



**EFFECTIVENESS OF COUNSELLING APPROACHES IN STRENGTHENING  
FAMILY ECONOMIC STABILITY FOR SUSTAINABLE DEVELOPMENT IN  
EBONYI STATE, NIGERIA**

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**Abstract**

This study investigates how counseling approaches impact the economic survival and long-term development of families in Ebonyi State, Nigeria. It focuses on the considerable economic difficulties that families face, the effectiveness of present counseling processes, and future transformation initiatives. Data from a field research were gathered by questionnaire, and the results were evaluated using mean ratings and standard deviations. The findings demonstrate that families in Ebonyi State face significant economic challenges, such as high poverty rates, youth unemployment, and limited access to quality education, agricultural problems, inflation, and gender inequality. Family therapy and support counseling, as well as career and work counseling, are now seen as useful; nevertheless, financial counseling, savings, and investing education are seen as ineffective. However, overall satisfaction with counseling services is moderate, with mean ratings of 2.55. The study proposed measures to increase counseling efficacy, such as making services more accessible, designing specialized programs, and fostering community collaborations, offering continuous counselor training, strengthening stakeholder participation, and implementing follow-up support systems. These studies effectively address Ebonyi State's economic concerns while also promoting long-term development. The grand mean of the research stresses the significance of a comprehensive, context-specific approach to counseling that focuses on enhancing Ebonyi State families' economic survival and long-term development.

**Key words:** Counselling, Family, Economic Survival, Development

**Introduction**

A family is a social unit consisting of a father, mother, and children. It is the most immediate group to which a child is exposed, and it has a profound impact on a person's life from birth to death. It makes a significant difference in everyone's life since it is caring and empowering. A family is a tight group of people who are linked via blood, sexual mating, or legal connections (Mondal, 2020). It may be regarded as the smallest and most basic social unit, as well as the most significant group in any civilization. The family is accountable for an individual's overall survival under all situations (Mondal, 2020). Economic survival is one of the most basic requirements for a family to survive in the 21st century. It is part of transitions that range from fundamental necessities to complexity. In this sense, economic survival entails

providing enough to meet basic necessities such as food, clothing, and shelter, as well as providing facilities to meet material and spiritual requirements in order to make life easier. This demonstrates how vital economic survival is. It's about making life easier and more colorful for the family. On a micro level, economic survival is likewise the top priority for families seeking to survive in this century. As a result, economic survival serves as a gateway for the family to survive in today's society (Smith and Brown, 2021).

As changes have occurred over the years in areas such as education, health, infrastructure, food and shelter, and a variety of others, even in the most remote parts of the world, there have also been changes in the systems and structures for man's survival in an ever-changing world (Johnson and Smith, 2020). All of these developments have had an impact on family structures in different ways. The aforementioned developments have had a mixed effect on Nigerian family systems, with some beneficial and some detrimental. Economic survival, as defined in this study, refers to families having a means to an end to obtain their daily bread. Having a long-term source of food, clothes, and housing for their family, as well as the ability to do so without stress or worry of running out. Economic survival is an essential component of family life, and it serves as the spinal column for the functionalist mentality. Though it is not the only thing that families should be worried about, it is important to be able to supply these things without worry, which will provide a family peace of mind (Abdullahi and Ibrahim, 2021). Given the significance of economic survival in family life, this research is being conducted to determine the best potential methods that Nigerian families can preserve their economic survival and make things easier on themselves for the near future and the far future.

The Japanese conducted a research to determine how family preservation and economic survival are related to family happiness and health. It was said that various social reforms to modernize Japan had a negative impact on smaller rural towns, causing community members to feel as if they were not living the life they had grown up with, as well as having a negative impact on individuals who had gone to cities. Rural people's feelings were influenced by the shifting environment to a more westernized one, whilst urban inhabitants were worried by the high level of rivalry in the job. It was discovered that many Japanese families did not want to tell counselors that they needed aid since their economic situation was giving them stress, but this was evident in their behavior and speech (Okoye, and Yamamoto, 2022). This study is alarmingly relevant when compared to Nigerian families, and it does not only include rural families. It will provide a link where similar resources and improvements in counseling methods for economic survival can be made between citizens of the two countries and Japanese experts, with the resulting studies and counseling method improvements being shared.

The economic survival of a family in Nigeria's rural areas is critical since government funds are not always the most stable source of income for them, and there are months when they do not have enough money to spend on even the most basic food purchases. Rural households have their own farms and food supply, therefore money is vital for them to buy goods they cannot manufacture themselves, as well as purchasing school fees and books for their children (Adekunle, and Johnson, 2022). The scenario is slightly different for urban families, since many are working to pay rent in what rural people regard to be an expensive region, and many urban individuals are there because they have a job in the area. It is stated that when Nigerian rural and urban households are compared to those from wealthier other nations, they become anxious and believe they are not living well, even if this is not the case.

Foreign individuals residing in Nigeria may have a different understanding of economic survival, but it is still an essential topic to address via family counseling (Adekunle and Johnson, 2022).

Counselling is a prepared meeting between a client and a counsellor. The meeting is held at a set time and location for the sole benefit of the client. Counselling takes place at a certain time and location, with the primary goal of assisting the client. Counselling practices are critical in improving family economic survival and promoting long-term development. In Ebonyi State, Nigeria, families confront a number of economic obstacles that limit their ability to achieve long-term growth in the twenty-first century. These barriers may include limited access to financial resources, a high rate of unemployment, high inflation, poverty, insecurity, policy inconsistency, gender inequality, a lack of financial education, and insufficient coping abilities to deal with economic downturns. Despite the potential benefits of counselling approaches in addressing such difficulties, little is known about how counselling interventions in Ebonyi State contribute to family economic survival and sustained progress. As a result, the purpose of this research is to investigate the impact of a counseling approach on economic survival in Ebonyi State families, with the objective of developing strategies for enhancing economic survival and supporting sustainable development in the twenty-first century.

### **Objectives**

The objectives that guided this study are:

- i. to examine the current economic issues experienced by Ebonyi State families in the 21st century.
- ii. to investigate the various counselling approaches used for economic survival among families in Ebonyi State.
- iii. to assess the effectiveness of counselling therapies in improving economic resilience and sustainability within family units.
- iv. to make recommendations for improving the application and effectiveness of counseling approaches targeted at supporting economic survival and sustainable development in Ebonyi State families.

### **Research Questions**

1. What are the major economic challenges faced by Ebonyi State families in the 21st century?
2. What counselling approaches are presently being used in Ebonyi State to address economic survival in families?
3. How successful are these counseling therapies in increasing economic resilience and sustainability within families?
4. What measures might be suggested to improve the application and effectiveness of counselling approaches targeted at boosting economic survival and long-term development in Ebonyi State families?

### **Conceptual Framework**

In addressing family challenges in the 21st century, several studies and approaches have been employed, they including:

**Family Therapy:** Family therapy, sometimes referred to as family counseling or systemic therapy, is a type of psychotherapy that seeks to promote communication and conflict resolution within families or intimate relationships. It sees the family as a system with distinct

patterns of communication and interaction. Family therapists help people and families identify and manage difficulties such as communication breakdowns, behavioral problems, substance misuse, marital disputes, and family changes (such as divorce or grief). Family therapy approaches may include systemic treatments, structural therapy, strategic therapy, and narrative therapy. Family therapy's ultimate objective is to build healthier connections, improve family functioning, and promote overall well-being for all members of the family system (Nichols and Schwartz, 2008).

**Financial Counseling:** Financial counseling is offering advice and help to people or families who are having financial difficulties or want to enhance their financial well-being. Financial counselors assist clients in developing budgeting, debt management, saving, investing, and retirement planning strategies. They may also help with managing financial stress, modifying spending habits, and increasing financial knowledge. Financial counseling may be especially effective for anyone suffering with debt, financial problems, unemployment, or major life changes. The counselor collaborates with clients to develop individualized financial plans that enable them to make educated decisions about their financial future (Dobson and Dozois, 2019).

**Career Counselling:** Career/professional counseling is a process that helps people explore, plan, and manage their professional growth. Career counselors assist clients in identifying their interests, talents, beliefs, and personality attributes in order to make more educated professional selections. They may employ a range of assessment approaches, including as personality tests, interest inventories, and skills evaluations, to assist clients in developing self-awareness and clarifying their professional objectives. Career counselors also help with resume writing, job search methods, networking, interview preparation, and career growth. They may also provide assistance and direction throughout professional transitions, such as job loss or change. Career counseling is to assist individuals in finding rewarding and meaningful employment that matches their abilities, values, and objectives (Johnson and Greenberg, 2013).

**Solution-Focused Brief Therapy (SFBT):** Solution-Focused Brief Therapy (SFBT) is a goal-oriented approach to psychotherapy that emphasizes finding and amplifying clients' strengths and resources in order to promote positive transformation. SFBT promotes solutions over issues or prior experiences. Therapists collaborate with clients to establish clear, attainable goals and brainstorm viable solutions. SFBT sessions are often quick, lasting only a few sessions, and are intended to be future-oriented and action-focused. Therapists employ tactics like scaling questions, miracle questions, exception questions, and scaling questions to help clients visualize and strive toward their ideal future. Relationship difficulties, depression, anxiety, addiction, and trauma are among the topics that SFBT effectively addresses. It is especially useful for clients who want a practical, solution-focused approach to treatment (Kim, Franklin, and Zhang, 2018).

### **Theoretical Framework**

**Family Systems Theory:** Murray Bowen's Family Systems Theory views the family as an interconnected system of persons whose interactions and behaviors are mutually reliant. It stresses knowing the family as a whole rather than just individual individuals. This idea holds that changes or disturbances in one element of the family system can have far-reaching consequences. In terms of economic survival and sustainable growth, Family Systems Theory proposes that economic issues inside the family can have an influence on family dynamics,

relationships, and functioning. This theory-based counseling technique aims to strengthen family communication, cohesiveness, and problem-solving abilities in order to increase economic resilience and promote sustainable development (Bowen 1978).

**Ecological Systems Theory:** Urie Bronfenbrenner created Ecological Systems Theory, which highlights the numerous layers of impact on an individual's development, from the local environment (micro system) to greater societal and cultural circumstances (macro system). It proposes that persons are embedded in multiple environmental systems that interact and impact one another. Ecological Systems Theory may assist academics understand how community resources, government policies, cultural norms, and economic situations affect family well-being and economic stability. This theory-based counseling method may include treatments at several levels, such as individual, family, community, and societal levels, to address structural impediments to economic sustainability (Bronfenbrenner, 1979).

**Social Exchange Theory:** Social trade Theory, based on economics and sociology, sees social interactions as a sort of trade in which people aim to maximize benefits while minimizing costs. It proposes that people form relationships and interact depending on the perceived rewards and costs. Social trade Theory outlines how family members trade and share economic resources such as money, time, and support. This theory-based counseling method may focus on enhancing family communication, negotiating skills, and conflict resolution tactics in order to maximize resource allocation and promote sustainable economic practices (Blau, 1964).

**Human Capital Theory:** Human Capital Theory, created by economists Gary Becker and Theodore Schultz, holds that expenditures in education, skills, and health improve individuals' economic output and well-being. It implies that having valuable human capital assets increases an individual's chances of achieving economic success and sustainability. Human Capital Theory, when applied to the family setting, highlights the necessity of investing in family members' education, skill development, and health in order to increase economic prospects and long-term growth. This theory-based counseling strategy may include giving assistance and resources to help family members improve their human capital through education, occupational training, and access to healthcare services (Becker, 1964).

**Resilience Theory:** Resilience Theory, which emerged from psychology and ecology, focuses on people's ability to adapt and prosper in the face of adversity. It implies that resilience is not a fixed attribute, but rather a dynamic process driven by a variety of factors such as personal qualities, family support, and external resources. In the context of economic survival in families, Resilience Theory stresses increasing families' coping mechanisms, problem-solving abilities, and social support networks in order to traverse economic hurdles and achieve long-term growth despite adversity (Masten and Obradović 2006). According to Masten and Obradović (2006), counseling treatments based on this idea may focus on enhancing family strengths, developing positive coping mechanisms, and creating supportive relationships within the family and community.

### **Methodology**

The study used a mixed-methods research design, combining quantitative and qualitative approaches, to collect comprehensive data on trends and expectations for the Impact of Counselling Approaches for Economic Survival in the Family for Sustainable Development in the 21st Century in Ebonyi State. The study selected individuals using stratified random sampling. The study's planned sample size was 150 individuals. This sample size provides

enough representation for families, stakeholders, groups, administrations, and employers. Quantitative data were gathered using standardized survey questions sent to counselors, families, and administrators. The questionnaires consist of five (5) Likert-scale items and closed-ended questions designed to examine participants' perspectives, experiences, and expectations about the Impact of Counselling Approaches for Economic Survival in the Family for Sustainable Development in the 21st Century in Ebonyi State. Qualitative data were gathered through semi-structured interviews with important stakeholders, families, administrators, and key players. The survey questions gathered include demographic information (participants' age, gender, educational level, and institutional affiliation). Data on participants' perspectives of the Impact of Counselling Approaches for Economic Survival in the Family for Sustainable Development in the Twenty-First Century in Ebonyi State were collected. To summarize participant replies, survey data were examined using descriptive statistics (e.g., frequencies, percentages, and means). Inferential statistics (such as t-tests and ANOVA) were also used to examine relationships between variables.

## Results and Discussions

**Table 1 Respondents Gender**

| Gender       | Frequency  | Percentage |
|--------------|------------|------------|
| Male         | 81         | 54.00      |
| Female       | 69         | 46.00      |
| <b>Total</b> | <b>150</b> | <b>100</b> |

Source: Field study 2025

Table 1 shows that 46.00% of the respondents were female and 54.00% were male. This implies that majority of the respondents were male.

**Table 2 Respondents Age**

| Age          | Frequency  | Percentage |
|--------------|------------|------------|
| <15          | 11         | 07.33      |
| 16-25        | 28         | 18.68      |
| 26-35        | 47         | 31.33      |
| 36-45        | 29         | 19.33      |
| 46>          | 35         | 23.33      |
| <b>Total</b> | <b>150</b> | <b>100</b> |

Source: Field study 2025

The table 2 above shows that 11 of the respondents (07.33%) were between 15 and below years, 28 of the respondents (18.68%) were between the age of 16-25, 47 of the respondents (31.33%) were between the age of 26-35, 29 of the respondents (19.33%) were between the age of 36-55 and 35 of the respondents (23.33%) were between 46 and above years.

**Table 3: Respondents Educational Level**

| Response      | Frequency | Percentage |
|---------------|-----------|------------|
| Primary       | 24        | 16.00      |
| Secondary     | 36        | 24.00      |
| Tertiary      | 53        | 35.34      |
| Post Graduate | 32        | 21.33      |

|              |            |            |
|--------------|------------|------------|
| Others       | 05         | 3.33       |
| <b>Total</b> | <b>150</b> | <b>100</b> |

Source: Field study 2025

Table 3 shows the educational levels of the respondents who took part in the study on the impact of counseling approaches for economic survival in families for sustainable development in 21st century Ebonyi state. The table displays the distribution of responders from various educational backgrounds, including: 24 respondents (16.00% of the total sample) reported having finished primary education. This suggests that a large proportion of respondents have a basic degree of education. 36 respondents (24.00% of the total sample) reported having finished secondary education. Secondary schooling is an important stage in academic growth, and the existence of responders at this level indicates a range of educational backgrounds. 53 respondents (32.34% of the total sample) reported having finished post-secondary education. Individuals in this group hold qualifications such as diplomas and bachelor's degrees, indicating a higher level of educational achievement. 32 respondents, or 21.33% of the overall sample, reported having completed postgraduate education. This group includes people with master's degrees and Ph.Ds, showing a considerable number of highly educated people in the sample. Five respondents, or 3.33% of the overall sample, reported having educational degrees that did not fit into the primary, secondary, university, or postgraduate categories. This group might include those with vocational or specialized training. This difference in educational level is vital for gathering various viewpoints on the influence of counseling approaches on economic survival within families for sustainable growth in the 21st century in Ebonyi State.

**Table 4: Respondents Marital Statue**

| Response     | Frequency  | Percentage |
|--------------|------------|------------|
| Single       | 12         | 8.00       |
| Married      | 76         | 50.67      |
| Divorce      | 26         | 17.33      |
| Widow        | 29         | 19.33      |
| Others       | 07         | 4.67       |
| <b>Total</b> | <b>150</b> | <b>100</b> |

Source: Field study 2025

Table 4 shows the marital status of respondents to the study on the influence of counseling techniques for economic survival in families for long-term development in Ebonyi State in the twenty-first century. 12 respondents or 8.00% of the entire sample, reported being single, this category comprises those who have not gone into a formal marriage or committed partnership. The biggest group includes 76 respondents (50.67% of the total sample) who reported being married. This category includes people who have entered into a legally recognized union. 26 respondents (17.33% of the total sample) reported being divorced. This category refers to those who have legally ended their marriage. 29 respondents (19.33% of the total sample) reported being widowed. This category contains those who have lost a spouse due to death. Seven respondents, or 4.67% of the overall sample, identified their marital status as others. This category may include people in non-traditional or unusual marriage relationships, such as divorce or cohabitation. Understanding respondents' marital status is critical for adapting counseling techniques to suit the particular needs and problems experienced by individuals in

different marital arrangements, therefore fostering economic survival and sustainable growth within families in Ebonyi State.

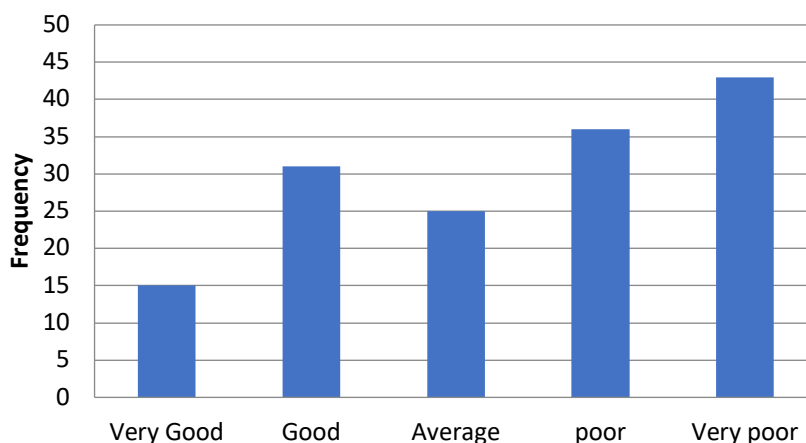
**Table 5: Employment Level**

| <b>Response</b> | <b>Frequency</b> | <b>Percentage</b> |
|-----------------|------------------|-------------------|
| Employed        | 45               | 30.00             |
| Unemployed      | 43               | 28.67             |
| Self Employed   | 27               | 18.00             |
| Student         | 10               | 06.67             |
| Retired         | 25               | 16.67             |
| <b>Total</b>    | <b>150</b>       | <b>100</b>        |

Source: Field study 2025

Table 5 shows the job status of respondents to the research on the impact of counseling techniques for economic survival in families for sustainable development in 21st-century Ebonyi State. 45 respondents, or 30.00% of the total sample, reported being employed. This group comprises those who are actively employed in a paid employment, whether full-time or part-time. The second biggest group consisted of 43 respondents (28.67% of the total sample) who reported being jobless. This category comprises those who are currently unemployed and actively looking for work. 27 individuals, or 18.00% of the overall sample, reported being self-employed. This category includes those who manage their own enterprises or engage in entrepreneurial activities. 10 respondents, or 6.67% of the overall sample, reported being students. This category comprises those who are currently enrolled in educational institutions and are seeking academic degrees. 25 respondents (16.67% of the total sample) reported being retired. Individuals in this group have stopped working owing to attaining retirement age or for other reasons, and they are no longer actively employed. Understanding respondents' job levels is critical for adapting counseling techniques to address the individual problems and possibilities associated with various work conditions, encouraging economic survival and long-term growth within Ebonyi State households.

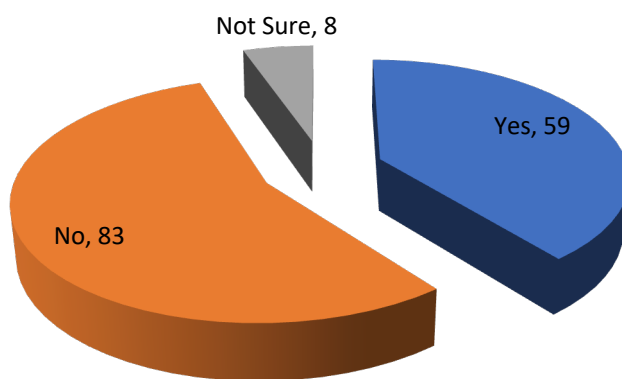
**How would you rate the Economic Condition of your Family?**



**Figure 1:** Economic condition of your family figure 1 depicts the economic situation of Ebonyi state's families. The largest proportion of respondents (43 out of 150, 28.67%) assessed their

economic situation as extremely poor. This suggests that a sizable proportion of the population is struggling economically. The second-highest group, with 36 responders (24%), shows a significant economic difficulty. 25 respondents (16.67%) assess their economic situation as average, indicating that they may be getting by but lack major economic stability or riches. 31 respondents (20.67%) assessed their economic situation as excellent, suggesting that a minority of families feel reasonably comfortable financially, while just 15 respondents (10%) consider their economic situation to be very good, indicating a tiny fraction of economically well-off families. According to the findings, the majority of families in this study are struggling financially, with more than half describing their situation as poor or extremely poor. Cooper (2014) affirmed the findings in her book "Cut Adrift: Families in Insecure Times."

**Have you or any member of your family ever sought counselling for economic-related issues?**



**Figure 2: Prevalence of Counselling for economic-related issues**

Figure 2 depicts the incidence of counseling for economic difficulties in Ebonyi state. This substantial amount means that 39.3% of respondents have sought financial advice. The graph emphasizes the need for such services and the significance of economic counseling as a tool for economic survival and sustainability. More than half of the respondents (55.3%) have never sought financial advice. This might reflect a variety of challenges, including a lack of awareness, accessibility issues, stigma, or cultural barriers, among others. 5.3% Not sure. A tiny number of respondents are unsure if they or their family members have sought financial advice. This might suggest a lack of clear communication among families about seeking help, or it can show a low engagement or passive participation in the process of economic counseling.

**Research Question 1:** What are the major economic challenges faced by Ebonyi State families in the 21st century?

**Table 6 presents the mean rating of major economic challenges faced by Ebonyi State families in the 21st century.**

| S/N | ITEMS   | Mean | ST DEV | Remark |
|-----|---|------|--------|--------|
| 1   | High rate of Poverty                            | 3.20 | 28.51  | Accept |
| 2   | High rate of youth Unemployment/underemployment | 3.34 | 34.52  | Accept |
| 3   | Limited Access to Education                     | 2.83 | 15.73  | Accept |

|                   |  |             |       |        |
|-------------------|--|-------------|-------|--------|
| 4                 | Agricultural Issues (weather, flood, high cost of farm implements etc) | 3.02        | 25.82 | Accept |
| 5                 | Inflation and Cost of Living   | 3.25        | 38.37 | Accept |
| 6                 | Gender Inequality  | 2.56        | 10.61 | Accept |
| <b>Grand Mean</b> |  | <b>3.04</b> |       |        |

Source: Field study 2025

Table 6 shows the mean rating of significant economic issues experienced by Ebonyi State families in the 21st century. Ebonyi State families consider high poverty rates as a severe economic issue. With a mean score of 3.20, respondents recognize the presence of poverty. The standard deviation of 28.51 suggests high variety in replies, implying that, while the issue is generally acknowledged, the degree to which it is felt differs greatly among households. Youth unemployment and underemployment are ranked as serious concerns, with a mean score of 3.34. This indicates that responders strongly agree on the seriousness of the situation. The high standard deviation of 34.52 demonstrates a wide range of unemployment experiences and perspectives, suggesting that some families may be hit worse than others. Another significant difficulty is a lack of educational opportunities, with a mean score of 2.83. Although this score is significantly lower than other challenges, it nevertheless reflects widespread agreement on its importance. The mean score for agricultural concerns, which includes bad weather conditions, flooding, and high farm implement prices, is 3.02, suggesting that respondents recognize these challenges as serious. Inflation and high living costs are ranked as key economic concerns, with a mean score of 3.25. The relatively high standard deviation of 38.37 demonstrates the extensive but diverse impact of inflation, implying that while most respondents experience the consequences, the extent to which they are impacted varies greatly. Gender inequality is acknowledged as a difficulty, but with a mean score of 2.56, it is the least important topic on this list. The grand mean of 3.04 across all categories indicates that respondents believe the stated economic difficulties are important. The findings show that households in Ebonyi State suffer a variety of economic concerns, with young unemployment, inflation, and poverty being the most urgent.

**Research Question 2:** What counselling approaches are presently being used in Ebonyi State to address economic survival in families?

Table 7 presents the mean rating of the counselling approaches presently being used in Ebonyi State to address economic survival in families.

| S/N               | ITEMS  | Mean        | ST DEV | Remark |
|-------------------|--|-------------|--------|--------|
| 1                 | Financial Counseling                           | 2.26        | 10.37  | Reject |
| 2                 | Family Therapy and Support Counseling          | 3.28        | 35.80  | Accept |
| 3                 | Savings and Investment Education               | 2.38        | 12.31  | Reject |
| 4                 | Career and Employment Counseling               | 3.40        | 38.74  | Accept |
| 5                 | Entrepreneurship and Small Business Counseling | 2.64        | 13.17  | Accept |
| 6                 | Career Planning                                | 2.73        | 14.16  | Accept |
| <b>Grand Mean</b> |  | <b>2.78</b> |        |        |

Source: Field study 2025

Table 7 shows the mean rating of the counseling techniques being employed in Ebonyi State to address economic survival in families. Financial counseling, with a mean score of 2.26, is not seen as acceptable strategy by respondents. The comparatively low standard deviation of 10.37 indicates that there is a widespread belief that financial counseling has no substantial impact on economic survival. Family therapy and support counseling have an average score of 3.28, suggesting that they are regarded as a successful strategy of economic survival. The large standard deviation of 35.80 indicates significant heterogeneity in responses, suggesting that while many families benefit, others may not. Savings and investment education, with a mean score of 2.38, is likewise typically seen ineffective. A standard deviation of 12.31 shows moderate variety in perceptions. Career and job counseling is well respected, with a mean rating of 3.40, making it one of the most widely recognized techniques. The relatively high standard deviation of 38.74 indicates a broad variety of experiences and perspectives, implying that the influence might vary substantially amongst households. Entrepreneurship and small company counseling are fairly acceptable, with an average score of 2.64. Career planning has an average score of 2.73, suggesting modest acceptability. The grand mean of 2.78 indicates that the counseling procedures utilized are moderately approved by families in Ebonyi State. The statistics show that although certain counseling techniques, such as family therapy and support counseling, career and job counseling, and entrepreneurial counseling, are widely recognized and seen as beneficial, others, such as financial counseling and savings education, are not. The variety in replies indicates the need for targeted and more effective counseling services to effectively address the different economic issues that Ebonyi State households experience.

**Research Question 3:** How successful are these counseling therapies in increasing economic resilience and sustainability within families?

**Table 8 presents the mean rating of how successful counseling therapies help in increasing economic resilience and sustainability within families.**

| S/N | ITEMS   | Mean | ST DEV | Remark |
|-----|---|------|--------|--------|
| 1   | To what extent do you believe the counselling approaches implemented in Ebonyi State effectively address economic challenges faced by families?                   | 2.31 | 11.88  | Reject |
| 2   | How satisfied are you with the range of counselling services available in Ebonyi State for addressing economic survival in families?                              | 2.55 | 17.93  | Accept |
| 3   | How effective do you consider the counselling approaches in Ebonyi State in providing practical solutions and strategies for economic resilience within families? | 3.06 | 23.38  | Accept |
| 4   | How would you rate the accessibility of counselling services tailored to economic survival in families within Ebonyi State?                                       | 2.91 | 20.31  | Accept |

|                   |  |             |       |        |
|-------------------|--|-------------|-------|--------|
| 5                 | To what extent do you believe the counselling approaches used in Ebonyi State empower families to make informed financial decisions and manage economic resources effectively? | 2.66        | 17.07 | Accept |
| 6                 | How would you rate the relevance and applicability of counselling approaches in Ebonyi State to the diverse economic needs and circumstances of families?                      | 2.31        | 9.35  | Reject |
| <b>Grand Mean</b> |  | <b>2.63</b> |       |        |

Source: Field study 2025

Table 8 shows the mean rating of how effective counseling therapies are in enhancing economic resilience and sustainability within families. The mean score of 2.31 suggests that Ebonyi State's counseling practices are not properly addressing the economic issues that families confront. The low standard deviation (11.88) indicates that this viewpoint is quite common among respondents. Satisfaction with Counseling Services has a mean score of 2.55, indicating moderate satisfaction with the breadth of counseling services provided. Effectiveness in giving Practical answers: The average score of 3.06 indicates that respondents believe counseling techniques are fairly helpful in giving practical answers for economic resilience. Counseling services have a modest level of accessibility, as indicated by a mean score of 2.91. Empowerment to make informed financial decisions. The mean score of 2.66 indicates that the counseling techniques help families make educated financial decisions and manage their economic resources efficiently. Relevance and Applicability to varied Economic requirements: The mean score of 2.31 indicates that counseling techniques are not highly relevant or adaptable to the varied economic requirements of families. The grand mean of 2.63 suggests that counseling approaches are regarded to be somewhat effective in enhancing economic resilience and sustainability within Ebonyi State families. The findings show that, while approaches to counseling are regarded to be relatively helpful in certain areas (for example, giving practical solutions and accessibility), there are large disparities in perceived efficacy, satisfaction, and relevance of these services. The constant impression of inadequacy in effectively handling economic difficulties implies a need for enhanced and more personalized counseling services that better suit the different requirements of Ebonyi State's families.

**Research Question 4:** What measures might be suggested to improve the application and effectiveness of counselling approaches targeted at boosting economic survival and long-term development in Ebonyi State families?

**Table 9 presents the mean rating of measures that might be suggested to improve the application and effectiveness of counselling approaches targeted at boosting economic survival and long-term development in Ebonyi State families?**

| S/N | ITEMS   | ST   |       | Remark |
|-----|---|------|-------|--------|
|     |   | Mean | DEV   |        |
| 1   | Ensure that counseling services are readily available and accessible to all families in Ebonyi State, especially those in rural or underserved areas. | 3.34 | 34.68 | Accept |

|   |  |             |       |        |
|---|--|-------------|-------|--------|
| 2 | Develop counseling programs specifically designed to address the economic challenges prevalent in Ebonyi State, taking into account the unique cultural, social, and economic contexts of the region.    | 3.53        | 25.98 | Accept |
| 3 | Foster community partnerships and collaborations to raise awareness about the importance of counseling for economic survival and development, and to encourage more families to seek counseling support. | 3.18        | 32.73 | Accept |
| 4 | Provide on-going training and capacity building opportunities for counselors to enhance their skills and expertise in addressing economic issues faced by families.                                      | 3.22        | 29.90 | Accept |
| 5 | Foster collaboration between counseling agencies, government agencies, non-profit organizations, and other stakeholders to create a comprehensive support system for families in Ebonyi State.           | 3.17        | 27.29 | Accept |
| 6 | Implement follow-up support mechanisms to monitor the progress of families after counseling sessions and provide additional assistance or resources as needed.   | 3.11        | 32.09 | Accept |
|   | <b>Grand Mean</b>  | <b>2.70</b> |       |        |

Source: Field study 2025

Table 9 shows the mean rating of approaches that might be proposed to improve the use and efficacy of counseling techniques aimed at increasing economic survival and long-term development in Ebonyi State families. Accessibility of Counseling has a high mean score of 3.34, indicating that guaranteeing the availability and accessibility of counseling services is seen as an important factor. suited Counseling Programs: With the highest mean score of 3.53, creating counseling programs suited to Ebonyi State's distinct economic issues and unique circumstances is viewed as critical. Community relationships and Awareness: With a mean score of 3.18, it is clear that creating community relationships and enhancing counseling awareness is highly appreciated. Providing continuing training and capacity building for counselors gets a mean score of 3.22, suggesting that it is seen as an essential measure. Collaboration The mean score of 3.17 across stakeholders indicates that promoting collaboration among multiple stakeholders is critical in creating a complete support system. Implementing follow-up support systems had a mean score of 3.11, indicating that it is likewise seen as a desirable measure. The grand mean of 2.70 suggests that these indicators are widely agreed upon as important for improving the efficacy of counseling procedures. The findings indicate that enhancing the use and efficacy of counseling modalities in Ebonyi State need a multimodal strategy. Critical elements include ensuring accessibility, designing specialized programs, cultivating community alliances, offering continuous counseling training, improving stakeholder engagement, and implementing follow-up support systems. These methods can assist families handle their economic issues while also contributing to the region's long-term economic survival and growth.

### **Contributions to Knowledge**

- 1. Economic Challenges:** The research identifies major challenges faced by families in Ebonyi State, such as high poverty rates, youth unemployment, limited education access, agricultural issues, inflation, and gender inequality. This contributes to the body of knowledge by identifying unique socioeconomic challenges in a regional context, allowing policymakers and stakeholders to better target their efforts.
- 2. Assessing Counseling techniques:** This study evaluates the effectiveness of current counseling techniques for economic survival, providing significant insights into what works and what doesn't. This includes the discovery that family therapy and career counseling are regarded as beneficial, but financial counseling and savings instruction are viewed as ineffective. This knowledge can help refine and improve counselling practices and policies.
- 3. Insights into Counseling Effectiveness:** The study gives a comprehensive view of how effective counseling approaches are in enhancing economic resilience and sustainability in families. It demonstrates that, while there are advantages in terms of practical solutions and accessibility, there is still space for development in overall happiness and financial decision-making efficacy. These observations can help to shape future counseling programs and methods.
- 4. Context-specific data:** This study focuses on Ebonyi State and provides valuable information for local governments, non-governmental organizations, and community leaders. Extensive study into the local economic and social backdrop ensures that measures are suitable and tailored to the region's particular needs.
- 5. Empowerment through Information:** The research equips local communities, counselors, and policymakers with knowledge to make informed decisions and advocate for needed changes and resources.

#### **Implications of the Study to Counselling**

- 1. Enhanced education and awareness:** The findings indicate that there is a need to raise awareness and educate people about the benefits and availability of economic counselling services. This might include community outreach activities, instructional seminars, and awareness campaigns.
- 2. Addressing Accessibility and Stigma:** Efforts should be made to decrease the stigma around getting economic counseling. Furthermore, boosting accessibility to these services, particularly in distant or underserved regions, is critical.
- 3. Tailoring Counselling Services:** Families in Ebonyi State experience unique economic issues that require personalized counseling services. This includes practical counsel, financial planning help, and support for economic empowerment projects.
- 4. Policy Recommendation:** Policymakers should integrate economic counseling with social assistance programs. Making economic therapy a part of the public health and social services agenda will help more families get the care they need.
- 5. More study is needed to understand why most respondents do not use economic counseling services.** Understanding these hurdles can aid in the design of more successful programs that address these challenges through focused interventions, thereby improving economic resilience and sustainability for families in Ebonyi State.

#### **Recommendations**

The researchers offered the following recommendations.

1. Interventions and assistance are necessary to enhance economic circumstances for a large number of people. The data can be used to build specific counseling strategies and economic aid programs to address these challenges.
2. The study suggests enhancing counseling services through accessibility, individualized programming, community partnerships, ongoing training, stakeholder engagement, and follow-up support systems.
3. The study also suggests making counseling services available to all families in Ebonyi State, especially in distant or disadvantaged areas.
4. The study recommends among others the fostering coordination among counseling services, government agencies, non-profit groups, and others to create a comprehensive support system for families in Ebonyi State.

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