

Self-Efficacy, Psychological Hardiness, and Locus of Control as Predictors of Psychological Wellbeing

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Abstract

This study explores self-efficacy, psychological hardiness, and locus of control as predictors of psychological well-being among college students. The sample size comprised 384 students from a College of Education in Zaria, Nigeria. The instrument for data collection was a structured questionnaire with known psychometric properties which ascertained the reliability and validity of the instrument. Three hypotheses were developed and tested using inferential statistics. Hierarchical regression analysis showed that psychological hardiness positively predicts psychological well-being, accounting for 16.2% of the variance, which increases to 30.9% when self-efficacy is added. Interestingly, self-efficacy was found to negatively relate to well-being under certain conditions ($\beta = -0.920$, $p < 0.001$). Locus of control did not significantly predict well-being, suggesting a more complex or context-specific role. The study emphasizes the importance of enhancing psychological hardiness in mental health interventions while carefully considering the nuanced effects of self-efficacy. Future research should examine when and how locus of control might impact psychological well-being and refine approaches to promoting balanced self-efficacy for better mental health outcomes.

Keywords: Psychological Hardiness, Psychological Wellbeing, College of Education, Students

Introduction

In the world today, the psychological well-being of students is a fundamental prerequisite for their effective performance both at school and at home (Singh & Koradia, 2017). In Nigeria, the psychological well-being of college students represents a significant area of study. Students face numerous stressors and challenges that can affect their mental health and overall well-being. Psychological well-being encompasses several positive aspects of mental health, such as life satisfaction, positive relationships, personal growth, and a sense of purpose (Ryff, 1989). Since students

are at a critical developmental stage, understanding the factors that affect their psychological well-being is essential.

Self-efficacy is the belief a person has in their ability to effectively manage future situations. Awofala et al., (2022) conceptualised self-efficacy as a crucial factor in shaping how people think, act, and feel. Those with high self-efficacy tend to set ambitious goals, persist through challenges, and recover quickly from setbacks. This confidence in their capabilities drives their motivation, resilience, and overall success.

Psychological hardiness is about having a sense of control, commitment, and

viewing challenges as opportunities for growth when dealing with stressful situations. Kobasa (1979) outlined three main components of hardiness: Control, which is the belief that one can influence events and outcomes; Commitment, which involves actively engaging in activities and finding meaning in them, rather than feeling disconnected; and Challenge, which is seeing change and new experiences as chances for growth instead of threats. Individuals with strong psychological hardiness are better able to cope with stress and adversity, helping them maintain their mental health and performance under pressure.

Locus of control refers to an individual's belief regarding the extent to which their actions influence outcomes. This concept, introduced by Rotter (Samson, 2020), distinguishes between two types of locus of control: Internal Locus of Control, which is the belief that one's own actions and decisions significantly influence the outcomes and events in their life, leading to a sense of responsibility for their successes and failures and a proactive approach to achieving goals; and External Locus of Control, which is the belief that external forces, such as luck, fate, or other people, predominantly determine the outcomes of events, resulting in a perception of being less in control of one's life and more subject to the whims of external circumstances. Understanding an individual's locus of control can help predict their behaviour and attitudes towards challenges and opportunities.

Statement of the problem

Research on self-efficacy and locus of

control has consistently highlighted their importance in predicting psychological well-being. However, the concept of psychological hardiness has not been extensively examined in the context of college students. Most studies have focused on individuals in high-stress professions or workplace environments, leaving a gap in understanding how psychological hardiness may impact students' mental health. Investigating this construct in an academic setting could provide new insights into its relationship with other factors such as self-efficacy and locus of control, contributing to a more comprehensive view of student well-being. Additionally, the majority of research on self-efficacy and psychological well-being has been conducted in Western contexts. Cultural and contextual differences, especially in non-Western or developing countries, could alter how individuals perceive control and efficacy, thereby influencing well-being outcomes. Therefore, in quest for unravelling factors predicting psychological wellbeing among students, some salient questions have been raised; will self-efficacy, psychological hardness and locus of control contribute significantly to variances in psychological wellbeing of college students?

Research Objectives

The study aims to examine self-efficacy, psychological hardiness, and locus of control as predictors of psychological well-being among college students. This research contributes to the existing body of knowledge on the psychological well-being of college students in Nigeria.

Literature Review and Hypotheses Development

Self-Efficacy and Psychological Well-Being

Awofala, et al (2022) defined self-efficacy as an individual's confidence in their ability to carry out behaviors necessary to achieve specific goals, and found significant positive relationship between self-efficacy and psychological wellbeing among university students in South-West Nigeria. It was further discovered that people with high self-efficacy are more likely to engage in behaviors that promote health and effectively manage stress, leading to better mental health outcomes. This perspective is supported by contemporary studies, which consistently find a positive relationship between self-efficacy and psychological well-being. For example, individuals with high levels of self-efficacy tend to report greater life satisfaction and experience lower levels of anxiety and depression (Schwarzer & Jerusalem, 2016; Pajares, 2017).

Furthermore, self-efficacy has been shown to act as a protective factor against mental health issues. High self-efficacy is linked to better stress management, higher self-esteem, improved physical health, and greater resilience to illness (Bandura, 2016; Kuijer & de Ridder, 2020). Conversely, low self-efficacy is associated with an increase in symptoms of anxiety and depression (Faure & Loxton, 2019; Kashdan & Roberts, 2021), as well as reduced subjective well-being (Barlow et al., 2020). These findings emphasize the importance of fostering self-efficacy to enhance psychological well-being.

Additionally, self-efficacy has been

connected to academic success, with its effects varying depending on contextual factors (Salami & Ogundokun, 2020; Bandura, 2017). The relationship between self-efficacy and psychological well-being may differ across different stages of life, indicating a need for further research on its impact from infancy through adulthood. Gender differences also play a role in self-efficacy, with studies suggesting that societal norms often result in higher self-efficacy levels among males compared to females (Bugental & Grusec, 2019; Bussey & Bandura, 2018). This discrepancy has important implications for mental health, as females are more likely to face discrimination and biased treatment, potentially leading to feelings of inferiority and negatively impacting their well-being (Dona et al., 2020).

Psychological Hardiness and Psychological Well-Being

Psychological hardiness is a personality trait that helps individuals endure stress by perceiving difficult situations as opportunities for growth. Kobasa (1979) introduced psychological hardiness, identifying three core components: commitment, control, and challenge. Research shows that individuals with high levels of psychological hardiness are less likely to suffer negative health effects, as they tend to view stress as a challenge rather than a threat (Maddi, 2016). This trait enhances resilience and overall psychological well-being (Bartone, 2019).

Individuals with strong psychological hardiness are more inclined to use adaptive coping strategies, which help buffer the harmful effects of stress and promote mental

health. This positive approach is linked to lower anxiety and depression levels and higher life satisfaction and psychological well-being (Kobasa, 1979; Maddi, 2016). Moreover, psychological hardiness fosters strong interpersonal relationships and a sense of purpose, further contributing to mental health (Ryff & Singer, 2018). Given its significant impact on well-being, understanding psychological hardiness is crucial for learning how people can maintain mental health during challenging times.

Locus of Control and Psychological Well-Being

Locus of control, introduced by Rotter refers to a person's belief about how much control they have over events in their life (Nelsen, et al., 2022). An internal locus of control, where individuals believe they can influence their life outcomes through their actions, is associated with better psychological outcomes, such as higher self-esteem, lower stress levels, and greater overall well-being (Lefcourt, 2018; Spector, 2020). In contrast, an external locus of control, where individuals feel that their life is controlled by external factors, is often linked to poorer mental health outcomes.

Recent research continues to affirm the positive effects of an internal locus of control on mental well-being. For example, Kulshrestha and Sen (2020) found a significant negative correlation between external locus of control and subjective well-being, indicating that individuals with an external locus of control are less happy than those with an internal locus of control. Other studies also support the positive and linear relationship between an internal locus of control and mental well-being, suggesting

that those with an internal locus of control experience more meaningful relationships and closer connections with others (Pufal-Struzik, 2018; Leotti et al., 2020; Lloyd & Hastings, 2019). Moreover, locus of control is related to coping strategies, with those who have an internal locus of control more likely to use proactive coping methods that enhance psychological well-being (Brandtstadter & Baltes-Gotz, 2019). This relationship underscores the importance of fostering an internal locus of control to promote mental health and resilience, particularly in difficult life situations.

Theoretical Framework

Bandura's Social Cognitive Theory provides a strong framework for understanding how self-efficacy, psychological hardiness, and locus of control contribute to psychological well-being. The theory emphasizes the role of personal beliefs and perceptions in shaping behavior, emotional responses, and overall mental health.

According to Social Cognitive Theory, self-efficacy refers to an individual's belief in their ability to succeed in specific situations or accomplish tasks, influencing how they think, feel, and act (Awofala et al., 2022). Individuals with high self-efficacy are more likely to approach difficult tasks as challenges rather than threats, enhancing their psychological well-being by reducing stress and encouraging positive coping strategies. In this context, self-efficacy serves as a protective factor against mental health issues, promoting resilience and a sense of control over one's life (Schwarzer & Jerusalem, 2016).

Psychological hardiness, a personality trait characterized by commitment, control,

and challenge, also aligns with Social Cognitive Theory. The theory suggests that individuals who believe they can influence their environment are better equipped to handle stress and adversity (Bandura, 1997). Hardy individuals see challenges as opportunities for growth, not insurmountable obstacles, which is consistent with the concept of self-efficacy. Their strong sense of control and commitment enables them to maintain psychological well-being even under stress (Maddi, 2016). This hardiness reflects self-efficacy in coping with life's demands, highlighting the connection between these concepts and psychological well-being.

Social Cognitive Theory also explains the impact of locus of control on psychological well-being. Locus of control, or the belief in one's ability to control life events, is closely related to self-efficacy (Rotter, 1966). Bandura (1997) argues that individuals with an internal locus of control are more likely to engage in proactive behaviors, leading to better psychological outcomes. In contrast, those with an external locus of control may feel helpless and experience lower psychological well-being. Social Cognitive Theory suggests that fostering an internal locus of control can boost self-efficacy and, in turn, improve psychological well-being (Schwarzer & Jerusalem, 2016).

In summary, Bandura's Social Cognitive Theory integrates self-efficacy, psychological hardiness, and locus of control as key factors influencing psychological well-being. The theory illustrates how beliefs in personal efficacy, perceptions of control, and a resilient approach to challenges collectively contribute to an individual's

ability to maintain mental health and resilience in the face of adversity.

Research Hypotheses

1. Self-efficacy will significantly and positively predict psychological well-being.
2. Psychological hardiness will significantly and positively predict psychological well-being.
3. Locus of control will significantly and positively predict psychological well-being.

Method

Participants

The study sample consisted of 384 college students from the College of Education in Zaria, Kaduna State, Nigeria. Among these participants, 256 were male (66.7%) and 128 were female (33.3%). The students were categorized by their year of study: 64 students were in their first year (NCE 1), representing 16.7% of the sample; 192 students were in their second year (NCE 2), comprising 50.0%; and 128 students were in their third year (NCE 3), making up 33.3%. The sample also included students from various departments, with the highest representation from Business Education (98 students, 25.5%), followed by Social Studies (84 students, 21.9%), Agric Education (58 students, 15.1%), Home Economics Education (54 students, 14.1%), Adult Education (46 students, 12.0%), and Special Education (44 students, 11.5%). This distribution ensured a diverse and representative sample of the student body.

Instruments

Four validated scales were employed to measure the study variables. The psychological instruments utilized in this study—namely, the Psychological Hardiness Scale, Self-Efficacy Scale (Awofala, et al., 2022); Psychological Well-Being Scale, and Locus of Control Measure—have undergone extensive validation and cross-cultural adaptation within the Nigerian context. These instruments have been repeatedly validated among Nigerian populations and have demonstrated reliability and validity, making them appropriate for use in studies involving Nigerian participants. Specifically, the Psychological Hardiness Scale, Self-Efficacy Scale, and Psychological Well-Being Scale were found to be reliable and valid in studies conducted by Adegoke and Umukoro (2015) and Osinowo et al. (2018). Furthermore, both the Locus of Control and Psychological Hardiness scales were cross-validated by Adejumo et al. (2020), confirming their suitability for Nigerian cultural contexts. The repeated validation of these instruments within Nigerian samples ensures their cultural relevance and appropriateness for psychological assessments in Nigeria. The Generalized Self-Efficacy Scale, developed by Schwarzer and Jerusalem (2010), contained 10 items assessing the participants' self-efficacy, with a reliability score (Cronbach's Alpha) of .76, indicating moderate consistency. The Psychological Hardiness Scale, developed by Maddi (2016), consisted of 15 items rated on a five-point Likert scale, capturing the components of hardiness: commitment, control, and challenge. This scale demonstrated high internal consistency with a Cronbach's Alpha of .82. The Locus of

Control Scale, created by Samson (2020), featured 27 items measuring internal and external locus of control beliefs. This scale showed acceptable reliability, with a Cronbach's Alpha of .77. Finally, the Ryff Psychological Well-Being Scale (2018) was used to assess psychological well-being. This 21-item scale, adapted to reflect participants' feelings over the past week, had a Cronbach's Alpha of .787, indicating good consistency.

Procedure

The data collection process involved distributing the questionnaires to the participants in person. The students were briefed on the study's purpose, assured of the confidentiality of their responses, and informed that their participation was voluntary. Completed questionnaires were collected and subsequently coded for analysis. The data collection was conducted within a specified timeframe, ensuring that all participants had adequate time to respond thoughtfully to the questions.

Design / Statistics

The study utilized a cross-sectional survey design to explore the relationships between self-efficacy, psychological hardiness, locus of control, and psychological well-being among college students in Zaria. Data analysis was performed using the Statistical Package for the Social Sciences (SPSS). Descriptive statistics were used to summarize the demographic characteristics of the participants. Reliability statistics were calculated to assess the internal consistency of the instruments used. A preliminary correlation test was conducted among the study variables, while the hypotheses one to three were tested with hierarchical regression

analysis.

understand the relationships among the variables of the study using correlation analysis. While the hypotheses were tested using hierarchical regression model.

Results and Findings

A preliminary analysis was conducted to

Table 1: Summary of Pearson Correlation Analysis Showing Relationships Among Self-Efficacy, Psychological Hardiness, Locus Control and Psychological wellbeing

Variables	Mean	SD	1	2	3	4	5
1. Age	22.17	2.28	1	.097	.235**	.118*	.532**
2. Self-Efficacy	33.17	8.21		1	.909**	.964**	.205**
3. Psychological Hardiness	49.67	11.96			1	.927**	.402**
4. Locus of Control	88.67	15.71				1	.276**
5. Psychological Well-being	34.01	2.39				.	1

(* = correlation is significant at 0.05; ** = correlation is significant at 0.01.)

The preliminary results reveal several significant correlations between the variables. Age shows a significant positive relationship with psychological hardiness ($r = .235, p < .01$), locus of control ($r = .118, p < .05$), and psychological well-being ($r = .532, p < .01$), though its correlation with self-efficacy is not statistically significant ($r = .097, p > .05$). Self-efficacy, on the other hand, is significantly correlated with all other variables, including psychological hardiness ($r = .909, p < .01$), locus of control ($r = .964, p < .01$), and psychological well-being ($r = .205, p < .01$). Additionally, psychological hardiness shows strong positive correlations

with self-efficacy ($r = .909, p < .01$), locus of control ($r = .927, p < .01$), and psychological well-being ($r = .402, p < .01$). Similarly, locus of control is significantly associated with self-efficacy ($r = .964, p < .01$), psychological hardiness ($r = .927, p < .01$), and psychological well-being ($r = .276, p < .01$). Lastly, psychological well-being demonstrates significant positive correlations with all other variables, with relationships ranging from moderate to strong. These results highlight the interconnected nature of these psychological factors in predicting well-being outcomes.

Hypotheses Testing and Findings**Table 2: Summary of Hierarchical Regression Showing Predictors of Psychological Wellbeing among College Students**

Model	R	R Square	df	F	Sig	Beta	t	p
1	.402	.162	382	73.703	.000	.402	8.585	<.01
2	.556	.309	381	85.294	.000	psych-hardness: 1.238 Self-Efficacy: -.920	12.141 -9.021	<.01 <.01

Model1: Psychological Hardness

Model 2: Psychological Hardness + Self-Efficacy

Dependent Variable: Psychological Well-being

As presented in Table 2, the regression analysis explored three hypotheses

Hypothesis 1: Self-Efficacy and Psychological Well-Being:

Contrary to the initial hypothesis, psychological hardiness had significant positive effect, self-efficacy emerges as a significant but negative predictor of psychological well-being ($\beta = -.920$, $p < .001$). This suggests that when both self-efficacy and psychological hardiness are considered together, higher self-efficacy may be associated with lower psychological well-being. This unexpected outcome could indicate a nuanced interaction between self-efficacy and psychological hardiness, possibly pointing to overconfidence or unrealistic expectations when self-efficacy is high, leading to lower well-being.

Hypothesis 2: Psychological Hardiness and Psychological Well-Being:

Consistent with the hypothesis, psychological hardiness is a strong positive

predictor of psychological well-being. In the first model, it accounts for 16.2 % of the variance in well-being ($R^2 = .162$, $\beta = .402$, $p < .001$). When self-efficacy is added to the model, psychological hardiness remains a significant positive predictor ($\beta = 1.238$, $p < .001$), and the model's explanatory power increases to 30.9% ($R^2 = .309$). This reinforces the idea that individuals with higher psychological hardiness, characterized by resilience are more likely to have better wellbeing.

Hypothesis 3: Locus of Control and Psychological Well-Being:

The hypothesis that locus of control would significantly predict psychological well-being was not supported by the data. Locus of control was excluded from the final model due to its non-significant contribution when psychological hardiness and self-efficacy were already considered ($p = .149$). This suggests that while locus of control may influence other aspects of behavior or well-being, it does not have a strong direct impact on psychological well-being. It may be that in

certain contexts, high self-efficacy could lead to unrealistic expectations or stress when challenges are not easily overcome. Finally, the lack of significant impact from locus of control suggests that its role in predicting well-being may be more complex or indirect than initially hypothesized.

Discussion

The findings of this study align with Bartone's (2019) assertion that psychological hardiness plays a critical role in reducing anxiety and depression while enhancing life satisfaction, thus contributing to overall psychological well-being. However, the results concerning self-efficacy present a more nuanced perspective. While self-efficacy is typically associated with improved mental health, the study suggests that in the presence of psychological hardiness, self-efficacy may negatively predict psychological well-being. This contrasts with Awofala, et al (2022) argument that self-efficacy fosters health-promoting behaviors and stress management, which lead to better mental health. Generally, self-efficacy is linked to higher life satisfaction and lower anxiety and depression (Schwarzer & Jerusalem, 2016; Pajares, 2017).

However, the negative relationship observed in this study implies that when combined with psychological hardiness, an overemphasis on self-efficacy may lead to unrealistic expectations or increased stress, thereby diminishing psychological well-being. This suggests that the relationship between self-efficacy and well-being might be more context-dependent than previously assumed (Salami & Ogundokun, 2020; Bandura, 2017). Regarding locus of control,

the results challenge its conventional role as a significant predictor of psychological well-being. While previous research suggests that an internal locus of control is associated with better mental health outcomes (Lefcourt, 2018; Spector, 2020), this study found that locus of control did not significantly affect psychological well-being when psychological hardiness and self-efficacy were taken into account. This may indicate that, although locus of control is important for certain psychological outcomes, its impact on well-being may be less pronounced compared to stronger predictors like psychological hardiness in this specific context

Conclusions

This study has demonstrated that psychological hardiness is a significant and positive predictor of psychological well-being among college students. The trait's ability to help individuals view stress as a challenge rather than a threat makes it a vital factor in maintaining mental health. Contrary to traditional views, self-efficacy, while often seen as beneficial, has shown a complex relationship with psychological well-being when considered alongside psychological hardiness, potentially leading to decreased well-being in certain contexts.

Recommendations

The findings can inform the development of psychological interventions and support services tailored to the needs of students. The study highlights the importance of self-efficacy, psychological hardiness, and locus of control as key factors in promoting mental health and well-being while educators and policy-makers can use the insights from this

research to create a more supportive and conducive learning environment. Educational institutions and mental health professionals should consider developing comprehensive programs aimed at enhancing psychological hardiness among students. Such programs could focus on resilience-building techniques, stress management, and cognitive-behavioral strategies that help students view challenges as opportunities for growth rather than threats.

The non-significant impact of locus of control in this study suggests that its influence may be more complex or indirect than previously thought. Future studies should explore how locus of control interacts with other psychological variables or how it may contribute to well-being in different populations or contexts. This research could provide valuable insights into the conditions under which locus of control plays a significant role in mental health.

Focusing on these areas has several implications for improving mental health outcomes. By enhancing psychological hardiness, educational institutions can create a more resilient student body that is better equipped to manage stress and maintain psychological well-being. This can lead to improved academic performance, reduced dropout rates, and a healthier campus environment overall. Moreover, adopting a more balanced approach to self-efficacy development could prevent the potential negative impact of unrealistic expectations, leading to better mental health outcomes.

By leveraging these insights, future research and practical applications can further enhance psychological well-being, ultimately contributing to the development of more resilient and mentally healthy

individuals.

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