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“Level of Self-Efficacy of Student-Mother among MonCast Marketing Management Students”

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Abstract

This study examined the level of self-efficacy and coping mechanisms of student-mothers enrolled in the Marketing Management program of Monkayo College of Arts, Sciences, and Technology (MONCAST). Using a descriptive–correlational research design, data were collected from 56 student-mothers through a structured questionnaire measuring self-efficacy in terms of emotional strain, time management, and financial condition, as well as coping mechanisms. Descriptive statistics, One-Way Analysis of Variance (ANOVA), independent samples t-test, and Pearson Product–Moment Correlation were employed for data analysis.

Results revealed that student-mothers demonstrated a moderate to high level of self-efficacy, with time management obtaining a high level, while emotional strain and financial condition showed moderate levels. The respondents often employed coping mechanisms, particularly in emotional regulation, problem-solving, and time management, although financial- and leisure-related coping strategies were only sometimes practiced. Inferential analyses indicated no significant differences in self-efficacy when student-mothers were grouped according to age, civil status, and monthly income. However, a significant positive relationship was found between self-efficacy and coping mechanisms, suggesting that higher self-efficacy is associated with more frequent use of coping strategies.

Based on the findings, the study concludes that while student-mothers possess adequate self-efficacy to manage academic and parental responsibilities, emotional and financial challenges remain evident. It is recommended that higher education institutions strengthen counseling services, financial support programs, and skill-building interventions to enhance self-efficacy and promote effective coping among student-mothers. These measures may contribute to improved well-being and academic success of student-mothers in higher education.

Keywords: Self-efficacy; Student-mothers; Coping mechanisms; Time management; Emotional strain; Financial condition; MonCast; Monkayo, Davao de Oro

Introduction

Parental self-efficacy predicted perceived control over education and avoidance goals; however, parental involvement influenced observed academic control, mastery approach, and work avoidance goals (Bubić et al. 2020). According to a study published in the Journal of World English and Educational Practices (2021), participants' data revealed five key concepts: the significance of womanhood and motherhood, the experience of being a teenage mother, the importance of pursuing dreams, the challenges faced in their studies, and the impact of education on their lives.

Afshari et al. (2021) explored the intellectual capital and self-efficacy learning skills contributing to an improved corporate environment. Effective procedures and modalities promoting motivational and cognitive approaches to self-efficacy address the emotional aspects of Chinese students' triumphs and motivation.

This study aims to explore the correlation between self-efficacy beliefs and satisfaction in school, family, and life of MonCAST Marketing Management students. Additionally, it examines the perceived ability of participants to manage multiple roles, such as maintaining a balance between school and family responsibilities, in the experiences of student parents during their university attendance. Recent attention has been given to the impact of parents' mental health and self-efficacy on their children's

emotional and social development (Davis et al., 2020; Lawrence et al., 2020; Maria et al., 2020).

Research Objectives

This study focused on determining the self-efficacy of the student mother. It aimed to answer the following questions:

1. What is the socio-demographic profile of the respondents with regard to
 - 1.1 age
 - 1.2 civil status, and
 - 1.3 income?
2. What is the level of self-efficacy of the respondents in terms of:
 - 2.1 emotional strain,
 - 2.2 time management, and
 - 2.3 financial condition?
3. What are the coping mechanisms of student-mother?
4. Is there a significant difference in the levels of self-efficacy of student-mothers when grouped according to age, civil status, and monthly income?
5. Is there a significant relationship between the levels of self-efficacy and the coping mechanism of student-mother?

Conceptual Framework

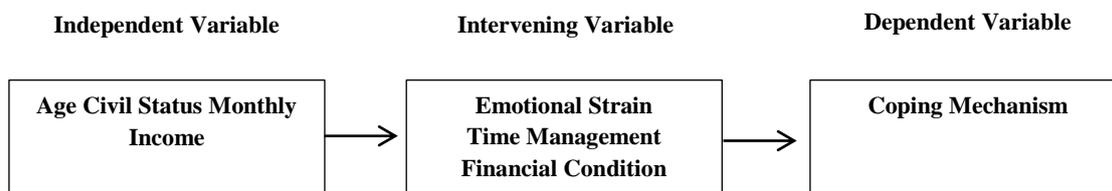


Figure 1: Conceptual Framework

Theoretical Framework

This study is grounded in Albert Bandura's Self-Efficacy Theory (1977) under the broader Social Cognitive Theory, which posits that an individual's belief in their ability to perform tasks and manage situations significantly influences behavior, motivation, emotional responses, and coping strategies. In this study, self-efficacy is conceptualized as the student-mother's perceived capability to manage the demands of motherhood and academic responsibilities, specifically in terms of emotional strain, time management, and financial condition.

The framework assumes that self-efficacy affects how student-mothers think, feel, and act when faced with stressors arising from their dual roles. Higher levels of self-efficacy are expected to enable student-mothers to regulate emotions, organize time effectively, and manage financial challenges more confidently, while lower self-efficacy may result in increased stress and difficulty in role performance.

In addition, the study is supported by Coping Theory, which explains how individuals respond to stress through cognitive and behavioral efforts to manage internal and external demands. Within this framework, coping mechanisms are viewed as outcomes influenced by the level of self-efficacy. Student-mothers with stronger self-efficacy are more likely to adopt effective, problem-focused coping strategies, whereas those with lower self-efficacy may rely more on emotion-focused or less adaptive coping behaviors.

Chapter 2

METHODOLOGY

Research Design

The utilized research design for this study is descriptive-correlational, with descriptive research aiming to gather information about the current status of a particular phenomenon, in this case, the phenomenon observed at the time of the research (Lesko et al., 2022; Siedlecki, 2020). It described the socio-demographic profile of student-mothers with regard to age, civil status, and income. Moreover, the study described the levels of self-efficacy of a student-mother in terms of emotional strain, time management, and financial condition, as well as the coping mechanism.

Research Respondents and Sampling Technique

The study will target Marketing Management students at MonCAST as its respondents. A purposive sampling technique will be used to ensure equal representation across different year levels. The estimated sample size will be determined using Slovin's formula, ensuring a sufficient number of participants for statistical analysis.

Research Instrument

In the instrumentation for this study, careful consideration was given to the structure and interpretation of Likert scales. Each Likert scale consists of a specified number of Likert items, with 5 items allocated to the emotional, time management, and financial condition scales and 15 items designated for the coping mechanism scale, resulting in a comprehensive total of 30 Likert items across all scales.

Each Likert scale consists of interpretations in the emotional strain description: strongly agree interpreted as very low, agree as low,

neither disagree nor agree as moderate, disagree as high, and strongly disagree as very high.

Mean Interval Ranges	Descriptive Level	Interpretation
4.20-5.00	Strongly agree	Very low
3.40-4.19	Agree	Low
2.60-3.39	Neither disagree nor agree	Moderate
1.80-2.59	Disagree	High
1.00-1.79	Strongly disagree	Very high

In time management, strongly agree as very high, agree as high, neither agree nor disagree as moderate, disagree as low, and strongly disagree as very low.

Mean Interval Ranges	Descriptive Level	Interpretation
4.20-5.00	Strongly agree	Very high
3.40-4.19	Agree	High
2.60-3.39	Neither disagree nor agree	Moderate
1.80-2.59	Disagree	Low
1.00-1.79	Strongly disagree	Very low

In financial conditions, strongly agree as very low, agree as low, neither disagree nor agree as moderate, disagree as high, and strongly disagree as very high.

Mean Interval Ranges	Descriptive Level	Interpretation
4.20-5.00	Strongly agree	Very low
3.40-4.19	Agree	Low
2.60-3.39	Neither disagree nor agree	Moderate
1.80-2.59	Disagree	High
1.00-1.79	Strongly disagree	Very high

The coping mechanisms are strongly agree as always, agree as often, neither agree nor disagree as sometimes, disagree as seldom, and strongly agree as never.

Mean Interval Ranges	Descriptive Level	Interpretation
4.20-5.00	Strongly agree	Always
3.40-4.19	Agree	Often
2.60-3.39	Neither disagree nor agree	Sometimes
1.80-2.59	Disagree	Seldom
1.00-1.79	Strongly disagree	Never

Data Collection Procedure

Permission and Ethical Clearance – Approval from the institution and research office will be sought before conducting the study.

Survey Administration – Questionnaires will be distributed physically to reach all respondents efficiently.

Confidentiality and Consent – Participants will be informed about the study's purpose, and their consent will be obtained before data collection. Anonymity will be maintained throughout the study.

Data Analysis

Data will be analyzed using descriptive and inferential statistics:

Mean - will be used to determine the level of self-efficacy of student-mothers in terms of emotional strain, time management, and financial condition, as well as the extent to which various coping mechanisms are utilized.

Standard Deviation - will be employed to measure the variability or dispersion of responses around the mean. A low standard deviation indicates that the responses of the student-mothers are relatively consistent, while a high standard deviation suggests greater variability in their perceptions and experiences regarding self-efficacy and coping mechanisms.

Pearson Correlation Analysis - will be used to determine whether a significant relationship exists between the level of self-efficacy and the coping mechanisms of student-mothers. This analysis will identify the strength and direction of the relationship between these variables.

Multiple Regression Analysis - will be utilized to determine the predictive influence of independent variables (age, civil status, monthly income, and coping mechanisms) on the dependent variable, which is the level of self-efficacy of student-mothers. This statistical tool will identify which variables significantly contribute to variations in self-efficacy and the extent of their influence.

CHAPTER 3

RESULTS AND DISCUSION

This chapter presents the results and findings of the current study. The data analysis, based on the specified indicators, highlights the study's key outcomes. Furthermore, the implications of these results are reinforced by relevant literature and expert insights, strengthening the study's conclusions.

Table 1: Demographic Profile of the Respondents

Profile of the Respondents	F	%
Age		
18 – 20 years old	30	54
21 – 23 years old	13	23
24 – 26 years old	8	14
27 – 30 years old	2	4
31 – 34 years old	2	4
35 years old and above	1	1
Total	56	100
Civil Status		
Single	37	66
Married	19	34
Total	56	100
Monthly Income		

₱ 1,000 – 2,000	13	23
₱ 3,000 – 4,000	9	16
₱ 5,000 – 6,000	8	14
₱ 7,000 – 8,000	6	11
₱ 9,000 – 10,000	0	0
Above ₱10,000	0	0
No Income	20	36
Total	56	100

Table 1 shows the characteristics of respondents in terms of age, civil status, and monthly income of the 56 student-mothers. Regarding age, 54% are 18 to 20 years old and got the highest percentage, indicating that the 18–20-year-old age range has a high number of student-mothers. For the civil status of the respondents, single has a frequency of 37 or 66%, while married has a frequency of 19 or 34%. In terms of the monthly income of the respondents, no income received the highest frequency of 20 or 36%, while 9,000–10,000 and above 10,000 received the lowest with 0%.

Table 1. Levels of Self-Efficacy

Statements	Mean	SD	Description	Interpretation
A. Emotional Strain				
1. I easily get irritated when I cannot solve problems.	3.52	0.99	Agree	Low
2. I found myself unable to keep up with everything that needed to be done.	3.29	0.99	Neither disagree nor agree	Moderate
3. I feel powerless over the important aspect of my life.	3.13	0.99	Neither disagree nor agree	Moderate
4. I feel as if my problems were piling up so high that I couldn't overcome them.	3.27	1.05	Neither disagree nor agree	Moderate
5. I feel so weak managing my problems in my studies and in my family.	3.09	1.15	Neither disagree nor agree	Moderate
Overall	3.26	0.81	Neither disagree nor agree	Moderate
B. Time Management				
6. I stick to my schedule so that I achieve my objectives on time.	4.02	0.90	Agree	High
7. I usually use a time management tool.	3.82	0.96	Agree	High
8. I can easily organize my study and leisure time.	3.63	0.93	Agree	High
9. I am aware of my duties at school.	4.27	0.75	Strongly Agree	Very high
10. It is simple for me to keep up with changes to my class schedule.	3.48	0.89	Agree	High
Overall	3.84	0.61	Agree	High
C. Financial Condition				
11. I have difficulty budgeting for our daily needs.	3.68	1.11	Agree	Low
12. I struggle to find ways to sustain our daily needs.	3.32	1.15	Neither disagree nor agree	Moderate
13. I depend on my parents for my school expenses.	2.64	1.48	Neither disagree nor agree	Moderate
14. My partner helps me with the child's expenses.	3.79	1.53	Agree	Low
15. I have a hard time finding money to pay my tuition.	3.02	1.34	Neither disagree nor agree	Moderate
Overall	3.29	0.77	Neither disagree nor agree	Moderate

Table 1 presents the mean scores and standard deviations describing the level of self-efficacy of student-mothers in terms of emotional strain, time management, and financial condition.

Emotional Strain

The results indicate that the respondents experienced a moderate level of emotional strain. The statement *"I easily get irritated when I cannot solve problems"* obtained the highest mean (M = 3.52, SD = 0.99), interpreted as low self-efficacy, suggesting that respondents tend to feel irritation when faced with unresolved problems. The remaining indicators, including feelings of being unable to keep up with responsibilities, powerlessness, and difficulty managing academic and family problems, yielded mean scores ranging from 3.09 to 3.29, all interpreted as moderate. Overall, these findings imply that while student-mothers do not consistently experience extreme emotional distress, they encounter notable emotional challenges that may affect their confidence in managing multiple responsibilities.

Time Management

In terms of time management, the respondents demonstrated a high to very high level of self-efficacy. The highest mean was recorded

for the statement *"I am aware of my duties at school"* (M = 4.27, SD = 0.75), interpreted as very high, indicating strong awareness and responsibility toward academic obligations. Other indicators, such as sticking to schedules, using time management tools, organizing study and leisure time, and adapting to class schedule changes, obtained mean scores ranging from 3.48 to 4.02, all interpreted as high. These results suggest that student-mothers are generally confident in managing their time effectively, which may help them balance academic demands and family responsibilities.

Financial Condition

Findings related to financial condition reveal a mixed level of self-efficacy, ranging from low to moderate. The statements *"I have difficulty budgeting for our daily needs"* (M = 3.68, SD = 1.11) and *"I struggle to find ways to sustain our daily needs"* (M = 3.32, SD = 1.15) indicate low self-efficacy, reflecting financial challenges faced by the respondents. Meanwhile, dependence on parents for school expenses (M = 2.64, SD = 1.48) and difficulty paying tuition (M = 3.02, SD = 1.34) were interpreted as moderate. This suggests that financial concerns remain a significant source of strain for student-mothers, potentially affecting their overall self-efficacy and academic persistence.

Table 2. Coping Mechanisms of Student-Mothers

Statements	Mean	SD	Description	Interpretation
1. I am doing something to take my mind off the situation, such as watching TV.	3.32	1.13	Neither disagree nor agree	Sometimes
2. I make time to have vacations.	2.96	1.25	Neither disagree nor agree	Sometimes
3. I try to do or think of some things that will make me happy.	3.98	0.98	Agree	Often
4. I frequently come up with multiple solutions.	3.71	0.91	Agree	Often
5. I let myself calm down to reconcile my emotions.	4.02	0.92	Agree	Often
6. I make a schedule of activities to do on school days.	3.95	0.90	Agree	Often
7. I mark important dates on the calendar.	3.80	1.21	Agree	Often
8. I make a list of things that I have to do each day.	3.86	1.03	Agree	Often
9. I can manage my time effectively by creating a timeline activity.	3.88	0.99	Agree	Often
10. I will organize and plan my academic study.	3.95	0.98	Agree	Often
11. I budget and keep track on my expenses.	3.79	1.07	Agree	Often
12. I work extra hours every weekend to cover my bills	3.00	1.46	Neither disagree nor agree	Sometimes
13. I keep money in my bank account for emergency purposes.	3.27	1.33	Neither disagree nor agree	Sometimes
14. I plan to join several micro-finances	3.00	1.29	Neither disagree nor agree	Sometimes
15. I prioritize our needs over our wants.	4.30	1.11	Strongly Agree	Always
Overall	3.65	0.66	Agree	Often

Table 2 presents the mean scores, standard deviations, descriptions, and interpretations of the coping mechanisms employed by student-mothers.

The overall mean of 3.65 (SD = 0.66) is interpreted as Often, indicating that the respondents generally employ coping mechanisms frequently when dealing with academic and family-related challenges.

Statements related to emotional and cognitive coping strategies obtained relatively high mean scores. The item *"I prioritize our needs over our wants"* registered the highest mean (M = 4.30, SD = 1.11), interpreted as Always, suggesting that student-mothers consistently exercise prioritization as a key coping behavior. Similarly, strategies such as calming oneself to regulate emotions (M = 4.02, SD = 0.92), thinking of activities that promote happiness (M = 3.98, SD = 0.98), and generating multiple solutions

to problems ($M = 3.71$, $SD = 0.91$) were all interpreted as Often, reflecting effective emotion-focused and problem-focused coping.

In terms of time management-related coping mechanisms, respondents reported frequent use of planning and organization strategies. Making schedules, marking important dates, listing daily tasks, creating timelines, and organizing academic study all obtained mean scores ranging from 3.80 to 3.95, interpreted as Often. These findings indicate that student-mothers actively manage their time to cope with multiple responsibilities.

However, some coping strategies were only sometimes practiced, particularly those related to financial and leisure activities. Making time for vacations ($M = 2.96$, $SD = 1.25$), working extra hours on weekends ($M = 3.00$, $SD = 1.46$), saving money for emergencies ($M = 3.27$, $SD = 1.33$), and planning to join micro-finance programs ($M = 3.00$, $SD = 1.29$) were interpreted as Sometimes. This suggests that financial constraints and limited opportunities may restrict the consistent use of these coping mechanisms.

Difference of the Level of Self-Efficacy of Student-Mothers in Terms of Age, Civil Status and Income

Table 3a. One-way Analysis of Variance of Levels of Self-Efficacy of Student-Mothers by Age

Descriptives

Self-Efficacy

1=18-20, 2=21-23, 3=24-26, 4=27-30, 5=31-34, 6=35 Above	N	Mean	SD	Std. Error	95% Confidence Interval for Mean		Min	Max
					Lower Bound	Upper Bound		
1.00	30	3.34	0.52	0.09	3.14	3.54	2.07	4.33
2.00	13	3.78	0.47	0.13	3.49	4.07	3.20	4.80
3.00	8	3.42	0.70	0.25	2.83	4.01	2.20	4.53
4.00	2	3.30	0.52	0.37	-1.40	8.00	2.93	3.67
5.00	2	3.66	0.19	0.13	1.94	5.38	3.53	3.80
6.00	1	3.07	-	-	-	-	3.07	3.07
Total	56	3.46	0.54	0.07	3.31	3.60	2.07	4.80

Table 3a presents the descriptive statistics of self-efficacy across the identified groups. The overall mean self-efficacy score of the respondents is 3.46 ($SD = 0.55$), indicating a moderate to high level of self-efficacy among student-mothers. The 95% confidence interval for the overall mean ranges from 3.32 to 3.61, suggesting that the true population mean is likely to fall within this range.

Across the groups, mean self-efficacy scores ranged from 3.07 to 3.78, indicating some variation in perceived self-efficacy. Group 2 recorded the highest mean ($M = 3.78$, $SD = 0.47$), while Group 6 showed the lowest mean ($M = 3.07$). However, several groups had very small sample sizes, including groups with one or two respondents, which may limit the stability and generalizability of their mean estimates. This is also reflected in the unusually wide confidence intervals observed in some groups.

The minimum and maximum scores (2.07 and 4.80, respectively) suggest a reasonable spread of responses, indicating variability in how student-mothers perceive their self-efficacy.

Test of Homogeneity of Variance

Self-Efficacy

Levene Statistics	Df1	Df2	Sig.
.682 ^a	4	50	.608

- a. Groups with only one case are ignored in computing the test of homogeneity of variance for self-efficacy

Levene's Test of Homogeneity of Variances was conducted to determine whether the assumption of equal variances across groups was met prior to conducting inferential analysis.

The result shows a Levene Statistic of 0.682 with a significance value ($p = 0.608$). Since the p-value is greater than 0.05, the null hypothesis of equal variances is not rejected. This indicates that the variances of self-efficacy scores across groups are homogeneous.

Therefore, the assumption of homogeneity of variances is satisfied, and the use of parametric tests such as One-Way ANOVA is appropriate for determining whether significant differences in self-efficacy exist among the groups.

ANNOVA

	Sum of squares	Df	Mean Square	F	Sig.
Between Groups	2.066	5	.413	1.427	.231
Within Groups	14.478	50	.290		
Total	16.545	55			

A One-Way Analysis of Variance (ANOVA) was conducted to determine whether there is a significant difference in the level of self-efficacy of student-mothers when grouped according to the specified categorical variable.

The ANOVA results show that the between-groups mean square is 0.413, while the within-groups mean square is 0.290, yielding an F-value of 1.427. The corresponding significance value ($p = 0.231$) is greater than the 0.05 level of significance.

Since the p-value exceeds 0.05, the null hypothesis is accepted, indicating that there is no statistically significant difference in the level of self-efficacy among the groups. This implies that variations in self-efficacy scores across the groups are not substantial enough to be considered statistically meaningful.

Table 3b. Independent T-test of Levels of Self-Efficacy of Student-Mothers by Civil Status

Group Statistics

1=Single, 2=Married	N	Mean	SD	Std. Error Mean
Self-Efficacy	37	3.5438	.56732	.09327
1.00	19	3.3058	.48574	.11144
2.00				

Independent Sample Test

Self-Efficacy

	Levene's Test for Equality of Variances		T-Test for Equality of Means						
	F	Sig.	T	Df	Sig. (2-Tailed)	Mean Difference	Std. Error Differences	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	.578	.450	1.557	54	.125	.23799	.15283	-.06841	.54440
Equal variances not assumed			1.638	41.795	.109	.23799	.14532	-.05531	.53130

Test of Equality of Variances

Levene's Test for Equality of Variances yielded a non-significant result (F = 0.578, p = 0.450), indicating that the assumption of equal variances between the two groups was met. Therefore, the interpretation is based on the results under equal variances assumed.

t-Test for Equality of Means

The t-test results show a computed t-value of 1.557 with 54 degrees of freedom and a p-value of 0.125. Since the p-value is

Table 3b present An Independent Samples t-Test was conducted to determine whether there is a significant difference in the level of self-efficacy of student-mothers when grouped according to civil status (single and married).

Group Statistics

The results show that single student-mothers (n = 37) obtained a higher mean self-efficacy score (M = 3.54, SD = 0.57) compared to married student-mothers (n = 19), who recorded a mean of 3.31 (SD = 0.49). Although the mean score of single student-mothers is higher, statistical testing was conducted to determine whether this observed difference is significant.

greater than the 0.05 level of significance, the null hypothesis is accepted.

This indicates that there is no statistically significant difference in the level of self-efficacy between single and married student-mothers. Furthermore, the 95% confidence interval of the mean difference (-0.068 to 0.544) includes zero, which further supports the conclusion that the difference in mean self-efficacy between the two groups is not statistically significant.

Table 3c. One-way Analysis of Variance of Levels of Self-Efficacy of Student-Mothers by Income

Descriptives

Self-Efficacy

1=1K-2K, 2=3K-4K, 3=5K-6K, 4=7K-8K, 5=9K-10K, 6=10K above 7=No Income	N	Mean	SD	Std. Error	95% Confidence Interval for Mean		Min	Max
					Lower Bound	Upper Bound		
1.00	13	3.3792	.69465	.19266	2.9595	3.7990	2.07	4.80
2.00	9	3.3267	.45401	.15134	2.9777	3.6756	2.47	4.00
3.00	8	3.2925	.57183	.20217	2.8144	3.7706	2.20	4.00
4.00	6	3.3767	.54924	.22423	2.8003	3.9531	2.93	4.40
7.00	20	3.6730	.45248	.10118	3.4612	3.8848	2.73	4.53
Total	56	3.4630	.54846	.07329	3.3162	3.6099	2.07	4.80

Table 3c presents the descriptive statistics of self-efficacy of student-mothers when grouped according to monthly income.

The results show that respondents across all income categories obtained mean self-efficacy scores ranging from 3.29 to 3.67,

indicating a generally moderate to high level of self-efficacy regardless of income level.

Student-mothers with no income (n = 20) recorded the highest mean self-efficacy score (M = 3.67, SD = 0.45), suggesting

relatively higher perceived capability in managing academic and parental responsibilities despite the absence of personal income. Meanwhile, those earning ₱5,000–₱6,000 ($n = 8$) obtained the lowest mean score ($M = 3.29$, $SD = 0.57$), though this still falls within the moderate range.

Respondents with monthly incomes of ₱1,000–₱2,000, ₱3,000–₱4,000, and ₱7,000–₱8,000 posted comparable mean scores ($M = 3.38$, 3.33 , and 3.38 , respectively), indicating minimal variation in self-efficacy across these income brackets. The overall mean self-efficacy score of 3.46 ($SD = 0.55$) further supports the observation that student-mothers generally demonstrate consistent self-efficacy across income levels.

The 95% confidence intervals for all income groups overlap considerably, suggesting that the differences in mean self-efficacy scores among income categories are relatively small. This implies that monthly income alone may not be a strong determinant of self-efficacy among student-mothers.

Test of Homogeneity of Variances

Levene Statistics	Df1	Df2	Sig.
.566	4	51	.688

Levene's Test of Homogeneity of Variances was conducted to determine whether the assumption of equal variances in self-efficacy scores across the income groups was met prior to performing inferential analysis.

The result yielded a Levene statistic of 0.566 with $df1 = 4$, $df2 = 51$, and a significance value ($p = 0.688$). Since the p -value is greater than the 0.05 level of significance, the null hypothesis of equal variances is not rejected.

This indicates that the variances of self-efficacy scores across the income groups are homogeneous, satisfying the assumption required for the use of parametric tests such as One-Way ANOVA.

ANNOVA

	Sum of squares	Df	Mean Square	F	Sig.
Between Groups	1.418	4	.354	1.195	.324
Within Groups	15.127	51	.297		
Total	16.545	55			

A One-Way Analysis of Variance (ANOVA) was conducted to determine whether there is a significant difference in the level of self-efficacy of student-mothers when grouped according to monthly income.

The ANOVA results indicate that the between-groups sum of squares is 1.418 with 4 degrees of freedom, while the within-groups sum of squares is 15.127 with 51 degrees of freedom. The computed F -value is 1.195, with a corresponding significance value ($p = 0.324$).

Since the p -value is greater than the 0.05 level of significance, the null hypothesis is accepted. This indicates that there is no statistically significant difference in the level of self-efficacy of student-mothers across the different monthly income groups.

HOMOGENEOUS SUBSETS

1=1K-2K, 2=3K-4K, 3=5K-6K, 4=7K-8K, 5=9K-10K, 6=10K above 7=No Income	N	Subset for alpha = 0.05 1
3.00	8	3.2925
2.00	9	3.3267
4.00	6	3.3767
1.00	13	3.3792
7.00	20	3.6730
Sig.		.556

Means for group in homogeneous subsets are displayed.

- Uses Harmonic Mean Sample Size = 9.439
- The group sizes are unequal. The harmonic mean of the group sizes is used. Type 1 error levels are not guaranteed.

The results show that all income groups fall within a single homogeneous subset, with mean self-efficacy scores ranging from 3.29 to 3.67. Specifically, respondents earning ₱5,000–₱6,000 ($M = 3.29$), ₱3,000–₱4,000 ($M = 3.33$), ₱7,000–₱8,000 ($M = 3.38$), ₱1,000–₱2,000 ($M = 3.38$), and those with no income ($M = 3.67$) are grouped together in the same subset.

The significance value of 0.556, which is greater than the 0.05 level of significance, indicates that there are no statistically significant pairwise differences in self-efficacy among the income groups. This confirms the earlier ANOVA result ($p = 0.324$), which showed no significant overall difference in self-efficacy when respondents were grouped according to monthly income.

Table 4. Correlation of Levels of Self-Efficacy and Coping Mechanisms of Student-Mothers

		Self_Efficacy	Coping_Mechanism
Self_Efficacy	Pearson	1	.330*
Correlation	Sig. (2-Tailed)	.013	.013
	N	56	56
Coping_Mechanism	Pearson	.330*	1
Correlation	Sig. (2-Tailed)	.013	.013
	N	56	56

* Correlation is significant at the 0.05 level (2-tailed)

Table 4 presents a Pearson Correlation analysis to determine the relationship between self-efficacy and coping mechanisms among student-mothers.

The results reveal a significant positive correlation between self-efficacy and coping mechanisms ($r = 0.330$, $p = 0.013$, $n = 56$).

Since the p-value is less than the 0.05 level of significance, the null hypothesis of no relationship is rejected.

The positive direction of the correlation indicates that higher levels of self-efficacy are associated with more frequent use of coping mechanisms. In terms of strength, the correlation coefficient suggests a low to moderate relationship, implying that while self-efficacy and coping mechanisms are related, other factors may also influence coping behavior.

CHAPTER 4

CONCLUSION AND RECOMMENDATIONS

This chapter presents the conclusions drawn from the findings of the study and the corresponding recommendations based on the results. The conclusions directly address the research questions, while the recommendations aim to provide practical implications for the institution, student-mothers, and future researchers.

Conclusions

Based on the findings of the study, it can be concluded that student-mothers generally exhibit a moderate to high level of self-efficacy, with particularly strong confidence in time management. This indicates that despite their dual roles as students and parents, they are capable of organizing and managing academic responsibilities effectively. However, the results also reveal that emotional strain and financial condition remain areas of concern, as these dimensions showed only moderate levels of self-efficacy. Student-mothers frequently employ coping mechanisms, especially those related to emotional regulation, problem-solving, and planning, with prioritizing needs over wants emerging as the most consistently practiced strategy. Importantly, the study found no significant differences in self-efficacy when respondents were grouped according to age, civil status, or monthly income, suggesting that self-efficacy is not strongly influenced by demographic factors. Instead, a significant positive relationship was established between self-efficacy and coping mechanisms, indicating that student-mothers with higher self-efficacy are more likely to use effective coping strategies.

Recommendations

In light of these conclusions, it is recommended that educational institutions, particularly MONCAST, strengthen support systems for student-mothers through counseling services focused on emotional well-being, stress management, and self-efficacy enhancement. Financial assistance programs, such as scholarships, emergency funds, or flexible payment schemes, should also be considered to address financial strain. Faculty members and academic administrators are encouraged to adopt flexible and inclusive academic policies that recognize the unique circumstances of student-mothers. Guidance counselors should provide targeted interventions that promote adaptive coping strategies and emotional resilience. Student-mothers are likewise encouraged to continue developing effective time management and coping skills and to actively utilize available institutional support services. Finally, future researchers may expand this study by including larger samples, additional variables, or qualitative approaches to gain deeper insights into the experiences of student-mothers and further inform policy and program development.

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Survey Questionnaire

Part 1. Demographic Profile

A. Age

- 18 – 20
- 21 – 23
- 24 – 26
- 27 – 30
- 31 – 34
- 35 above

B. Civil Status

- Single
- Married

C. Monthly Income

- ₱1,000 – 2,000
- ₱3,000 – 4,000
- ₱5,000 – 6,000
- ₱7,000 – 8,000
- ₱9,000 – 10,000
- ₱10,000 above
- No Income

Part 2. Levels of Self-Efficacy

5-Strongly Agree 4-Agree 3-Fairly Agree 2-Disagree 1-Strongly Disagree

Parameters	5	4	3	2	1
EMOTIONAL STRAIN					
1 I easily get irritated when I cannot solve problems.					
2 I found myself unable to keep up with everything that needed to be done.					

3	I feel powerless over the important aspect of my life.								
4	I feel as if my problems were piling up so high that I couldn't overcome them.								
5	I feel so weak managing my problems in my studies and in my family.								
	TIME MANAGEMENT								
6	I stick to my schedule so that I achieve my objectives on time.								
7	I usually use a time management tool.								
8	I can easily organize my study and leisure time.								
9	I am aware of my duties at school.								
10	It is simple for me to keep up with changes to my class schedule.								
	FINANCIAL CONDITION								
11	I have difficulty budgeting for our daily needs.								
12	I struggle to find ways to sustain our daily needs.								
13	I depend on my parents for my school expenses.								
14	My partner helps me with the child's expenses.								
15	I have a hard time finding money to pay my tuition.								

PART 3. COPING MECHANISMS OF A STUDENT-MOTHER

5-Strongly Agree 4-Agree 3-Fairly Agree 2-Disagree 1-Strongly Disagree

	COPING MECHANISMS								
16	I am doing something to take my mind off the situation, such as watching TV.								
17	I make time to have vacations.								
18	I try to do or think of some things that will make me happy.								
19	I frequently come up with multiple solutions.								
20	I let myself calm down to reconcile my emotions.								
21	I make a schedule of activities to do on school days.								
22	I mark important dates on the calendar.								
23	I make a list of things that I have to do each day.								
24	I can manage my time effectively by creating a timeline activity.								
25	I will organize and plan my academic study.								
26	I budget and keep track on my expenses.								
27	I work extra hours every weekend to cover my bills								
28	I keep money in my bank account for emergency purposes.								
29	I plan to join several micro-finances								
30	I prioritize our needs over our wants.								