NAME: Hayes, Stephanie Anne
Surname

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Running head: HOPE FOR A BETTER FUTURE

Hope for a Better Future:

Using Positive Psychology to Empower Female Migrant Domestic Workers to Create

Sustainable, and Successful Futures

Stephanie A. Hayes

Algoma University

Abstract

Hope, a key construct in positive psychology, is comprised of agency, and pathways thinking. Agency thinking is the ability to initiate, and sustain motivation, while pathways thinking is the ability to generate the multiple strategies needed to attain goals. Higher levels of hope facilitate positive life changes. Nurturing hope in women who face many challenges when trying to escape poverty may coincide with the acquisition of other valuable skills. aidha, a not-for-profit organization in Singapore, provides entrepreneurial skills training to female migrant domestic workers from the Philippines, and Indonesia, and appears to foster hope. It was hypothesized that aidha's "Managing Your Money" course increases hope by activating agency, and pathways thinking, and that adding a journaling exercise to focus on their future goals would further increase hope. Scores on the Hope Scale significantly increased for both the agency, and pathways thinking subscales. However, the journaling exercise did not enhance this effect. Implications, and future applications are discussed.

Hope for a Better Future:

Using Positive Psychology to Empower Female Migrant Domestic Workers to Create

Sustainable, and Successful Futures

Positive psychology is a progression away from the traditional disease based model of psychopathology towards one that focuses on psychological strengths, and has been a major shift in psychology since the new millennium (Park, 2004; Seligman, Steen, Park, & Peterson, 2005). There is a growing focus on the individual differences that contribute to human thriving, and success (see Seligman & Csikszentmihalyi, 2000, for a detailed list). Cognitive motivational research seeks to determine if there is a common characteristic shared by successful people in the way they perceive, and strive for goals. The answer may be found in hope theory, a strength-based cognitive set of goal attainment behaviour. Hope theory suggests that successful people believe, and act based on the tenets of agency, and pathways thinking. According to Snyder, and his colleagues; where there is a will (the motivation), there is a way (the ability to perceive multiple pathways) (Snyder et al., 1991).

Research on hope has established it as an enduring, cross-cultural, and cross-situational individual difference (Seligman & Csikszentmihalyi, 2000). It is an important part of a positive motivational approach to goals, and relates directly to successful goal achievement (Valle, Huebner, & Suldo, 2006). Hope is a facet of a goal directed life, and is characterized by having positive expectations for the future, and working towards their attainment (Seligman, 2002). This concept is based on a cognitive schema consisting of: (a) agency thinking – the motivation to initiate, and sustain effort towards a goal based on an ability to achieve goals in the past, present, and future, and (b) pathways thinking – the ability to perceive, plan, and implement multiple avenues towards a goal, and adapt pathways when needed (Snyder, 2002; Snyder et al., 1991; Snyder et al., 1996). Therefore, hope is an individual difference in goal-attainment behaviour

characterized by agency, and pathways thinking. Research indicates that hope contributes to psychological, and physical health, and is a mediating factor that makes positive life changes possible (Lopez, Ciarlelli, Coffman, Stone, & Wyatt, 2000; Snyder, Feldman, Taylor, Schroeder, & Adams, 2000; Snyder, Rand, & Sigmon, 2005). Hope is not passive like wishful thinking, but is an active, cognitive theory that may be better described as "go-getter theory" because of its focus on goal attainment.

Understanding Goals

Goals are the objectives, and central, motivating factors in achievement models, and provide a framework for hope theory (Elliott & Dweck, 1988; Snyder, 2002; Snyder et al., 1991; Snyder et al., 2005; Snyder, Sympson, Michael, & Cheavens, 2001). In goal-attainment behaviour, goals play an important dual role by providing the initial motivation, or the reason for the behaviour, and when the goal is successfully attained, achieving the goal becomes the reward. Specifically, goals are the end results of cognitive action sequences, and vary in terms of their temporal frame (short vs. long term), specificity (explicit vs. vague), approach/avoidance orientation (also considered learning vs. performance goals), and overall emotional outcome value significance (negative vs. positive) (Elliott & Dweck, 1988; Snyder, 2002; Snyder et al., 1991; Snyder, Lopez, Shorey, Rand, & Feldman, 2003; Snyder et al., 2005)

High hope individuals choose specific, approach oriented (learning based) goals that reflect positive emotional outcomes, regardless of the time frame it may take to attain them (Peterson, Gerhardt, & Rode, 2006; Snyder et al., 1991; Snyder et al., 2003). An example of this would be setting an academic goal to attain an "A" in a specific course. Higher hope individuals have been shown to set a wider range of goals with more frequency, and higher levels of difficulty (Snyder et al., 1991). In addition, high hope individuals perceive a greater likelihood of goal-attainment, focus more on success, and see set-backs as future challenges or as a positive

way to re-direct attention to potentially better strategies (Snyder et al., 1991; Snyder et al., 2003). High hope individuals reflect more on their goal choices, and this behaviour has been shown to correlate with positive motivational outcomes (Conti, 2001). Research has also shown that high hope individuals may have an ability to ignore negative information, and prefer stimuli that mirror their positive, high hope sense of self (Snyder, LaPointe, Crowson, & Early, 1998).

In contrast, low hope individuals are likely to set vague, avoidance oriented (or performance based) goals that reflect negative emotional outcomes (Snyder, 2002; Snyder et al., 1991; Snyder et al., 2003). An example of this would be an academic goal to not fail or flunk out of school. Often low hope individuals set goals with lower probability of attainment, a focus on failure, and feel an overall sense of uncertainty (Snyder et al., 1991). Low hope individuals attend to the negative aspects of goals, and focus on things that could go wrong instead of the things that could go right. They have a tendency to remember more negative information than do high hope individuals (Snyder et al., 1998).

Preferential attention to positive information was found to be significantly greater in high hope individuals, even after the effects of depression, positive, and negative affectivity, and self-esteem were controlled (Snyder et al., 1998). Other cognitive models show similar relationships, suggesting that people with preferential attention to negative information may be experiencing negative affective states (such as depression or anxiety) (MacLeod, Mathews, & Tata, 1986; Smith et al., 2006) The notion of selective attention, whereby an individuals' frame of mind biases them to attend to either positive or negative information in the environment, may characterize the difference between high, and low hope individuals' attention to goals (Snyder et al., 1998). Although the ability to select, and attend to positive goals, and the environmental information that positively reinforces the pursuit of those goals is necessary, these outcomes remain unattainable without the means to achieve them. Hope theory identifies pathways, and

agency thinking as two equal components needed to successfully attain a goal (Snyder et al., 1991).

Understanding Pathways Thinking

Pathways thinking is the ability to generate multiple, workable solutions to a problem in order to achieve success based on past experiences, and future objectives (Snyder, 2002; Snyder et al., 2005). This component is based on a cyclical, and additive approach that values past, and current experiences in the generating of multiple routes, assessing strategies that were effective in the past, and how these strategies can be improved upon for future use (Snyder et al., 2005). Experience provides the basis for confidence in one's abilities, and past efforts provide the foundation for pathways thinking. This cognitive style is typified by the use of positive, affirming internal statements such as; "I'll find a way to get this done", and "I'll solve this problem" (Snyder et al., 1991; Snyder et al., 1998). Those who have successfully attained goals in the past are more likely to perceive themselves as able to attain goals in the future.

The nature of pathways thinking, as found in high hope individuals, is characterized by an ability to implement multiple strategies (or pathways of action) toward the achievement of a goal, and is particularly necessary when a blockage is encountered, and an alternate route is required (Snyder et al., 2002; Snyder et al., 2005). These high hope individuals typically see failures as challenges to overcome, and as opportunities to improve their future strategies, and build on their inventory of possible pathways (Snyder et al., 2002). Alternatively, low hope individuals are not able to visualize or implement alternative pathways toward a goal, and are more likely to give up, which in turn affects their pathways thinking, and increases the likelihood that they would avoid similar goals in the future (Snyder, 2002; Snyder et al., 1991; Snyder et al., 2002).

Pathways thinking is analogous with a reflective style of problem-solving. This style is characterized by systematic efforts to deal with problems in a cognitive-affective manner (Chang et al., 2007). In a correlational study examining problem-solving styles, reflective styles were associated with greater overall life satisfaction (Chang et al., 2007). Higher levels of psychological well-being among youth, and adults, and lower levels of psychological distress (for example anxiety, and depression) have also been correlated with beliefs in positive future outcomes (Shorey, Little, Snyder, Kluck, & Robitschek, 2007; Valle et al., 2006). Therefore, maintaining beliefs in positive future outcomes, and actively engaging in the pursuit of those outcomes by various means (pathways thinking), contribute greatly to the psychological strength of hope. The strength of pathways thinking in turn influences agency thinking, which is the motivational component of hope theory. Motivation is based on a belief that a goal can be attained, and pathways thinking provides an array of past experience (as past goals would have been attained, and even non-successes are considered positive learning models). Therefore the two components of agency, and pathways thinking are iterative, and reciprocal in nature.

Understanding Agency Thinking

Agency thinking is the motivational aspect of hope theory that initiates, and sustains progress towards a goal (Snyder et al., 1991; Snyder et al., 2005). This type of thinking is characterized in high hope individuals by self-talk such as; "I can do it", and "I am not going to be stopped", and is important in sustaining pursuit of goals when faced with obstacles (Snyder et al., 1998; Snyder et al., 2005). High hope individuals are more likely to engage in, and sustain focus on the pursuit of goals as potentially positive experiences, whereas low hope individuals tend to focus on the potentially negative experiences, and are more likely to avoid pursuing a goal (Snyder et al., 1991; Snyder et al., 1998). People with higher levels of hope may use more agency thinking when facing a stressor, enabling them to better overcome negative conditions

(Snyder et al., 1991). Hope may therefore be a valuable positive psychological construct for facing, and overcoming life's challenges.

Understanding Hope within the Context of Culture, and the Global Economic Environment

Hope spans time, culture, and ethnic groups (Lopez, Gariglietti et al., 2000). It is the motivating factor that aids all people in overcoming barriers to adjustment, health, and happiness (Lopez, Gariglietti et al., 2000). However, there are cultural, economic, societal, and institutional restrictions placed on successful goal pursuit, and attainment (Lopez, Gariglietti et al., 2000). Regardless of the country in which we reside, there are many external factors which may hinder success. One of the most common, and widely agreed upon obstacles to goal achievement is poverty, and a limited economic environment. The global economy is faced with difficult times which limit the opportunities available to thrive. In order to escape poverty, there needs to be progressive social, and economic change (Bernasek, 2003). Poverty is an issue faced by all nations, and therefore the escape from poverty is a shared global goal.

Hope may be a means to improve opportunities for the future. If there is a way to increase hope, and success in a low socio-economic status (SES) population by providing valuable entrepreneurial skills, and teaching agency, and pathways thinking, it may be possible to develop a sustainable community economy. Activating hope may foster an environment of success beyond the limitations of culture, society, and institutional restrictions. Research has shown that people of lower SES are less likely to feel in control of their lives, health, and futures (Chamberlain, 1997; Tuason, 2008). This perceived absence of control may stem from fatalism, where people of lower SES believe that they are powerless to change their lives. When participants were primed by identifying themselves as part of a lower SES group in an experiment on identity-based motivation, and health, there was an increase in health-fatalism, and lessening of health knowledge (Oyserman, Fryberg, & Yoder, 2007). This finding suggests

that activating an in-group identity concept of low SES results in a reduction of health-related goal pursuits because ill-health is seen as part of the in-group identity (Oyserman et al., 2007). Alternatively, activating the individual concept of hope could contribute to a new group identity. Instead of adhering to the fatalist view of the future commonly held by those of low SES, increasing individual hope for a better, brighter future could lead people out of poverty.

Women, and Poverty

The challenges faced by women worldwide provide an excellent lens to examine the cross-cultural importance of hope. Women are more likely than men to be poor (Bernasek, 2003; Townson, 2005). For women, poverty is associated with social, and family status (Bernasek, 2003). These roles hinder their income-earning potential by limiting the amount of time they can pursue work outside of the home, the amount they are paid for the same work relative to men, and their overall rates of underemployment (Bernasek, 2003; Townson, 2005). The experience of poverty in developing countries is typified by a perceived hopelessness for upward social mobility, and an obstacle to human development (Townson, 2005; Tuason, 2008). Poverty is a major obstacle to human thriving regardless of the ultimate goal being pursued. Women face similar hardships regardless of their country of residence or origin. A review on asset-building proposes that strengthening finances has a positive effect on women's current, and future well-being (Grinstein-Weiss, Curley, & Charles, 2007).

Grameen Bank, a Model for Change

The best known strategy for poverty alleviation was developed by Dr. Muhammad Yunus, and is known as the Grameen Bank. Focusing on improving the social, and economic status of women, the Grameen Bank is a micro-credit program which extends small loans to women, and provides them with the opportunity to develop micro business ventures (Bernasek,

2003). This small-scale loan program has raised the social status of impoverished women from beggars to entrepreneurs (Yunus, 2008).

In a review of the Grameen Bank as a means for social change, Bernasek (2003) shows that participation in the program has significantly increased women's income, and even raised some women above the official poverty line. With an increase in resources, there is also an increase in women's social status, and familial decision-making power (Bernasek, 2003). This power in turn leads to better nutritional, and physical health, sanitation, and greater access to education for their children (Bernasek, 2003). It can be said that the top-down, and indirect approach of the past through the creation of large-scale labor projects to employ large amounts of workers (i.e. industrialization) has not resulted in much success in poor countries (Bernasek, 2003). By contrast, the Grameen model reflects a bottom-up approach to poverty alleviation. Fostering hope is one strategy to improve coping with the global market, and encourage financial empowerment in a challenging economic environment.

Financial Empowerment, Extending a Successful Model

The issues of poverty, including the social, and family roles of women, can be exemplified by the women of the Philippines. Instead of working outside of the home to pursue economic opportunities, the national economy necessitates that they work outside their country (Parrenas, 2003). In a review of the family structure, and economy of the Philippines, Parrenas (2003) states that two-thirds of all migrant workers leaving the Philippines are women, and that their country's economy relies on the money these foreign workers send home. Many of these women find employment in other South-East Asian countries, such as Singapore, and Hong Kong, as domestic workers (live-in maids). Using the Grameen Bank model, a non-profit organization in Singapore is attempting to alleviate poverty, and the need to separate women from their families, while creating sustainable, and hopeful futures.

aidha, a centre for economic development, and entrepreneurial training, teaches valuable skills to migrant women working as domestic helpers in Singapore. This not-for-profit organization began as a project developed by the United Nations Development Fund for Women, National Committee, Singapore (UNIFEM) (Mavrinac, n.d.). Based on the Grameen Bank model of social entrepreneurship, aidha proposes to teach women the skills necessary to develop small business opportunities once they return to their home countries (Mavrinac, n.d.). The goal of aidha is to extend the micro-credit model developed by Grameen Bank, and to build sustainable businesses on a slightly larger scale (Mavrinac, n.d.). In a study of poverty in the Philippines, Tuason (2008) described characteristics of a small group of Filipinos who came from low SES families in the Philippines but were able to increase their SES, and became successful in the Philippines or the United States (US). She found that those who became more successful had multiple, and clearly defined goals for their careers, education, and emigration to the US. In addition, they, and overall had high aspirations for their future. She also found that they had concrete plans regarding how to fulfill those goals, and were able to persevere in the face of challenges. These findings mirror hope theory, suggesting that in order to become successful, and to experience upward social mobility, it is necessary to establish concrete plans, and maintain an active pursuit of goals. In other words, it is important to have hope.

Applying Hope: How to Alleviate Poverty, and Increase Success

Hope theory is a cross-cultural construct. Considering the Grameen Bank model, as applied by aidha in Singapore to a population of migrant women working as domestic helpers, hope theory may contribute to ensuring, and promoting entrepreneurial success. Past research has demonstrated strong correlations between hope, agency, and pathways thinking, and a variety of markers for academic achievement (Chang, 1998; Curry, Snyder, Cook, Ruby, & Rehm, 1997; Snyder et al., 1991; Snyder et al., 2002). Entrepreneurial success compares to academic success

in the need for motivation, and determination to succeed. Both realms require a sustained drive towards a variety of goals (Alexander & Onwuegbuzie, 2007). Another similarity between academics, and entrepreneurship is that there must be an emphasis on learning oriented goals, as in both areas it is important to see goal blockages as an opportunity to learn, and improve in order to overcome impediments to success (Conti, 2000; Petersen et al., 2006). There is also a parallel between academia, and small business in the requirement to have numerous, and more challenging goals than the average population. Both of these settings require a higher level of dedication, and problem-solving abilities to achieve success. Other important shared characteristics include the need for both populations to have a lower rate of procrastination, and an overall rational, and positive approach to problem solving (Alexander & Onwuegbuzie, 2007). These skills are not only necessary to succeed in an academic environment, but also in entrepreneurship as they assist in sustaining, and growing small businesses.

Another important point to note in the hope theory literature is that people with higher hope learn to experience challenges, and goal blockages as within their control. As stated earlier, it is common for a low SES population to be more fatalistic in their views of the future. aidha provides the opportunity for migrant women to learn new ways to prepare, and plan for their future. Following the Grameen Bank model by establishing small peer groups, and by providing classes that are relevant to their environment, aidha may be activating hope. Hope may contribute greatly to entrepreneurial success, and reduce fatalistic approaches to the challenges of business. It follows that incorporating the tenets of hope in the skills training being provided by aidha may increase the success of their graduates. In order to examine if hope is being activated at aidha, the impact of their flagstone course called "Managing Your Money" (MYM) is the focus of this study.

The investigator proposes that MYM parallels previously investigated hope interventions. In a study by Cheavens, Feldman, Gum, Michael, and Snyder (2006), individuals were taught to: (a) choose more concrete, and attainable goals, (b) use pathways thinking to generate various avenues to achieve those goals, (c) use agency thinking to remain engaged, and motivated in the pursuit of those goals, and (d) monitor, and modify progress towards goals in a positive, and approach oriented manner. The course content for MYM is based on an active learning model, and encourages the same skills as does the Cheavens et al. study. MYM focuses on the individual participant. In the first session they are encouraged to spend time thinking, and writing about their short, and long term goals. They are also asked to focus on their motivations, and to establish clear savings goals. In the second session they are taught new skills to help them stay organized, and on track, and are encouraged to re-evaluate their current, and future plans. The third session focuses on alternate pathways to savings, and credit management, while the fourth session relates to risk management, and how to address possible goal blockages. In four sessions, participants are encouraged to activate their future-minded thinking in relation to financial, and business goals, and to develop both agency, and pathways thinking. They are also encouraged to share their experiences, and to motivate each other. Overall, the participants gain not only money management training, but also training in hope.

A review of the research on hope theory has clearly shown a relationship between hope, and success. The current study proposes that aidha's MYM course may be activating hope, and will analyze the scores on the Hope Scale administered before, and after the completion of the course. Re-orienting a low SES in-group to being more goal focused, and less fatalistic may increase their success in business, and contribute to the alleviation of poverty. Beyond the Grameen Bank model, aidha may be providing an extra stepping-stone, using positive psychology to increase the potential for success in their students.

Synopsis of the Current Study

This study examines the relationship between the pre-, and post-MYM Hope Scale scores to establish if MYM is increasing hope, agency, and/or pathways thinking. The investigator proposes that MYM increases hope for new aidha students, and that population would already have higher levels of hope as compared to other domestic helpers in Singapore who have not attended classes at aidha, and that those non-aidha domestic helpers would have higher levels of hope as compared to women who were still living in the Philippines, and have never worked abroad. This hierarchy of hope may reflect the idea of hope as a "go-getter theory" that characterizes successful people.

As an added journaling intervention, a randomly assigned group of MYM students were also asked to keep a "diary of goals" in an attempt to further activate future-minded, goal-directed thinking. If these interventions can teach hope to a low SES in-group of migrant domestic workers, it will show that aidha provides their students with skills beyond entrepreneurship – it provides them with the will, and the ways to succeed, and thrive their future businesses. It has been shown that hope contributes significantly to successful goal attainment, and therefore any intervention which may activate agency, and pathways thinking would be of great value. Specifically relating to the women of aidha, these migrant workers identify their need to create sustainable futures once they return to their homelands, and will benefit from learning a variety of skills, including hopeful thinking.

Method

Participants

This study examined three different participant groups. Table 1 provides detailed demographic information regarding each group. The primary focus of this study is the first participant group which is comprised of female domestic workers in Singapore who are also

students attending classes at aidha. In total, 36 students who were participating in aidha's MYM course were included in this study.

The second participant group was comprised of female migrant domestic workers living in Singapore who had never attended classes at aidha. This was a convenience sample of 21 women (all Filipina), recruited by a confederate domestic worker at a variety of popular locations where Filipinas congregate on their off days (such as at church, or in a public park). The third participant group consisted of a convenience sample of 24 women living in the Philippines, who had never been employed abroad as domestic workers. This sample was recruited by the researcher, and her colleagues during two separate trips to the Philippines during the same timeframe as the MYM course was being conducted. Participants were approached in various settings (shops, banks, hotels, and small villages) in three different cities (Manila, Rosario, and Baguio City), and were asked to complete the survey. All participants provided written consent.

Measuring Hope: The Hope Scale

The Hope Scale developed by Snyder et al. (1991) was used to assess hope (including the sub sets of agency, and pathways thinking). This is the most commonly used dispositional measure. It is a self-report inventory consisting of 12 sentences designed for adults over the age of 15. The sentences include four items to assess agency thinking, four items to assess pathways thinking, and four distractor items (see Appendix A). Participants were asked to rate each item using an 8-point Likert-type scale ranging from 1 (*definitely false*) to 8 (*definitely true*). This questionnaire is titled "the future scale" when administered to participants. The agency subscale is calculated by adding the ratings for the items numbered 2, 9, 10, and 12, and the pathways subscale is calculated by adding the ratings for the items numbered 1, 4, 6, and 8. The total hope score is the sum of both the agency, and pathways subscales.

The Hope Scale has been extensively researched, and has been shown to be reliable (internally, and temporally), and valid, as supported by extensive convergent, and discriminant validity studies (Babyak, Snyder, & Yoshinobu, 1993; Lopez, Snyder, & Teramoto Pedrotti, 2003; Snyder et al., 1991; Snyder et al., 2005). Factor analysis supports the construct of an overarching factor (hope) comprised of two sub-factors (agency, and pathways thinking) (Babyak et al., 1993). The components of agency, and pathways thinking are related, but not synonymous, and account for a significant proportion of variance across a variety of sample populations (Babyak et al., 1993; Snyder et al., 1991). The Hope Scale meets or exceeds standard statistical requirements for self-report measures used in research (Lopez et al., 2003; Snyder et al., 1996).

Procedure

The students at aidha, "Managing Your Money" participants. All students attended the course MYM at aidha. The content is specifically relevant to the lives of migrant domestic women from Indonesia, and the Philippines, living in Singapore. The instructional method employed at aidha places an emphasis on active learning through understanding the principles, practice, and personal application of entrepreneurial skills. The overarching goal is to develop successful, sustainable futures for women from developing countries using a bottom-up approach similar to that used by the Grameen Bank. The women at aidha, like those who access micro-credit through the Grameen Bank, are encouraged to build a small business to create a sustainable future for themselves, and their families. In an environment where people often find themselves unemployed or underemployed, traditional employment is not a feasible way to support a family, and new ways to create economic opportunities are necessary in order to overcome poverty (Yunus, 1999). aidha builds on the social-entrepreneur model of the Grameen Bank, and empowers women to save their own capital, and access credit if necessary in order to

create a small business on a slightly larger scale. Graduates return home with a business plan, and the means to develop self-employment, and generate income for themselves, and their families.

MYM provides students at aidha with a foundation in personal finance, and promotes basic skills in money management, and financial planning. This course was delivered by Dr. Steven Orpurt of Singapore Management University (Dr. Orpurt currently holds a teaching position at Purdue University) who has an extensive academic, and teaching background in finance. MYM is delivered in four 3 hour sessions, and was held every second Sunday. The course schedule was as follows: session 1 "creating your future: goals, and planning", session 2 "taking control: organizing yourself, and your budget", session 3 "savings, and credit management", session 4 "risk management". The learning outcomes parallel the tenets of hope theory by instilling confidence in the future, setting concrete goals, and by establishing the plans, and the motivation needed to pursue those goals. This is why MYM was proposed to increase hope, as it appeared to activate future mindedness, and encourages both agency, and pathways thinking in relation to setting new, challenging goals.

The Hope Scale was administered to all students at the beginning of the first session of the MYM course as a pre-test. Participants were not advised of the purpose of the study, but were told that the success of the student population at aidha was under investigation. They were advised that their personal information would remain anonymous, and were asked to sign a consent form. They were also advised that the investigators may conduct follow-up studies, and that the final results would be made available on the aidha website. They were advised that an additional project was taking place that required a small group of participants to stay after class for approximately 10 minutes. Of the total class population, only two students declined to stay after class, and were omitted from the random selection process. The remaining students blindly

drew a piece of paper from a bag. Fifteen of those pieces were marked with a red star, and those who drew the star were assigned to the intervention condition, and instructed to stay after class.

When the selected sample of students met after class, they were provided with a small notebook, and specific instructions (see Appendix B) on keeping a journal of their goals. This exercise was designed to mirror other interventions in positive psychology, with the goal of activating hope related thinking through written expression by clearly stating personal goals, and the agency, and pathways thinking related to those goals (Seligman et al., 2005). The use of written expression in psychotherapy has a long tradition, and although it is not clear why these interventions work, they have been shown to facilitate immediate cognitive, emotional, and behavioural changes (Esterling, L'Abate, Murray, & Pennebaker, 1999; Pennebaker, 2004; Wright & Chung, 2001). The intervention participants were read the instructions to ensure everyone understood. They were asked not to discuss the assignment with other students. It was also emphasized that these journals were personal, and that the investigator would not be reading their entries, however the journals would be checked to ensure that the participants were writing. They were advised that a draw would be held for a $20 phone card at the completion of the project, to encourage sustained compliance. The participants were instructed to bring their journals to every MYM class, and to stay after class for a quick review. During these review sessions, their journals were swiftly scanned to ensure they were being kept, and the participants were not coached or encouraged in any other way.

When the MYM class met for their last session, all participants were administered the complete Hope Scale again as a post-test. They were reminded that results would be made available on the aidha website once the project was complete, and that the investigators may follow up with them again in the future. They were also advised that confidentiality, and anonymity would be maintained. In order to be included in this study, participants had to

complete both the pre- and post-MYM Hope Scales in full, and legibly, and have signed the consent form. This resulted in the exclusion of 27 participants in the MYM without journaling group, and 5 participants in the MYM with journaling group.

A follow-up administration of the Hope Scale was conducted six months after the completion of MYM. A Filipina confederate attempted to contact all participants, and was instructed to ask only the Hope Scale items specifically related to the agency, and pathways subscales (those items used for scoring, and not the distractor questions). Of all MYM participants, the confederate was able to reach 12 of 26 from the no journal condition, and 7 of 10 from the journaling condition.

Other domestic workers in Singapore. In order to serve as a comparison group, other female domestic workers in Singapore who had never attended a course at aidha were administered the Hope Scale by a Filipina confederate. They were approached to participate in this study, and signed consent was received. The investigator proposed that domestic workers who attended courses at aidha may have already had higher levels of hope as compared to those who did not seek out training or educational opportunities once working abroad. The Hope Scale was administered once to provide a baseline for female domestic workers in Singapore, and to determine if the students at aidha had differed in their level of hope.

Women living in the Philippines. As a final comparison group, a convenience sample of women living in the Philippines who have never been employed abroad as domestic workers, or taken part in money management training were administered the Hope Scale. Participants were approached to participate in this study, and signed consent was received. The investigator proposed that domestic workers in Singapore, and in turn those who also attended courses at aidha, would have higher levels of hope than those who had not worked abroad.

Results

aidha Students, all MYM Participants

Paired samples *t*-tests were performed in order to assess the relationship of the pre-, and post-MYM, and follow-up administration of the Hope Scale for each individual who participated in the course (Howell, 1997). Table 2 shows the mean data for all MYM participants (with, and without the journaling intervention) at the three times of testing (pre, post, and the six month follow-up) for the agency, pathways subscales, and the overall hope totals.

MYM participants, no journaling condition. For the participants who attended the MYM course, and did not complete the journaling exercise, there was a significant increase in hope, including both subscales of agency, and pathways thinking. Results of the paired samples *t*-test showed positive changes from the pre- to post-test of the agency thinking subscale $t(25) = 3.94$, $p = .001$ (two-tailed), $SE = .77$. Significant positive changes were also found with the pathways thinking subscale $t(25) = 4.23$, $p = .000$ (two-tailed), $SE = .60$, and overall hope was shown to significantly increase from pre- to post-test, $t(25) = 4.98$, $p = .000$ (two-tailed), $SE = 1.12$. When comparing the overall hope post-test results to the six month follow-up data, no significant results were found $t(6) = .27$, $p = .80$ (two-tailed), $SE = 1.59$.

MYM participants, with the journaling condition. Results for the participants who attended the MYM course, and completed the journaling exercise did not result in significant changes in their hope, agency or pathways scores. Paired samples *t*-test results were as follows: agency subscale $t(9) = .86$, $p = .41$ (two-tailed), $SE = .58$, pathways subscale $t(9) = 1.41$, $p = .19$ (two-tailed), $SE = .99$, and the overall hope scale $t(9) = .69$, $p = .51$ (two-tailed), $SE = 1.31$. When comparing the overall hope post-test results to the six month follow-up data for the MYM with journaling condition, no significant differences were found $t(6) = 1.21$, $p = .27$ (two-tailed), $SE = 3.07$.

Filipina Women, Between Group Comparisons

An analysis of variance (ANOVA) was conducted to analyze the differences in overall

levels of hope, agency, and pathways between the different participant groups (Howell, 1997).

Table 3 provides the mean data for each group, and it is important to note that all participants

were Filipina women, and all except those in the "women in the Philippines" group, were

domestic workers living in Singapore. There was a significant between subjects effect found for

overall hope scores $F(2, 64) = 7.28$, $p = .001$. In order to control for the effects of making

multiple group comparisons, a post hoc Bonferroni correction was performed, and indicated that

the difference between groups was as a result of the effects of the MYM course ($p = 0.015$).

Significant differences were also found between the group of Filipina women who had

completed the MYM course, and the other comparison groups. There were no significant

differences between the Filipina domestic workers living in Singapore, and women who were

still living in the Philippines.

Discussion

There was support for the hypothesis that aidha's "Managing Your Money" course is

associated with increased hope, agency and pathways thinking. However, the addition of the

journaling intervention did not further enhance these effects. It is possible that the absence of an

effect may be attributable to the limited sample size as the participants in the MYM with

journaling group did exhibit a similar pattern of increased Hope Scale scores at the six month

follow-up. As suggested by previous research on the use of written expression as an intervention,

the impact of the journaling exercise may have taken longer to activate, and may have

contributed to the initial decline in hope before contributing to an increase (Esterling et al., 1999;

Pennebaker, 2004). The majority of the decline in hope from pre- to post-MYM in the journaling

group was due to lower scores on the pathways subscale. It may be that the journaling exercise

focused attention on the obstacles to goal attainment which led to an initial feeling of being

overwhelmed followed by an increase in motivation to pursue future challenges. The overwhelmed feeling may have stemmed from initially being unable to conceive of multiple pathways, but over time recognizing that their goal was attainable. Further research with a larger sample size would be beneficial.

The results of the between groups ANOVA indicated no differences between participants prior to taking the MYM course, regardless of country of residence or domestic worker status. Although the hypothesis stated that there would be a hierarchy of hope, with women living in the Philippines who have never worked abroad exhibiting the lowest level of hope, followed by those who were working abroad in Singapore, followed by those who attended classes at aidha, it is important to note that prior to completing the MYM course, there were no significant differences between these populations. It may be that women who attended classes at aidha may have pre-existing higher levels of hope, this analysis suggests that they do not. This may indicate that the populations of Filipina women examined in this study all started with the same baseline level of hope, and that regardless of their circumstances, completing the MYM course would foster increases in hope, agency and pathways thinking.

MYM was associated with a significant increase in all aspects of hope, although closer examination of results revealed that the pathways thinking component contributed a sizeable amount to the overall increase. This finding suggests that individuals benefit from learning new money management skills, and that increased financial competence contributes to an increase in the number of perceived pathways available for goal pursuits. It is important to note the value of this aspect of hope, especially when considering the initial reduction in pathways thinking seen in the journaling condition (pre-MYM $M = 29.20$, $SD = 2.97$, post-MYM $M = 27.80$, $SD = 5.59$). This may relate back to the idea of initially feeling overwhelmed, but through practice the participants may have been able to learn how to generate more pathways (follow-up MYM $M =$

30.29, *SD* = 2.93). Due to the challenges faced by migrant domestic workers, and those living in developing countries, it may be that agency thinking is more commonplace. The motivational aspect of hope may be clear to these women who work to support their families, and often focus only on day-to-day survival. The major cognitive shift as a result of MYM may be related to the activation of new pathways thinking, and future-mindedness related to more challenging goal pursuits. This result may signify pervasive life changes, as pathways thinking may be an important contributor to facilitating positive life changes.

Making positive life changes is necessary when facing the adverse effects of poverty in developing countries. The Grameen Bank model shows that a bottom-up approach may facilitate the greatest changes, and that access to micro-credit enables people of low SES to reach their full potential, and acquire personal wealth (Yunus, 1999). Augmenting the quality of life for those living in the lower 25 percent of the world's population has been related to persistent societal changes (Yunus, 1999). With financial empowerment, the poor become important instruments of change when confronting global issues such as population density, illiteracy, health, and well-being (Yunus, 1999). In comparison, migrant domestic workers have found a way to increase financial means by working abroad, and may not necessarily need access to micro-credit. However, it appears that these migrant workers may lack the future-mindedness to invest in themselves. aidha provides women from developing countries with skills beyond simple money management. Fostering success in populations that has access to meager means, by encouraging both the will (agency), and the ways (pathways) to achieve goals, may result in financial empowerment, and eventually, social changes.

It is important to address the limitations of these results. Although there has been extensive research on hope theory, it is not possible to completely confirm this paradigm. Statistical research can support a model, however it can not entirely verify its existence. Just

because two components (such as agency, and pathways thinking) are strongly related to one overarching factor (such as hope), this does not serve as confirmation of a model (Babyak et al., 1993). It is also important to mention the limitations of self-report measures, and the fact that a minor but consistently negative skew has been found in applications of the Hope Scale; this suggests a tendency for individuals to respond to expectancies by reporting slightly higher agency, and pathways thinking (Babyak et al., 1993). However these limitations are small, and within acceptable ranges in error, and have not reduced the applications of the Hope Scale. These limitations also do not lessen the impact of the results found in this study.

The impact of MYM, and hope is pervasive. In the seven months following this study, aidha has expanded the principles of MYM, and have created small "savings clubs" where a group of female domestic workers meet regularly, and practice their money management skills. The participants encourage each other, and help each other by focusing on a variety of pathways to achieve their goals, and this may continue to foster hope. Qualitative data shows that these groups are motivating participants to increase their personal wealth, and invest in their futures. Since starting the savings club, one group of six women have cumulatively purchased a 12 seat food court, a 2-storey house, a motorcycle to generate income from deliveries, three cows (one of which is already pregnant), and a small household supply shop (V. Gamez, personal communication, March 30, 2009). All of these purchases were made in the Philippines, while the participants continue to earn an income employed as a domestic worker in Singapore. This is a significant departure from their usual spending pattern of remitting the majority of their income to the Philippines for the daily living expenses of their families. Now they are investing in sustainable futures, fostering success in their family members, and facilitating social change. It may be that hope is contagious. Further research expanding the use of journaling, as well as replication, and continued expansion of the current study are recommended.

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Appendix A

The Trait Hope Scale

Directions: Read each item carefully. Using the scale shown below, please select the number that best describes YOU, and put that number in the blank provided.

1. = Definitely False
2. = Mostly False
3. = Somewhat False
4. = Slightly False
5. = Slightly True
6. = Somewhat True
7. = Mostly True
8. = Definitely True

__ 1. I can think of many ways to get out of a jam *(difficulty)*.
__ 2. I energetically pursue my goals.
__ 3. I feel tired most of the time.
__ 4. There are lots of ways around any problem.
__ 5. I am easily downed in an argument.
__ 6. I can think of many ways to get the things in life that are important to me.
__ 7. I worry about my health.
__ 8. Even when others get discouraged, I know I can find a way to solve the problem.
__ 9. My past experiences have prepared me well for my future.
__ 10. I've been pretty successful in life.
__ 11. I usually find myself worrying about something.
__ 12. I meet the goals that I set for myself.

Note: When administering the scale, it is called The Future Scale. The word "difficulty" (above in italics) was added to the original scale to provide clarification to the participants, since "getting out of a jam" may be a North American culturally relativistic term. The agency subscale score is derived by summing items 2, 9, 10, and 12; the pathway subscale score is derived by adding items 1, 4, 6, and 8. The total Hope Scale score is derived by summing the four agency, and the four pathway items. (Snyder et al., 1991)

Appendix B

A Diary of Goals

Assignment: please keep a daily diary about your future goals.

Please write in any language in which you feel comfortable.

Please bring this diary to all four sessions of the "Managing Your Money" course. Your diary will not be read, but will be checked to see that you have been writing daily. At the end of the project all those who have completed the assignment will be entered into a draw to win a $20 phone card.

Please do not talk about this assignment with other aidha classmates until the project is completed. Your silence is important to the research we are doing on success. At the end of the "managing your money" course we will meet to discuss the project, and are always available to answer any questions or concerns you might have.

Instructions: please write about your goals every day.

On the first day, identify FIVE (5) life goals you hold.

Every day please write:

1) Goal: pick one of your five life goals
2) Inspiration: write down any reasons why you want to go after that goal
3) Ways: write down at least THREE (3) ways you can go after that goal

For example:

Day 1.

1) Goal: own my own home

2) Inspiration:
   reason 1: so my children have a place to live/grow up
   reason 2: so I know I have a place to go
   reason 3: so I save money on rent

3) Ways:
   way 1: save money
   way 2: get a better job
   way 3: have my family look for land to buy

Author Note

Stephanie A. Hayes, Department of Psychology, Algoma University.

Correspondence concerning this study may be addressed to the author, Stephanie A. Hayes, Department of Psychology, Algoma University, Ontario, Canada, P6A 2G4. E-mail: shayes@algomau.ca

Table 1

Participant Demographics

	Number of participants			Age range		
	Total	Indonesian	Filipina	Minimum	Maximum	Average
Female domestic workers						
attending courses at aidha	36	8	28	25	51	34
MYM - w/out						
journaling	26	6	20	26	51	33
MYM - with						
journaling	10	2	8	25	45	34
Female domestic workers in						
Singapore	21	0	21	23	48	33
Women in the Philippines	24	0	24	18	49	27

Table 2

MYM Participants, Comparing Mean Scores on the Hope Scale (Pre-, and Post-MYM)

Participant Group	Agency		Pathways		Hope	
	M	*SD*	*M*	*SD*	*M*	*SD*
Pre-MYM (no journal) (*n*=26)	25.42**	4.24	26.27**	3.86	51.69**	7.33
Post-MYM (no journal) (*n*=26)	28.46**	3.04	28.81**	3.21	57.27**	5.65
Follow-up* (no journal) (*n*=12)	28.55	4.20	30.73	2.53	59.27	5.52
Pre-MYM (with journal) (*n*=10)	27.90	2.64	29.20	2.97	57.10	3.57
Post-MYM (with journal) (*n*=10)	28.40	2.55	27.80	5.59	56.20	6.32
Follow-up* (with journal) (*n*=7)	29.29	2.75	30.29	2.93	59.57	4.16

Note. *The follow up was conducted by phone six months after the completion of MYM.

** Significant differences were found at the *p < .01*

Table 3

Filipina Women, Comparing Overall Scores on the Hope Scale Between Groups

Participant Group	Agency		Pathways		Hope	
	M	*SD*	*M*	*SD*	*M*	*SD*
Women who have completed MYM (*n*=20) [*]	28.90**	2.67	29.80**	2.35	58.70**	4.76
Women in Singapore (*n*=21) [*]	24.81	5.24	28.24	2.79	53.05	7.14
Women in the Philippines (*n*=24)	25.21	3.02	26.63	4.14	51.83	6.47

Note. *It is important to note that these groups are comprised of domestic workers from the Philippines who are

working abroad.

** Significant differences were found at the *p < .05*

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Participant Demographics

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MYM - with						
journaling	10	2	8	25	45	34
Female domestic workers in						
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MYM Participants, Comparing Mean Scores on the Hope Scale (Pre-, and Post-MYM

	Agency		Pathways		
Participant Group	M	SD	M	SD	
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Post-MYM (no journal) (n=26)	28.46**	3.04	28.81**	3.21	57.:
Follow-up* (no journal) (n=12)	28.55	4.20	30.73	2.53	59.:
Pre-MYM (with journal) (n=10)	27.90	2.64	29.20	2.97	57.:
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Note. [*]It is important to note that these groups are comprised of domestic workers from the Philippines who are

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** Significant differences were found at the *p* < *.05*