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Abstract

Financial management plays a critical role in shaping marital relationships, yet limited evidence exists on the specific financial practices that strengthen marital satisfaction among couples in peri-urban Kenya. This study examined the financial management strategies employed by married individuals to enhance marital satisfaction in Gitothua Ward, Ruiru Sub-County, Kiambu County. The study adopted a convergent parallel mixed-methods design, integrating quantitative and qualitative approaches. Of 353 questionnaires distributed to married individuals, 323 were complete and usable (91.5% response rate), while qualitative data were obtained from 12 purposively selected key informants. Quantitative data were analysed using descriptive statistics, Pearson product-moment correlations, and multiple linear regression; qualitative data were analysed thematically. The two strands were integrated during interpretation. The findings showed a mean Financial Stability score of 3.55 (SD = 1.32) and a mean Marital Satisfaction score of 3.54 (SD = 1.34). Emotional Intimacy and Support was the strongest marital-satisfaction dimension (M = 3.69), whereas Communication Patterns was the weakest (M = 3.40). Income Consistency and Adequacy had the strongest correlation with Marital Satisfaction ($r = .968$, $p < .001$), followed by Financial Planning and Literacy ($r = .962$, $p < .001$) and Debt Management ($r = .951$, $p < .001$). The multiple regression model was significant, $R = .980$, $R^2 = .960$, adjusted $R^2 = .959$, $F(3, 319) = 2520.286$, $p < .001$. Financial transparency regarding debts and obligations was the most frequently reported financial-management strategy (32.8%), followed by joint pooling of financial resources (31.0%) and participation in Chamas and SACCOs (29.4%). Overall, quantitative and qualitative findings converged to show that collaborative financial management is strongly associated with marital satisfaction, particularly through transparency, shared planning, financial communication, and community-based savings mechanisms. Given the cross-sectional design, the findings support association and predictive contribution rather than causal inference. The study concludes that financial management should be viewed not merely as an economic practice but as a relational process with implications for trust, communication, cooperation, and marital wellbeing.

Keywords: *Financial management, marital satisfaction, financial transparency, mixed-methods, family counselling, Kenya.*

1.0 Introduction

Marriage is a central social institution that can provide emotional support, companionship, economic cooperation, and a stable setting for family life. Marital quality is associated with adult wellbeing, family functioning, and the developmental environment available to children (Falconier & Jackson, 2020). Financial wellbeing is one of the factors that shapes relationship quality because it affects couples' capacity to meet daily needs, pursue shared goals, and respond to economic shocks (Friedline & Chen, 2020). Persistent financial strain, by contrast, can intensify psychological distress, weaken communication, and reduce marital satisfaction (Kelley et al., 2023).

Globally, households continue to experience financial pressure arising from income volatility, unemployment, debt, inflation, and rising living costs (Friedline & Chen, 2020). A meta-analysis by Falconier and Jackson (2020) established that economic strain is consistently associated with poorer couple relationship functioning. Financial stress also influences interpersonal processes by shaping communication, decision-making, trust, and emotional intimacy within marriage (Kelley et al., 2018). Financial wellbeing should therefore be understood as both an economic condition and a relational experience.

Within Sub-Saharan Africa, household financial management frequently occurs amid irregular earnings, informal employment, constrained access to affordable credit, and extensive family obligations. These conditions make saving, budgeting, responsible borrowing, and collaborative resource allocation important components of household resilience (Pienaah & Luginaah, 2024). Community-based savings groups and cooperative arrangements provide mechanisms for saving, credit access, investment, and mutual support across many African settings (Mathuva, 2022). Such mechanisms may also support shared responsibility and collaborative decision-making between spouses.

In Kenya, rapid urbanisation, changing household arrangements, and uneven financial health have increased the importance of effective household financial management. The 2024 FinAccess Household Survey showed that expanded financial access has not eliminated difficulties in meeting routine expenses, managing shocks, and maintaining financial security (Kenya National Bureau of Statistics et al., 2024). These pressures are particularly relevant in peri-urban communities, where formal and informal income sources coexist and household obligations change rapidly. Understanding how married individuals manage these conditions is important for counselling, family education, and financial capability programmes.

Existing empirical studies report positive associations between sound financial management and marital quality. Longitudinal evidence indicates that responsible financial management behaviours are associated with subsequent improvements in marital quality, while joint financial arrangements can strengthen relationship satisfaction (Dew et al., 2021; Gladstone et al., 2022). Financial transparency, shared planning, and joint decision-making may enhance trust and reduce conflict between partners (Baek et al., 2023; LeBaron-Black et al., 2024). However, much of this evidence is drawn from high-income settings and gives limited attention to culturally embedded practices such as Chamas and SACCOs.

Relatively few Kenyan studies have integrated statistical patterns with participants' explanations of how financial practices operate within marriage. Mixed-methods integration is useful when researchers need to compare the convergence, complementarity, and divergence of quantitative and qualitative evidence (Fetters & Tajima, 2022). Examining couples' reported strategies is also important for practitioners seeking contextually appropriate interventions. The present study therefore combined quantitative evidence with qualitative accounts from a peri-urban Kenyan setting.

The present study addressed this contextual and methodological gap by examining the financial management strategies employed by married individuals in Gitothua Ward, Ruiru Sub-County, Kiambu County. Guided by Family Systems Theory and Social Exchange Theory, it treated financial management as a relational process involving transparency, collaborative decision-making, budgeting, debt management, participation in community savings groups, and shared planning (Bowen, 1978; Homans, 1958). The study examined how these practices were associated with trust, communication, emotional intimacy, conflict resolution, and marital satisfaction. This framing moved the analysis beyond household income alone.

Using a convergent parallel mixed-methods design, the study collected quantitative and qualitative evidence concurrently and integrated the two strands during interpretation. This approach supports a more complete explanation of complex relational phenomena by linking statistical patterns with participants' lived experiences (Creswell & Plano Clark, 2018; Fetters & Tajima, 2022). The resulting evidence is relevant to marriage counselling, family-life education, financial literacy programmes, and policies intended to strengthen household resilience.

The specific objective of this article is to examine the financial management strategies employed by married couples in Gitothua Ward, Ruiru Sub-County, Kiambu County, and to explore how these strategies contribute to enhancing marital satisfaction.

2.0 Literature Review and Theoretical Framework

2.1 Financial Transparency and Marital Satisfaction

Financial transparency refers to the extent to which spouses openly disclose income, debt, expenditure, savings, investments, and financial obligations. Transparency promotes informed participation and reduces uncertainty in household financial decisions (Baek et al., 2023). It also supports trust, accountability, and shared financial responsibility within marriage (LeBaron-Black et al., 2024).

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Recent empirical evidence indicates that transparent financial practices are positively associated with marital satisfaction. Baek et al. (2023) found that couples who engaged jointly in budgeting, planning, and financial decision-making reported stronger relationship outcomes. Their analysis further showed that financial trust and open financial discussions were important dimensions of relationship quality.

LeBaron-Black et al. (2024) reported that financial deception, unequal financial influence, and financial conflict were associated with weaker marital outcomes. These findings demonstrate that financial behaviours operate through relational power and perceptions of fairness. Transparency is therefore relevant not only to financial control but also to equality and trust within marriage.

Financial communication is a key mechanism linking financial values and behaviours to marital outcomes. Partners who perceive shared financial values tend to communicate more effectively about money, which subsequently predicts marital satisfaction and stability (LeBaron-Black et al., 2023). Early and regular financial discussions may consequently reduce disagreement and support joint planning.

Although these studies provide strong evidence concerning transparency, most were conducted in high-income countries. Their findings may not fully capture households characterised by informal income, extended-family obligations, and reliance on community-based finance. The present study addresses this contextual limitation by examining financial transparency in peri-urban Kenya.

2.2 Joint Financial Decision-Making and Relationship Quality

Joint financial decision-making involves collaborative participation in budgeting, expenditure planning, saving, borrowing, and investment. Research suggests that the process through which couples make financial decisions can be as consequential as the resulting allocation of resources (Baek et al., 2023; LeBaron-Black et al., 2024). Shared participation can signal fairness, respect, and commitment within the relationship.

Discrepancies between partners' financial planning perceptions are associated with lower marital satisfaction. Using dyadic response-surface analysis, Zhao et al. (2025) found that larger discrepancies in partners' financial planning corresponded with weaker marital outcomes. Financial alignment and shared planning may therefore strengthen relationship quality.

Financial decision-making is closely connected to relational equality and the distribution of influence. Couples who pool resources or operate joint financial arrangements often report stronger relationship satisfaction than couples who maintain completely separate arrangements (Gladstone et al., 2022; Olson et al., 2023). Conversely, unequal control of household finances may generate perceptions of unfairness and conflict (LeBaron-Black et al., 2024).

Within many African households, joint financial decisions must accommodate education, healthcare, housing, livelihood investment, and obligations to extended family. These competing demands make collaborative prioritisation both an economic and relational necessity. Evidence on savings groups in Kenya further shows that household financial practices are embedded in wider networks of reciprocity, accountability, and collective action (Agesa & Agesa, 2025; Mathuva, 2022).

2.3 Community Savings Groups and Household Financial Resilience

Across Africa, community-based financial institutions—including Chamas, SACCOs, rotating savings groups, and cooperative schemes—contribute to household saving, credit access, investment, and mutual support. In Kenya, savings groups are diverse institutions that may pursue rotational saving, welfare support, credit provision, or longer-term investment (Mathuva, 2022). Accountability mechanisms within Kenyan Chamas can also influence members' willingness to contribute and sustain collective saving (Agesa & Agesa, 2025).

Beyond their economic function, community savings groups may strengthen household resilience by improving access to emergency funds, credit, and collective investment. African evidence indicates that village savings and loan associations can support livelihood resilience under conditions of financial and environmental risk (Pienaah & Luginaah, 2024). Within marriage, these benefits may reduce financial pressure and support shared goals, although the relational pathway remains insufficiently examined.

Existing literature has primarily examined the economic and empowerment outcomes of savings groups rather than their implications for marital relationships (Mathuva, 2022). Consequently, limited evidence explains whether participation in Chamas and SACCOs strengthens marital satisfaction through shared aspirations, reduced stress, or improved cooperation. The present study addresses this gap by integrating financial and relational accounts from married individuals.

2.4 Financial Communication and Marital Satisfaction

Financial communication encompasses the discussions, negotiations, and information exchanges through which partners manage money-related matters. It is a central pathway connecting shared financial values with marital satisfaction and stability (LeBaron-Black et al., 2023). Its quality may determine whether financial differences are resolved constructively or become persistent sources of conflict.

Constructive financial communication can reduce the relational harm associated with financial stress. Kelley et al. (2018) found that couple communication moderated some associations between financial stress and marital quality. Avoidance, secrecy, and hostile discussion may instead allow financial concerns to intensify into broader relational distress (LeBaron-Black et al., 2023).

Financial communication also mediates the relationship between perceived financial-value similarity and marital outcomes. LeBaron-Black et al. (2023) reported actor and partner effects showing that shared values supported communication, which subsequently predicted marital satisfaction and stability. Communication should therefore be treated as a relational mechanism rather than merely an exchange of financial information.

The reviewed evidence positions financial communication as a process that shapes trust, intimacy, cooperation, and conflict resolution within marriage (Kelley et al., 2018; LeBaron-Black et al., 2023). This perspective informed the interpretation of both the quantitative and qualitative findings.

2.5 Theoretical Framework

2.5.1 Family Systems Theory

Family Systems Theory conceptualises the family as an interconnected system in which change affecting one member or domain influences the functioning of the wider unit (Bowen, 1978). The theory directs attention to recurring interaction patterns rather than treating financial behaviour as an isolated individual activity. It is therefore appropriate for explaining how financial strain or cooperation can influence communication, trust, intimacy, and conflict throughout a marital relationship.

Within this study, financial management practices were treated as systemic processes embedded in marital interaction. Financial instability can generate stress that disrupts family functioning, whereas shared planning and transparent communication can support cohesion and relational wellbeing (Falconier & Jackson, 2020). Family Systems Theory therefore provided the principal explanation of how financial practices may reverberate across multiple dimensions of marital satisfaction.

2.5.2 Social Exchange Theory

Social Exchange Theory proposes that individuals assess relationships partly through perceived rewards, costs, reciprocity, and fairness (Homans, 1958). Satisfaction is expected to increase when relational benefits outweigh costs and exchanges are viewed as equitable. The theory is relevant to financial management because money-related decisions can signal cooperation, power, trust, or exploitation.

Applied to marriage, transparency, joint planning, shared decision-making, and mutual financial support may increase relational rewards by fostering trust and reciprocity. Financial secrecy, conflict, and unequal decision-making may instead increase perceived costs and weaken satisfaction (LeBaron-Black et al., 2024). Social Exchange Theory thus complements the systemic perspective by explaining how spouses evaluate the fairness and benefits of collaborative financial practices.

The study applied Social Exchange Theory to interpret collaborative financial management as a relational resource that may enhance trust, communication, and marital satisfaction (Homans, 1958).

2.6 Conceptual Framework

Drawing on the reviewed literature and the two theoretical perspectives, the study conceptualised collaborative financial management as a multidimensional construct comprising financial transparency, joint decision-making, financial communication, budgeting, debt management, and

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participation in community savings groups (Baek et al., 2023; Mathuva, 2022). These practices were expected to relate to marital satisfaction through trust, emotional intimacy, conflict resolution, and shared goal attainment. The framework therefore connected economic practices with relational processes.

The framework further recognised that income, education, family size, and cultural expectations may shape both financial practices and marital satisfaction. This contextual position is consistent with evidence that financial strain and relationship functioning vary across household circumstances (Falconier & Jackson, 2020; Friedline & Chen, 2020).

3.0 Methodology

3.1 Research Design

This study employed a convergent parallel mixed-methods design in which quantitative and qualitative data were collected concurrently, analysed separately, and integrated during interpretation. This design was appropriate because it combined the breadth of quantitative evidence with qualitative explanations of participants' lived experiences (Creswell & Plano Clark, 2018). Integration was used to identify convergence, complementarity, and divergence between the two strands (Fetters & Tajima, 2022).

3.2 Study Setting

The study was conducted in Gitothua Ward, Ruiru Sub-County, Kiambu County, Kenya. The area is characterised by rapid peri-urban growth, increasing socioeconomic diversity, and a mixture of formal and informal employment. These characteristics make the ward an appropriate setting for examining household financial management practices within a changing economic environment. Married couples in the area experience diverse financial opportunities and challenges, including fluctuating household incomes, expanding financial responsibilities, and increasing participation in community-based savings initiatives such as Chamas and Savings and Credit Cooperative Organisations (SACCOs).

3.3 Participants and Sampling

The target population comprised legally married individuals residing in Gitothua Ward. Eligibility criteria required participants to have been married for at least five years, ensuring that respondents had sufficient marital experience to provide informed perspectives on financial management and marital satisfaction.

The quantitative component included 323 complete respondents from the 353-person target sample, selected using stratified random sampling to ensure representation across different income categories. Stratification enhanced representativeness by capturing financial experiences from low-, middle-, and high-income households.

For the qualitative component, 12 participants were purposively selected for key informant interviews. Participants were chosen to represent diverse socioeconomic backgrounds and financial experiences while ensuring information-rich cases capable of providing detailed explanations of collaborative financial management practices.

3.4 Data Collection Instruments

Quantitative data were collected using a structured questionnaire consisting of four sections: demographic characteristics, financial stability, marital satisfaction, and financial management strategies. Items measuring financial stability and marital satisfaction employed a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).

Qualitative data were collected using a semi-structured interview guide that explored participants' experiences of financial management within marriage, including financial transparency, budgeting, debt management, joint financial decision-making, participation in community savings groups, and financial communication.

3.5 Validity and Reliability

Content validity was established through expert review by specialists in counselling psychology and research methodology, who evaluated the relevance, clarity, and comprehensiveness of the research instruments. Their recommendations informed revisions to improve item wording and ensure alignment with the study objectives.

A pilot study was conducted among married individuals outside the study area to assess the suitability of the instruments. Internal consistency reliability of the questionnaire was evaluated using Cronbach's alpha, with all study constructs exceeding the recommended threshold of 0.70, indicating satisfactory reliability for research purposes.

The qualitative component enhanced trustworthiness through prolonged engagement with participants, member checking during interviews, and careful documentation of the analytical process. These procedures strengthened the credibility, dependability, and confirmability of the qualitative findings.

3.6 Data Collection Procedures

Ethical approval was obtained from the relevant university ethics committee prior to data collection. Permission to conduct the study was subsequently obtained from the appropriate county administrative authorities.

Eligible participants were informed about the purpose of the study, voluntary participation, confidentiality, and their right to withdraw at any stage without penalty. Written informed consent was obtained before administering questionnaires or conducting interviews.

Questionnaires were administered directly to respondents, while key informant interviews were conducted individually in locations convenient to participants. With participants' permission, interviews were audio-recorded to facilitate accurate transcription and analysis.

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3.7 Data Analysis

Quantitative data were analysed using IBM SPSS Statistics Version 29. Descriptive statistics, including frequencies, percentages, means, and standard deviations, were used to summarise respondents' demographic characteristics and study variables. Inferential statistics comprising Pearson product-moment correlation and multiple linear regression analyses were employed to examine the relationship between financial stability and marital satisfaction.

Qualitative interviews were transcribed verbatim and analysed thematically. Coding proceeded iteratively from initial familiarisation and coding to the development and refinement of themes, consistent with the principles outlined by Braun and Clarke (2021). Representative quotations were selected to illustrate the themes while preserving participants' anonymity.

Integration of the quantitative and qualitative findings occurred during interpretation through a convergence matrix. The matrix enabled direct comparison of statistical findings with qualitative themes and supported the identification of convergence, complementarity, and divergence (Fetters & Tajima, 2022).

3.8 Ethical Considerations

The study adhered to internationally recognised ethical principles governing research involving human participants. Ethical approval was obtained from the relevant institutional ethics review committee, while research authorisation was granted by the National Commission for Science, Technology and Innovation (NACOSTI) and the relevant county administrative authorities.

Participants received detailed information regarding the objectives of the study and provided written informed consent before participation. Confidentiality was maintained by removing identifying information from all datasets and assigning unique codes to participants. Data were securely stored and accessed only by the researcher. Participation remained voluntary throughout the study, and respondents were free to withdraw without consequence at any stage of the research process.

Table 1

Convergent Parallel Mixed-Methods Procedures

Stage	Quantitative Strand	Qualitative Strand	Integration
Data collection	Questionnaire (n = 353)	Key Informant Interviews (n = 12)	Concurrent
Analysis	Descriptive & inferential statistics	Thematic analysis	Separate analyses

Stage	Quantitative Strand	Qualitative Strand	Integration
Interpretation	Statistical findings	Themes and quotations	Convergence matrix and integrated interpretation

4.0 Quantitative Findings and Mixed-Methods Integration

The quantitative findings were based on 323 complete questionnaires, representing a 91.5% response rate from the 353 questionnaires distributed. The results are reported before qualitative integration to preserve the distinction between the two strands of the convergent design.

4.1 Financial Stability

The overall Financial Stability composite mean was 3.55 ($SD = 1.32$). Financial Planning and Literacy recorded the highest sub-scale mean ($M = 3.73$, $SD = 1.41$), followed by Debt Management ($M = 3.48$, $SD = 1.28$), while Income Consistency and Adequacy recorded the lowest ($M = 3.43$, $SD = 1.22$).

4.2 Marital Satisfaction

The overall Marital Satisfaction composite mean was 3.54 ($SD = 1.34$). Emotional Intimacy and Support was the highest sub-scale ($M = 3.69$, $SD = 1.41$), followed by Conflict Resolution ($M = 3.53$, $SD = 1.38$), while Communication Patterns was lowest ($M = 3.40$, $SD = 1.23$). The lowest individual item concerned whether partners listened to and respected one another's financial views ($M = 3.26$).

4.3 Relationship Between Financial Stability and Marital Satisfaction

Pearson correlation analysis demonstrated very strong positive associations between each financial-stability construct and the Marital Satisfaction composite: Income Consistency and Adequacy ($r = .968$, $p < .001$), Financial Planning and Literacy ($r = .962$, $p < .001$), and Debt Management ($r = .951$, $p < .001$). The predictor variables were also highly intercorrelated ($r = .937–.952$), an important consideration when interpreting the multivariable regression estimates.

4.4 Multiple Linear Regression

A multiple linear regression model was fitted with Income Consistency and Adequacy, Financial Planning and Literacy, and Debt Management as predictors and the Marital Satisfaction composite as the dependent variable. The model was statistically significant, $R = .980$, $R^2 = .960$, adjusted $R^2 = .959$, $F(3, 319) = 2520.286$, $p < .001$. The three predictors collectively accounted for 96.0% of the observed variance in Marital Satisfaction. The unstandardized regression equation was $MS = −0.025 + 0.473(B1) + 0.320(B2) + 0.217(B3)$. Income Consistency and Adequacy made the largest standardized contribution ($\beta = .437$, $p < .001$), followed by Financial Planning and Literacy ($\beta = .345$, $p < .001$) and Debt Management ($\beta = .215$, $p < .001$).

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4.5 Hypothesis Testing and Integration

At $\alpha = .05$, the null hypothesis was rejected for all three financial-stability constructs because each association was statistically significant at $p < .001$. The qualitative findings converged with these results: all 12 key informants described a direct connection between household financial conditions and relational quality. The mixed-methods convergence matrix showed agreement across the study objectives, while some higher-income qualitative accounts introduced a complementary "comfort trap" theme in which material security could coexist with relational distance. This convergence and divergence illustrates the value of integrating the two strands during interpretation.

5.0 Collaborative Financial Management Strategies that Enhance Marital Satisfaction

The study sought to identify the collaborative financial management strategies employed by married couples to enhance marital satisfaction. Quantitative and qualitative findings were integrated during interpretation to provide a comprehensive understanding of the financial practices that couples perceived as strengthening their relationships. Four dominant themes emerged: financial transparency, joint financial planning and decision-making, community-based savings mechanisms, and structured financial communication. Across all themes, the qualitative findings corroborated the quantitative evidence, demonstrating strong convergence between the two strands.

5.1 Financial Transparency as a Foundation for Marital Trust

Quantitative findings indicated that financial transparency was the most frequently reported financial management strategy, with 32.8% of respondents identifying openness regarding income, expenditure, debts, and financial obligations as the practice that most strengthened their marriages. Participants reported that discussing financial commitments openly reduced misunderstandings and promoted accountability within the household.

These findings were reinforced by the qualitative interviews. Participants consistently described financial transparency as fundamental to maintaining trust and reducing suspicion within marriage. One participant explained:

"When we tell each other everything about our income and expenses, there is peace in the house. Secrets about money create unnecessary conflict." (Participant 4)

Another participant observed:

"Even when money is little, honesty makes planning easier because we know exactly what we have." (Participant 9)

The convergence of both strands suggests that financial transparency functions not merely as an economic behaviour but as a relational mechanism that strengthens trust, mutual accountability, and emotional security. Open disclosure of financial matters enabled couples to make informed decisions together and minimised conflicts arising from hidden debts or undisclosed expenditures.

5.2 Joint Financial Planning and Decision-Making

The quantitative findings further demonstrated that 31.0% of respondents considered the pooling of financial resources and collaborative financial decision-making to be an important strategy for strengthening marital satisfaction. Respondents indicated that preparing household budgets together, jointly prioritising expenditures, and agreeing on financial goals promoted cooperation and reduced financial disagreements.

Qualitative findings strongly supported these results. Interview participants repeatedly emphasised that collaborative budgeting and shared financial planning encouraged mutual respect and strengthened their sense of partnership.

One participant remarked:

"Every month we sit together and agree on what comes first. Because we decide together, neither of us feels ignored." (Participant 6)

Another participant explained:

"Planning together has helped us avoid many arguments because we both understand our priorities." (Participant 11)

The integration of these findings demonstrates that collaborative financial planning contributes to marital satisfaction by promoting fairness, shared responsibility, and constructive decision-making. Rather than focusing solely on financial outcomes, participants viewed the planning process itself as an important opportunity to strengthen communication and reinforce mutual commitment.

5.3 Community-Based Savings Groups as Sources of Financial and Relational Resilience

Participation in Chamas and Savings and Credit Cooperative Organisations (SACCOs) emerged as another prominent financial management strategy. Quantitatively, 29.4% of respondents identified participation in community-based savings groups as an important contributor to financial stability and marital wellbeing.

Qualitative interviews expanded this finding by illustrating how community savings groups enhanced both economic resilience and relationship quality. Participants described Chamas and SACCOs as providing opportunities for disciplined saving, access to affordable credit, and investment in household projects. Beyond these financial benefits, participation encouraged couples to establish shared financial goals and strengthened confidence in their family's future.

One participant stated:

"Our chama has helped us save for our children's education and build our home. It gives us confidence because we are working towards something together." (Participant 2)

Another observed:

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"Being members of a SACCO has reduced financial pressure because we know we can access loans when emergencies arise." (Participant 8)

These findings indicate that community savings mechanisms function not only as financial instruments but also as relational resources that promote cooperation, shared aspirations, and resilience during periods of economic uncertainty.

5.4 Structured Financial Communication Strengthens Marital Relationships

Although less frequently identified as a discrete financial management strategy, qualitative evidence consistently highlighted structured financial communication as the process through which other financial practices became effective. Participants described regular discussions regarding budgeting, savings, debt management, and financial priorities as essential for maintaining harmony within marriage.

The quantitative findings similarly demonstrated high levels of agreement regarding the importance of discussing financial matters openly and involving both spouses in financial decisions. Couples who reported regular financial discussions generally expressed greater satisfaction with their relationships.

As one participant explained:

"Money should never be discussed only when there is a problem. We talk about it every week so that we remain on the same page." (Participant 10)

Another participant reflected:

"Communication helps us solve financial challenges before they become marital problems." (Participant 1)

The integrated findings suggest that financial communication acts as the connecting mechanism through which transparency, budgeting, and collaborative planning translate into stronger marital satisfaction. Couples who engaged in regular financial dialogue demonstrated greater trust, reduced conflict, and improved problem-solving capacity.

5.5 Integrated Interpretation of Findings

Across all four themes, quantitative and qualitative findings demonstrated strong convergence. Financial transparency, collaborative financial planning, participation in community savings groups, and structured financial communication emerged as complementary practices that collectively strengthened marital satisfaction. While the quantitative findings established the prevalence of these financial management strategies, the qualitative evidence explained the relational processes through which they influenced trust, communication, cooperation, and emotional wellbeing.

Collectively, these findings suggest that collaborative financial management should be understood as a multidimensional relational process rather than merely a set of financial behaviours. The

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integration of both strands demonstrates that the quality of financial interactions within marriage may be as important as the availability of financial resources themselves

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Table 2

Mixed-Methods Integration of Collaborative Financial Management Strategies

Theme	Quantitative Evidence	Qualitative Evidence	Integrated Interpretation
Financial transparency	32.8% ranked it as the leading strategy	Participants linked openness to trust and reduced conflict	Transparency functions as a relational mechanism that enhances marital satisfaction
Joint financial planning	31.0% reported collaborative budgeting and decision-making	Couples described shared planning as promoting fairness and partnership	Collaborative planning strengthens communication and shared responsibility
Chamas and SACCOs	29.4% identified community savings groups as important	Participants highlighted resilience, investment, and shared goals	Community savings groups support both financial stability and relational resilience
Structured financial communication	High agreement on regular financial discussions	Participants emphasised routine dialogue as preventing conflict	Financial communication enables other collaborative financial practices to strengthen marital satisfaction

6.0 Discussion

This study examined the collaborative financial management strategies employed by married couples to enhance marital satisfaction in Gitothua Ward, Ruiru Sub-County, Kiambu County. By integrating quantitative and qualitative findings, the study demonstrates that financial management extends beyond economic resource allocation to function as a relational process that strengthens trust, communication, cooperation, and resilience within marriage. Four interrelated practices—financial transparency, joint financial planning and decision-making, participation in community savings groups, and structured financial communication—emerged as the principal mechanisms through which couples enhanced marital satisfaction.

6.1 Financial Transparency as a Relational Mechanism for Building Trust

The integrated findings identified financial transparency as the most prominent collaborative financial management strategy. Quantitatively, respondents ranked openness regarding income, expenditure, debts, and financial obligations as the most important financial practice associated with marital satisfaction. Qualitative evidence reinforced this finding by illustrating how honest financial disclosure reduced suspicion, strengthened trust, and promoted mutual accountability within marriage.

These findings are consistent with evidence that financial openness strengthens relationship quality by building trust and reducing financial conflict. Baek et al. (2023) similarly found that financial transparency, joint planning, and open discussion were positively associated with marital satisfaction. Research on relational power further shows that secrecy and unequal financial influence can weaken marital outcomes (LeBaron-Black et al., 2024). The present study extends this evidence by demonstrating the salience of transparency in a peri-urban Kenyan context.

The findings further suggest that transparency is a relational process that reinforces emotional security rather than merely a financial-control practice. Participants described honest disclosure as evidence that both spouses were pursuing common goals, thereby reducing anxiety about hidden debts and undisclosed expenditure. This interpretation accords with Baek et al. (2023), who identified financial trust and open discussion as central to marital satisfaction.

6.2 Collaborative Financial Planning Strengthens Partnership and Shared Responsibility

Joint financial planning and decision-making emerged as another important contributor to marital satisfaction. Couples who jointly prepared budgets, prioritised expenditures, and established financial goals reported stronger cooperation and fewer financial disagreements. Qualitative findings indicated that collaborative planning fostered perceptions of fairness, mutual respect, and shared responsibility, enabling couples to navigate financial challenges collectively rather than individually.

These findings align with international evidence that collaborative financial planning improves agreement and relationship quality. Joint financial arrangements and pooled resources have been associated with stronger relationship satisfaction, particularly when they reinforce a shared sense of partnership (Gladstone et al., 2022; Olson et al., 2023). The present findings add that participants valued the planning process itself because it created opportunities for dialogue, mutual understanding, and shared responsibility.

Within Kenyan households, collaborative planning frequently requires partners to balance education, healthcare, housing, livelihood investment, and extended-family obligations. National evidence also shows that financial access does not necessarily guarantee the capacity to meet routine expenses or withstand shocks (Kenya National Bureau of Statistics et al., 2024). The findings therefore suggest that planning contributes simultaneously to household financial stability and relationship quality.

6.3 Community Savings Groups Promote Financial and Relational Resilience

One of the distinctive contributions of this study is its demonstration of the relational significance of community-based savings mechanisms. Participation in Chamas and Savings and Credit Cooperative Organisations (SACCOs) emerged not only as an important financial strategy but also as a source of marital resilience.

Participants described community savings groups as enabling disciplined saving, facilitating investment, and improving access to affordable credit during financial emergencies. More importantly, these mechanisms encouraged couples to establish shared financial goals and strengthened confidence in their collective future. Consequently, Chamas and SACCOs functioned as both economic resources and relational assets.

Previous research has largely emphasised the economic, inclusion, and empowerment outcomes of community savings groups (Mathuva, 2022; Pienaah & Luginaah, 2024). The present study extends that literature by showing how Chamas and SACCOs may also support shared marital goals and reduce financial pressure. This relational contribution is particularly relevant in Kenya, where accountability and reciprocity influence participation in informal savings groups (Agesa & Agesa, 2025).

6.4 Financial Communication Facilitates Healthy Marital Relationships

The study further identified structured financial communication as the mechanism through which collaborative financial management practices translated into improved marital satisfaction. Regular discussions regarding budgeting, debt management, savings, and financial priorities enabled couples to resolve disagreements constructively and maintain shared expectations.

Participants consistently reported that routine financial discussions prevented minor financial concerns from escalating into serious marital conflicts. Rather than engaging in financial conversations only during crises, successful couples described financial communication as an ongoing aspect of everyday family life.

These findings reinforce evidence that financial communication supports marital satisfaction by promoting trust, collaborative problem-solving, and emotional intimacy. LeBaron-Black et al. (2023) identified communication as a mechanism linking shared financial values to marital outcomes, while Kelley et al. (2018) demonstrated its protective role under financial stress. In the present study, communication operated as the pathway through which transparency, budgeting, and joint decision-making became relationally meaningful.

6.5 Theoretical Implications

The findings contribute to Family Systems Theory by showing that financial practices influence interconnected dimensions of marital functioning, including communication, trust, conflict resolution, and emotional intimacy. This pattern supports Bowen's (1978) proposition that change in one part of a family system reverberates through the wider relational unit. Financial management therefore operates as a systemic family process rather than an isolated economic activity.

The findings also extend Social Exchange Theory by illustrating how transparency and collaborative planning increase perceived relational rewards through reciprocity, fairness, and shared responsibility (Homans, 1958). Participants described these practices as strengthening partnership even where resources remained limited. This suggests that perceived fairness and cooperation may be as important as absolute income in shaping relationship quality, consistent with contemporary evidence on financial power in marriage (LeBaron-Black et al., 2024).

6.6 Practical Implications for Counselling Psychology

The findings have important implications for counselling psychology and family interventions. First, marriage counsellors should routinely assess financial communication, financial transparency, and collaborative financial decision-making during couple assessment and therapy. Financial disagreements should be understood not only as economic problems but also as relational processes affecting trust and emotional connection.

Second, premarital counselling programmes should incorporate financial literacy, budgeting, debt management, and collaborative financial planning alongside traditional relationship preparation. Equipping couples with these competencies before marriage may reduce future financial conflict and strengthen relationship resilience.

Third, churches, community organisations, and non-governmental organisations should integrate financial education with marriage enrichment programmes. Community-based savings initiatives, including Chamas and SACCOs, may provide opportunities to strengthen both household financial resilience and marital wellbeing. Such integrated interventions acknowledge that healthy marriages require both relational competence and sound financial management.

6.7 Contribution to Knowledge

This study contributes to the literature in several important ways. Methodologically, it demonstrates the value of integrating quantitative and qualitative evidence through a convergent parallel mixed-methods design to provide a comprehensive understanding of collaborative financial management within marriage. Conceptually, it advances understanding of financial management by positioning collaborative financial behaviours as relational mechanisms that strengthen trust, communication, and marital satisfaction rather than merely improving financial outcomes. Contextually, the study contributes evidence from a peri-urban Kenyan setting, highlighting the importance of community savings groups and culturally relevant financial practices that remain underrepresented in the international family finance literature.

7.0 Strengths and Limitations

7.1 Strengths of the Study

This study has several methodological and practical strengths. First, the use of a convergent parallel mixed-methods design enabled the integration of quantitative and qualitative evidence, providing a comprehensive understanding of how collaborative financial management contributes to marital satisfaction. While the quantitative findings established the prevalence and relative importance of financial management practices, the qualitative findings explained the relational processes through which these practices strengthened trust, communication, and cooperation within marriage. The convergence of the two strands enhanced the credibility and trustworthiness of the findings.

Second, the study employed a quantitative sample of 323 valid respondents from a target sample of 353 married individuals drawn through stratified random sampling. The inclusion of respondents from different income categories improved the representativeness of the findings and allowed the study to capture diverse financial experiences within the study setting.

Third, the qualitative component enriched the study by providing contextual insights into participants' lived experiences. The use of purposively selected key informants representing different socioeconomic backgrounds enabled the researcher to explore financial management practices that could not be adequately explained through quantitative data alone.

Finally, the study makes a practical contribution to counselling psychology by identifying collaborative financial management practices that can be incorporated into marriage counselling, premarital education, financial literacy programmes, and family strengthening interventions. The findings also contribute context-specific evidence from peri-urban Kenya, where empirical mixed-methods research on financial management and marital satisfaction remains limited.

7.2 Limitations of the Study

Despite these strengths, several limitations should be acknowledged. First, the cross-sectional nature of the study limits the ability to establish causal relationships between collaborative financial management and marital satisfaction. Future longitudinal studies would provide stronger evidence regarding changes in financial management practices and marital satisfaction over time.

Second, the study was conducted within a single ward in Ruiru Sub-County. Although Gitothua Ward represents a rapidly growing peri-urban community, the findings may not be fully generalisable to rural, urban, or culturally diverse populations across Kenya.

Third, quantitative data were based on self-reported responses, which may have been influenced by recall bias or social desirability bias, particularly when discussing sensitive issues such as household finances and marital relationships. Although confidentiality was emphasised throughout the research process, some participants may have presented their relationships more positively than they actually experienced them.

Finally, while the study identified collaborative financial management strategies associated with marital satisfaction, other contextual variables—including personality characteristics, mental health, religious commitment, family life cycle, and major life events—were beyond the scope of the investigation and may also influence marital satisfaction. Future studies should consider integrating these variables into more comprehensive explanatory models.

8.0 Conclusion

This study examined the collaborative financial management strategies employed by married couples to enhance marital satisfaction in Gitothua Ward, Ruiru Sub-County, Kiambu County, using a convergent parallel mixed-methods design. The integration of quantitative and qualitative findings demonstrated that collaborative financial management is not merely an economic activity but a relational process that strengthens trust, communication, cooperation, and resilience within marriage.

Financial transparency emerged as the most influential financial management practice, followed by joint financial planning and decision-making, participation in community savings groups, and structured financial communication. Together, these practices fostered mutual accountability, strengthened emotional security, reduced financial conflict, and promoted shared responsibility among spouses. The convergence between the quantitative and qualitative findings underscores the importance of understanding financial management as a multidimensional process through which couples build healthy and satisfying relationships.

The study further extends Family Systems Theory by demonstrating that financial management behaviours influence multiple dimensions of family functioning, including communication, trust, emotional intimacy, and conflict resolution. It also extends Social Exchange Theory by illustrating that collaborative financial practices increase perceived relational rewards through reciprocity, fairness, and shared responsibility, thereby strengthening marital satisfaction even in contexts characterised by economic uncertainty.

From a practical perspective, the findings suggest that financial management should become an integral component of marriage counselling, premarital education, family life programmes, and financial literacy initiatives. Counsellors should help couples develop competencies in financial transparency, collaborative budgeting, debt management, financial communication, and long-term financial planning. Similarly, policymakers, faith-based organisations, and community development agencies should recognise the important contribution of collaborative financial management to family wellbeing and integrate these practices into programmes aimed at strengthening marriages.

Overall, this study contributes new evidence to the growing literature on family finance by demonstrating that collaborative financial management practices serve as relational resources that strengthen marital satisfaction. By integrating statistical evidence with the lived experiences of married couples, the study provides a more comprehensive understanding of how financial management contributes to healthy, resilient, and satisfying marriages within peri-urban Kenya.

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