, 2013). Another important dimension in this model is the dimension of dialogue in the family, to the extent that the family creates a free and comfortable space for family members to participate in various issues.

In explaining the effectiveness of the teaching method based on reality therapy on marital satisfaction and reducing conflicts, it should be said that: since marital satisfaction means the objective feelings of satisfaction, satisfaction, pleasure experienced by husband and wife when they consider all aspects of marriage (Babasafari & et al., 1400) Therefore, according to the above definition, marital satisfaction is a positive and enjoyable attitude that a husband and wife have towards different aspects of their marital relationship, and dissatisfaction is a negative and unhappy attitude towards various aspects of the marital relationship. To determine the level of satisfaction, the individual estimates the costs and rewards of their relationships. In this regard, the potential benefits and rewards are compared with the individual's expectations about the relationship (Gottman, 2011). In the field of practical suggestions, considering the country's economic problems, the formula for success in money management in the middle class should be taught to other women in this class. Considering the effectiveness of the successful money management method in solving financial conflicts, it is suggested that consultants from this method solve conflicts of young couples.

Conflict of Interest

The authors of this study have no conflict of interest in conducting and writing it

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