

# A Holistic Approach to Farmer Health

Responding to the psycho-social needs  
identified by Rural Financial Counsellors  
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# Focus

The study explored the role of a small group of Rural Financial Counsellors (RFCs) practicing in a rural and remote area of south-eastern Australia



# Aims

The study aimed to explore:

- How accurately these RFCs identify presenting psycho-social issues?
  - Whether these RFCs move beyond their brief to address psycho-social issues in addition to undertaking financial counselling?
  - Whether these RFCs see a need for change to the status quo in how psycho-social issues are addressed?
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# Background

- The Rural Financial Counselling Service (RFCFS) Program provides grants to state, regional and community level organisations to provide financial counselling to primary producers, fishers, and small rural businesses suffering financial hardship.

(DAFF, 2008)



# Methodology

- A phenomenological-interpretive method of qualitative inquiry was utilised
- Informed by Ecological Systems Theory (Bronfenbrenner, 1979).
- Feminist theory (Hare-Mustin)
- Of the approx. 110 RFCs in Australia (DAFF, 2008) it is estimated 25% meet the definition of *rural and remote* applied



# Methodology

- A small sample of respondents which could address the aims of the research and elicit relevant data was purposefully selected.
- Interviews were conducted with **five respondents** from an area of south eastern Australia which met the study's definition of *rural and remote*.



# Findings

- All respondents identified their primary focus as financial
- The extent they focused on the broader psychosocial issues varied
  - some pay only scant attention to these broader issues
  - some actively consider the broader issues
  - others proactively deal with these broader issues



# Family

- Farming is often a family business
  - All of the respondents took into account family relationships when they overlapped with business relationships.
- RFC “it’s a family counselling exercise, you are not normally giving one on one counselling.”





# Family

- RFC “We assist farming families, not particular parts of a farming family. So it is important not to be an advocate for a particular person within the family relationship.”
- RFC “You’re probably playing the role of family mediator”.




# Broader Psycho-Social Issues

- RFC “I don’t think you can do one without the other. I’ve always thought Rural Financial Counselling was not supposed to be social counselling but it’s pretty hard to divide the two...if there were social problems people always invited you through the front door... Rural Financial Counselling became a legitimated excuse for people to invite you into their home.”



# Broader Psycho-Social Issues

- Another RFC “I just think having some sort of guidelines, some parameters to work with, we are not trying to overstep our own expertise; we are not going to overtake our role by being family counsellors”.
  - Yet another RFC recounted dealing with grief and loss issues noting the ability to refer to a specialist counsellor was severely limited by the remote location of the client.
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# Broader Psycho-Social Issues

- A wide range of other social issues were also considered relevant including:
  - Family tensions
  - Depression
  - Marital conflict
- RFC “it is not possible to make sound financial decisions unless your head is in the right space.”



# Session Management: *Location*


- All of the respondents expressed a preference for conducting the initial interview at the client's farm
  - Some respondents indicated that almost all of their meetings with clients occurred on farm or at home avoiding the need for the client to travel hundreds of kms
  - In other cases pressure of work due to the drought had made farm visits less practical.



# Session Management: *Location*

- RFC “To basically get a feel for the family as much as possible and perhaps meet the kids. Probably, more to the point, to get people’s confidence and to have an understanding of what they are actually doing out there”.
- RFC “It allows the clients to talk to you in their home environment, on their own patch.”

# Session Management: *Location*

- RFC “...19 times out of 20 I would see them in their home because most of them live 50 to 100 kms away from my base and often 200km away.”
  - A number of RFCs commented on the usefulness of farm visits to gauge the social issues such as family dynamics, personal values and as an alert to potential problems like family violence and child abuse.
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- A dark silhouette of a mountain range is visible at the bottom of the slide, spanning the width of the image.

# Session Management: *Structure*

- It was very difficult to view one session in isolation from another.
- In remote rural areas counselling sessions may be much longer and take a different form from the standard sessions common in larger provincial towns and cities.





# Session Management: *Structure*

- One RFC suggested that a typical counselling session might begin with a three hour drive to inspect watering points, or by assisting with some of the farm chores.
- This is done to help build trust and rapport, whilst gaining information in a practical hands on way.



# Referrals

- All of the RFCs provide some sort of either active or passive referrals if they are not able to deal with issues themselves
  - However, referral options are often limited by isolation and frequently not taken up by the client.
- Officially RFCs cannot provide direct referrals but can provide a list of suitable professionals (DAFF, Oct 24, 2008).



# Competencies

- Many RFCs have tertiary qualification at the Bachelor Degree level or higher in Business, Commerce and Accounting.
- Experience included
  - Banking
  - Public
  - Community sector.



# Competencies

- All of the RFCs held a Diploma of Community Services (Financial Counselling).
- Most of the RFCs have a Diploma of Community Welfare Work or its equivalent.
- In most cases TAFE level qualifications were gained through Recognition of Prior Learning with little or no direct training in interpersonal helping skills.

# Organisational Structure

- A number of measures have been introduced in recent times including:
  - More rigorous reporting requirements
  - Closer administrative supervision.
- Some RFCs expressed concerns that these trends had reduced their ability to meet the needs of their clients flexibly



# Training & Development

- Two RFCs satisfied with the current focus on financial counselling stated in-depth training of the psycho-social issues was unnecessary.
- The other three RFCs suggested they had adequate skills to provide a basic level of psycho-social support.



# Implications for Practice

- It is apparent that a number of RFCs in rural and remote practice continue to deal with the non-financial issues they consider are important to the effective resolution of the financial issues.
- The situation persists even after a number institutional changes have been made to limit their involvement in these issues.



# Implications for Practice

- Three options are identified.
- Multiskilling RFCs
  - This would involve considerable retraining
- Co-location of RFCs with generalist counselling services
  - More suitable in larger provincial centres.
- An interdisciplinary approach
  - The researcher considers this approach to have the most potential.





# Summary

- Tensions can arise as RFCs attempt to balance adherence to their official role definition with responding to client need.
- A trial program, involving an inter-disciplinary team consisting of a social worker, or other professionally qualified counsellor, working together with RFCs is suggested by these findings and is now being piloted

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### Interview with Dr. Rachel Hare-Mustin

#### **Speaking Truth to Power**

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