

**THE INFLUENCE OF SELF-EFFICACY AND ADJUSTMENT ON ACADEMIC
PERFORMANCE AMONG MARRIED WOMEN COLLEGE STUDENTS.**

Dissertation submitted to Kerala University

In partial fulfilment of the requirements for the award of the Degree of

M. Sc. Counselling Psychology

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CERTIFICATE



This is to certify that the Dissertation entitled “**The influence of self -efficacy and adjustment on academic performance among married women college students**” is an authentic work carried out by Anagha B Murukan, Reg. No. 60421115002 under the guidance of Dr. Pramod S K during the fourth semester of M.Sc. Counselling Psychology programme in the academic year 2021- 2023.

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I, Anagha B Murukan, do hereby declare that the dissertation titled “**The influence of self-efficacy and adjustment on academic performance among married women college students**”, submitted to the Department of Counselling Psychology, Loyola College of Social Sciences, Sreekariyam, under the supervision of Dr Pramod S K, Assistant professor of the Department of Counselling Psychology, for the award of the degree of Master’s in Science of Counselling Psychology, is a bonafide work carried out by me and no part thereof has been submitted for the award of any other degree in any University.

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ABSTRACT

Married women students appearing for higher education is increasing nowadays. They may face a variety of challenges and problems due to their dual roles as students and wives. Satisfying the requirements of both the roles simultaneously can lead to increased stress and fatigue which in turn affect the mental health of this population. This quantitative study aimed to examine the influence of self- efficacy and adjustment on academic performance among married women college students. For the purpose of the study, a total sample of 103 married women college students is selected from various Universities of Kerala using convenience sampling technique. The participants belonging to various professional and non- professional courses in Kerala (53 professional and 50 non- professional). Participants completed General self- efficacy scale (GSE- Matthias Jerusalem and Ralf Schwarzer, 1981), Academic Performance Scale (APS- Carson Birchmeier, Emily Grattan, Sarah Hornbacher and Christopher Gregory, 2015). The Adjustment scale was developed in 2023 by the researcher with the help of guide was also used for data collection. Descriptive research design was used in this study, and the data was analyzed using frequency analysis, Mann- Whitney U Test, t- test as well as the Pearson product moment correlation method. Results indicates self- efficacy has significant positive relationships with adjustment and academic performance among married women college students. The adjustment and academic performance of the participants also shows positive associations. The findings of the study indicates self- efficacy and adjustment has a significant influence on academic performance.

Keywords: Self- efficacy, Adjustment, Academic performance, Married women college students

CHAPTER I

INTRODUCTION

Higher Education contributes a substantial role in the development of a country. It is related to the personal, social, economic and cultural aspects of individuals and underlies the goal of a sustainable society. Higher education is the pre-requisite of an open, merit-based civil society. It helps to understand societal norms, gives individuals self-reliance and discourages based on gender, creed, religion and class (Karmarae, 2000).

Empowerment of female can be enhanced through higher education. Higher education provides assistance to women in two ways. It empowers qualified women to become leaders in society and provides them with the opportunity to be role models for younger girls. It also helps women to choose domains of expertise, whether, this is as decision makers through influence a policy issues related to social, economic and cultural development or by their participation in family and community life (Shankat & Siddiquah, 2013).

Compared to uneducated women, educated women feel more in charge of their life and have more authority and influence over the family's resources. They gain social acknowledgment, which enables them to gain understanding of what is undesirable and unfavourable about their present circumstances. Women who have received education can envision a better future and the possibility of achieving it about their current situation (Usha & Sharma, 2001).

Every year, 15 million girls get married before reaching 18 all over the world. 950 million females will be married as young children by the year 2030. (National family health survey, 2015). In India, 23.3% of women were married before turning 18 years old (NFHS- 5)

in India (National family health survey 2019- 2021). According to the National Health Survey, 40% of the 60 million child marriages that occur worldwide happen in India.

According to the International Centre for Research on Women, India has the fourteenth-highest rate of child marriage worldwide. In Kerala, women who were married before the age of 18 decreased from 7.6% in 2015-16 to 6.3% in 2019-20. The gross enrollment ratio of female students is 27.3% according to the All-India Survey on Higher Education (AISHE) 2019–20 and it is more than that of male students, which is 26.9%. According to this, the gross enrolment ratio of female students in higher education increased by 18% overall between 2015–16 and 2019–20. The survey results also show a significant increase in female enrollment at the MA, MCom, and MSc levels during the previous five years. But mostly, pursuing education after marriage is a challenging task for the Indian Women.

However, studies on how marriage affects women's education are limited, with the exception of a few who contend that early marriage, childbearing, and motherhood have a negative effect on women's acquisition of education after marriage (Teachman & Polonko, 1988; Hofferth et al., 2001; Hango & Bourdais, 2007). According to several studies, the demands of the student role-which are both time- and money-consuming- always conflict with family life (Blossfeld & Huinink 1991; Thornton et al. 1995; Raymo, 2003). Therefore, many have suggested that successful youth tend to put off getting married and having children in order to pursue higher studies and professional progress (Shanahan, 2000; Furstenberg, 2010).

However, these studies take place in the Western sociocultural context; there are barely any culture-specific studies that explore how married women reconcile their duties as students and wives while searching for their identities. One such work portrayed by Yingchun Ji (2013) the importance of family support is emphasised in the lives of young Nepalese women who combine family and academic life after marriage. It draws attention to how family behaviour

transitions into the current cultural environment of gender disparity. All of the women interviewed had finished high school before getting married. After the marriage, they had accomplished or were pursuing their college and university degrees. A few of the participants go on to pursue doctoral degrees. The larger societal structure had a significant impact on the women's attitudes and expectations, while the nature of family interactions at the microlevel had a great impact on how they perceived and interpreted their experiences (Satarupa Dutta, 2016).

Married female students may encounter a number of difficulties and challenges. Because of their dual roles as spouses and students. It can be complicated to balance the duties of a wife, student, and professional. Married students may struggle to maintain a balance between their personal relationships, academic commitments, and household chores. Financial obligations that come with marriage frequently include managing household finances and providing support for a spouse or family. These financial commitments can cause additional stress and reduce the resources available for educational expenses. Due to their commitments to their families, married students may find it challenging to socialize and participate in extracurricular activities. Therefore, they may require a reliable support network to enable them to efficiently manage their various roles.

However, they might have difficulty discovering this kind of assistance due to the demands of their married lives and the potential lack of understanding by classmates or faculty members who might not have gone through the same experiences. Students who are married may experience additional pressure due to societal expectations around gender roles and duties. They might encounter criticism or judgement for pursuing higher studies, while still being expected to perform traditional gender roles in their marriage. Students who are married may not have as much access to resources like financial aid, grants, or scholarships designed to

support married people. This may create additional financial barriers and make it more difficult for them to afford their education. If married women hold jobs, the balance between work and academic commitments can be exhausting. At the same time, fulfilling the requirements of both roles can lead to increased stress and fatigue. These may lead to various psychological problems and affect the mental health of this population.

It is important to note that although these challenges exist, many married students are able to overcome these challenges and obtain their educational goals. Supportive partners, effective time management, seeking assistance from counselling services or support groups, and building a strong support network can help married women students overcome these obstacles and thrive in their educational pursuits.

Self- efficacy

Self-efficacy pertains to an individual's confidence in their ability to carry out the actions required to achieve particular performance goals. It is one of the most powerful motivational predictors of how well a person will perform at almost any endeavour (Bandura, 1977). Married students who pursue higher education after marriage face a variety of challenges and problems due to their dual roles as students and wives. (Zusman, 2005). Married women college students must have a strong sense of self-efficacy because it can help them overcome obstacles and feel more confident in their ability to manage their many duties, balance their roles, and succeed in their studies. Higher levels of self- efficacy results in improvements in academic performance, personal development, and general wellbeing of married women students (Ansari et al., 2020).

Adjustment

Adjustment is an ongoing procedure in which an individual modifies their behavior to create a more harmonious connection between themselves and their surroundings (Gates &

Jersild, 1948). Married women students face moderate difficulties to adjusting to the demands of higher education when compared with unmarried students. They reported significantly high levels of marital distress on multiple relationship dimensions (Meehan & Negy, 2003). Adjustment can greatly benefit married women who are college students by enabling them to find a balance between their roles as students, wives, and potentially mothers. Effective adjustment strategies might involve time management, open communication with spouses, utilizing support networks, and seeking assistance from professors or counsellors when needed. This can lead to reduced stress, better academic performance, and a healthier overall well-being. Individual counselling using a reality-based approach plays a vital role in helping students to become more self-adjusted, and this should be a big part of how someone adjusts to the new normal period (Souisa et al., 2022).

Academic performance

Academic performance is typically described as the achievement displayed by students due to their engagement in learning and educational activities, often expressed through grades (Martinez, 2007). Married women college students were performing a lot of domestic activities, such as cooking food for the family, taking care of the children, providing sexual satisfaction to their husbands, conception, giving birth, all during their studies period. They were finding it difficult to combining academic and domestic activities together (Sa'ad, 2014). College counselling programmes had been successful in relieving the student's personal problems. The academic performance appeared to benefit from the constructive support provided by individual therapy, and there was a favourable correlation between the number of counselling sessions and the academic performance among students (Devi et al., 2013).

Need and significance of the study

The purpose of the study is to understand the influence of self-efficacy and adjustment on academic performance among married women college students.

Nowadays married women students appeared for higher education is increasing. They are facing many issues in their adjustment, self- efficacy, academic performance and so on. The number of students drop out from the colleges are also increasing. Many of them facing difficulties in maintaining both the roles – as a student and a wife, because a woman who is a student is distracted and has divided attention at home and at academic work. These issues also lead to so many psychological problems such as depression, burnout etc. and making her emotional state so fragile.

“Students who pursue higher education after marriage face many problems” (Zusman, 2005). Many people marry off their daughters while they are studying (Bowen, 2005 and McQuilan, 2008). Which creates problems for them and their families, because married women have several responsibilities, they have to follow their lectures, attend classes, giving seminars, take part in class projects, prepare for the exams, responsibilities of married life. This inter-role creates several changes in their psychological as well as mental problems. Their self-efficacy, adjustment, marital satisfaction etc... Play a very important role in the management these problems.

Married women make up a significant portion of the student population, and studying them helps ensure that their experiences and perspectives are represented in academic research and discourse. By including them, we create a more comprehensive understanding of the diverse student body. It also allows us to examine the intersection of multiple identities and roles they may occupy, such as being a wife, mother, student, and potentially a professional. This intersectionality provides valuable insights into how these roles can impact their

educational experiences, aspirations, and challenges. Married female students often face distinct challenges compared to unmarried female students or married male students. Balancing the responsibilities of marriage, family, and academic pursuits can be demanding and may require additional support systems or strategies. Understanding these challenges helps develop targeted interventions and support mechanisms. It can shed light on how education empowers women within the context of marriage and family life. It can explore the ways in which education contributes to their personal growth, self-esteem, decision-making abilities, and overall agency. It has implications for social policy, gender equality, and family dynamics. It can inform policymakers and educators about understanding the factors that contribute to their professional advancement or barriers they face can inform strategies to foster their career development and address any gender-based disparities.

Research on married women students is essential for promoting inclusivity, understanding the difficulties they encounter, empowering them, and informing societal and policy changes. It leads to a more thorough understanding of the student population and provides insights for developing environments that encourage their personal and professional development.

Self-efficacy and adjustment might be essential for married women's academic success. High self-efficacy beliefs may help women overcome obstacles, maintain motivation, and actively participate in their studies. It could influence their decision to enroll in educational programs, motivates them to persevere in the face of obstacles, and impacts their overall academic performance. Understanding the levels and determinants of self-efficacy among married women college students in India and Kerala can provide valuable insights into their educational journeys.

Effective adjustment is also a key aspect that married women college students need to navigate. The transition from a married life to a college environment can bring about unique challenges, including adjusting to a new routine, managing household responsibilities, and coping with societal expectations. Exploring the adjustment experiences of married women in the Indian educational system can shed light on the strategies they employ to balance their various roles and responsibilities. It can assist individuals in managing their time, preserving their emotional well-being, and enlisting the aid of their social networks.

Furthermore, academic performance is a significant outcome measure for studying married women college students. Balancing multiple roles and responsibilities can impact their time management, study habits, and overall academic success. Investigating the factors that influence academic performance among married women in India and Kerala can inform the development of supportive strategies and interventions to enhance their educational outcomes.

Female married students may succeed academically and successfully juggle their roles as students and married individuals by fostering these characteristics. By exploring these dimensions, researchers and policymakers can gain insights into the unique challenges faced by these women and develop targeted interventions to support their educational pursuits. By promoting their self-efficacy, facilitating their adjustment process, and enhancing their academic performance, people can create an inclusive and empowering educational environment for married women in India, enabling them to fulfill their educational aspirations while maintaining a balance with their marital responsibilities.

Counselling plays a crucial role in supporting married women college students in navigating the complexities of their dual roles as married women and students. Research conducted worldwide highlights the need for counselling services among married women college students. Marital challenges significantly impacted the academic performance and

overall well-being of married women students in United States (Gupta and Sinha, 2020). Counselling can help these individuals develop coping strategies, set boundaries, and achieve a balance between their familial and educational commitments.

In India married women college students faced challenges related to academic stress, spousal support, and marital adjustment (Patil and Dharmadhikari, 2019). In Indian society, patriarchal norms can place additional burdens on married women college students. Expectations of fulfilling traditional gender roles, managing household responsibilities, and maintaining academic progress can be overwhelming. Counselling can provide a safe space for exploring these challenges and empowering women to assert their rights and aspirations.

Kerala, a southern state in India, has witnessed progressive changes in women's education and empowerment. However, married women college students in Kerala experiences various psychosocial challenges including adjustment issues, marital conflicts, and emotional distress as well as counselling has role in addressing these challenges and promoting overall well-being. (Thomas and Joy, 2018). While Kerala has made significant strides in women's education and empowerment, traditional values and societal expectations can still impact married women college students. Counselling can help individuals in Kerala navigate the intersection of modernity and tradition, foster effective communication, and promote mutual understanding within marriages.

Married women college students in worldwide, including India and Kerala, face unique challenges that require specialized counselling interventions. Addressing the psychosocial, emotional, and academic needs of these individuals can contribute to their overall well-being and success. Governments, educational institutions, and communities should recognize the importance of counselling services and provide adequate support systems to empower married women college students to fulfil their aspirations and achieve personal and academic growth.

Hence, this proposed study “The influence of self- efficacy and adjustment on academic performance among married women college students” is highly significant in this context.

Statement of the problem

The problem of the present study has been entitled as “The influence of self-efficacy and adjustment on academic performance among married women college students.”

Operational definition of key terms

Self- efficacy

In this study self- efficacy refers to a person belief in their ability to successfully perform particular task and to fulfil specific goals.

Adjustment

In the present study adjustment is the ability to effectively adapt to changes in one’s physical, occupational, social, environment while maintaining a positive balance between the roles as being students, wives and individuals.

Academic performance

In this study academic performance is refers to the ability to consistently achieve satisfactory grades and meet academic requirements while managing the responsibilities and challenges associated with one’s marital status.

Married college women students

In the present study married college women students refers to those, who currently pursuing higher education after the marriage and belonging to various professional and non-professional courses in Kerala.

Objectives of the study

- To understand the extent of self-efficacy among married women college students.
- To understand the extent of adjustment among married women college students.
- To understand the extent of academic performance among married women college students.
- To understand the relationship between self-efficacy and adjustment among married women college students.
- To understand the relationship between self- efficacy and academic performance among married women college students.
- To understand the relationship between adjustment and academic performance among married women college students.
- To understand whether self-efficacy predict academic performance among married women college students.
- To understand whether adjustment predict academic performance among married women college students.

Hypotheses of the study

- There will be no significant relationship between self- efficacy and adjustment among married women college students.

- There will be no significant relationship between self- efficacy and academic performance among married women college students.
- There will be no significant relationship between adjustment and academic performance among married women college students.
- There will be no influence of self- efficacy on academic performance among married women college students.
- There will be no influence of adjustment on academic performance among married women college students.

CHAPTER II

REVIEW OF LITERATURE

A systematic examination of an already existing body of data that identifies, assesses, and synthesises for a clear presentation is called a literature review (Fink, 2010). According to Cooper, (1998) a literature review, consisting of a critical analysis and assessment of existing knowledge, ideas and arguments with respect to the research topic. This chapter was addressed under two broad headings, namely the theoretical review and the empirical review of the literature. The theoretical review examines several conceptual frameworks and models of the variables and the empirical review includes various empirical studies conducted by other investigators that are related to the present research. Accordingly, the existing literature was examined to understand the concepts and associations of the variables of interest.

Theoretical review

To understand the concepts of self- efficacy, adjustment and academic performance it is necessary to review theoretical perspectives associated with the variables. In this section, conceptual frameworks and various theories proposed by researchers in the study of current research variables.

Self-efficacy

The concept of self-efficacy is rooted in the cognitive social theory put forth by American psychologist Albert Bandura which is responsible for a tremendous contribution in the field of education and many areas of psychology i.e., Social Learning and Observational Learning, Bobo-Doll Experiment. Following the release of “Self-efficacy: Towards a Unifying Theory of Behavioural Change”- 1977 numerous research works in behavioural science fulfilled to predict and describe human functioning and learning with self-efficacy. In addition, the proponents related with self- efficacy theory have expanded social and observational

learning highlight the role of self- efficacy beyond the limits to educational psychology, spread across diverse domains such as psychopathology, health and medicine, political and social change, business and international affairs (Pajares, 1996, 2004). The self- efficacy theory is treated as a subgroup of Bandura's social cognitive theory.

The researchers pointed out that the theory of self-efficacy is one of Bandura's most enduring contributions in the area of academic achievement, learning and motivation (Pajares, 1996, 2004; Schunk, 1991). In social learning theory Bandura defined self- efficacy as "People's judgments of their capabilities to organize and execute courses of action required to attain designated types of performances" (Bandura, 1986). It is about how people believes in their ability to execute a course of action, instead of how much a person like him/ her or the abilities and skills a person possesses.

"People make causal contributions to their own psychosocial functioning through mechanisms of personal agency. Among the mechanisms of agency, none is more central or pervasive than beliefs of personal efficacy. Unless people believe they can produce desired effects by their actions, they have little incentive to act. Efficacy belief, therefore, is a major basis of action. People guide their live by their beliefs of personal efficacy" (Bandura, 1977, 1986, 1977).

Bandura's theory reveals that acquiring the required skills and abilities is not enough for a person to perform a task; he should have the faith in his abilities that he can undertake the work under challenging contexts. For effective functioning, skill as well as efficacy belief necessary to perform properly. These two factors of human functioning influence one another, which are referred to as "reciprocal causation" suggested that functioning of skill depends upon the functioning of efficacy belief and vice-versa.

Structural sources of self- efficacy

For the purpose of measuring efficacy belief, every person gathers knowledge from four major sources, i.e., Mastery experience, Vicarious experience, Verbal persuasion and Emotional and psychological states of individuals. People evaluate their strength and capability based on these sources.



Figure 2.1 Sources of Self- efficacy

1, Mastery Experience

Success in the past is correlated with mastery experience. Repeated past success experience can strengthen efficacy belief. It indicates that successful past experience may help the individual to be successful in similarly associated tasks by controlling the environment. For instance, the negative impact of occasional failures is likely to be reduced after strong efficacy expectations are developed through repeated success (Bandura, 1977, p. 195). In other words, the effect of failure efficacy depends on the strength of existing efficacy of an individual, or later failures may not negatively impact efficacy beliefs with the same extent as the impact of earlier failure. According to research, among the four main sources of efficacy information, mastery experience is one of the most important since it provides the direct and realistic past experiences that a person needs in order to succeed.

2. Vicarious Experience

Social learning is thought to be characterised by observation. Psychology, and the Behaviourisms theory in particular, underlines that learning of an individual might occur throughout the process observation. Self-Behaviouristic thought. In self—efficacy theory is based on the principles of efficacy theory; vicarious experience refers to learning by observing the success and failures of others. In an observer, vicarious experience develops the efficacy belief that they can also achieve success like that of the participant or the person observed. This observational experience builds a sense of social comparison and modelling in observers. Therefore, Researchers addressed that mastery experience is a more reliable source of efficacy belief than vicarious experience.

3. Verbal Persuasion

The third source of efficacy belief in relation to positive and negative evaluation of others and that is verbal persuasion. It is typically commonly utilised in educational settings to encourage students' confidence in their ability to handle challenging circumstances. When a teacher verbally compliments a student's behaviour with phrases like "very good" or "Excellent," it fosters the development of student's positive efficacy beliefs about their academic skills and talents. As a result, others' praise and criticism have an impact on learners' sense of self-efficacy. Bandura expressed that "Verbal persuasion alone may be limited in its power to create enduring increases perceived efficacy, but it can bolster self-change if the positive appraisal is within realistic bounds" (Bandura, 1997).

4. Emotional & Psychological States

The last and most important source of efficacy belief is a person's emotional and psychological state. It describes the emotional and psychological feedback people encounter

while carrying out activities that have been assigned to them. According to Bandura, extreme physical and emotional efforts to complete a task successfully may have a negative effect on performance, while people who are not overcome by their stress reaction experience efficacy belief in their abilities. The efficacy belief is based on the individual's cognitive evaluation of their physiological and psychological state in relation to their level of arousal.

Bandura popularised the concept, but psychologists have looked at self-efficacy from a variety of angles.

Academic self- efficacy

Students' perceptions of their academic skills and capacities to complete given assignments or activities are referred to as academic self-efficacy. More simply how learners perceive their own abilities in relation to the educational prospectus. It can be assessed using various components of students' academic work, including the learning process, reading and comprehension, memory, goal orientation, resource utilization, peer relationships, teacher relationships, time management, examinations, adjustment in the classroom, and many other facets of the academic world. According to research students' self-efficacy is related to a variety of academic and learning tasks. (Cheng and Chiou, 2010).



Figure 2.2 Dimensions of Academic self- efficacy

Academic self-efficacy is frequently measured in the field of educational research using self-reported tools like scales and questionnaires, where students are asked to judge the degree of confidence in their own abilities (Bandura, 2006).

Practical implication of self- efficacy theory

According to this theory, students' academic achievement is simultaneously linked to their positive identity structures. The theory also emphasized that self- efficacy influences student's choice of activities, efforts and perseverance. Having low self-efficacy, students have a tendency to avoid completing the task. Additionally, it is possible to hypothesize that students who have stronger academic self-efficacy will work harder and persevere longer when faced with challenges in order to complete the tasks given to them (Bandura, 1977, 1997). Researchers have also suggested that teachers can increase students' self-efficacy through three main sources. i.e., mastery experience or mastery enactive, verbal persuasion and vicarious experience (Margolis and McCabe, 2006).

Providing feedback to student's behaviour

As previously said, verbal persuasions of others, such as support and discouragement, have an impact on one's sense of self-efficacy. Verbal persuasion is an essential aspect of self-efficacy that emphasizes the importance of feedback in the formation of efficacy beliefs. Offering students feedback and rewards in the form of encouragement and praise may boost their confidence in their ability to excel academically as well as their desire in doing so. Studies based on the self-efficacy theory, that were carried out in a classroom context illustrates, how encouragement and consistent positive feedback can help students to feel in control of their assigned task at hand (Pintrich & Schunk, 2002). Thus, educator's responsibilities in the classroom should include giving clear feedback to student's academic behaviour (Schunk, 2002).

Individual consideration

Researchers first used the self-efficacy theory to explain that, people with high efficacy beliefs sets difficult goals, make significant efforts to achieve those goals, and believe that their failure is due to incomplete efforts and improper strategies rather than the absence of ability. Additionally, it should be taken into account that students' efficacy beliefs greatly vary from one another. A student might not have the necessary efficacy belief for a particular academic behaviour or assignment. Therefore, it is important to take into consideration the student's level of efficacy belief while setting academic goals for them. The self-efficacy theory emphasizes the significance of individualized attention in academic planning for setting academic goals, creating instructional programmes, and choosing teaching and learning methodologies for instruction.

Emphasis on peer modelling

The theory suggests that people can pick up new abilities and behaviour through observing others. In a classroom context, students can see how their classmates perform and the skills of their teachers, so they may use them as examples to learn how to master those particular performances and skills. Peer modelling among youngsters at an early stage is beneficial for developing social and academic behaviour.

Assessing student's social loafing

One of the counterintuitive phenomena of self-efficacy is social loafing. The term "social loafing" refers to the phenomenon in which a person exerts less effort while working in a group than when working alone. In order to understand why this issue is present in group learning and how to resolve it, research has been done. Students are therefore likely to put in extra effort on the same task when working alone' if they have high-efficacy beliefs about it.

In the academic prospectus, teachers can assess their students social loafing in group learning and also observe their individual contributions.

Providing guidance for developing efficacy belief

Previous research has shown that self-efficacy is positively correlated with examination performance, meaning that students who have higher levels of self-efficacy tend to perform better academically than those who have lower levels. Students' efficacy beliefs can be formed through guidance and training (Becher, 2009). Therefore, guidance programmes must be provided in educational settings for students at higher levels of study.

Adjustment

Adjustment refers to a person's response to the demands and expectations of their social environment. The requirement that the person must meet could be internal or external. Psychologists have examined adjustment from two key angles. To start with, adjusting is an achievement and, for another, adjustment is a process. The initial viewpoint emphasises the effectiveness or quality of adjustment and the second places emphasis on adjusting on the process by which a person with the external environment.

Generally, the process of adjustment involves:

- A need
- The obstructing or incompleteness of the need.
- Varied movement or exploratory conduct joined by critical thinking
- Some reaction that evacuates or possibly diminishes the starting boost and finishes the alteration.

Physiological adaptations are similar to social and cultural adjustments. People try to fit in their surroundings and have their psychological needs (such love or affirmation) addressed through the social networks they inhabit. When requirements arise, especially in unfamiliar or altered environments, this compels actions intended to meet those wants. through this way People increase familiarity and comfort in their surroundings as a result, and they develop the expectation that their needs will be addressed in the future by their social networks. ongoing social and cultural adaptation challenges may be accompanied by stress or depression.

Adjustment as an achievement: refers to how effectively a person can carry out their responsibilities in various circumstances. If people belief adjustment as a success, they must establish criteria to evaluate the quality of adjustment. Since criteria contain value judgements, which vary from culture to culture and from generation to generation within a particular culture, no universal standard can be established for all time. Psychologists have developed four criteria to determine whether an adjustment is adequate.

- Physical health
- Psychological comfort
- Work efficiency
- Social acceptance

Adjustment as process: For teachers, adjustment as a process is crucial. The degree to which students interact with their surrounding environment affects how well they adjust. They always make an effort to adjust. Piaget looked at the adjusting process from several perspectives.

Piaget refers to the alteration of one's self or environment as a way of adjustment by the term's assimilation and accommodation. Assimilators are those who uphold their values and standards of conduct without any change, even though the social environment has undergone

significant changes. The term "accommodator" refers to a person who relies their standards on social environment and modifies his opinions to reflect the new changed values. Two strategies, assimilation and accommodation, are used by people to successfully integrate into society.

When socio psychological demands are not met, a problem occurs, it often manifests as maladaptive behaviour. However, when these requirements are fully met, a temporary equilibrium is created in the organism and the activity towards that goal is come to an end. therefore, healthy adjustment is a process where an individual meets their physical, psychological and social needs successfully and set a balance between inner needs and external requirements of society by suitable behavioural responses.

Models of adjustment

The moral model: this represents the earliest perspective on adjustment or maladjustment, which evaluates individuals based on morality, specifically absolute norms of expected behavior. Those who adhere to these norms are considered adjusted (virtuous or good individuals), while those who violate or fail to follow these norms are seen as maladjusted (sinners). This perspective attributed behaviors against these norms (committing sins) to evil supernatural forces like demons, devils etc... while attributing happiness, health, prosperity, and piety (modern sense of adjustment) to religious deities and saintly figures. However, as the medical and biological sciences made advancements and scientific reasoning solidified during the nineteenth century, the moral model was replaced by the medico-biological model.

The medico- biological model: This model posits that a person being adjusted or maladjusted to their environment and self depends on genetic, physiological, and biochemical elements. According to this theory, disease in the body's tissues, particularly the brain, leads to

maladjustment. Such a condition may be inherited or occur from harm sustained over the course of a person's life, including damage from trauma, infection, or hormone disruption brought on by stress, among other things. Lazarus (1976) believed that in order to fix adjustive failures or abnormalities, the tissue defect needed to be corrected through physical therapies like surgery and the like.

Psychoanalytic model of adjustment: According to psychoanalysis, adjustment means managing our drives and instincts to a bearable degree. Finding channels for internal pressures that enable individual to meet their needs while also enabling them to escape from social criticism and condemnation is what is meant by adjustment. A person who can maintain balance between his biological, rational, and social selves or id, ego, and superego— is able to engage in healthy, loving relationships and fruitful work is considered to be mentally healthy or well-adjusted. When a person's behaviour remains moral and in tune with himself and his surroundings to the extent that his ego is able to keep a balance between his immoral desires (working under the pleasure principle) and moral principles, that person is said to be well adjusted. When a person's is well adjusted his behaviour remains normal and in tune with both themselves and their surroundings to the extent that their ego is able to keep a balance between their superego's moral standards and their id's evil desires (operating on the pleasure principle), If the ego is not sufficiently powerful to exert appropriate control over the id or superego, maladjustment occurs an which causing:

People who lack a socially acceptable route for expressing their repressed urges may develop neurotic tendencies. (Super ego tyranny)

Impulsive or delinquent behaviour involves the pursuit of unrestrained pleasure without regard for social or moral norms (Id domination).

Freud believed that an individual's adjustment or maladjustment should be considered in light of people's early childhood experiences as well as what they are currently going through at the present. One's adjustment in later years will be determined by how one handles their early sexual issues. According to Freud children have rudimentary "pre-genital" sex lives that include auto-erotic behaviours and thoughts about their parents. Until the person overcomes their childhood obsessions and reaches the 'genital' stage of psycho-sexual development, adjustment is tough.

The behavioristic model of adjustment: According to this theory, behaviour is not inherited. The majority of the skills and knowledge needed for effective living are learned or acquired through an individual's social interactions. People act in specific ways because they have come to link those actions with positive outcomes from prior experiences. They also cease doing some things because they are either not rewarded or are penalised for doing them. The same learning laws apply to learning both normal and aberrant behaviours. A well-adjusted individual is one who has mastered the behaviours that enable him to successfully manage life's challenges and one who conforms to the standards set by society.

Academic performance

Theory of Academic performance

Elger (2007) proposed the theory of academic performance (ToP). The theory focuses on six fundamental ideas to create a framework for explaining performance as well as performance enhancements. To perform is to create worthwhile outcomes. A performer could be a single person or a team of persons working together. Performance level reflects where a person is on the process of developing their performance. The context, level of knowledge,

level of skills, level of identity, personal factors, and fixed elements are the six factors that collectively contribute to the current level of performance. For efficient performance enhancements, three axioms are put proposed. These involve a performer's mind-set, immersion in an enriching environment, and engagement in reflective practice.

Educators face a challenge from the theory of performance: by raising one's own performance, they provide themselves the capacity to support the growth and learning of others. Performance is directly tied to learning-for-understanding, as suggested by Harvard's Project Zero. (Wiske, 1998). People are empowered to produce results that are significant when they grow and learn. Higher education has always had as its main objective working and learning together in ways that improve the world.

Rationale for a Theory of Performance

Human beings have the ability for incredible achievements. Outstanding accomplishments also take place in everyday practice of higher education. An educator encourages learners to pursue their goals. Students and teachers have a significant connection. A researcher is constantly addressing essential queries that result in revolutionary shifts in thought. A dean motivates the entire college to work together and produce excellent results. A theory of performance (Top) is helpful in many learning settings due to the fact that admirable achievements are derived from high-level performances.

Traditional Contexts: A Top facilitates learning in settings like workshops, classrooms, and other places that are generally connected to learning.

Non-traditional contexts: A Top supports learning in settings that aren't commonly perceived as learning environments. Academic advice, self-development, departments,

academic committees, professional research groups, and colleges are a few examples of these situations.

Organizational Learning: Through an approach of investigating at the "level of performance" of the organization, a Top informs organisational learning.

To perform is to carry out a difficult chain of tasks that combines abilities and knowledge to yield an effective result. sometimes the performer can be one individual otherwise a group of people working together, such as a university, department of education, research team, committee, or group of researchers. According to the saying, performance is a "journey, not a destination". The location in the journey is labelled as the level of performance. Every level reflects the efficiency or quality of a performance.

As an academic department enhance its degree of performance its members are able to create more effective student's learning, more effective teaching, and more efficient culture. As a teacher improves his performance levels, he may teach larger classes in less time while producing deeper levels of learning, better levels of skill development, and stronger connection with the discipline. Higher performance results in outcomes that can be categorized into the following groups:

Quality increases- results or products are effective in meeting or surpass stakeholders' expectations.

Cost decreases- The amount of time, money, or resources required to produce a result goes down, and waste also decreases.

Capability increases- ability to handle increasingly difficult assignments or performances improves.

Capacity increases- ability to produce more, throughout improves.

Knowledge increases- greater depth and breadth of knowledge

Skills increase- abilities to create goals, persevere, keep an optimistic attitude, etc. broadening the scope of application and improving efficiency

Identity and motivation increases- Organisations grow their essence while individuals become more aware of who they are as professionals.

Improving Performance: Despite the fact that, some elements that affect performance improvement are unchangeable, other factors can be modified by the performer or by others. contains activities that elicit pleasant emotions. Setting difficult goals, accepting failure as a necessary component of achieving great performance, and creating an environment where the performer feels an adequate level of safety are some examples.

Immersion- Performance can be improved and both personal and professional development can be stimulated by immersion in a physical, social, and intellectual setting. Social interactions, subject-matter expertise, active learning, emotions (both good and bad), and spiritual alignment are examples of elements.

Reflective Practice - It entails doing things that encourage awareness of and learning from events. Examples include assessing current performance, highlighting successes, identifying areas for improvement, analysing strengths and identity development, and raising knowledge
The Top is like other concepts found in the literature. Tomlinson et al. (2002) introduced the Parallel Curriculum, which promotes four parallel curricula that reinforce the four changeable components. Knowledge creation is a key component of both the core curriculum and the links

curriculum. The practise curriculum places an emphasis on context and encourages the development of skills. The curriculum of identification places a strong emphasis on helping people become contributing members of their professions.

The contributions of Bransford et al. (2000) provides more justification for the axioms. Their knowledge-centered, learner-centered, assessment-centered, and community-centered components make up their paradigm for successful teaching and learning. The performer's mindset is a part of the learner-centered element. While the assessment-centered component encompasses parts of reflective practise, the knowledge-centered and community-centered components imply immersion in an enriched setting. Reflective practise in organisational contexts is supported by the work of Pellegrino and Glaser (2001), which emphasises the significance of having a solid conceptual model, appropriate data collection techniques, and a reliable and robust system for drawing conclusions from observations.

Walberg's theory of educational productivity

Walberg's (1981) educational productivity theory stands as one of the scant empirically validated theories about school learning. This theory emerges from a comprehensive analysis of more than 3,000 studies (DiPerna et al., 2002). In 1997, Wang, Haertel, and Walberg took on the task of scrutinizing 179 handbook chapters, reviews, and 91 research syntheses, alongside conducting surveys among educational researchers. Their aim was to arrive at a consensus concerning the most impactful factors influencing learning (Greenberg et al., 2003). Employing diverse methodologies, Wang and colleagues (1977) categorized 28 influences on learning. Among the 11 most potent domains of variables, eight encompassed social-emotional elements: classroom management, parental support, student-teacher interactions, social-behavioral attributes, motivational-effectiveness attributes, the peer group, school culture, and classroom climate (Greenberg et al., 2003). In contrast, more distant background influences

like state, district, or school policies, as well as organizational characteristics, curriculum, and instruction, demonstrated less influence. Wang et al. (1997) concluded that the most promising avenues for educational reform lie in directly addressing the psychological determinants of learning.

Wang et al.'s research review focused on student learning characteristics encompassing social, behavioral, motivational, affective, cognitive, and metacognitive aspects, identifying them as variables with potential for modification that could significantly and positively impact student outcomes (DiPerna et al., 2002).

More recently, Zins, Weissberg, Wang, and Walberg (2004) highlighted the significance of motivational orientations, self-regulated learning strategies, and social/interpersonal abilities in enhancing academic performance. Their study, which involved implementing a social-emotional learning (SEL) program on a large scale, revealed that students who developed greater self-awareness and confidence in their learning abilities, exhibited higher motivation, set learning goals, and demonstrated organization in their learning approach (self-regulated learning) achieved better academic results. According to Greenberg, Weissberg, O'Brien, Zins, Fredericks, Resnick, & Elias (2003), the research by Zins et al. (2004) establishes a robust link between social, emotional, and academic factors, leading to the introduction of the term "social, emotional, and academic learning" (SEAL). The major work for researchers, educators, and policymakers is to amplify this connection through well-coordinated, multiyear programming.

Walberg and colleagues' findings align with results observed in other domains. For instance, the concept of "resilience" (Garmezy, 1993) emerged from the recognition that some children, despite growing up in challenging and risky circumstances, managed to surpass difficulties and achieve high levels of motivation, performance, and success (Gutman,

Sameroff & Eccles, 2002). Wach's (2000) examination of biological, social, and psychological factors indicated that there wasn't a single factor that could fully account for the "how" and "why" behind these resilient children's ability to resist the negative impacts of their everyday surroundings. A range of factors that promoted direct effects and interactions were proposed, including not only cognitive skills but also attributes like study habits, social skills, and the absence of behavioral issues (Guttman et al., 2003).

In 1983, Haertel, Walberg, and Weinstein outlined eight principal frameworks for school learning, drawing from psychological learning theories (Glaser, 1976) and time-based learning models (Bennett, 1978). Despite variations in terminology, these eight theories generally incorporated elements related to ability, motivation, instructional quality, and instructional quantity. However, constructs such as the classroom's social environment, home environment, peer influence, and mass media were less commonly represented in these models (Watson & Keith, 2002). Haertel et al.'s comprehensive assessment of theories, combined with various quantitative analyses of classroom research and secondary analyses of extensive national surveys (Reynolds & Walberg, 1992), consistently lent support to Walberg's overarching educational productivity model. Walberg's model delineates that:

Classroom learning is molded by four fundamental factors: student ability, motivation, quality and quantity of instruction, alongside four supplementary factors: the social psychological environment of the classroom, influences from home and peer groups that foster education, and exposure to mass media. Each of the four fundamental components seems necessary but not sufficient in isolation for effective classroom learning, as each requires a minimum threshold (Haertel et al., 1983).

Walberg et al.'s (1986) extensive research into causal modeling yielded a notable discovery: the identification of nine educational productivity factors believed to interact in a

complex manner to explain school learning. Certain student characteristic variables such as motivation, prior achievement, and attitudes exhibited indirect effects that were mediated through other variables.

The importance of Walberg et al.'s research cannot be overstated. Walberg's (1981) theory of educational productivity stands as one of the few empirically tested theories of academic learning, built on the synthesis of over 3,000 studies (DiPerna et al., 2002). Walberg et al. (1986) highlighted critical variables influencing student outcomes: student ability/prior achievement, motivation, age/developmental level, quantity and quality of instruction, classroom ambiance, home environment, peer group, and media exposure. Within this framework, the first three variables relate to student characteristics, the fourth and fifth pertain to instruction, and the final four concern the psychological environment (DiPerna et al., 2002).

Motivational Systems Theory and Academic Performance

Martin Ford's motivational systems theory (MST) emerges as a direct descendant or subgroup of Sigmund Freud's theory. While this framework centers on the individual as the focal point of analysis, it situates the individual within the critical contexts of biology, society, and the environment, essential to development. MST aims to depict the holistic development of the individual within their surroundings, paralleling how a biologist might describe an individual plant's connection to its immediate ecological niche and the broader ecosystems it inhabits (Pintrich & Schunk, 1996). Ford introduced a straightforward mathematical formula aiming to encompass all these factors within a unified model. The formula for effective functioning of the individual within their context stands as:

$$\text{Achievement} = (\text{Motivation} \times \text{Skill}) \times \text{Responsive Environment}$$

Biological Structure

According to the formula, actual "achievement and competence result from an engaged, skilled, and biologically capable individual interacting with a receptive environment" (Ford, 1992, p.70). The goal of the motivational systems theory is not to replace or overshadow existing theories; rather, it aims to structure diverse motivational elements from different theories into a unified model. Key components encompass self-efficacy beliefs, the role of expectancy, and goal orientation. The formula posits that within any behavioral scenario, four major conditions are necessary for effective functioning:

1. The individual must possess the motivation required to initiate and sustain the activity until achieving the episode's goal.
2. The individual must possess the skill to devise and execute a series of actions leading to the desired outcome.
3. The individual's biological makeup and functioning must support the operation of motivation and skill.
4. The individual must have the support of a responsive environment that aids progress towards the goal (Ford, 1992).

This model tries to provide a comprehensive theory of motivation and suggested that actual achievement and competence are the results of a motivated, skilful, and biologically capable individual's interaction within a responsive environment.

Empirical review

To better understand Self- efficacy, Adjustment and Academic performance among married women college students as well as the relationship between the respective variables

and their impact among them, it was required to review the existing literature. The empirical review entails a comprehensive report of other researcher's works related to the present study.

Self- efficacy of married students

Fard et al. (2016) conducted a study to determine the relationship between self- efficacy and marital satisfaction among married students. The data was collected from 50 married students of Payame Noor University in South West of Iran. The data was collected using self- efficacy questionnaire and Scherer and Enrich marital satisfaction questionnaire. The results shows that there was a significant negative correlation between self- efficacy and marital satisfaction in married students.

Adjustment of married women

Smriti Annu conducted a study (2015) on the "Impact of Marital status on Adjustment in women". The sample of the study was 100 married and unmarried women (age-I, 25- 35 and age-II, 45-55) healing from urban area of Ranchi. Stratified random sampling was used for data collection. The results from the study indicated that married women have better adjustment than unmarried women and marital status play a significant role in the adjustment levels among women.

Sumathi & Muralidaran (2015) conducted a study on problems of married working women, inside the home and at workplace. The researcher aims to understand their self- adjustment, family adjustment, adjustment with children, adjustment with husband and adjustment with elders and relations. The sample comprised of 125 married working women which are both professional and non-professionals and also from rural and urban areas of Coimbatore. The respondents were from various private companies, Government offices, schools, colleges, and hospitals, where married women are working. It was seen that the

educational status, place of residence and types of marriage are the influencing factors of their family adjustment.

Academic performance of married students

Jedh Esterninos (2014) conducted a study that focused on the Academic Performance and the Married students. The researcher used the method of triangulation – Using Questionnaires, Focus group discussion, and Interviews. The objectives of the study are to present the level of academic performances of married students and their personalities. To determine the difficulties encountered by the married students and to identify strategies mechanized by the married students in accomplishing their studies. Using the data gathered, Answers from the questionnaires, suggestions and ideas from the respondents during the interviews. The findings of the study shows that married students shows good performance in their Academic performance as shown in their grades.

Amuda et al. (2016) conducted a study on Marital Status and Age as Predictors of Academic Performance of Students of Colleges of Education in the North- Eastern Nigeria. A sample of one thousand two hundred participants are selected for the study through simple random and stratified sampling techniques. The research instruments used for data collection were Study Habit and Examination Taking Technique Inventory developed by Carew and Hamman- Tukur (1996) and Proforma developed by the researchers. The data were analysed using descriptive statistics and multiple linear regression analysis. The results revealed that the marital status and age did not significantly predict academic performance in Colleges of Education in the North-eastern States of Nigeria.

Selena, M, Beard & Michael Langlais (2018) Saying “I Do” in College: Examining Marital Status and Academic Performance”. An online survey was used to collect the data for the study. Results of the indicated that marital status is negatively associated with cumulative grade point average (GPA) and perception of GPA. The results of this study showed marital status was negatively associated with academic performance. This study also illustrated that relationship quality did not moderate the relationship between academic performance and marital status, nor significantly predict academic performance.

Adjustment of married women students

D Meehan and C Negy conducted a study (2003) on undergraduate student’s adaptation to college: does being married make a difference? In this study married undergraduate students were compared with single undergraduate students. The results of the study indicated that married students face moderate difficulties to adjusting to the demands of higher education when compared with unmarried students. It also suggested that support from peers and families related with improved college adjustment. If both the husband and wife were students then the spousal support was not associated with improved college adjustment. Married students reported significantly high levels of marital distress on multiple relationship dimensions. The findings also highlights the importance of university counsellors being prepared to help couples adapt to these new roles and find constructive ways to manage and decrease stress related to college attendance. The study also provides recommendations on how institutions can respond to the unique needs of married undergraduate students.

Academic performance of married women students

Onoriode Collins Potokri (2013) conducted a study on “Search for academic achievements of married women in higher education: evidence from Nigeria”. A mixed method approach was used in this study. Participants were 12 women college students selected using purposive sampling. Findings indicate that women are more concerned about obtaining a higher education qualification than their level of academic performance. Also, is the revelation that academic achievements of women are linked to marital status on account of emphasis participants place on cultural values in relation to societal expectations. Besides, academic practices and achievements of participants vary according to the kind of support they receive.

Tata Sa’ad (2014) conducted a study on “The Impact of Domestic Responsibilities on the Academic Achievement of Married Women in College of Education, Azare”. The sample of the study were 120 married women. Disproportionate stratified random sampling technique was used to select samples. The design of the study was descriptive.

It was observed that married women in the College were performing a lot of domestic activities, such as cooking food for the family, taking care of the children, providing sexual satisfaction to their husbands, conception, giving birth, all during their studies period. It was also discovered that married women were finding it difficult in combining academic and domestic activities together but dedication and hardworking were their weapons. Finally, it was found out that they (married women) were also performing well like other students (males and single women) because they obtained a mean of 2.54 CGPA. It was recommended that the service of house help needs to be employed for married women, special scholarship should be provided for married women.

Akpotor & Julie (2018) conducted a study on “Role Conflict of Married Female Students and Academic performance”. The study was carried out in Delta State University, Abraka. Responses were elicited from (280) married and single (120) female students. Data

was collected through questionnaire. Two hypotheses were tested and results showed that role conflict has major effect on academic performance. Based on the findings, it was recommended among the others that role conflict should not be an excuse for poor academic performance. But rather, there is the need for a corresponding adjustment to increasing and conflicting roles.

Self-efficacy and adjustment

Elias et al. conducted a study (2010) to examine some psychological characteristics of university students which may have bearing on students' adjustment in university environment. An online survey was conducted among 178 students enrolled in education courses in a university, Malaysia. Achievement motivation, self-efficacy and student adjustment were measured using questionnaires available online. The results of the study suggesting that the participants are facing some problems in adjusting to the campus environment. The senior students were better adjusted compared to the junior students. The variables namely adjustment and self-efficacy were found to be correlated positively with one another. The study also suggested the importance of providing the relevant courses and counselling sessions especially for the first-year students.

Madson, et. al conducted a study on "Self- efficacy, perceived stress and individual adjustment among college attending emerging adults" (2022). The participants of the study were 693 college attending emerging adults of age ranges from 18- 29 (80.2% female students). The results from the study indicated that, higher levels of self- efficacy is related to better adjustment for college attending emerging adults. The findings of the study was especially salient for female students.

Self- efficacy and academic performance

Ugwuanyi et al. conducted a study (2020) on "Motivation and self- efficacy as predictors of learner's academic achievement. Correlational survey research design was

adopted for the study. The participants were 375 physics students. The results of the study shows that self- efficacy had significant positive relationships with student's performance and low self- efficacy levels will results in low academic performance of learners. So favourable academic environment which promote self- efficacy of students should be created.

Ansari et al. conducted a study (2020) on "The effect of Self- efficacy on academic performance at higher level of learning: A case study of Punjab University, Lahore. A quantitative research methodology was adopted in this study. Simple random sampling technique was used. Total sample size was 180. Interview schedule was used as the tool for data collection. The data were processed by using SPSS. The results of Spearman's correlation indicated that there is significant relationship between the self-efficacy and academic performance of the students while studying at higher level learning. Moreover, Independent variable i.e., self-efficacy has effect on the dependent variable i.e. academic performance.

Anierobi et al. conducted a study (2022) explored academic motivation and academic self-efficacy as determinants of academic performance of secondary school students in Anambra State. A correlational research design was adopted in this study. 1250 participants were selected through convenient sampling technique. Three instruments were used for the study titled: Academic Motivation Questionnaire (AMQ), Academic Self-Efficacy Questionnaire (ASEQ) and Academic Performance Questionnaire (APQ) and validated by three experts in the field of Educational Psychology. Findings of the study indicated that academic self- efficacy have a low and positive relationship with academic performance.

Adjustment and academic performance

Lipika Boruah conducted a study (2018) on "A study on the adjustment and academic achievement of college students". The sample of the study were 110 college students selected through purposive sampling. Adjustment Inventory for College Students (AICS) by Singh and

Sinha was used to collect the data. The results found that there exists a high negative correlation between the overall adjustment and academic achievement of college students.

Mark Alipio conducted a study (2020) on “Adjustment to college and academic performance: Insights from Filipino college freshmen in an allied health science course”. The sample of the study were 132 first year radiologic technology students of a higher education institution in Philippines was selected using stratified random sampling and slovin’s formula. A descriptive correlational study using survey questionnaire was employed to the participants. Results showed that the majority of the respondents are female, belong to middle income. Bivariate correlation among variables revealed that there is no significant relationship between the level of adjustment to college and academic performance of first year Radiologic Technology students College ($p>0.05$).

Self- efficacy adjustment and academic performance

Peggy Brady-Amoon & Jairo N. Fuertes (2011) conducted a study on “Self-Efficacy, Self-Rated Abilities, Adjustment, and Academic Performance” The sample were 271 undergraduate college students with majors in the liberal arts. According to the findings of the study there are significant positive associations exists between and among the constructs in different combinations.

Conclusion

The empirical studies reviewed here accounted for the understanding of the variables: self- efficacy, adjustment and academic performance. Some pertinent pieces of evidence from the reviews convey the existence of associations between self- efficacy, adjustment and academic performance. But the studies for understanding the relationship between these three variables are limited. However, the studies examining the influence of self- efficacy and adjustment on the academic performance of married women college students are scarce and

majority of the studies have been conducted in Western countries, thus arise the research gap. Research on married women students is essential for promoting inclusivity, understanding the difficulties they encounter, empowering them, and informing societal and policy changes. It leads to a more thorough understanding of the student population and provides insights for developing environments that encourage their personal and professional development. Kerala has witnessed progressive changes in women's education and empowerment. But traditional values and societal expectations can still impact married women college students. Addressing the psychosocial, emotional, and academic needs of these individuals can contribute to their overall well-being and success. So, the current study to understand the influence of self-efficacy and adjustment on academic performance among married women college students is very important in the current scenario.

CHAPTER III

METHOD

Research methodology involves analyzing procedural steps applied to the field of study in a systematic and theoretical manner. An essential part is that it involves describing, explaining, and predicting phenomena in order to solve a problem. The research methodology comprises Aspects such as research designs, target population, sample size and sampling procedure, data collection instruments and data analysis procedure. Rather than offering solutions, methodologies provide the theoretical basis for understanding which procedure, or set of procedures, can be applied to a particular case (Kothari, 2004).

Research design

According to Kothari (2004), “a research design is a plan, a roadmap and a blueprint strategy of investigation conceived so as to obtain answers to research questions, it is the heart of any study”. Accordingly, considering the purpose of this study descriptive research design was found appropriate for meeting the objectives. The survey method using questionnaires was adopted for collecting data regarding the variables of the study. Calderon & Gonzales (2018), define descriptive research as “a purposive process of gathering, analyzing, classifying, and tabulating data about prevailing conditions, practices, processes, trends, and cause-effect relationships and then making an adequate and accurate interpretation of such data with or without or sometimes minimal aid of statistical methods”.

Participants

A total sample of 103 married women college students in Kerala was collected by using convenience sampling method. In the respective sample, the participants are those, who currently pursuing higher education after the marriage. The sample consisted of participants belonging to various professional and non-professional courses in Kerala.

Inclusion: Married female students who currently pursuing professional or non- professional course in Kerala.

Exclusion: Unmarried female college students.

Tools used for data collection

Variables: The variables in the current study are Self- efficacy, Adjustment and Academic performance.

In the present study, existing standardized research questionnaires were used to assess Self- efficacy, and Academic performance. A number of studies have statically analysed and tested the questionnaires in order to corroborate the reliability and validity.

The Adjustment scale for married women college students was prepared for the purpose of study. It was constructed with the help of the guide and researcher. The scale needs to be further analyzed/ assessed for future research purpose.

The following scale was used to measure Self- efficacy

General self- efficacy scale (GSE- Matthias Jerusalem and Ralf Schwarzer, 1981)

The General self- efficacy scale (GSE) is a 10 items scale. This scale is a self- report measuring self- efficacy. It is a 4-point scale which assesses the strength of an individual's belief in his or her own ability to respond to novel or difficult situations and to deal with any associated obstacles or setbacks. This is a self- administered scale which normally takes two to three minutes to complete. Respondents are required to indicate the extent to which each statement applies them.

Reliability

The internal reliability for GSE = Cronbach's alphas between .76 and .90

Validity

The general Self- Efficacy Scale is correlated to emotion, optimism, work satisfaction. Negative coefficients were found for depression, stress, health complaints, burnout, and anxiety.

Scoring

For each item there is a four-choice response from 'Not at all true' which scores 1 to 'Exactly true' which scores 4. For 'Hardly true' the score is distributed as 2 and 3 for 'Moderately true'. The scores for each ten items are summed to give a total score. For the GSE, the total score ranges between 10 and 40, with higher score indicating more self- efficacy.

The following scale was used to measure Adjustment:

The Adjustment Scale

The adjustment scale (TAS) is a 12-item scale. This scale is a self- report assessment of adjustment levels of married women college students. It is a 5-point scale to gauge various aspects of adjustment. It evaluates how well the married women adapting the roles of both college students, wives as well as an individual. This is a self- administered scale which normally takes two to three minutes to complete. Respondents are required to indicate the extent to which each statement applies to them.

Reliability

The internal reliability of The Adjustment scale Cronbach's alpha 0.824

Validity

The adjustment scale of married women college students is correlated to academic, social, emotional and marital adjustments. The scale has adequate face validity.

Scoring

For each item there is a five -choice response from ‘Strongly Agree’ which scores 5 to ‘Strongly disagree’ which scores 1. There were reverse scoring items also which scores 1 for ‘Strongly agree’ and 5 for ‘Strongly disagree’. The scores for each 12 items are summed to give a total score. In this scale the score ranges between 12 to 60. If the score is between 45 to 60 then it is described as ‘High adjustment’, if it between 28 to 44 then it is ‘Moderate adjustment’ and termed as ‘low adjustment’ when the score is between 12 to 27.

The following scale was used to measure Academic performance:

Academic performance scale (APS- Carson Birchmeier, Emily Grattan, Sarah Hornbacher and Christopher McGregory, 2015)

The Academic Performance Scale is a 5-point scale with 8 items. This scale is used to monitor how students perceived their own academic performance for researchers who have a particular interest in academic performance among students. By answering each question accurately, one can reflect what they do or have done as a student. This can be utilized to discover one’s areas of strength. It takes less than 5 minutes to complete.

Reliability and validity

For the total score, an internal consistency of .89 and a test- retest reliability of .85. The APS consisted of (8) 5- point scale items. This 5- point scale assessment was carried out by Carson Birchmeier, Emily Grattan, Sarah Hornbacher and Christopher McGregory of Saginaw Valley State University. For researchers who have a particular interest in academic performance among students, the APS promises to be a useful tool. Scale score showed adequate internal consistency, 2- week test- retest reliability, and satisfactory concurrent validity.

Scoring

For each item there is a five-choice response from 'Strongly Agree' which scores 5 to 'Strongly Disagree' which scores 1. For 'Agree' the score is distributed as 4 and 3 for 'Neutral' as well as 2 for 'Disagree'. The scores for each 8 items are calculated to give a total score. When the total score is between 33- 40 then it is described as 'Excellent Performance' and when it is ranges from 25- 32 then the parameter is 'Good Performance' it is 'Moderate Performance' when the score is between 17- 24. The score range 9- 16 is labelled as 'Poor Performance' and finally the scores are between 0- 8 for 'Failing Performance'.

Personal Data Sheet

To collect the sociodemographic details of the participants a personal data sheet was provided which include the variables such as name, stream of study, years of marriage, number of kids, family members and intimate friends, marital satisfaction.

Informed Consent Form

An informed consent form which includes the terms of confidentiality and the purpose of the study was given to the participants to ensure their voluntary participation in the study.

Procedure for Data Collection

For the purpose of data collection, responses were collected from married women college students in Kerala by sharing google forms. The participants were selected according to convenience. Informed consent from participants was taken and the individuals' voluntary participation was ensured. The consent form and the personal data sheet used for data collection have been enclosed in the appendix. The questionnaires were provided to participants through online and were informed about all the required details for filling up the questionnaires and were asked to carefully read the instructions given in the questionnaires. The participants were

also requested to give honest responses and to give responses to every item of the questionnaires. 10 to 15 minutes are required for completing the questionnaires. After finishing the questionnaires gratitude was expressed for their valuable time and cooperative attitude. After data collection, scoring was done and subjected to statistical analysis.

Statistical Techniques used for Data Analysis

The following were the statistical techniques used for analysing the data. Statistical analysis of the data was done using the SPSS- 22 version. (Statistical package for Social Sciences).

Normality Test

A normality test is a test of whether a data set is distributed in a way consistent with a normal distribution. Usually this is a test of the null hypothesis that the data are from a normal population, particularly a good test. Thus, by rejecting the null hypothesis, we can conclude with certainty that the data set is not normally distributed, but if the null hypothesis is not rejected, we can say that the data can be drawn from a normally distributed population. This study uses the Shapiro-Wilk test.

Frequency Distribution and percentage

It is a descriptive statistical method that displays the frequency of each response option that selected by the participants. Frequency distribution arrangement of statistical data that exhibits the frequency of the occurrence of the values of a variable. Per cent simply means “per hundred” and the symbol used to express percentage is %.

Mean and standard deviation

Mean refers to the average of a set of values, In Statistics the mean summarizes an entire dataset with a single number representing the data’s centre point or typical value mean.

The mean of the population can be tested presuming different situations such as the population may be normal or other than normal, it may be finite or infinite, the sample size may be large or small. The variance of the population may be known or unknown and the alternative hypothesis may be two-sided or one-sided. The degree of data dispersion from the mean is indicated by the standard deviation.

t- test

A parametric statistical comparison of the means of two groups is done using the student's t- test. It is frequently used in hypothesis testing to discover whether a process or treatment actually has an effect on the population of interest, or whether two groups are different from one another. The t-test is based on t-distribution and is considered an appropriate test for judging the significance of a sample mean or for judging the significance of the difference between the means of two samples.

ANOVA

ANOVA means Analysis of Variance, is a statistical method used to compare means among three or more groups. It assesses whether the variations in group means are due to genuine differences or random chance. ANOVA analyzes the variability within and between groups, helping researchers determine if there's a statistically significant difference in means.

Post- hoc test

In statistics, a post hoc test (also known as a post hoc analysis or multiple comparisons test) is conducted after obtaining a significant result in an analysis of variance (ANOVA) or a similar statistical test. Its purpose is to determine which specific group differences are statistically significant, when there are three or more groups being compared.

Pearson product- moment correlation

Pearson Product and Moment Correlation Coefficient or Pearson Correlation Coefficient A measure of the strength of a linear relationship between two variables, denoted by r . Pearson's product-moment correlation attempts to draw a line of best fit between the data of two variables, and Pearson's correlation coefficient r indicates how far all data points are from that line of best fit.

CHAPTER IV

RESULTS AND DISCUSSION

The present study aims to explore the influence of self- efficacy and adjustment on academic performance among married women college students. A total sample of 103 married women college students was collected from Kerala. The sample consisted of 53 professional and 50 non- professional students. Self- efficacy, adjustment and academic performance are the variables of interest were measured by using questionnaires. The General Self- Efficacy Scale (GSE) by Matthias Jerusalem and Ralf Schwarzer (1981) for measuring self- efficacy and Academic Performance Scale (APS) by Carson Birchmeier, Emily Grattan, Sarah Hornbacher and Christopher Gregory (2015) for measuring academic performance of the participants. The Adjustment scale was prepared for the purpose of study. It was constructed with the help of the guide and researcher. The scale needs to be further analyzed/ assessed for future research requires. For the purpose of data analysis, descriptive statistical techniques are used. The normality of data analysis was determined by the values of skewness and kurtosis. Since the data is normally distributed suitable parametric tests were used for further analysis using Statistical Package of Social Sciences (SPSS- 22 version). The following statistical techniques were used for data analysis: frequency distribution and percentage, mean and standard deviation, t-test, Anova, post- hoc test and Pearson's Product Moment Correlation.

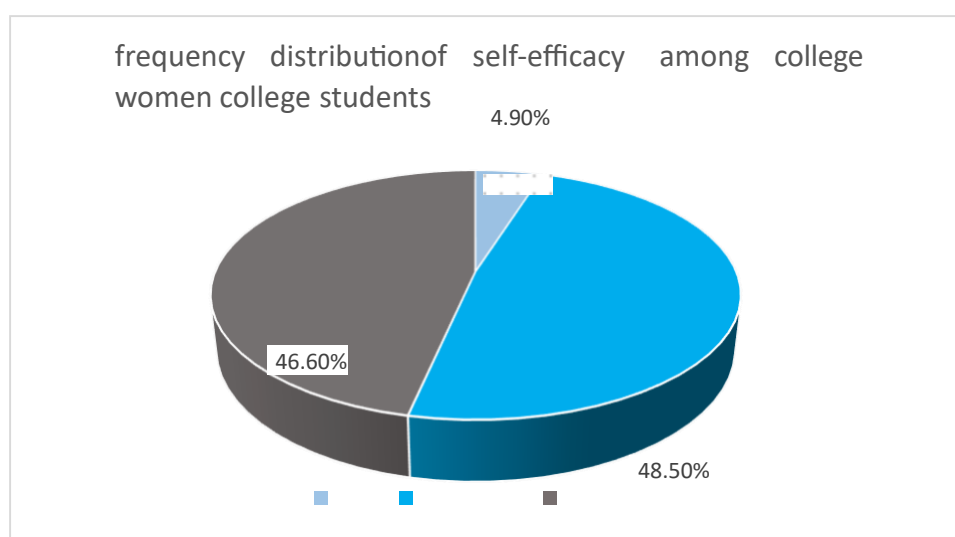
The study analyses the extent of self- efficacy and adjustment on academic performance among married women college students as well as it investigates the relationship between self- efficacy, adjustment and academic performance among married women college students. This also examines whether self- efficacy and adjustment predict academic performance among married women college students. The obtained results for variables of interest have been presented in tables and the results are discussed with respect to objectives and hypotheses.

Self- efficacy among married women college students

The results obtained for self- efficacy among married women college students are discussed in the following figures:

Figure 4.1

Frequency Distribution of Self- efficacy among Married Women College Students.



The above figure 4.1 presents the frequency distribution of self- efficacy among married women college students (N= 103). It shows that among 103 married women college students 4.9% (5) of students have low self- efficacy, 48.5% (50) of students have moderate self- efficacy and 46.6% (48) of students have high levels of self- efficacy.

One of the objectives of the study was to find out the extent of Self- efficacy among married women college students. From the above data, it is understood that majority of the participants have moderate (48.5%) and high (46.6%) levels of self-efficacy, this can be influenced by factors such as strong social support as well as positive relationships with partners, personal achievements, successful academic experiences, and a strong sense of

identity and purpose. These factors can contribute to their belief in their ability to succeed and manage their various roles effectively.

From the General Self- efficacy Scale, 37 participants completely believes that, stick to their aims as well as accomplishing goals are easy for them. 31 participants have such believes in a moderate level. This is a manifestation of high self- efficacy that one can successfully execute tasks, achieve goals, and overcome challenges. Only 20 participants feels that they couldn't stick to their aims and accomplish their goals and its harder for them to stay motivated and persevere through challenges.

Among the participants 39 are completely trusted that, they can usually handle whatever comes in their way. 33 participants also thought in the same way in a moderate level. They confident about their own capabilities to handle various situations that comes their way. Only 6 participants feels that they cannot handle whatever comes in their way and they may have doubt about their capability to effectively deal with different situations. Here counselling has an important role, and counselling psychologists can employ techniques that help individuals recognize their strengths and abilities. Through cognitive behavioural interventions, individuals can learn to reframe negative self- perceptions, build self- confidence, and set achievable goals. By fostering a sense of mastery an accomplishment, counselling psychology can aid in improving self- efficacy which leads to increased motivation and overall wellbeing.

Reality group counselling enhances self- efficacy (Cahyaningsih & Setiawati, 2021).

The participant's responses in most of the items on General Self- efficacy scale indicated that, majority of the participants believe in their ability to successfully perform particular tasks and to fulfill specific goals which means that most of the participants in the current study have high levels of self- efficacy. In the current study to get a clear understanding of other factors which might contribute to self- efficacy some demographic details also taken into account.

According to the stream of study of participants which is professional as well as non-professional the mean score of self-efficacies for the professional students is 30.2830 and those for the non-professional students is 29.0800. The results indicated that there is only a slight difference in self-efficacy among professional and non-professional married women college students. In both cases the p-value for the t-test is 0.344, which is greater than 0.05. This suggests that there is no significant difference between the means of the two groups being compared.

Self-efficacy based on whether participants have children or not, the results indicated that, the mean (average) self-efficacy score for participants without children is 30.2800, and for participants with children is 29.1509. This suggests that, participants without children tend to have slightly higher self-efficacy scores compared to participants with children. The p-value for the t-test is greater than 0.05 (0.375 and 0.371, respectively). This suggests that there is no significant difference between the means of the two groups being compared.

According to number of intimate friends the participants are divided into 3 groups such as Nil (0 intimate friends), Ideal (1-3 intimate friends), Large (4 above). The results indicated that the p-value (0.300) is greater than 0.05 indicated that there may not be significant differences in the means of self-efficacy scores among the groups being compared.

According to marital satisfaction the participants are divided into 7 groups ranging from highly satisfied to highly dissatisfied. The findings suggest that there are some differences in the means of marital satisfaction among the categories, but not all differences are statistically significant.

According to number of family members participants are classified into two-member household, small family, medium sized family and large family. The findings suggest that there are no significant differences on the self-efficacy of married women students based on the number of family members.

Mastery experiences, vicarious experiences, verbal persuasion, emotional and physiological states are the four salient sources of self- efficacy and by the interplay of these factors one develops significant belief or disbelief in their abilities (Bandura, 1977).

Use moderately- difficult tasks, teach specific learning strategies, use peer models, capitalize on student's interest, allow students to make their own choices, encourage students to try, give frequent and focused feedback and encourage accurate attributions are some ways to improve self- efficacy (Hooda & Saini, 2019).

The findings of the present study correlate with the findings of the study "Self- efficacy and marital adjustment among married women" by Umaima Jaleel and Rupali Chandola (2023) in India. The participants were 50 middle-aged married women (35-50) and 50 young adult married women (20-35). Married women who tend to cooperate with the study were included. The results of the study indicated that middle aged married women have greater self-efficacy than young adult married women. That means, married middle aged women with high Self efficacy have highly motivated to resolve their interpersonal and communication problems more effectively than married young adult women.

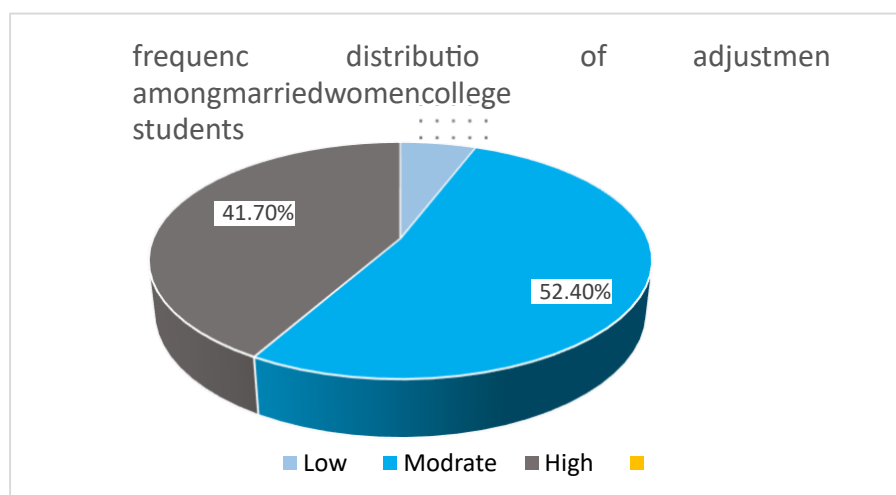
Since the participants of the present study consists of middle-aged married college women students, it is possible to draw the conclusion that married women college students have high and moderate levels of self- efficacy.

Basmina et al. (2022) conducted a study titled as "Comparative study on academic performance and perceived stress among married and unmarried college students". The participants of the study were undergraduate and post graduate female students ranging from 17 to 23 years. The results of the study highlights that married students are slightly higher than unmarried students in their academic performance.

Adjustment among Married Women College Students.

Figure 4.2

Frequency Distribution of Adjustment among Married Women College Students.



The figure 4.2 represents frequency distribution of adjustment among married women college students (N= 103). It shows that among 103 married women college students 5.8% (6) of students have low adjustment, 52.4% (54) of students have moderate adjustment and 41.7% (43) of students have high adjustment.

One of the objectives of the study was to find out the extent of adjustment among married women college students. From the above data, it is understood that majority of the participants have high and moderate levels of adjustment. This may be due to various factors such as supportive social network, effective time management skills, family assistance, financial stability, coping skills, and positive attitude towards balancing multiple roles. But there is also a small group of participants who have contradictory feelings related to adjustment. Poor adjustment, particularly in the context of academic and personal life, can significantly

impact overall wellbeing. Here counselling psychologists can assist these participants in developing coping strategies, communication skills as well as stress management techniques. Through individual or group therapy sessions, individuals can learn how to navigate the challenges of juggling academic, relationships responsibilities and other life demands which leads to improved adjustment, and reduced psychological distress as well overall wellbeing.

Individual counselling using a reality-based approach plays an essential role in helping students become more self-adjusted, and this should be a major part of how someone adjusts to the new normal period. (Souisa et al., 2022).

In the current study to get a clear understanding of other factors which might contribute to adjustment, some demographic details also taken into account.

According to the stream of study of participants which is professional as well as non-professional the mean score adjustment for the professional students is 42.9811 and those for the non-professional students is 41.7600. The results indicated that there is only a slight difference in self-efficacy among professional and non-professional married women college students. The p-value for the t-test is 0.446 and 0.449 respectively, which is greater than 0.05. This suggests that there is no significant difference between the means of the two groups being compared.

Adjustment based on whether the participants have children or not, the results indicated that, the mean (average) adjustment score for participants without children is 42.4800 and for participants with children is 42.3019. The findings shows that p-value for the test is very high than 0.05 (0.111). This suggests that there is no significant difference between the means of the two groups being compared.

According to number of intimate friends the participants are divided into 3 groups such as Nil (0 intimate friends), Ideal (1-3 intimate friends), Large (4 above). The results indicated

that the low p- value (0.007) indicated that there is a statistically significant difference between the means of the groups. This suggests that at least one of the groups is different from the others in terms of its mean value.

According to marital satisfaction the participants are divided into 7 groups ranging from highly satisfied to highly dissatisfied. The results suggested that there are significant differences between at least some of the marital satisfaction level. Most of the participants in the current study are highly satisfied (42) in their marital relationship as well as 32 participants responded that they are satisfied in their marital relationship. This may contribute their adjustment level.

Committed relationships are linked to low levels of the stress hormone cortisol. The social and emotional support that comes from having a spouse can greatly relieve stress, and shows that married people or couples are less susceptible to psychological stress (Pramod, 2017). People with low stress can smoothly and effectively adapt as well as conform to changes in their situations without significant emotional or psychological strain.

Perceived spousal support has been linked to marital and emotional adjustment among medical students (Katz et al., 2000). The academic, social, and emotional adjustment of married students who received high levels of social support from friends and family were good (Meehan, 2003). These are also contributed to the moderate as well as high levels of adjustment among the participants in the current study.

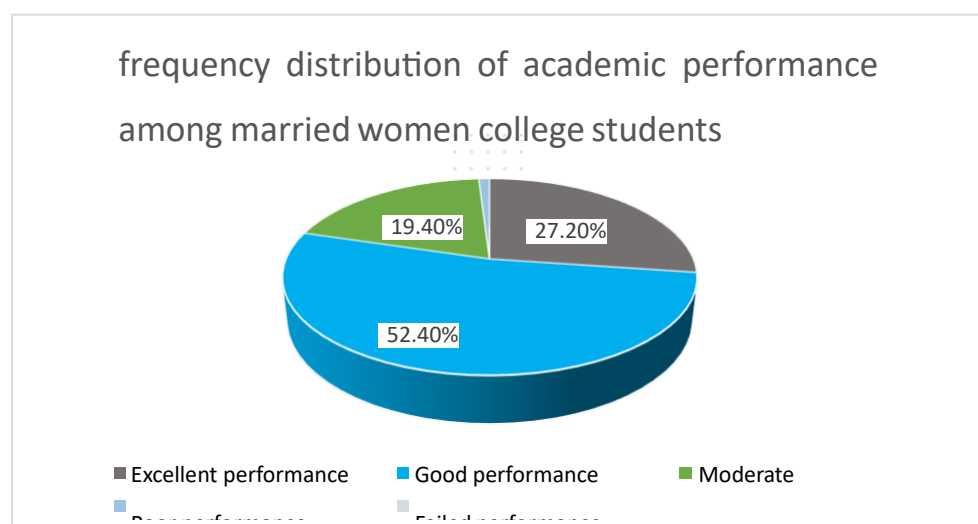
According to number of family members participants are classified into two-member household, small family, medium sized family and large family. The findings suggest that there is no significant differences on the adjustment of married women students based on the number of family members.

The findings of the present study correlate with the findings of the study “Impact of Marital status on Adjustment in women” by Smriti Annu (2015) in Ranchi, Jharkhand. The participants were 100 married and unmarried women. The results of the study indicated that, most of the married women have average levels of adjustment (64%) followed by high levels of adjustment (22%). Whereas, unmarried women have higher percentage in low levels of adjustment (52%). So, the study shows that marital status plays a significant role in the level of adjustment among women. Married women experience significantly higher adjustment than unmarried women.

Academic Performance among Married Women College Students

Figure 4.3

Frequency Distribution of Academic Performance among Married Women College Students.



The above figure 4.3 represents the frequency distribution of academic performance among married women college students (N= 103). It shows that among 103 married women college student 27.2% (28) of students have excellent academic performance, 52.4% (54) of students have good performance, 19.4% (20) of students have moderate performance, 1.0% (1) student have poor performance and no students have failed performance.

One of the objectives of the study was to find out the extent of academic performance among married women college students. From the above data it is understood that majority of the participants have good (52.4%) and excellent (27.2%) academic performance. This can be due to various factors such as motivation and determination, support system, marital satisfaction, life experiences etc...

From the Academic Performance Scale, majority of the participants has a neutral feeling about their academic performance. This suggested a balancing perspective that doesn't lean towards extreme opinions of success or failure regarding academic performance. But there are also 1.0% participants who cannot perform well academically and they shouldn't be ignored. Here counselling psychologists can offer tailored interventions that address the root causes of academic struggles for those students. through counselling sessions, time management training and study skills development individuals can overcome obstacles that hinder their educational progress. Additionally counselling psychologists can work to identify any underlying emotional or psychological factors that might be contributing to academic difficulties, as well as offer holistic solutions that contribute to both academic and mental wellbeing of individuals.

Counsellors provide direct assistance to students in their academic pursuits in an effort to foster, encourage, and raise academic attainment and interpersonal skills (Shaterloo & Mohammadyari, 2011).

The student's personal issues had been successfully alleviated by college counselling programs. Individual therapy appeared to give helpful assistance for academic performance, and there was a positive link between the number of counselling sessions and academic success. (Devi et al., 2013).

In the current study to get a clear understanding of other factors which might contribute to adjustment, some demographic details also taken into account.

According to the stream of study of participants which is professional as well as non-professional the mean score of academic performance for the professional students is 29.5000 and those for the non-professional students is 30.1132. The results indicated that there is only a slight difference in self-efficacy among professional and non-professional married women college students. In both cases the p-value for the t-test is 0.569, which is greater than 0.05. This suggests that there is no significant difference between the means of the two groups being compared.

Academic performance based on whether the participants have children or not, the results indicated that, the mean (average) academic performance score for participants without children is 28.9800 and for participants with children is 30.6038. The findings show that p-value for the test is very high than 0.05 (0.130). This suggests that there is no significant difference between the means of the two groups being compared.

According to number of intimate friends the participants are divided into 3 groups such as Nil (0 intimate friends), Ideal (1-3 intimate friends), Large (4 above). The results indicated that the p-value is relatively (0.090) indicated that the difference is not statistically significant.

According to marital satisfaction the participants are divided into 7 groups ranging from highly satisfied to highly dissatisfied. The results suggested that there is no significant differences in academic performance based on marital satisfaction level.

According to number of family members participants are classified into two-member household, small family, medium sized family and large family. The findings suggest that there is no significant differences on academic performance of married women students based on the number of family members. Students having much less free time to study had higher GPAs than those with more free time. (Nonis, 2006 cited from Wasden, 2010). Married students may have less time to fulfill their academic works because of their added responsibilities (Wasden, 2010).

Regarding the successful academic performance of married students, there are two opposing viewpoints. First, they are typically more mature and driven to earn good grades because they are more experienced. They also have the maturity to handle the responsibilities of college. However, some argue that marriage is detrimental to success because married students may not have as much time and energy as single students. (Yess, 1981).

The findings of the present study correlate with the findings of the study “married vs. non- married students” by Wasdon (2010) in Utah. The participants were community college students from Salt Lake Community College in Salt Lake City. The results showed that married students have a higher-Grade Point Average and there is less than a 0.1% chance that the difference is due to random error. Married students have a higher GPA, so it does not necessarily mean students have to wait until after college to get married. They can be successful in school while married because they have higher support and more motivation to succeed for their dependents.

Married students generally perform better in college courses since they have better life adjustments overall. (Meehan, 2003). There is a significant correlation between marriage and academics, the husband-wife relationship is of great importance. The relationship of marital satisfaction and academic adjustment appear to be positively correlated (Busselen, 1975).

Correlation between self- efficacy and adjustment among married women college students.

Table 4.4

Correlation between self- efficacy and adjustment among married women college students.

		Self-efficacy	Adjustment
Self- efficacy	Pearson correlation	1	.556**
	Sig. (2- tailed)		.000
	N	103	103
Adjustment	Pearson correlation	.556**	1
	Sig. (2- tailed)	.000	
	N	103	103

Correlation is significant at the 0.01 level (2- tailed).

Table 4.4 shows that there is a significant correlation ($r = 0.556$) between Self- efficacy and Adjustment among married women college students. The objective of the study was to understand the relationship between self- efficacy and adjustment among married women college students. since the sample is normally distributed Pearson product moment correlation coefficient was used to analyze the correlation of the data.

This results from the table 4.4 indicated a moderately positive relationship between self- efficacy and adjustment. The correlation is highly significant at the 0.01 level. This means that as self- efficacy increases the likelihood of adjustment also increases. The high significance level (0.01) indicated that this relationship is likely not due to random chance, which strengthening the validity of the correlation. This relationship can be due to various reasons.

Married women college students with higher levels of self- efficacy are more likely to navigate the challenges of adjustment successfully. Likewise positive adjustment experiences can reinforce self- efficacy among married women college students.

The findings from the study correlates with the findings of the study “self- efficacy, perceived stress, and individual adjustment among college- attending adults” by Rabecca et al., (2022). The participants were 693 college attending emerging adults between the age group of 18- 29. The findings of the study shows that self- efficacy was directly related to adjustment and indirectly related to stress.

The findings from the study “Self- efficacy as a correlate of psychological adjustment among secondary school adolescents in Awka education zone” by Oparaugo et al., 2021) revealed that there was a positive relationship between adolescents’ self- efficacy and their psychological adjustment.

Elias et al., (2010) conducted a study titled as “achievement motivation and self- efficacy in relation to adjustment among university students”. The participants were 178 students from junior to senior students enrolled in education courses in a university in Malaysia. The results indicated that adjustment, self- efficacy and achievement motivation are correlated positively with one another.

The findings of the study correspond with the findings of another study “self- efficacy and marital adjustment among married women” by Umaima Jaleel and Rupali Chandola (2023) in India. The participants were 50 middle- aged married women (35- 50) and 50 young adult married women (25- 35). Married students also included in the study. The results indicated that there is a positive correlation between self- efficacy and adjustment (0.40).

In the present study marital adjustment of the participants are also considered. Peggy Brady- Amoon conducted a study to understand the association between self- efficacy and self- rated abilities in conjunction with adjustment and academic performance with a diverse sample

of 271 undergraduate college students. The results indicated significant positive relations between and among the constructs in different combinations were found. Since psychological adjustment is correlated with self- efficacy, it demands that psychologists and counsellors should design intervention programmes on self- efficacy to foster psychological adjustment of students so that their behaviors and their quality of education be enhanced (Oparaugo, et al., 2021).

Counselling sessions should provide students for increasing self- efficacy and adjustment particularly for the first-year students (Elias et al., 2010). Use moderately- difficult tasks, teach specific learning strategies, use peer models, capitalize on student's interest, allow students to make their own choices, encourage students to try, give frequent and focused feedback and encourage accurate attributions are some ways to improve self- efficacy among students (Hooda & Saini, 2019). Individual counselling using a reality-based approach plays an essential role in helping students to become more self-adjusted, and this should be a vital part of how someone adjusts to the new normal phase. (Souisa et al., 2022). So, improving self- efficacy and adjustment among married female students through counselling is important because it could enhance their confidence in managing challenges, helps to balance their academic as well as family responsibilities. This can lead to better mental well- being, academic performance and overall life satisfaction.

According to the results obtained from the present study the hypothesis, there is no significant relationship between self- efficacy and adjustment among married women college students is rejected.

Correlation between self- efficacy and academic performance among married women college students

Table 4.5

Correlation between self- efficacy and academic performance among married women college students.

		Self-efficacy	Academic performance
Self- efficacy	Pearson correlation	1	.459**
	Sig. (2- tailed)		.000
	N	103	103
Academic performance	Pearson correlation	.459**	1
	Sig. (2- tailed)	.000	
	N	103	103

Correlation is significant at the 0.01 level (2- tailed).

Table 4.5 shows that there is a significant correlation ($r = 0.459$) between self-efficacy and academic performance among married women college students. The objective was to understand the relationship between Self- efficacy and Academic performance among married women college students. Since the sample is normally distributed Pearson product moment correlation coefficient was used to analyze the correlation of the data.

The results from the table 4.5 indicated a moderate positive relationship between these variables. The correlation is highly significant at the 0.01 level. This means that, higher levels of self- efficacy tend to be associated with better academic performance. The high significance

level (0.01) indicated that this correlation is not likely due to chance, which making the relationship more reliable. This correlation can be due to various reasons. So, higher levels of self- efficacy are associated with better academic achievements among married women college students.

The findings of the study correlate with the findings of the study “The relation of self- efficacy and grade goals to academic performance” by Robert Wood and Edwin A. Locke (1987). The results of the study shows that self- efficacy is significantly related to academic performance among undergraduate students. There is a significant positive correlation self- efficacy and self- regulated learning (Amil, 2000, cited by Meera, 2015). Which may contribute to better academic performance. Self- efficacy is positively and significantly correlated with academic achievement (Purzer, 2011).

Self- efficacy and academic performance are positively related and if students are trained to have higher self- efficacy beliefs their academic performance also improves (Schunk and Zimmerman, 1994, cited by Mousoulides & Philippou, 2005). A significant relationship exists between self- efficacy and academic performance of the students while studying at higher level learning (Mehmood et al., 2019). Learn good study habits, peer support, positive mental state, as well as one should know the resources available for them, are some of the ways to improve academic performance (Mehmood et al., 2019).

Since self- efficacy is correlated with academic performance, counsellors can help students to recognize their strengths and past successes as well as build confidence in their academic abilities. Assist students in setting realistic and achievable academic goals to reinforce student’s belief in their capability to excel. Provide strategies to improve study skills, time management, problem solving abilities, coping strategies etc...

Counselling interventions that focus on enhancing self- efficacy can have a positive impact on student's academic performance. Counselling psychologists can help married women college students to develop a strong belief in their abilities to succeed academically.

According to the results obtained from the current study the hypothesis, there is no significant relationship between self- efficacy and academic performance among married women college students is rejected.

Correlation between adjustment and academic performance among married women college students.

Table 4.6

Correlation between adjustment and academic performance among married women college students.

		Adjustment	Academic performance
Adjustment	Pearson correlation	1	.637**
	Sig. (2- tailed)		.000
	N	103	103
Academic performance	Pearson correlation	.637**	1
	Sig. (2- tailed)	.000	
	N	103	103

Correlation is significant at the 0.01 level (2- tailed).

Table 4.6 shows that there is a significant correlation ($r = 0.637$) between Adjustment and Academic performance among married women college students. The objective of the study

was to understand the relationship between adjustment and academic performance among married women college students. Since the sample is normally distributed Pearson product moment correlation coefficient was used to analyze the correlation of the data.

The results from the table 4.6 indicated a strong positive relationship between adjustment and academic performance. The correlation is highly significant at the 0.01 level. This suggested that, students who have better adjustment skills tend to achieve higher academic performance. The high significance level (0.01) indicated that this correlation is not likely due to random chance, which added credibility to the observed relationship.

Academic performance and adjustment have a strong association. Students with better adjustment with home, health, social, school and emotional can perform better academic performance. Family and teachers should focus on student's adjustment with environment. Social support, happiness, coping skills, socio economic factors etc. can contribute to adjustment which in turn helpful for good academic performance (Jain, P., 2017).

Lipika Boruah conducted a study entitled as "A study on the adjustment and academic achievement of college students (2018). The results of the study suggests that there exists a high negative correlation between overall adjustment and academic achievement of the college students. For all students, adjusting to the requirements of higher education can be challenging. (Lasode & Awote, 2014). Stressors that students face include time management, social obligations, sleep deprivation, and financial worries, all of which can hinder adjustment and negatively affect academic performance (Womble, 2010).

Higher levels of adjustment to college were seen in married students with more perceived support than those with lower levels of social support (Meehan & Negy, 2003). Colleges must to be aware of the unique adjustments and difficulties that married students face and should provide certain university services to satisfy those requirements. (Busselen & Busselen, 1975). Preparedness of university counsellors to help married students

to adjust to new roles and to find constructive ways to manage and decrease stress related to college (Meehan & Negy, 2003). Student-faculty interaction and supportive services from the university such as counselling, childcare and classes or workshops on family finance and study skills could be helpful tools of adjustment for married undergraduate students (Womble, 2010).

Students who are emotionally balanced, socially adept and to handle stress, changes and new situations effectively are more likely to excel in their studies. People who have high levels of adjustment may have improved concentration, better time management, reduced anxiety and more positive attitudes towards learning. Conversely students who struggle with adjustment difficulties might face obstacles that impact their academic performance. This highlights the importance of considering a student's overall wellbeing and emotional state when aiming to improve academic performance.

According to the results obtained from the current study the hypothesis, there is no significant relationship between adjustment and academic performance among married women college students is rejected.

Regression- Self efficacy and Academic performance among married women college students.

Table 4.7

Descriptive statistics of academic performance and self- efficacy.

	Mean	Std. Deviation	N
Academic performance	29.8155	5.42642	103
Self- efficacy	29.6990	6.41664	103

Table 4.8*Model summary of academic performance and self- efficacy*

		Change statistics							
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig.f
1	.459 ^a	.210	.203	4.84554	.210	26.921	1	101	.000

The tables 4.7 and 4.8 shows R Square value is 0.210 and it indicated that, 21.0% of the variance in Academic performance (dependent variable) can be explained by Self- efficacy (independent variable) among married women college students. It means that self- efficacy accounts for a moderate proportion of the variability in academic performance scores. So, self- efficacy is a meaningful predictor of academic performance.

The study correlates with the findings of the study “The effect of self- efficacy on academic performance at higher level of learning: a case study of Punjab University Lahore” (Mehmood et al., 2020). The sample were 180 university students from the Punjab University. The results indicated that self- efficacy has an effect on the academic performance.

Meral et al., conducted a study on “The relationship between self- efficacy and academic performance” (2012). The sample size were 82 sophomore students. The results of the study shows that self- efficacy is an important variable on student’s academic performance.

When students are trained to have higher self- efficacy beliefs their academic performance also improves (Schunk & Zimmerman, 1994, cited by Meral et al., 2012).

Students who great sense of self- efficacy are more likely to take on difficult projects, invested more effort, and achieve academically well than those who lack such confidence. (Bong, 2001). Self-efficacy is a crucial factor in predicting academic performance (Kalsner, 1992, cited by Zhao, K. E., 2006).Through individualised goal-setting, skill-building, and positive reinforcement techniques, counselling can play a significant role in improving self- efficacy beliefs. (Zimmerman, 2000). This approach can empower married women students to better navigate their academic challenges and achieve their educational goals.

According to the results obtained from the current study the hypothesis, there will be no influence of self- efficacy on academic performance among married women college students is rejected.

Regression- Adjustment and Academic performance among married women college students.

Table 4.9

Descriptive statistics of academic performance and adjustment

	Mean	Std. Deviation	N
Academic performance	29.8155	5.42642	103
Adjustment	42.3883	8.08561	103

Table 4.10

Model summary of academic performance and self- efficacy

Change statistics

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig.f
1	.637 ^a	.406	.400	4.20310	.406	69.015	1	101	.000

The tables 4.9 and 4.10 shows R Square value is 0.406 and it indicated that, 40.6% of the variance in Academic performance (dependent variable) can be explained by Adjustment (independent variable). It means that adjustment accounts for a moderate proportion of the variability in academic performance scores. So, adjustment is a meaningful predictor of academic performance among married women college students.

Student adjustment problems could become a significant distraction element that lowers their academic performance (Charles & Stewart, 1991, cited by Zhao, K. E., 2006). Adjustment issues causes dreadful effects in students, such as early dropout, trouble managing stress and balancing academic responsibilities, a lack of motivation to study, and poor academic achievement. (Reddy et.al, 2013, cited by Alipio, 2020).

How faster students adjust, they can get down to studying that much fast (Khoo & Rasain, 1994, cited by Zhao, K. E., 2006). It is essential to offer counselling services to students who need them for emotional or adjustment issues. For providing guidance and counselling services to students at academic institutions, a qualified counsellor should be employed. Some enrichment activities, such as group assignments, group learning, and other team projects, may be undertaken with peer groups and family to help students for their better adjustment (Sekar, 2016).

For married college students, career counselling, counselling in the areas of coping skills, development of personal resources, etc., should be necessary. (Glass & Grant, 1983, cited by Jones, 1986). According to the results obtained from the current study the hypothesis, there will be no influence of adjustment on academic performance among married women college students is rejected.

CHAPTER V

SUMMARY AND CONCLUSION

The study aimed to examine the influence of self- efficacy and adjustment among married women college students. The sample size of the present study was 103 married women college students from various universities in Kerala. The sample consisted of participants belonging to various professional and non- professional courses in Kerala (professional 53 and non- professional 50). The participants are selected using convenience sampling technique. To measure the variables of interest, certain questionnaires were used such as General self- efficacy scale by Matthias Jerusalem and Ralf Schwarzer (1981), The Academic Performance Scale by Carson Birchmeier, Emily Grattan, Sarah Hornbacher and Christopher McGregory (2015). The Adjustment scale for married women college students was prepared by the researcher (2023) with the help of the guide. An informed consent form which includes the terms of confidentiality and the purpose of the study was given to the participants to ensure their voluntary participation in the study. For the purpose of data collection, responses were collected by sharing google forms. To collect the sociodemographic details of the participants a personal data sheet was provided with google forms which include the variables such as name, stream of study, years of marriage, number of kids, family members and intimate friends, marital satisfaction. After data analysis, parametric tests such as t- test, Pearson product- moment correlation method, Post-hoc test, Anova, are used for the statistical analysis of the data. The results obtained by the analysis are discussed comprehensively with respect to objectives and hypothesis.

Summary of the study

The major objectives of the study were 1) To understand the extent of self-efficacy among married women college students. 2) To understand the extent of adjustment among

married women college students. 3) To understand the extent of academic performance among married women college students. 4) To understand the relationship between self-efficacy and adjustment among married women college students. 5) To understand the relationship between self- efficacy and academic performance among married women college students. 6) To understand the relationship between adjustment and academic performance among married women college students. 7) To understand whether self- efficacy predict academic performance among married women college students. 8) To understand whether adjustment predict academic performance among married women college students.

The hypotheses of the study were, hypothesis 1 being that, there will be no significant relationship between self- efficacy and adjustment among married women college students. Hypothesis 2 being, there will be no significant relationship between self- efficacy and academic performance among married women college students. Hypothesis 3 being, there will be no significant relationship between adjustment and academic performance among married women college students. Hypothesis 4 being, there will be no influence of self- efficacy on academic performance among married women college students. Hypothesis 5 being, there will be no influence of adjustment on academic performance among married women college students.

The sample of the study was 103 married women college students from various universities in Kerala. In the respective sample, the participants are those who currently pursuing higher education after the marriage. The sample consisted of participants belonging to various professional and non- professional courses in Kerala (53 professional and 50 non-professional). A descriptive research design was adopted for the current study. General self-efficacy scale by Matthias Jerusalem and Ralf Schwarzer (1981), The adjustment scale and the Academic Performance Scale by Carson Birchmeier, Emily Grattan, Sarah Hornbacher and Christopher McGregory (2015) were used to collect the data. Data obtained were statistically

analysed using SPSS- 22 version. The statistical tools were used for the analysis were normality test, frequency distribution and percentage, mean and standard deviation, t- test, post-hoc test, Anova, Pearson product- moment correlation method.

The findings of the present study state that, self- efficacy and adjustment has an influence on the academic performance of married women college students and these variables are positively correlated with each other.

Major Findings and Conclusions of the Study

The major findings of the study can be concluded as,

1. Among 103 married women college students 4.9% (n=5) of students have low self- efficacy.
2. Among 103 married women college students 48.5% (n=50) of students have moderate self- efficacy.
3. Among 103 married women college students 46.6% (n=48) of students have high levels of self- efficacy.
4. Among 103 married women college students 5.8% (n=6) of students have low adjustment.
5. Among 103 married women college students 52.4% (n=54) of students have moderate adjustment.
6. Among 103 married women college students 41.7% (n=43) of students have high levels of adjustment.
7. Among 103 married women college students 27.2% (28) of students have excellent academic performance, 52.4% (54) of students have good performance, 19.4% (20) of students have moderate performance, 1.0% (1) student have poor performance and no students have failed performance.

8. The correlation between Self- efficacy and Adjustment is .556. This indicates a moderately positive relationship between these two variables. The correlation is highly significant at the 0.01 level.
9. The correlation between Self- efficacy and Academic performance is .459. This suggests a moderate positive relationship between these variables. The correlation is highly significant at the 0.01 level.
10. The correlation between Adjustment and Academic performance is .637. This indicates a strong positive relationship between these two variables. The correlation is highly significant at the 0.01 level.
11. Among 103 married women college students, self- efficacy accounts for a moderate proportion of the variability in academic performance scores (21.0% of the variance in Academic performance can be explained by Self- efficacy).
12. Among 103 married women college students, adjustment accounts for a moderate proportion of the variability in academic performance scores (40.6% of the variance in Academic performance can be explained by Adjustment).

Tenability of hypotheses

The tenability of hypotheses based on the results obtained from the study is discussed here:

Table 5.1*Tenability of Hypotheses*

No	Hypotheses	Tenability
1	There will be no significant relationship between self-efficacy and adjustment among married women college students	Rejected
2	There will be no significant relationship between self-efficacy and academic performance among married women college students.	Rejected
3	There will be no significant relationship between adjustment and academic performance among married women college students.	Rejected
4	There will be no influence of self- efficacy on academic performance among married women college students.	Rejected
5	There will be no influence of adjustment on academic performance among married women college students.	Rejected

Implications of the study

The present study bestows directions for future investigation and research. The findings of the study show that, self-efficacy and adjustment influence the academic performance among married women college students. Research on married women students is essential for promoting inclusivity, understanding the difficulties they encounter, empowering them, and informing societal and policy changes. It leads to a more thorough understanding of the student

population and provides insights for developing environments that encourage their personal and professional development. The field of counselling psychology has a major role in this process.

According to the findings, majority of the participants has high levels of self- efficacy, moderate adjustment as well as good academic performance, but there was also group of participants who has contrasting feelings. They can find solace and assistance through Counselling, by a combination of therapeutic techniques, skill development as well as emotional support counselling psychologists can empower individuals to overcome these barriers. So, addressing the psychological aspects that influence academic performance, psychologists can improve self-efficacy and effective adjustment among married women college students. Cognitive behavioural interventions, reality group counselling, individual counselling etc... are effective in improving self- efficacy and adjustment among married women college students which results in their better academic performance. Therefore, the findings of the study highlight the necessity of counselling services as well as mentorship programmes in colleges.

Limitations of the study

- The study was based on a small sample of 103 participants. When compared to the entire population of married women college students in Kerala, the sample size was found relatively too small.
- Since the data were collected through Google Forms, the researcher couldn't be directly involved in the data collection process.
- Not able to build the rapport with participants, this would have had an impact on the study findings.

- The information about the type of marriage of participants is not collected in the study, which may have an impact on the variables.
- The findings were based on self-reported data and may have been susceptible to response biases.

Suggestions for further research

Based on the findings and conclusion, the researcher hereby presents the following recommendations for further research.

- Future research can incorporate more demographic variables.
- This research would be more valid if it is done using more samples.
- A mixed method research design would have been able to provide a lot more information. If participants were asked to explain their views on the topic, it could explain the findings better.

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APPENDICES

Informed consent form

Dear participant,

I am Anagha B Murukan, currently pursuing Master's in Counselling Psychology at Loyola College of Social Sciences. As part of my course curriculum, I'm conducting research on the topic "The influence of Self- efficacy and Adjustment on Academic performance among married women college students". In this concern, your opinion is really valuable to proceed with my study. This study requires the completion of questionnaires, which will take roughly 10 to 15 minutes. You are requested to give your honest opinion. The information provided by you will be kept completely confidential and will be used for research purposes only. I am in sincere hope that you will participate in this study and I greatly appreciate your help in assisting me with this research. Thank you very much for sparing your precious time and cooperation.

I hereby endorse that I am willing to take part in this study:

Yes

No

Personal Data Sheet

1. Name/ initials

2. Stream of study: Professional Non- professional

3. How long you have been married?

4. Do you have kids? Yes No

5. How many kids do you have? 0 1 2 Above 2

6. Number of family members?

7. Number of intimate friends?

8. Rate your marital satisfaction on a seven-point scale from highly satisfied to highly dissatisfied.

1- Highly satisfied 2- Satisfied 3- Somewhat satisfied

4- Neutral 5- Somewhat dissatisfied 6- Dissatisfied

7- Highly dissatisfied

General Self- efficacy Scale (GSE)

Instructions:

The following statements may refer to some aspects of your behaviour. Kindly read each statement and choose a response which indicates how much these statements apply to you. Click the more suitable response from the 4 alternative responses. There is no right or wrong answers.

	Not at all true	Hardly true	Moderately true	Exactly true
1. I can always manage to solve difficult problems if I try hard enough.	1	2	3	4
2. If someone opposes me, I can find the means and ways to get what I want.	1	2	3	4
3. It is easy for me to stick to my aims and accomplish my goals.	1	2	3	4
4. I am confident that I could deal efficiently with unexpected events.	1	2	3	4
5. Thanks to my resourcefulness, I know how to handle unforeseen situations	1	2	3	4
6. I can solve most problems if I invest the necessary effort.	1	2	3	4
7. I can remain calm when facing difficulties because I can rely on my coping abilities.	1	2	3	4

8. When I am confronted with a problem, I can usually find several solutions.	1	2	3	4
9. If I am in trouble, I can usually think of a solution.	1	2	3	4
10. I can usually handle whatever comes my way.	1	2	3	4

Academic Performance Scale (APS)

Instructions:

The following statements may refer to some elements of your academic endeavours. Kindly read each statement and choose a response which indicates how much these statements apply to you. Click the more suitable response from the 5 alternative responses. There is no right or wrong answers.

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1. I made myself ready in all my subjects.	5	4	3	2	1
2. I pay attention and listen during every discussion.	5	4	3	2	1
3. I want to get good grades in every subject.	5	4	3	2	1
4. I actively participate in every discussion.	5	4	3	2	1
5. I start papers and projects as soon as they are assigned.	5	4	3	2	1
6. I enjoy homework and activities because they help me improve my skills in every subject.	5	4	3	2	1

7. I exert more effort when I do difficult assignments.	5	4	3	2	1
8. Solving problems is a useful hobby for me.	5	4	3	2	1

The Adjustment Scale

Instructions:

The following statements may refer to some aspects of your behaviour. Kindly read each statement and choose a response which indicates how much these statements apply to you. Click the more suitable response from the 5 alternative responses.

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1. I am able to sleep properly even I have a lot to work	5	4	3	2	1
2. I am able to recall necessary things that I need to engage.	5	4	3	2	1
3. I feel tired by the end of the day	1	2	3	4	5
4. I am able to manage my academic workload.	5	4	3	2	1
5. I am getting enough support from my partner to deal with my life matters.	5	4	3	2	1
6. I am able to attend my college regularly.	5	4	3	2	1
7. I am able to concentrate on my studies.	5	4	3	2	1
8. I am able to fulfill my family responsibilities.	5	4	3	2	1

9. Family support helps me in deal with my day-to-day chores.	5	4	3	2	1
10. I am satisfied with my family atmosphere.	5	4	3	2	1
11. I am healthy enough to engage in my works.	5	4	3	2	1
12. I easily get irritated even for minor things.	1	2	3	4	5