Chapter 5

This chapter includes the resume, major findings, tenability of the hypotheses, implications of the study and limitations and suggestions for further research.

5.1 RESUME OF THE STUDY

Kudumbashree (prosperity of the family) is a new scheme in Kerala. It is a highly formal and institutionalized approach to self-help. Kudumbashree provide an opportunity to the women from the Below Poverty Line (BPL) families to overcome their poverty and improve their social and economic empowerment, which leads to their psychological empowerment.

The self help group has become popular because of its potential to empower the deprived people. Self help groups have not only been expected as a programme for social and economic empowerment, but also for personal growth and intra-personal empowerment. Empowerment occurs through the process of personal development. At the psychological level, people who become more empowered feel better about them, have increased sense of personal well-being, self respect, self-efficacy and self-esteem.

Based upon the theoretical and empirical evidence, the present research is undertaken to investigate the psychological aspects of the
empowerment of Kudumbashree members. The study analyzes the beneficiaries of Kudumbashree by measuring some important psychological variables of psychological empowerment.

Adequate numbers of subjects were selected for conducting the present study. Multistage sampling was used to select 304 project beneficiaries. Simple random sampling and Snowball sampling were used to select the comparison groups which included 251 members in the NGO and 200 daily wage workers respectively. Psychological well-being, self-efficacy, self derogation and alienation were the psychological variables used in the study. Questionnaire measures which have well established psychometric properties were used to measure the above variables. Demographic Information Schedule was also used to collect the personal information of the subjects. In addition to the demographic information schedule, the following questionnaires were used in the study:

1. Psychological Well-Being Scale
2. Self- Efficacy Scale
3. S. D. Scale
4. Alien Inventory

The collected data were analyzed using SPSS version 14 and Frequency, ANOVA, MANOVA, Multiple Range Test, ‘t’-test, and Correlation Coefficient were the statistical techniques used in the study.
The objectives of the study

The major objectives of the present study are:

1. To understand the impact of Kudumbashree Project on women empowerment by analyzing psychological well-being, self-efficacy, alienation, and self-derogation of its members.
2. To find out whether there are significant differences in psychological well-being, self-efficacy, alienation, and self-derogation among the Kudumbashree members belonging to different groups (categorized on the basis of occupation, enterprise, position, tenure, and status in Kudumbashree).
3. To find out the impact of relevant socio-demographic variables like age, family structure, income, location of residence, and religion on psychological well-being, self-efficacy, alienation and self derogation of Kudumbashree members.
4. To find out the relationships among the different psychological variables under study.

The following are hypotheses formulated for the present investigation:

1. There will be significant differences between Kudumbashree members and Non-beneficiaries of the project (Non-beneficiaries includes members in Non Governmental
2. There will be significant differences among Kudumbashree members belonging to different occupational status in psychological well-being, self-efficacy, alienation and self derogation.

3. There will be significant differences between ordinary members and office bearing members in Kudumbashree in psychological well-being, self-efficacy, alienation and self derogation.

4. There will be significant differences among Kudumbashree members having different tenure in Kudumbashree in psychological well-being, self-efficacy, alienation and self derogation.

5. There will be significant differences among Kudumbashree members belonging to different types of micro enterprises in psychological well-being, self-efficacy, alienation and self derogation.

6. There will be significant differences among Kudumbashree members belonging to their status in the three tier organization structure of Kudumbashree in psychological well-being, self-efficacy, alienation and self derogation.
7. There will be significant differences among Kudumbashree members belonging to different socio-economic status in psychological well-being, self-efficacy, alienation and self-derogation.

8. There will be significant relationships among the different psychological variables under study.

5.2 MAJOR FINDINGS

The major findings of the study are presented below under the three major headings:

A. Comparison of the results of Kudumbashree members and the Non-beneficiaries of the project.

1. In the variable self confidence, Kudmbashree members were significantly differed from the Non-beneficiaries of the project. The Kudumbashree members showed higher mean score than Non-beneficiaries of the Kudmbashree project.

2. In the variable self-esteem, Kudumbashree members were significantly differed from the Non-beneficiaries of the project. The study showed that Kudumbashree members have the higher mean score in self esteem than Non-beneficiaries of the project.
3. In the variable conscious thinking, Kudumbashree members were significantly differed from the Non-beneficiaries of the project. The mean score of conscious thinking of Kudumbashree members was higher than the Non-beneficiaries of the project.

4. The variable knowledge about social environments showed significant difference between Kudumbashree members and Non-beneficiaries of the project. The Kudumbashree members scored higher mean score than Non-beneficiaries of the project.

5. In the variable life satisfaction, Kudumbashree members were not significantly different from the Non-beneficiaries of the project. The mean score of life satisfaction was relatively less than Non-beneficiaries of the project.

6. Kudumbashree members showed significant difference between Non-beneficiaries of the project in the variable self-derogation. The Kudumbashree members have less mean score on self derogation than daily wage workers.

7. In the variable self-efficacy, the Kudumbashree members significantly differed from Non-beneficiaries of the project. The Kudumbashree members have high self-efficacy than Non-beneficiaries of the project.
8. In the variable powerlessness, the Kudumbashree members were significantly differed from Non-beneficiaries of the project. The mean score showed Kudumbashree members have less mean score in powerlessness than Non-beneficiaries of the project.

9. Kudumbashree members and Non-beneficiaries of the project were not significantly different in the variable meaninglessness.

10. In the variable normlessness, the Kudumbashree members were significantly differed from Non-beneficiaries of the project. Kudumbashree members have less mean score in normlessness than Non-beneficiaries of the project.

11. In the variable isolation, the Kudumbashree members showed significant difference from Non-beneficiaries of the project. The Kudumbashree members have less mean score in isolation than Non-beneficiaries of the project.

12. There was no significant difference between Kudumbashree members and Non-beneficiaries of the project in the variable self estrangement.

B. Comparison of the results of different groups belonging to the Kudumbashree members.

a) Occupation-wise classification of the subjects
The subjects were classified into two groups on the basis of occupation namely daily labour and self employed. The results showed that four variables such as self confidence, self-esteem, knowledge about social environment and self estrangement were significantly differed between these two groups. The most of the variables under study did not significantly differ between these groups.

*Position-wise classification of the subjects*

Ordinary members and office bearing members were the two groups under study. The results showed that self confidence, one of the dimensions of psychological well-being, was significantly differed between the groups. Other variables used in this study did not significantly differ between these two groups.

*Tenure-wise classification of the subjects*

The results showed that there were no significant differences among different groups of Kudumbashree members who have different tenure in all variables under the study.

*Different type of Micro enterprises-wise classification of the subjects*

There were significant differences among the members doing different types of micro enterprises in self confidence, self-esteem, knowledge about social environment and self estrangement. Member in individual micro enterprises showed high mean score in self
confidence and self esteem than others. The members in group enterprises have less mean score in self estrangement than others.

**e) Status in Kudumbashree Organization structure–wise classification of the subjects.**

The results showed that there was no significant difference among different groups of Kudumbashree members based on the membership in NHG, ADS and CDS in all variables under study.

**C. Comparison of the results of different groups on the basis of socio-demographic variables.**

There was significant difference among the members of different age groups in the variables knowledge about social environment, meaninglessness and normlessness. The 40 to 50 years age group showed high mean score in knowledge about social environment and less mean score in meaninglessness.

There was no significant difference among nuclear, joint and extended families in the variables self-efficacy, self derogation and alienation. Self confidence was the only variable showed significant difference among the members of three types of family. Members in extended family showed high mean score in self confidence than nuclear and joint families.
The location of residence was classified as rural, urban and slum. There was no significant difference among these groups in the variables psychological well-being, self-efficacy, self derogation and alienation.

The religion was classified as hindu, christian and muslim. The study showed that there was no significant difference among different religious groups in the variables psychological well-being, self – efficacy, self derogation and alienation.

There was no significant difference among different categories of Kudumbashree members classified according to different income levels in the variables psychological well-being, self-efficacy, self derogation and alienation.

D. Results based on the relationship among the variables

Pearson’s Product Moment Correlation was carried out for the analysis of mutual dependence of the variables.

Out of sixty six correlations, twenty five were statistically significant. Twenty one correlations were significant at 0.01 level, and four correlations were significant at 0.05 level. Moreover, there was one ‘High’ correlation, eight ‘substantial’ correlations, nine ‘slight’ correlations and seven ‘negligible’ correlations. The results indicate that there were positive and significant correlations among most of the psychological variables under study.
5.3 TENABILITY OF THE HYPOTHESES

In order to present the tenability of the Hypotheses, the main eight hypotheses were classified on the basis of variables (psychological well-being, self-efficacy, self derogation and alienation) of the present study. Each of the major hypotheses (except Hypothesis 6 and 8) was divided into four hypotheses to obtain clear and easy understanding of the tenability of the hypotheses. Each variable referred to and tested for the tenability in chapter four and the results are as follows:

1. There will be significant differences between Kudumbashree members and Non-beneficiaries of the project (Non-beneficiaries include member in the Non Governmental Organizations and daily wage workers) in the variable psychological well-being.

The results showed that there was significant difference among Kudumbashree members and Non-beneficiaries of the project (members in NGO and daily wage workers) in the four dimensions of psychological well-being namely self confidence, self-esteem, conscious thinking and knowledge about social environment. Life-satisfaction was the only dimension which does not show significant
difference between Kudumbashree members and Non-beneficiaries of the project. The hypothesis is accepted.

2. There will be significant differences between Kudumbashree members and Non-beneficiaries of the project (Non-beneficiaries include member in the Non Governmental Organizations and daily wage workers) in the variable self-efficacy.

The results showed that there was significant difference among Kudumbashree members and Non-beneficiaries of the project (members in NGO and daily wage workers) in the variable self-efficacy. The hypothesis is accepted.

3. There will be significant differences between Kudumbashree members and Non-beneficiaries of the project (Non-beneficiaries include member in the Non Governmental Organizations and daily wage workers) in the variable self derogation.

The results of the study showed that there was significant difference among Kudumbashree members and Non-beneficiaries of the project (members in NGO and daily wage workers) in the variable self-derogation. The hypothesis is accepted.

4. There will be significant differences between Kudumbashree members and Non-beneficiaries of the project (Non-beneficiaries include member in the Non Governmental Organizations and daily wage workers) in the variable alienation.
The results showed that there was significant difference among Kudumbashree members and Non-beneficiaries of the project (members in NGO and daily wage workers) in all the dimensions of alienation except two dimensions namely meaninglessness and self-estrangement. The hypothesis is partially accepted.

5. *There will be significant differences among Kudumbashree members belonging to different types of occupational status in the variable psychological well-being.*

The results showed that three dimensions of psychological well-being namely self confidence, self-esteem, and knowledge about social environment were significantly differed between daily labour and self employed. The hypothesis is partially accepted.

6. *There will be significant differences among Kudumbashree members belonging to different types of occupational status in the variable self-efficacy.*

The study result shows that there was no significant difference between daily labour and self employed in the variable self-efficacy. The hypothesis is rejected.

7. *There will be significant differences among Kudumbashree members belonging to different types of occupational status in the variable alienation.*
There was significant difference between daily labour and self employed in self estrangement, one of the dimensions of alienation. The hypothesis is partially accepted.

8. **There will be significant differences among Kudumbashree members belonging to different types of occupational status in Kudumbashree in self derogation.**

   The result of the study showed that there was no significant difference between daily labour and self employed in the variable self-derogation. The hypothesis is rejected.

9. **There will be significant differences between ordinary members and office bearing members in psychological well-being.**

   The result of the study shows that there was significant difference between ordinary member and office bearing member in self confidence, one of the dimensions of psychological well-being. The hypothesis is partially accepted.

10. **There will be significant differences between ordinary members and office bearing members in self-efficacy.**

    The study showed that there was no significant difference between ordinary members and office bearing members in self-efficacy. The hypothesis is rejected.

11. **There will be significant differences between ordinary members and office bearing members in self derogation.**
The study showed that there was no significant difference between ordinary members and office bearing members in the variable self derogation. The hypothesis is rejected.

12. There will be significant differences between ordinary members and office bearing members in alienation.

The study showed that there was no significant difference between ordinary members and office bearing members in alienation. The hypothesis is rejected.

13. There will be significant differences among Kudumbashree members belonging to different tenure in Kudumbashree in psychological well-being.

The study showed that tenure in Kudumbashree did not influence their psychological well-being. The hypothesis is rejected.

14. There will be significant differences among Kudumbashree members belonging to different tenure in Kudumbashree in self-efficacy.

There was no significant difference among those having different tenure in Kudumbashree in their self-efficacy. The hypothesis is rejected.

15. There will be significant differences among Kudumbashree members belonging to different tenure in Kudumbashree in alienation.
There was no significant difference among those having different tenure in Kudumbashree in their alienation. The hypothesis is rejected.

16. There will be significant differences among Kudumbashree members belonging to different tenure in Kudumbashree in self derogation.

The study showed that the tenure in Kudumbashree did not influence self derogation. The hypothesis is rejected.

17. There will be significant differences among Kudumbashree members belonging to different types of micro enterprises in psychological well-being.

The study showed that there was significant difference among the members doing different types of enterprises in the three dimensions of psychological well-being. The hypothesis is partially accepted.

18. There will be significant differences among Kudumbashree members belonging to different types of micro enterprises in self-efficacy.

There was no significant difference among the Kudumbashree members doing different enterprises in self-efficacy. The hypothesis is rejected.
19. There will be significant differences among Kudumbashree members belonging to different types of micro enterprises in alienation.

There was no significant difference among the Kudumbashree members doing different enterprises in the variable alienation. The hypothesis is rejected.

20. There will be significant differences among Kudumbashree members belonging to different types of micro enterprises in self derogation.

There was no significant difference among the Kudumbashree members doing different types of enterprises in the variable self-derogation. The hypothesis is rejected.

21. There will be significant differences among Kudumbashree members belonging to their status in the three tier organization structure of Kudumbashree in psychological well-being, self efficacy, alienation and self derogation.

There was no significant difference among various categories of Kudumbashree members classified according to different levels of three tier structure of Kudumbashree in psychological well-being, self-efficacy, alienation and self derogation. The hypothesis is rejected.

22 There will be significant differences among Kudumbashree members belonging to different age groups in psychological well-being.
The result showed that knowledge about social environment, one of the dimensions of psychological well-being showed significant difference among Kudumbashree members belonging to different age groups. The hypothesis is partially accepted.

23. There will be significant differences among Kudumbashree members belonging to different age groups in self-efficacy.

There was no significant difference among various categories of Kudumbashree members classified according to different age groups in self-efficacy. The hypothesis is rejected.

24. There will be significant differences among Kudumbashree members belonging to different age groups in alienation.

The study shows that there was significant difference among Kudumbashree members in two dimensions of alienation. The hypothesis is partially accepted.

25. There will be significant differences among Kudumbashree members belonging to different age groups in self derogation.

There was no significant difference among Kudumbashree members belonging to different age groups in self- derogation. The hypothesis is rejected.

26. There will be significant differences among Kudumbashree members belonging to different type of family in psychological well-being, self-efficacy, alienation and self derogation.
The study showed that self confidence, one of the dimensions of psychological well-being was significantly difference among nuclear, joint and extended, family. There was no significant difference in remaining variables under the study. So the hypothesis is rejected.

27. There will be significant differences among Kudumbashree members belonging to different type of location of residence in psychological well-being, self-efficacy, alienation and self derogation.

The study findings reported that there was no association between place of residence and the psychological variables under the study. The hypothesis is rejected.

28. There will be significant differences among Kudumbashree members belonging to different type of religion in psychological well-being, self-efficacy, alienation and self derogation.

The result showed that there was no significant difference among Kudumbashree members belongs to hindu, muslim and christian in psychological well-being, self-efficacy, alienation and self-derogation of the subjects. The Hypothesis is rejected.

29. There will be significant differences among Kudumbashree members belonging to different type of income in the variables psychological well-being, self-efficacy, alienation and self derogation.

The study results showed that there was no significant difference among different income groups in the variables
There will be significant relationships between psychological well-being and self-efficacy.

There was significant positive correlation between conscious thinking, one of the dimensions of psychological well-being, and self-efficacy. The hypothesis partially accepted.

There will be significant relationships between psychological well-being and self derogation.

The study showed that there was no significant correlation between psychological well-being and self derogation. The hypothesis is rejected.

There will be significant relationships between psychological well-being and alienation.

The results of the correlation showed knowledge about social environment, one dimension in psychological well-being, have significant correlation with four dimensions of alienation namely, meaningfulness, normlessness, isolation, and social estrangement.

The result showed 5 correlations out of 25 correlations were significant, hypothesis is partially accepted.

There will be significant relationships between self-efficacy and self derogation.
The results showed that there was significant negative correlation between self-efficacy and self derogation. The hypothesis is accepted.

34. There will be significant relationships between self-efficacy and alienation.

There was significant relationship between self-efficacy and Alienation. The hypothesis is accepted.

35. There will be significant relationships between self- derogation and alienation.

The result showed that there was no significant correlation between self derogation and alienation. The hypothesis is rejected.

5.4 IMPLICATIONS OF THE STUDY

The present study reveals that Kudumbashree members are more psychologically empowered than daily wage workers and members in NGO. The immediate benefit of the study is for the Kudumbashree members. It provided an opportunity for them to understand their level of psychological empowerment and development. The study can use as a beneficial reference to implement the Community Development Programmes effectively to achieve its maximum benefits. The groups, those who have benefits from this study are mentioned below:
Government Authorities

The result of the study showed that Kudumbashree members have better psychological health than the Non-beneficiaries of the project. The result of the study will be helpful to understand the major positive benefits of this programme. With this result they can take further steps to continue this programme successfully. The policy formulators can use this study as a reference or guide to make necessary changes in their strategies to improve the psychological empowerment of Kudumbashree members.

The result of the study showed that daily wage workers are more alienated from the society than Kudumbashree members. They have more negative attitude towards themselves than Kudumbashree members. The Government should give special attention to those people who are unorganized in the society to ensure their fully participation in development programmes.

The study showed that there was no significant difference between Kudumbashree members and Non beneficiaries of the project in the variable meaninglessness. This result reflects the mental condition of women population in Kerala. Government should take necessary steps to strengthen relationship among the group.
members to overcome this problem. Seminars, awareness programmes etc, will help them to reduce the meaninglessness.

There was no significant difference among various categories of Kudumbashree members classified according to income levels in psychological well-being and self-efficacy. It means that income level does not influence the well-being of Kudumbashree members. At present, community development programmes are economic growth oriented but it does not have impact on personal empowerment of its members. There is a need to promote psychological empowerment among the members and should implement appropriate programmes and strategies for its attainment.

Kudumbashree Mission

The study showed that women in the Community Based Organizations namely, NHG, ADS, CDS did not show any significant difference in psychological well-being, self-efficacy, self derogation and alienation. It indicates that special training programmes conducted among members in Community Development Society and Area Development Society were ineffective. So Kudumbashree Mission should restructure their training programmes by given importance to the psychological factors.

There were no significant differences among various categories of Kudumbashree members classified according to
different tenure in Kudumbashree on its members. It is an indication that the implementation of this programme does not bring out the full potential of its members. This context calls for systematic, frequent training programmes by experts and Mission should ensure the availability of skillful professionals always.

Kudumbashree Mission can take necessary steps to teaching effective goal setting among Kudumbashree members. It will help group members to take control of their lives by setting goals and managing their own development. By encouraging them to be goal orientated, members become aware of opportunities or look for opportunities or even create opportunities. They learn to control their own destiny.

The samples of daily wage workers were selected from the BPL families. It showed that some BPL families are still not participated in the Kudumbashree programme and away from its benefits. So the Mission should ensure the full participation of the members from deprived classes.

Considering the present study there is a need to conduct frequent evaluation to assess the impact of Kudumbashree programme on its members, which will help to make necessary changes for improving its strength.
Professional Social Workers /Psychologists

The study revealed that there was no significant difference between Kudumbashree members and Non beneficiaries of the project in the variables life satisfaction and meaninglessness. The professionals should consider these variables and chart out the new techniques to improve life satisfaction and reduce meaninglessness among the Kudumbashree members.

Social skills development programmes and workshop for goal setting behavior will be helpful to promote psychological empowerment of Kudumbashree members.

Additionally, through the encouragement of self-advocacy and group advocacy, members learn how to take an active rather than passive role in their wellness and empowerment. In addition, members can be empowered through improving problem solving skills and decision making skills with the guidance of other group members.

Professional social worker or Psychologists can be instrumental in helping members deal with constraints by facilitating their problem-solving and decision-making skills. In the light of the present study researcher proposed some training programmes which incorporates self-empowerment.
The cultivation of positive beliefs in people’s capabilities will facilitate the more effective use of their talents. Teaching members of self help groups to visualize the results they want and to affirm to themselves that they can accomplish their goals should contribute to positive beliefs.

Decision-making and problem-solving skills will help people to be able to take control of problem situations and not feel powerless to do something about it. To be a good problem solver requires a belief in own ability to cope with and solve problems. When people have such self-confidence, it results in behaviours which facilitate problem-solving, such as initiative, assertiveness and taking charge of situation instead of shying away.

**Kudumbashree members**

From this study, we can understand that Kudumbashree members have more self confidence, self esteem, conscious thinking, knowledge about social environment and self-efficacy than Non-beneficiaries of the project. These findings show that membership in Kudumbashree is an opportunity to develop women and this result will motivate them to continue vigorously and actively in this programme for their total growth.
Result showed that there was no significant difference between ordinary members and office bearing members in most of the subvariables under study. Even if they are working as a community health volunteer, Income generation activities volunteer, infrastructure volunteer, secretary and president, it does not improve their well-being. The office bearing members and ordinary members should use the positive factors of self help groups system to empower themselves.

**Women**

The result of the study showed that there was no significant difference among various categories of Kudumbashree members classified according to different age group in the variables knowledge about social environment, meaninglessness and normlessness. The age group 40-50 years showed higher mean score in Knowledge about social environment and lesser mean score in meaninglessness than other age groups. It indicates that there is a serious problem existing in the age group 30-40 years in Kerala. Development of interpersonal communication skills will help women to ease establish more positive relationship. Developing problem solving skills will facilitate the women to identify their problem and make them capable to evaluate and solve the problem. The other awareness programmes will enables women to develop meaning of life.
Women population in Kerala is more than men. If women fully participate in the programme it will result in the overall development of the family and thus the development of the whole society. It is a well known fact that suicidal rate of the women in Kerala is more than men. Suicidal rate can reduce by strengthening social relationship among women through the self help groups.

5.5 SUGGESTIONS FOR FURTHER RESEARCH

The present study was conducted on a sample selected from women Kudumbashree members in Kerala. The findings can not be generalized to identical male populations. The researcher finds difficult to include men Kudumbashree members because their strength in Kudumbashree population is less than one percent. It is suggested that the present study be replicated using different samples selected from men so that the possible differences in results can be understood.

A wide variety of various psychological variables indicating psychological empowerment remain to be unexplored because only limited number of variables was used in the present study. The findings from this study also have the potential to pave the way toward future research that could include examination of what factors in Kudumbashree environment inhibit or promote empowerment of women, as well as how developmental factors affect empowerment. It
could also lead to a new perspective on the outcomes of empowerment education and intervention programs, as well as examination of the longitudinal effects of empowerment on women’s lives and their environment. This important and timely research will have the potential for positive effects on the lives of Kudumbashree women both now and in the future.

Further research can be made to compare the subjects with other self help groups functioning under religious institutions and political parties.

The strength of this thesis is that it offers an inside-outside perspective that contributes to deepen the understanding of women’s transition towards empowerment and the benefits of participating in Kudumbashree. The findings can be fruitfully used by the persons and institutions concerned with women empowerment. The knowledge derived from this study also has the potential to pave the armful knowledge in this area for future research.