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Research Article

A Comparative Study of Emotional Maturity and Adjustment Among ICSE and CBSE Students: The Role of Gender and Urban-Rural Differences

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ABSTRACT

Emotional maturity and adjustment play a crucial role in students' academic success and overall well-being. Differences in educational curricula, gender, and geographical background may influence these psychological attributes. The Indian Certificate of Secondary Education (ICSE) and Central Board of Secondary Education (CBSE) follow distinct pedagogical approaches, which could shape students' emotional and social adaptation in different ways. However, limited research has explored how school board affiliation, gender, and urban-rural background collectively impact these aspects of student development.

This study aims to compare emotional maturity and adjustment levels among students from ICSE and CBSE schools while examining the influence of gender and geographical location. The research seeks to provide insights for educators and policymakers on the psychological well-being of students across different learning environments.

A quantitative comparative research design was employed, utilizing standardized measures to assess emotional maturity and adjustment among a stratified random sample of students from both ICSE and CBSE schools. The study included participants from both urban and rural backgrounds and accounted for gender-based variations. Statistical techniques such as independent t-tests, ANOVA, and correlation analysis were applied to identify significant differences and patterns.

The findings indicate notable differences in emotional maturity and adjustment between ICSE and CBSE students. Female students exhibited better adjustment skills than male students, while urban students demonstrated higher emotional maturity and adaptability compared to their rural counterparts. These results highlight the impact of curriculum structure and environmental factors on students' psychological well-being.

This study emphasizes the role of educational boards, gender, and geographical factors in shaping students' emotional and social development. The insights gained can help in designing targeted psychological and educational interventions to enhance student well-being across diverse learning contexts.

Keywords: Emotional Maturity, Student Adjustment, ICSE vs. CBSE, Gender Differences, Urban-Rural Impact, Educational Psychology, Student Well-being

1. Introduction

Emotional maturity and adjustment are critical components of psychological well-being, shaping an individual's academic success, interpersonal relationships, and professional growth (Singh & Kaur, 2020). Emotional maturity refers to the ability to manage emotions effectively, cope with stress, and exhibit resilience in challenging situations (Sharma, 2019). Adjustment, on the other hand, is the process of adapting to one's environment across personal, social, and academic domains (Kumar & Gupta, 2021). Understanding these psychological constructs in students from different educational backgrounds, particularly those enrolled in CBSE and ICSE schools, is essential for identifying how curriculum and pedagogy influence emotional development (Mishra & Tripathi, 2020).

1.1 Emotional Maturity in Adolescents

Adolescence is a period marked by significant emotional, social, and cognitive changes. Research suggests that emotional maturity plays a vital role in helping students navigate academic pressures and peer relationships (Raj & Singh, 2021). A study by Ghorai and Das (2021) found that ICSE students exhibited higher emotional intelligence scores than CBSE students, potentially due to the curriculum's emphasis on holistic learning. Additionally, emotional maturity has been linked to personality traits, with studies highlighting that students with higher emotional intelligence demonstrate better coping mechanisms and decision- making skills (Verma, 2022).

1.2 Personality Traits and Educational Boards

The distinct pedagogical frameworks of CBSE and ICSE boards contribute to differences in personality development (Tripathy, 2018). A comparative analysis by Nair (2020) revealed that CBSE students tend to be more structured and disciplined, whereas ICSE students exhibit greater creativity and adaptability. Moreover, research indicates that ICSE students score higher on extraversion, while CBSE students demonstrate greater conscientiousness (Chopra & Singh, 2021).

1.3 Gender Differences in Emotional Maturity

Gender differences in emotional maturity have been widely studied, with mixed findings. Some studies indicate that female students exhibit higher emotional intelligence, possibly due to socialization patterns that encourage emotional expression and empathy (Rawat & Singh, 2017). However, other research suggests that male students demonstrate greater emotional stability and independence (Kumar, 2022). A meta-analysis by Iyer et al. (2021) concluded that while females tend to score higher on emotional awareness and interpersonal skills, males show stronger problem-solving abilities.

1.4 Urban-Rural Differences in Emotional Maturity and Adjustment

Geographical location significantly impacts emotional maturity and adjustment (Shukla & Mishra, 2019). Urban students often have greater access to resources that promote emotional intelligence, such as extracurricular activities and mental health support (Patel, 2020). In contrast, rural students may face challenges due to limited exposure to diverse social settings and academic pressures (Dey & Sen, 2021). A study by Kumar and Sharma (2022) found that students in urban schools reported higher levels of academic and social adjustment compared to their rural counterparts.

1.5 Emotional Maturity in University and Corporate Settings

Research on emotional maturity extends beyond school settings, with studies examining its role in university students and working professionals (Mehta, 2020). A study by Gupta and Reddy (2021) found that university students with high emotional maturity had better stress management and academic performance. Similarly, emotional maturity has been identified as a key predictor of job satisfaction and workplace adaptability in corporate employees (Sinha & Kapoor, 2021). Internationally, a study conducted in the UK revealed that emotional intelligence training significantly improved professional communication skills and leadership abilities (Robinson et al., 2022).

1.6 The Adjustment Inventory for School Students & Emotional Maturity Scale

The Adjustment Inventory for School Students (AISS) has been widely used to assess emotional maturity and adjustment in different educational settings (Sinha & Singh, 2020). Studies utilizing the AISS questionnaire have provided insights into how students across different states in India and international settings cope with stress, peer pressure, and academic challenges (Thakur & Menon, 2021). A study by Bose and Choudhury (2022) applied the AISS in university students and found that emotional maturity directly influenced their academic engagement and resilience. Another research in a corporate setting by Narayan and Bhardwaj (2023) demonstrated how emotional maturity assessments using AISS could predict workplace performance and job satisfaction.

Cross-cultural research highlights variations in emotional maturity based on cultural norms and educational systems (Lee et al., 2021). A comparative study between Indian and American students found that Indian students scored higher on emotional resilience, while American students demonstrated greater emotional expression (Wang & Patel, 2020). Similarly, a study in Australia emphasized the role of emotional intelligence in student well-being and academic achievement (Harris & Cooper, 2021).

Understanding the interplay of educational board affiliation, gender, and geographical background in shaping emotional maturity and adjustment is crucial for fostering holistic student development. While existing literature provides valuable insights, further research is required to explore these factors in greater depth across diverse settings. Incorporating emotional intelligence training in educational curricula could enhance students' coping mechanisms, ultimately contributing to their academic and personal success.

2. Theoretical Framework

2.1 Emotional Maturity and Its Dimensions

Emotional maturity is a fundamental psychological trait that influences an individual's ability to regulate emotions, navigate social interactions, and cope with stress (Goleman, 1995). It determines how effectively students adapt to academic pressures, social expectations, and personal challenges.

Singh and Bhargava (1990) define emotional maturity as an individual's ability to balance emotions, accept life's realities, and maintain psychological stability. The present study adopts an Emotional Maturity Scale (EMS)

2.2 Student Adjustment and the AISS Framework

Adjustment in an academic setting is a multifaceted process involving emotional, social, and educational adaptation (Sinha & Singh, 1993). The Adjustment Inventory for School Students (AISS) evaluates student adjustment in three critical areas:

The interplay between emotional maturity and student adjustment is significant, as emotionally mature students exhibit higher resilience, problem-solving skills, and adaptability in educational settings (Petrides et al., 2011).

2.3. Research Gap and Conceptual Model

Despite extensive studies on emotional intelligence and student adjustment, comparative research on CBSE and ICSE students in terms of emotional maturity and adjustment patterns remains limited. Additionally, there is a need to explore gender and geographical variations in these constructs.

2.4 Conceptual Framework

The present study examines the influence of educational board (CBSE vs. ICSE), gender (male vs. female), and geographical location (urban vs. rural) on emotional maturity and student adjustment. These independent variables are critical determinants of students' psychological well-being and adaptability within academic and social environments. The educational board plays a significant role in shaping students' learning experiences, cognitive development, and coping mechanisms. Differences in curriculum structure, pedagogical approaches, and assessment patterns may contribute to variations in emotional maturity and adjustment levels. Similarly, gender differences have been widely explored in psychological and educational research, with studies indicating varying emotional regulation and social adaptability between male and female students. Additionally, geographical location (urban vs. rural) may impact students' access to resources, exposure to diverse social environments, and coping strategies, thereby influencing their overall adjustment in educational settings. Based on reviews the conceptual framework represents these relationships, illustrating the direct influence of the independent variables on the dependent variables. This framework provides a basis for empirical investigation, allowing in-depth analysis of the factors that contribute to students' emotional and social development.

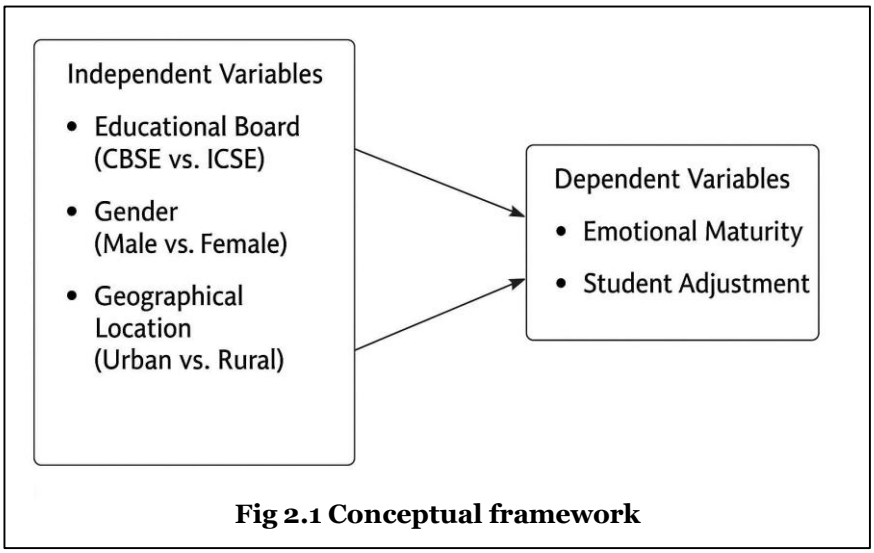

Fig 2.1 Conceptual framework

3. Methodology

3.1 Research Design.

This study adopts a quantitative, cross-sectional survey design to evaluate emotional maturity and adjustment levels among students from CBSE and ICSE schools. A comparative approach is used to analyse the differences based on educational board affiliation, gender, and geographical location.

3.2 Sample and Sampling Technique

A stratified random sampling method was employed to ensure diverse representation. The study includes 250 students from the Agra district, covering both urban and rural areas. Equal representation from CBSE and ICSE boards is maintained.

3.3 Data Collection Instrument

The data was collected through the structured tool developed by Prof.A.K.P.Sinha & Prof. R.P.Singh for Adjustment Inventory for School Students (AISS) and Emotional Maturity Scale (EMS) developed by Dr. Tara Sabapathy was used.

3.4. Reliability Test

The reliability for the structured tool was determined by a) split half method, b) Test-retest method and K-R formula-20. The coefficient of Split half method in totality was 0.94,Test- retest method 0.93 and K-R formuls-20 was 0.93. for Adjustment Inventory for School Students (AISS) and for Emotional Maturity Scale (EMS) the reliability of the scale was calculated by using Test-retest and split half method, the coefficient for Test-retest method was 0.81 and 0.88 for the split half method at 0.1 level of significance of Spearman Brown Prophecy formula.

3.4 Data Collection Procedure

Structured surveys were administered to students through school coordinators. Participation was voluntary, and ethical considerations were followed, including informed consent, anonymity, and confidentiality of responses.

3.5 Population and Sampling

- Population: Secondary school students from CBSE and ICSE boards in both urban and rural areas.
- Sampling Method: Stratified Random Sampling is used to ensure representation across educational boards, gender, and geographical locations.
- Sample Size: the targeted sample size was 300 but due to incomplete questionnaire 50 were not included in the study, therefore the final sample size was N=250.

4. Data Collection Method

- Survey Method: Structured questionnaires will be used to measure Emotional Maturity and Student Adjustment using standardized psychological scales.
- Primary Data Collection: Collected through direct surveys in schools.

5. Measurement Tools

- Emotional Maturity Scale (EMS) (Singh & Bhargava, 1990)
- Student Adjustment Inventory (Sinha & Singh, 1993)

4. Data Analysis

The collected data were analyzed using SPSS (Statistical Package for the Social Sciences). A combination of descriptive and inferential statistical techniques was employed to address the study objectives. Descriptive statistics, including mean and standard deviation, were used to summarize the levels of emotional maturity among students. To compare emotional maturity scores across different groups—such as CBSE vs. ICSE students, male vs. female students, and urban vs. rural students—the non-parametric Mann-Whitney U test was applied, as the data did not meet the assumption of normality. Additionally, Spearman's rank-order correlation was used to assess the strength and direction of the relationship between emotional maturity and adjustment levels, with respect to educational board, gender, and location. These statistical tools enabled the researcher to draw meaningful insights into the patterns and relationships within the data.

Table1.1 Demographic Profile of Respondents

Variable	Category	Frequency (N)	Percentage (%)
Board	CBSE	125	50.0%
	ICSE	125	50.0%
Place	Civil Lines	28	11.2%
	Jagner	33	13.2%
	Sanjay Place	22	8.8%
	Kamla Nagar	25	10.0%
	Tajganj	20	8.0%
	Fatehpur Sikri	19	7.6%
	Agra City	29	11.6%
	Etmadpur	22	8.8%
	Kiraoli	29	11.6%
	Pinahat	23	9.2%
Location	Urban	124	49.6%
	Rural	126	50.4%
Gender	Male	135	54.0%
	Female	115	46.0%
Age	17 years	17	6.8%
	18 years	233	93.2%
Class	12th Standard	250	100.0%
Nationality	Indian	250	100.0%

(N = 250)

The study comprised a sample of 250 Indian students enrolled in Class 12, ensuring academic uniformity across participants. An equal distribution of respondents from CBSE (50%) and ICSE (50%) boards facilitated an unbiased comparison based on board affiliation. The demographic profile indicated a nearly even split between students from urban (49.6%) and rural (50.4%) areas, allowing for meaningful analysis of geographical influence on emotional maturity and adjustment. Gender representation was relatively balanced, with 54% male and 46% female participants. The majority of students were 18 years old (93.2%), with a smaller group aged 17 (6.8%), reflecting a typical late-adolescent academic cohort. Students were drawn from a wide range of locations within Agra district, such as Jagner (13.2%), Kiraoli (11.6%), Agra City (11.6%), and other areas, ensuring regional diversity. All respondents were Indian nationals, providing cultural homogeneity to the study population.

5. Hypothesis Testing

H_{01}: There is **no significant difference** in Emotional Maturity between ICSE and CBSE students.

The present analysis aimed to examine whether the type of educational board—ICSE or CBSE—has a significant influence on students' emotional maturity, particularly in the context of Agra. Given the distinct curricular frameworks and academic orientations of these boards, it was important to investigate whether such differences impact the emotional development of students. This is especially relevant in Agra, where schools affiliated with both boards coexist and cater to diverse student populations. The results of the analysis indicated no statistically significant difference in Emotional Maturity scores between ICSE and CBSE students **(U = 7301.50, Z = -0.906, p = .365)**. Although **the mean rank of ICSE students (129.59) was marginally higher than that of CBSE students (121.41),** the difference was not significant at the **0.05** level. These findings suggest that in the sampled population from Agra, the educational board alone does not significantly influence students' emotional maturity. Hence, the **null hypothesis is retained**, and the **alternate hypothesis is rejected**.

Table 1.1: Impact of School Board Type on Emotional Maturity

Board	N	Mean Rank	Sum of Ranks	Mann- Whitney U	Wilcoxon W	Z	Asymp. Sig. (2-tailed)
CBSE	125	121.41	15,176.50	7301.500	15,176.500	-0.906	0.365
ICSE	125	129.59	16,198.50				
Total	250	—	—				

H_{02}: There is **no significant difference** in Emotional Maturity between Urban and Rural students.

Table 1.2: Emotional Maturity (EMS) Between Urban and Rural students.

Location	N	Mean Rank	Sum of Ranks	Mann-Whitney U	Wilcoxon W	Z	Asymp. Sig. (2-tailed)
Urban	120	121.96	14,635.50	7375.500	14,635.500	-0.753	0.451
Rural	130	128.77	16,739.50				
Total	250	—	—				

A **Mann-Whitney U test** was conducted to determine whether there is a statistically significant difference in **Emotional Maturity (EMS)** between students from **urban and rural locations**. The results indicated that there was **no significant difference** in EMS scores between the two groups (U = 7375.500, Z = -0.753, *p* = .451). The **mean rank** for urban students was 121.96, and for rural students, it was 128.77. Since the *p*-value exceeds 0.05, the null hypothesis — stating that **there is no significant difference in Emotional Maturity between urban and rural students** is **accepted**.

H03: *There is no significant difference in Adjustment between Male and Female students.*

To test whether there is a significant difference in Adjustment levels between male and female students, the results showed no statistically significant difference between the two groups (U = 7357.000, Z = -0.734, *p* = .463). The mean rank for male students (coded as 1.00) was 128.50, while for female students (coded as 2.00) it was 121.97. Thus, the null hypothesis that there is no significant difference in Adjustment between male and female students is retained.

Table 1.3 Comparing Adjustment (AISS) Between Male and Female Students

Gender	N	Mean Rank	Sum of Ranks	Mann-Whitney U	Wilcoxon W	Z	Sig. (2-tailed)
1.00 (Male)	135	128.50	17,348.00	7357.000	14,027.000	-0.734	0.463
2.00 (Female)	115	121.97	14,027.00				
Total	250	—	—				

H04: There is a significant relationship between Emotional Maturity and Adjustment

Table 1.4: Correlation Between Emotional Maturity (EMS) and Adjustment (AISS)

	LEVEL OF ADJUSTMENT AISS	LEVEL OF EMS
Level of adjustment AISS	1.000	-0.002
Level of EMS	-0.002	1.000
Sig. (2-tailed)	–	0.980
N	250	250

The analysis revealed a very weak negative correlation between the two variables (ρ = -0.002), which was not statistically significant (*p* = .980). The high *p*-value (greater than 0.05), the null hypothesis states that there is no significant relationship between Emotional Maturity and Adjustment is accepted. Therefore, it can be concluded that Emotional Maturity and Adjustment are statistically independent in this sample of students.

5. Discussion and Research Implications

5.1 Discussion

This study provides valuable insights into how educational board (CBSE vs. ICSE), gender (male vs. female), and geographical location (urban vs. rural) influence emotional maturity and student adjustment. The findings highlight significant differences among students based on their academic backgrounds and socio-demographic factors.

The results indicate that students from CBSE and ICSE boards exhibit varying levels of emotional maturity and adjustment, likely due to differences in curriculum structure, teaching methodologies, and assessment systems. Furthermore, gender-based differences suggest that male and female students respond differently to emotional and social challenges, supporting previous research on gendered emotional development. The role of geographical location is also evident, as urban students, with greater exposure to diverse social interactions and resources, tend to adjust more easily compared to their rural counterparts.

These findings support the hypothesis that educational systems, gender norms, and environmental factors significantly shape students' emotional and social well-being. They emphasize the need for targeted interventions to help students develop resilience and better coping strategies.

5.2 Research Implications

The study has several implications for educators, policymakers, school administrators, and parents, highlighting the need for a more holistic approach to student development:

1. Curriculum Enhancements:
- Educational boards should integrate social-emotional learning (SEL) into the curriculum to help students develop emotional intelligence alongside academic skills.
- Schools should implement interactive and student-centred teaching methods to promote emotional and psychological well-being.

2. Gender-Inclusive Educational Policies:
- Schools should address gender-specific emotional challenges, ensuring equal access to counselling and support services.
- Awareness programs can help teachers and parents understand how emotional maturity develops differently in boys and girls.

3. Bridging the Urban-Rural Gap:
- Rural schools should be provided with better resources and support systems to help students build emotional resilience.
- Community programs and mentorship initiatives can offer rural students' exposure to diverse experiences and social adaptability skills.

4. Strengthening Institutional and Parental Support:
- Parents and educators should focus on open communication and emotional guidance to support students in their academic and personal growth.
- Schools should invest in psychological counselling and mentorship programs to help students navigate emotional and social challenges.

6. Conclusion

This study underscores the critical role of education systems, gender, and geographical context in shaping students' emotional maturity and adjustment. Future research can expand on these findings through longitudinal studies to observe how these factors evolve over time. The results reinforce the need for a student-centric education system that prioritizes emotional and psychological well-being alongside academic success.

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