



## Socioeconomic Status and Self-efficacy vis-a-vis Academic Performance

Ma. Rizza S. Villamor

Paknaan National High School, Department of Education, Region VII-Central Visayas  
Schools Division of Mandaue City, Philippines

### ABSTRACT

The purpose of the study was to determine the effects of socioeconomic factors (SES) and the level of self-efficacy in relation to the academic performance of high school students. The study utilized a descriptive survey method using correlational design to analyze the data collected. Prior to the study, letters were given each to the division office, school head, parents, and children. Upon approval, the researcher collected necessary information through survey, after which the data were tallied, tabulated, and statistically treated. The following were the findings of the study: 1. most of the students' academic performance were Approaching Proficiency. 2. most of the students were from Low income level 3. the Grade 7 students manifested a Moderate level of self-efficacy. 4. there was a significant correlation between the respondents' SES based on annual family income and their academic performance. On the contrary, the academic performance of students had no correlation with their SES based on MBN Indicators. 5. between the students' self-efficacy and their academic performance, there was no significant relationship. As a conclusion, the Grade 7 students' socioeconomic status based on annual family income was a predictor of their academic performance. However, socioeconomic status based on MBN indicators and their perceived self-efficacy were not determinant factors in their academic standing.

**Keywords:** socioeconomic status, self-efficacy, academic performance

### INTRODUCTION

Educators treasure the power of collaborative learning believing that two heads are better than one. As learners weave their way to the 21st Century, teachers have to be abreast of various pedagogical approaches for them to teach in these learners, the skills needed in facing global extensive challenges. As the Philippines started to embrace the new K to 12 curricula, most Filipino educators face problems on implementation of the national based curriculum due to mismatch of learning materials and the learner's individual need.

In a study conducted by Alabekee, Osaat, and Samuel (2015), collaborative learning has been proven effective in improving child and group performances. However, when it comes to identification of low academic performance, the child becomes the focus of study, with more emphasis given to "theories of failures rather than theories of success" (Bandura, 2008). The school becomes a place where cultivation of industrial values are more important than the development on the full potential of every child.

While collaborative strategy successfully provides feedback of team output, it does not supply individual skills (Kokemuller, 2017). The "self-limiting cost of under confidence," according to Bandura (2008), has been left unnoticed and since efficacy is the perceived belief of the child to affect change, these activities may lead to lower confidence and insecurities to one's abilities. More so, Bandura (2008) identified mood as one of the factors that affect how individuals judge their efficacy as

they tend to rely on their emotional and physical states. Maslow (McLeod, 2018) claimed that deficiencies such as poor physical health, anxiety, and low self-esteem, may contribute to low self-efficacy and even decrease success rate in life.

Schools are institutions meant to improve quality of life for the better. They should become the catalyst for change, promote social reforms, improve lives of the immediate community and should not reecho the same miserable experiences of the people who come to them with hopes for improved conditions in the future. In line with these, they have to inspire learners despite failures and apply appropriate teaching strategies and interventions.

Another factor affecting educational turnouts and life outcomes are the socioeconomic conditions made available to the child. Despite the availability and presence of various studies and research, the child's socioeconomic status remains a critical social issue, a hard fact that continuously plunge the lives of the learners and even exacerbates its negative impact in school and on student behavior, accomplishment and retention.

Readiness in school shows a child's capacity to survive the social and academic environment of

### Corresponding author:

Ma. Rizza S. Villamor

Email Address: rizzasoriano02@gmail.com

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learning centers. "Unless the child is ready to participate in the learning process, the learner will not be successful" (Panneerselvam and Santhanam, 2007 cited by Barrios, 2011). It requires a physically fit, well-developed motor skills, balanced emotional quotient and an affirmatory attitude to achieve new learning. The community and the child's abode have substantial impacts on this school preparedness. In line with readiness, the underlying motivational factors of learners, both extrinsic and intrinsic, need to be addressed from time to time, to enable them to maintain enthusiasm to pursue future endeavors.

Therefore, the study wants to focus on the relationship between socioeconomic status and self-efficacy with the academic performance of Grade 7 students of Paknaan National High School and to see if having a higher self-efficacy will mirror strong academic achievement so that appropriate actions may be made to address their effects on the academic performance of respondents.

The theory used were the Self-efficacy Theory of Albert Bandura and the Theory of Human Motivation specifically, the hierarchy of needs of Abraham Maslow to explain, understand and answer the problems presented in the study.

By identifying the level of self-efficacy among learners, one can assess the tenacity and resiliency of these students. Since it is something understood by these people as their capability, as an expectation, once they have higher self-efficacy, they will more likely succeed, and the more they perform in school. The aforementioned statement is the Self-efficacy Theory of Albert Bandura (2008).

In the book entitled *Rejection* (1992 cited by Bandura, 2008), it reports that the noticeable feature of people who succeed in life is the unwavering sense of efficacy and a solid belief in the value of what they aim. Resilient self-efficacy supplies the needed staying power to brave out a lot of disappointment and to overrule recurring rejections. While it is tough to maintain an optimistic disposition when plagued by self-doubt, it is verifiable that optimism, positive thinking about the future, and gratification with one's life are rooted in a sense of personal efficacy. If such were true, academic performance would highly reflect high self-efficacy among students despite financial challenges.

Meanwhile, the evolution of self-efficacy can be found on the interactions between the individual and their environment. The idea of efficacy offers a balance by allowing for a progressive and creative vision of the individual in defining himself or herself instead of becoming passive receivers of others' perception. Also, learners acquire information to assess their self-efficacy from actual executions, genuine experiences, persuasions they receive from people, and physical responses (Bandura, 1977, 2006, 2008).

As learners meet the challenges of global education, schools pave way for mastery experiences to these younger generation. Improved technology made it easy for them to do social modelling and since self-efficacy can be affected by both the learner and the environment,

these experiences should not be easy successes and these technologies should not become education themselves. Bandura believed that individuals with higher perceived self-efficacy have more assurance level when it comes to performing task despite difficulties because they understood these as challenges to be conquered instead of threats to be avoided. Such high efficacy develop intrinsic reinforcement to setting achievable goals and sustaining effort for every failure encountered. As mentioned, learners with higher efficiency realize that setbacks are reasonable and failures are just a result of lack of preparation or insufficient knowledge capable of being controlled. On the opposite, those who have doubts on their abilities, view setbacks as threats tending to shy away from failed goals, attributing deficiencies to themselves causing poor performance and lower self-confidence on their capabilities.

Bandura claimed that the self-efficacy of individuals differ as one cannot require people to be all things, which according to him involves mastery of every realm of social life. Perceived belief in one's ability affects behavior and human functioning, not only directly, but also on goals and aspirations, expectations, perception of obstacles and opportunities in the environment. He also claimed that this efficacy influences people to either think positively or negatively, strategically or erratically for it is self-efficacy that will also give them the capacity to assess the heaviness of a particular task.

In the interim, in Maslow's *A Theory of Human Motivation* (1943), he pushed forward that healthy individuals have specific needs, and that these necessities are in order, with some needs being more archaic or primitive than the others. His proposed 'hierarchy of needs' is a five-level geometric triangle, with the higher needs coming into view only once the lower requirements are achieved. The bottom four are identified as deficiency needs for the reason that once unmet, human beings become uneasy while the tip of the pyramid is considered as growth need as this level means realization of full potentials. Nevertheless, only a small number of people are capable of self-actualization because it requires exceptional qualities such as honesty, freedom, awareness, sound judgment, creative thinking, and originality.

Maslow also pointed out that hierarchy is different for every individual, making it relative to people instead of being the same to everyone and that the hierarchy of needs was more of unconscious goal than being a conscious choice.

The theorist also claimed that human needs arrange themselves based on pre-potency (Maslow, 2000). That means the existence of one depends upon prior satisfaction of another, more pre-potent need, with this need not being isolated but that every need is related to the satisfaction of another obligation. Speaking of which, Maslow considers physiological need as the most pre-potent need for the absence of such need would mean that for a person who hungers for food, love, safety, and belongingness would most probably hunger for food than the rest. Dominated by his physical needs, man pushes all other essentials to the background.

According to Green (2015), "education has been both parent and child to the developing nation state". It becomes a tool for economic growth and its role should be to enable the youth of today to face challenges of globalization. While it is a fact that the flock of technology and modern communication increases autonomy of learners, people still enter an era where "areas of relative order and safety coexist uneasily with zones of disorder and uncertainty" (Cooper, 1996 cited by Green, 2015). Hence, education should promote a change of life for the better and open up provisions for safe, comfortable living with security and respect.

Robinson (2006) believed that an institution such as school put a stigma among illiterates and focuses towards cultivation of industrial values than creativity, thus, education becomes a danger to these youths. In line with this, school becomes a breeding ground to teach the benefits of the middle class (Payne, 2013). Resulting in poor academic performance, learners are pushed to learn the benefits they cannot empathize with and where poverty forces such as low income push these individuals to focus on meeting basic needs for survival more than any achievements.

In the Philippines, the Annual Poverty Indicators Survey (APIS) of 2017 showed that nine per cent of children and youths are out of schools. Out of ten Filipinos, one does not attend formal school. Living in intense and unrelenting poverty has particularly unsupportive effects (McLoyd, 1998 cited by Ferguson et al., 2007) and suffering from material adversity should not be reckoned. Jacobs, Jr, Bigdeli, Annear, and Van Damme (2012) even claimed that in low-income countries (LIC), health care and related expenditures are standard feature of an impoverish state. In a report called Cebu Quickstat (2012), the Philippine Statistics Authority (PSA), claimed that the measure of Human Development Index (HDI) is through the attainment of some Minimum Basic Need (MBN) indicators, namely, On Survival, On Security, and On Enabling. Despite being able to identify these factors, the ability to achieve humane living conditions and fullest potentials are far from reality due to lack of provisions and access of the mentioned indices.

In reality, poverty is everywhere yet its definition becomes relative (Payne, 2013). It is often associated with individual troubles and inabilities instead of being considered a structural issue, a comparison between decent living standard or the lack of it. Mills' Sociological Imagination (1959) emphasized how society should balance structures and individual roles for failure to do so would mean continuity of poverty through time and across generation. He claimed that people felt trapped in their own orbit, limited by its invisible force due to constricted interaction among family, relatives, and others in the neighborhood. They merely become observers of outside milieu. When they realize more significant threats and ambitions, the more they understood that problems transcend locality, and end up feeling more bounded by these struggles. While these people, especially the youths, do not see the minute details of interconnection between the lines of their lives and the bigger community, who they become and their interplay very much shape their history As

such, the increased interconnection of various institutions, such as family, peers, environment, and schools, promote structural changes and the need to cultivate a sociological imagination through education, to grasp linkages to current conditions is called. Furthermore, Mills offered a simple explanation why poverty remains to be a social issue. He believed that people do not see the interconnection of their problems to the existing institutions surrounding them. They consider their poorness as something caused by themselves instead of being driven by the very community that catered them. With this perception, it becomes the source of an even higher cultural division among the rich and the poor, all the while reechoing transfusion of debt from one generation to the next.

On the other hand, Emile Durkheim (1993) had a different perspective. In his proposed statement on organic solidarity, he pointed out the inter-dependence of individuals. He believed that individuals were just organs of a more significant body which is society. Thus, if poverty becomes a conflict of the organs, it affects the whole bodily functions. Durkheim believed that this is a social fact. When debt becomes macrocosm, it should be seen as a structural issue instead of individual trouble.

How can education improve such poor state of life? Teacher-student relationship should transcend a culture founded on the appendage of banking system and train the youths of today to identify genuine kindness and destroy bait and switch schemes to further detriment their way of life. Freire's (2000) critical pedagogy emphasized on the role of education as something that should reform towards emancipation from oppression. It implies readiness of the child to face challenges in school and pursue success. Freire (1970, cited by Ramos, 2000) claimed that educators should not promote "multiplication of such conditions" through prescription of actions for these are ways of destroying creativity. Thus, education should be a training ground to yearn to be free, a constant everyday struggle towards liberation from social injustices that have been carefully planned to promote the same sad economic plight of the oppressed. With his words, he believed that real giving lies in authentic generosity so that lesser hands beg for help and more hands work to transform the world.

More so, Karl Marx (2005) believed that the history of all existing society involves class struggle. In his Communist Manifesto (1848), he pointed out that the social life of an individual is all about competition and that it is on accumulation of power, wealth, and resources. Those who have the upper hand get more privilege than those who were under the social ladder and this duplication of living conditions has passed from one generation to the next.

One famous adage of Jose Rizal talks about the youths' capacity as being the hope of the country. In William Henry Scott's statement in "Who Are You Filipino Youths?" (1990), he asserted that the youths are those who are like children and like adults. Like adults for they are rational and critical and like children for they are carefree and idealistic. He stressed the ideal character of the youth, emphasizing the crucial role of adults to be models. Since efficacy could be through social persuasion and social

modelling, one cannot pour from an empty cup. Pep talks without an enabling guide attain less results and children from low-income groups often do not acquire social skills and appropriate simulation required to prepare them to the actual world. Everyday struggles are parenting inconsistency, constant changes of primary caregivers, lack of guidance and hapless role modelling. Most of the time, these children are deficient in parental support (Ferguson, Bovaird, and Mueller, 2007) proving the importance of addressing Maslow's deficiency needs.

In the study conducted by Mustafa, Esma, Ertan (2012) they said that students' understanding of their capacity highly influence their behavior and optimism as an individual and that self-efficacy showed a significant correlation with students' educational performance. But they pointed out, however, that there should be more research designed to predict how self-efficacy affect academic performance.

As per Honicke and Broadbent (2015), in their 12 years of research about the relationship between self-efficacy and academic performance, the causality between self-efficacy and academic performance remains to be established. Their findings showed that academic self-efficacy moderately correlated with academic performance due to mediating and moderating factors such as effort regulation, deep processing strategies and goal orientations.

Prior studies had also revealed significant and substantial direct effects of students' self-efficacy on academic expectations (Chemers, Hu, Garcia, 2001; Lent, W., She, Singley, Schmid, Schmidt, and Gloster, 2008; cited by Betoret, Rosello, and Artiga, 2017). As reported by the findings of their study, results showed that students with high self-efficacy have greater academic expectations and display better academic performance than that students with low self-efficacy. In this finding they have cited the relationship of expectancy-value beliefs even though expectations were not equal to self-efficacy.

The above findings of Betoret et al., (2017) suggested some implications such as first, to conduct diagnostic evaluations in order to detect possible shortcomings and design an action plan to improve weaknesses; second, teachers to improve students' perception of their own capacity, specifically the general academic skills required to strengthen progress made at school. Accordingly, implementing actions and programs at schools is recommended to enhance students' academic skills to, in turn, improve academic self-efficacy.

Meanwhile, the study of Machebe, Ezegbe, and Onuoha (2017), pinpointed the role of family income, especially of parents, to affect the academic performance of students. Greever (2014) even stated that low socioeconomic status correlates with depressive symptoms making it hard for learners to establish social relationships.

In a study conducted by Jeynes (2002, cited by Barry, 2005) he mentioned that socioeconomic status (SES) of an individual is determined by parents' educational

level, occupational status, and income level. The direct relationship between SES and academic performance shows that students who had a low SES earned lower test scores and were more likely to drop out of school (Eamon, 2005; Hochschild, 2003; cited by Barry, 2005). The finding of the study showed that in the segment as regards to family-level model, significant evidence was found for the hypothesis that students from low socioeconomic status will have lower academic attainments.

The study conducted by Islam and Khan (2017) showed that there was a positive relationship between socioeconomic status and academic accomplishment but only at moderately low level. The same findings of Faaz and Khan (2017) revealed the fact that there exists a high and positive relationship between socioeconomic status and academic achievement of students.

## METHODOLOGY

This study utilized a descriptive survey method using correlational design to determine the effects of socioeconomic status based on the annual family income and Minimum Basic Need (MBN) indicators and the level of self-efficacy to the academic performance of Grade 7 students of Paknaan National High School for S. Y. 2018-2019.

The main instrument used in the study is divided into three sections. Part I contained the respondents' General Weighted Average for School Year 2017-2018. Part II showed the socioeconomic status in terms of annual family income and the Minimum Basic Need (MBN) Indicators provided by the Philippine Statistics Authority (NSO). The last part was the General Self-Efficacy Scale (GSE), adapted from Schwarzer and Jerusalem (1995) to assess the general sense of perceived self-efficacy of students. The third section is a 4-point scale checklist and the sum of responses to all items divided by 10 yielded the final composite score.

Barangay Paknaan is one of the 27 barangays of Mandaue City. With a land area of 174, 061 hectares (based on the report conducted by the previous 2010 NSO census), this barangay has served as an abode to various subdivisions and industrial, manufacturing firms. Ranked as one of the highest populated areas in the city, as per Census 2015 conducted by PSA, the place has a total population of 26, 943. Within this local unit is the only barangay secondary school, namely Paknaan National High School (PNHS). It is approximately 2.7 kilometers away from Mandaue City proper. It occupies a portion of Paknaan Elementary School (PES) and has four grade levels for the current school year. The Grade 7 is equanimous to 529 learners.

Random sampling is used as a technique for respondents to have equal chance of being selected. All sections in Grade 7 are placed inside a bottle, excluding other grade levels and are randomly pulled out. After the respondents have been identified, a parental permit has been given and after approval, a letter of assent have been provided to learners concerned.



## RESULTS AND DISCUSSION

From Table 1, in general, the Grade 7 students' academic performance of 83.30 (SD 4.08) manifested an Approaching Proficiency which might imply that the students at this level might have developed basic knowledge and skills and core understanding and require some guidance to perform tasks. The data supported the claim of Vygotsky (Cherry, 2019) that learned adults and knowledgeable peers are important people in scaffolding because they are very critical in the success of the learning process of children.

From Table 2, the average mean of ₱166,308.32 (Low) might have been due to unstable income of the

people as the place had the presence of bigger industrial companies which did not cater to the needs of the immediate locality. Garg (2019) claimed that for small manufacturing companies to thrive, any major alteration in management project must be directly connected to the very people who live in the area.

On Survival, with a mean of 2.96, the respondents were categorized as Surviving. It might have been due to the availability of electricity, water, and access to sanitary toilets but without available access to health facilities. The finding confirmed the study of Jacobs et al., (2012) which claimed that in low-income countries (LIC), health care and related expenditures are standard feature of an impoverished state. The finding resonated Abraham Maslow's theory

**Table 1**

*Academic Performance of the Grade 7 Students*

Grades	Frequency (f)	Percentage (%)	Qualitative Description*	Overall Mean	Standard Deviation
90-up	16	7.02	Advanced	83.30 Approaching Proficiency	4.08
85-89	69	30.26	Proficient		
80-84	103	45.18	Approaching Proficiency		
75-79	36	15.79	Developing		
74 -below	4	1.75	Beginning		
Total	228	100			

\*90-up = Advanced  
85-89 = Proficient

80-84 = Approaching Proficiency  
75-79 = Developing

74 and below = Beginning

**Table 2**

*Socioeconomic Status Based on Annual Family Income*

Annual Family Income*	Frequency (f)	Percentage (%)	Qualitative Description*	Mean	Standard Deviation
₱617,000.01 up	3	1.32	High	₱166,308.32 Low	₱170,501.82
₱172,000.01 - ₱617,000.00	78	34.21	Middle		
₱172,000.00 and below	147	64.47	Low		
Total	228	100			

\* ₱617,000.01 up = High

₱172,000.01 - ₱617,000.00 = Middle

₱172,000.00 and below = Low

\*Income classification was retrieved from <http://archives.pia.gov.ph/?m=12&sec=reader&rp=1&fi=p071027.htm&no=9&date=>

that health is a higher need than physiological needs such as water, electricity, and sanitary toilet.

Table 3 demonstrates also that for Security indicators, the respondents have a mean of 2.58 which categorized them as Secured. It might have been due to the light and durable materials used to build the house and with the head of the family supporting all the needs of the family. This reinforced Payne's (2013) statement that poverty is relative and its extent happens with the absence of some resources. The finding seconded Maslow's theory which says that a person needs employment and the existence of members of the family having steady financial gains were necessary to provide a highly secured life.

On the indicator Enabling, the mean of 1.91(0.7) the students meant Barely Enabled. Few family members went to school and some of them support their needs through working and were not able to join social groups and organizations. The result seconded the study of Greever (2014) which stated that low socioeconomic status correlates with depressive symptoms making it hard for them to establish social relationships. The outcome reaffirmed the theory of Maslow which claimed that the

freedom to choose personal associations were the third foundation of the hierarchy of needs and to be able to answer higher demands, the first and second levels should come first.

In general, the mean of 2.48 (0.43) in Table 3 classifies the respondents as Middle Low. The result might imply that families receive inadequate income since the environment of Paknaan has been a thriving ground for both small and big firm companies, each with a different line of specialization and unsupportive of the local industry. The finding affirmed the statement of C.W. Mills about how society should balance structures and individual roles for failure to do so would mean continuity of poverty through time and across generation. The result also highlighted Bruenig's theory (as cited by Murray, 2014) on the capacity of the families to get out from structural poverty since they have the means to economically activate themselves. The outcome confirmed the theory of Abraham Maslow that survival, security, and association need to be addressed first to provide a way towards self-actualization.

Table 4 reveals that the respondents has a mean of 2.43 (0.42) which categorized the students' perceived self-

**Table 3**

*Socioeconomic Status Based on Minimum Basic Need (MBN) Indicator*

MBN Indicator	Respondents (n)	Mean	Standard Deviation	Qualitative Description*
Survival	228	2.96	0.9	Surviving
Security		2.58	0.9	Secured
Enabling		1.91	0.7	Barely Enabled
Total	228	2.48	0.43	

* MBN Indicator	Survival	Security	Enabling
3.26-4.00	Highly Surviving	Highly Secured	Highly Enabled
2.51-3.25	Surviving	Secured	Enabled
1.76-2.50	Moderately Surviving	Moderately Secured	Moderately Enabled
1.00-1.75	Barely Surviving	Barely Secured	Barely Enabled

* Overall	
3.26-4.00 High	1.76-2.50 Middle Low
2.51-3.25 Middle High	1.00-1.75 Low

**Table 4**

*Perceived Self-Efficacy of Grade 7 Students*

Respondents (n)	Mean	Standard Deviation	Qualitative Description*
228	2.43	0.42	Moderate

*3.26-4.00 = Very High	1.76-2.50 = Moderate
2.51-3.25 = High	1.00-1.75 = Low

efficacy as Moderate level. The result could mean that the respondents saw themselves with limited abilities and that they still had to rely on their peers, teachers, and significant others for help and guidance. The outcome supported the claim of C.W. Mills where he stressed on the ideal character of the youth therefore adults must be models. The same result seconded Vygotsky (Cherry, 2019) that to achieve successful learning, learners have to be supported by significant others such as teachers and peers.

There was a significant correlation between annual family income and academic performance. Low or high level of academic performance correspond accordingly to high or low yearly family income. The result means that the

annual family income of the respondents was a predictor of their academic performance. The outcome attributes to the parental involvement which might have affected students' academic performance. Since most parents work, there is lesser time for participation in school related activities, engagement in extra-curricular activities and homework monitoring.

The result supported the study conducted by Machebe et al., (2017) which laid claim that the income of the family, especially of parents, affect the academic performance of students. Abraham Maslow's hierarchy of needs theory which claims that individuals find it hard to focus on achieving something higher due to unmet needs was confirmed by the findings of this study.

**Table 5**

*Chi Square Analysis of the Relationship Between the Respondents' SES Based on Annual Family Income Level and Their Academic Performance*

Academic Performance	Annual Family Income Level			Test Statistics		
	High/Middle	Low	Total	Computed $\chi^2$	Tabled Value	p-value
85-up	39	46	85	8.460*	5.991	0.014552*
80-84	34	69	103			
79 below	8	32	40			
Total	81	147	228			

\*Significant at  $\alpha = .05$  with 2df

**Table 6**

*Chi Square Analysis of the Relationship Between the Respondents' SES Based on Minimum Family Level and Their Academic Performance*

Academic Performance	socioeconomic Status Based on Minimum Basic Need				Test Statistics		
	Middle High	Middle Low	Low	Total	Computed $\chi^2$	Tabled Value	p-value
85-up	45	27	13	85	6.150 <sup>ns</sup>	9.448	0.188223 <sup>ns</sup>
80-84	44	46	13	103			
79 below	13	20	7	40			
Total	81	93	33	228			

<sup>ns</sup> not significant at  $\alpha = .05$  with 4df

**Table 7**

*Chi Square Analysis of the Relationship Between the Respondents' Self-efficacy and Their Academic Performance*

Academic Performance	socioeconomic Status Based on Minimum Basic Need				Test Statistics		
	Middle High	Middle Low	Low	Total	Computed $\chi^2$	Tabled Value	p-value
85-up	45	27	13	85	6.150 <sup>ns</sup>	9.448	0.188223 <sup>ns</sup>
80-84	44	46	13	103			
79 below	13	20	7	40			
Total	81	93	33	228			

<sup>ns</sup> not significant at  $\alpha = .05$  with 4df

The respondents SES in terms of MBN indicators had no bearing on their academic performance. This finding contradicted with the earlier finding as shown in Table 5. The findings of the study also confirmed the result of Payne's study (2013) which claimed that since educational institutions operate from a common set of norms, it failed to communicate to students' in low socioeconomic status through ways in which they understand. The result supported the theory of Abraham Maslow which cited that low income families need to be safe, secure in a home with a stable job for the head of the family, and possess basic emotional, physical, and social needs.

Students with high efficacy may have high or low academic performance and students who had low efficiency may have high or low academic achievement which indicated that self-efficacy could not predict academic achievement. Since the students had an Approaching Proficiency level of accomplishment, they might not have the competence to aptly answer the questions, consequently, they did not see the difference in the set of questions given to them. They might have needed guidance in rating the scale. This finding corroborated Mustafa, Esma, and Ertan's (2012) conclusion that there should be more researches designed to predict how self-efficacy affect academic performance. However, this failed to affirm Bandura's (2008) claim that high perceived self-efficacy produce excellent academic performance.

## CONCLUSION

Based on the findings of the study, the Grade 7 students' annual family income is a predictor of their academic performance. The outcome attributes to the parental involvement which might have affected students' academic performance. Since most parents work, there is lesser time for participation in school related activities, engagement in extra-curricular activities and homework monitoring. Meanwhile, MBN indicators and perceived self-efficacy are not determinant factors of academic status. The finding supports that poverty is relative and the presence or lack of it cannot determine the effects on the learners' academic performance. At the same time, the relationship between self-efficacy and academic performance still needs a lot of research to prove their correlation.

The study confirms Abraham Maslow's Hierarchy of Needs, explaining that to meet lower needs is a prerequisite before moving up to higher needs such as achievement and success. Meanwhile, Albert Bandura's Self-Efficacy theory, stating that individual self-efficacy plays a vital role in influencing and shaping life choices is not affirmed in the study.

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