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DEVELOPMENT AND PSYCHOMETRIC PROPERTIES OF INDIGENOUS ADJUSTMENT PROBLEM SCALE IN PAKISTAN IAPS-P

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ABSTRACT

This study developed and validated the Adjustment Problems Scale (ADPS) to assess marital adjustment challenges in newlywed couples in Pakistan. The sample included 25 couples (25 females and 25 males) were interviewed for this research, who had been living together for the past two years. A snowball sampling technique was used to collect data and open-ended interviews were conducted to identify scale items, followed by a pilot study with 10 couples to refine the tool. Expert validation ensured its relevance, and principal component analysis resulted in a 37-item scale with high internal consistency (Cronbach's alpha = .88). Exploratory factor analysis revealed five dimensions: Competence, Depression, Anxiety, Loneliness, and Somatic Symptoms. The results demonstrated that the ADPS is a reliable and psychometrically sound instrument. Demographic analyses revealed significant differences in adjustment problems based on variables such as education, gender, family type, marriage type, marriage duration, residence, and consanguineous marriage. However, no significant differences were observed concerning relationship quality, family income, or age. This scale provides a valuable tool for assessing and addressing adjustment issues in newlywed couples, facilitating targeted interventions and future research in marital adjustment.

Keywords: *Adjustment problem, emotion regulation, agreeableness, psychological distress*

INTRODUCTION

Marital adjustment problems often arise from differences in values, attitudes, and beliefs when couples begin living together. Partners enter marriage with diverse expectations, and effective communication is key to fostering marital harmony. Research shows that couples with strong communication skills tend to experience better adjustment (Knoke et al., 2010). Communication enables emotional expression and intimacy, but personality differences—such as difficulty sharing or articulating feelings—can complicate adjustment (Berek, 2012; Karami, 2011).

Adjustment challenges span various areas, including relationships with spouses and in-laws, financial concerns, and sexual satisfaction. Differences in personality traits, such as neuroticism, openness, and agreeableness, are closely linked to marital satisfaction (Watson et al., 2004). Neuroticism, in particular, is associated with heightened conflict (Bono et al., 2002), while neglect or rejection from one partner can worsen adjustment.

Lifestyle changes, such as shifts in social and professional responsibilities, also contribute to strain, especially in collectivist societies like Pakistan, where living with in-laws and managing financial obligations is common. Sexual adjustment is equally significant, with sexual satisfaction closely tied to marital happiness (Rahmani et al., 2009). However, societal taboos surrounding sex education, especially for women, often lead to misunderstandings and dissatisfaction (Yeh et al., 2006).

Psychological distress, including depression and anxiety, is a growing concern, often exacerbated by stressful life events like marriage. Difficulties in marital adjustment can heighten psychological distress (Chisale, 2018). A meta-analysis of 93 studies confirms a strong link between marital adjustment problems and psychological distress (Proulx et al., 2007). Chronic stress resulting from these challenges strains relationships, disrupting family routines and reducing social interactions, further contributing to distress and marital discord (Whisman & Baucom, 2012; Benazon & Coyne, 2000).

Operational Definition

Adjustment problems. Adjustment difficulties or problems refer to challenges that have been occurring due to a change in circumstances, sometimes known as situational depression or stress response syndrome. Adjustment difficulties were considered when symptoms occur within three months of the life event or change in circumstances (Sharma, 2016).

Objectives

To explore the difference in the Adjustment Problem regarding demographic variables.

To develop a reliable and valid adjustment problems scale that effectively measures individuals' challenges in adapting to life stressors and transitions across multiple domains (e.g., emotional, social, academic, occupational).

Rational

Marriage is a pivotal aspect of human life, with marital adjustment playing a crucial role in relationship stability and individual well-being. Difficulties in marital adjustment often lead to psychological issues, such as stress, anger, and depressive symptoms, which strain relationships and impact mental health (Kendrick & Drentea, 2016). In collectivist cultures, such as Pakistan, where familial and societal expectations are high, marital adjustment challenges are common, yet research on newly married couples remains scarce.

This study aims to address the gap by exploring socio-demographic variables, such as education, family structure, type of marriage, age, marital duration, socioeconomic status, and kinship ties—concerning adjustment problems, psychological distress, emotional regulation, and agreeableness. The first two years of marriage, a critical period for adaptation, often present challenges in navigating new environments, family dynamics, and expectations, particularly in rural and urban contexts. This research seeks to investigate adjustment problems across these settings and identify their associations with psychological and emotional factors.

Literature Review

Marital adjustment is influenced by several factors, including personality, work-life balance, education, satisfaction, and sexual attitudes (Hashmi et al., 2007). It significantly impacts both physical and mental health. Couples who openly share their feelings tend to experience better adjustment, while maladjusted couples often face stress, depression, anxiety, and lower satisfaction levels (Humbad et al., 2010; Kamp et al., 2008; Kouros & Cummings, 2011). Conflicts with spouses or in-laws are linked to higher risks of mental health issues and even suicidal tendencies, particularly among women. Research in Pakistan indicates higher

rates of anxiety and depression in women (29-66%) compared to men (10-33%), with rural areas being more affected. Key contributing factors include marital distress, conflicts with in-laws, and financial challenges (Mumford, 1996, 1997; Ali, 2000).

Global studies highlight the psychological challenges women face due to lifestyle and cultural changes (Summi, 2014; Demanarig, 2016). Women with adjustment difficulties are more prone to depression (Jahromi et al., 2015). In Canada, one in five individuals experiences psychological distress, which adversely impacts mental and physical health, potentially leading to conditions like coronary heart disease and metabolic syndrome (Laurenceau et al., 2005; Rasul et al., 2005).

Demographic factors such as age, education, gender, family structure, and economic conditions also play critical roles in marital satisfaction. Issues like financial instability often lead to lower marital satisfaction and higher psychological distress (Kerkmann et al., 2000; Dakin & Wampler, 2008). Additionally, marital adjustment challenges are more prevalent in the early years of marriage, underscoring the importance of duration in relationship dynamics.

Results

Psychometric Properties of Adjustment Problems Scale

Factor analysis. To test the factorial validity of the adjustment problem scale (43 items) was used Principal Component Analysis. In principal components, analysis is defined as the original variables being transformed into a smaller set of linear combinations, with all of the variance in the variables being used (**Tabachnick & Fidell, 2007)**. Five factors were retained which have eigenvalue greater than 1. According to Reise et al; 2000 this value was not enough to retain the number of factors therefore, the Scree test is applied to investigate the dimental of a matrix (**Cattell, 1978**). Item of scale was retained based on factor loading, firstly criteria for factor loading maintained .30 or above. But based on this loading most of the factor was extracted from scale and scale does not give a good picture due to dubious items so increase the criteria of factor loading from.30 to .40 or above. The five factors were examined using varimax rotation. Kaiser-Meyer-Olkin measure of adequacy was computed which came out to be (.74) which is above (.60) which is the recommended value for running factor analysis. This result shows that the data was appropriate for factor analysis.

Scree plot

The scree plot gives the Eigen value for each factor. This picture suggested five factors Solution.

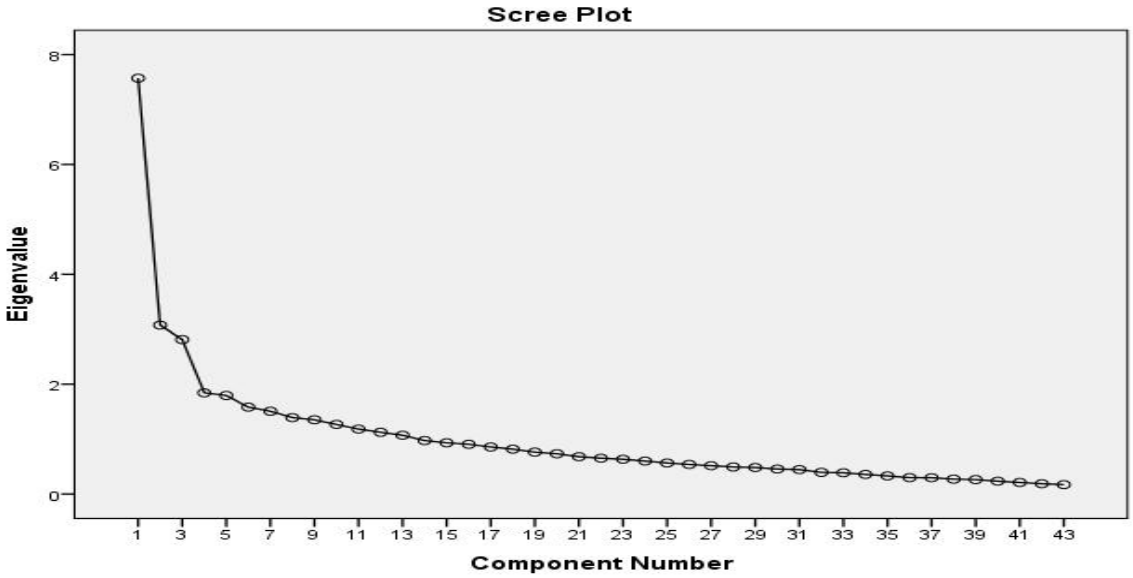

Figure 4.1: Scree Plot for Factor Matrix of 43 Items

Figure show that factors 1, 2, and 3 are principal factors. The graph line starts after the other two factors. The other two factors were extracted on the grounds of the illustrative Eigen values greater than one. The factor solutions and Eigenvalues clearly indicate the retention and interpretation of the five components. All the rest of the factors have Eigenvalues less than 1. Thus, for the Adjustment Problem Scale five factors were extracted. The variance illustrated by the five factors is represented below.

Table 4.3

Eigenvalue, Percentage, and Variance Explained by Five Factor of Adjustment Problem Scale

Factors	Eigenvalues	Percentage	Cumulative %
F 1	3.58	8.34	8.34
F 2	3.52	8.20	16.54
F 3	3.45	8.03	24.57
F 4	3.39	7.88	32.46
F 5	3.13	7.29	39.75

Table 4.3 indicates that factor 1 had an Eigenvalue of 3.58 and explains total variance was 8.34 which was higher than all other factors. Factor 2 had Eigenvalue was 3.52 and a total variance was 16.54. Factor 3 showed that Eigen value 3.43 and the variance was 24.57. Factor 4 indicates had Eigenvalue value 3.39 and a variance of 32.46. Factor 5 revealed that Eigen value was 3.13 and the variance 39.75.

Table 4.4

Factor Loading for Factor Analysis with Principle Component Analysis using Varimax for Adjustment Problem Scale (43 items)

Sr.No	Items	1	2	3	4	5
1	26	.67	.07	.00	.01	.13
2	30	.67	.13	.02	.03	.04
3	16	.60	.07	.28	.03	-.14
4	10	.57	.06	.10	.07	-.08
5	9	.52	.05	.23	-.07	-.01
6	36	.42	.18	-.10	-.07	.21
7	38	.30	.06	.25	.19	.24
8	6	-.09	.61	-.09	.09	.29
9	2	.12	.61	.25	.09	.06
10	5	-.05	.60	.01	.00	.25
11	7	-.01	.52	-.19	.36	-.17
12	14	.15	.51	.17	.28	-.07
13	1	.11	.49	.26	-.07	.15
14	3	.01	.46	.39	.23	.07
15	15	.25	.46	.15	.01	.11
16	4	.24	.42	-.07	-.05	.32
17	25	.31	.38	-.10	.10	.17
18	34	-.06	.12	.67	.12	.08
19	43	.18	-.19	.55	.09	.11
20	37	.36	.10	.54	.09	-.12
21	27	.38	.12	.54	.25	.06
22	42	.27	-.12	.53	.22	-.09
23	32	.09	.31	.50	.25	.17
24	17	.05	.29	.43	-.06	.09
25	31	.15	.38	.41	-.10	.31
26	11	-.04	.05	.02	.59	.03
27	24	.05	.17	-.03	.57	.17
28	8	.02	.02	-.00	.56	-.22

29	39	-.04	-.09	.05	.53	.21
30	19	-.05	.19	.17	.52	.25
31	20	.33	.10	.06	.51	.07
32	18	.05	.03	.11	.51	.05
33	13	-.18	.24	.32	.50	.02
34	40	.16	-.09	.16	.41	.01
35	28	.01	.19	-.01	-.02	.62
36	21	-.01	.20	-.08	.18	.61
37	35	.07	.10	.29	.15	.54
38	23	-.05	.15	.22	.30	.51
39	22	-.04	.12	.25	.29	.48
40	41	.39	-.09	.00	.11	.30
41	33	.17	.09	.34	-.03	.39
42	12	.30	.20	.04	-.18	.31
Eigen value		3.58	3.52	3.45	3.39	3.13
Percentage%		8.34	8.20	8.03	7.88	7.29
Cumulative%		8.34	16.54	24.57	32.46	39.75

Note. Items above .4 were boldfaced

The factor solution of the 37 item was selected for the Adjustment Problem Scale by using principle component and the varimax method. Table 4 indicates that 5 factors were retained in the Adjustment Problem Scale (ADPS). These 5 factors consider the sub-scale of the adjustment problem of scale. First factor is measuring the competence level in individuals it consists of 6 items like 9, 10, 16, 26, 30, and 36. Second factor was naming as Depression this factor consists of 9 items like 1, 2, 3, 4, 5, 6, 7, 14, and 15 this factor measures depressive symptoms in an individual. The third factor labeled as Anxiety holding of 8 items such as 17, 27, 31, 32, 34, 37, 43, and 42 this factor measured Anxiety problems in individuals. Fourth factor named Sense of Loneliness consists of 9 items, comprising 8, 11, 13, 18, 19, 20, 24, 39, 40. And last factor is labeled as Somatic Symptoms which measure somatic problem in individual 5 items are retain in this factor, including 21, 22, 23, 28, and 35. Results showed that item which have .40 or above loading are retained in factors. Item no. 29 was extracted due to dubious item.

Factor 1: Competence. The factor 1 composed 6 items which measure, such as carefulness and maturity level in individuals.

Factor 2: Depression. Factor 2 consists of 9 items measure depressive symptoms in individual like low mood, low energy, and sadness.

Factor 3: Anxiety. Factor 3 holds 8 items to measure anxiety symptoms like worthlessness.

Factor 4: Sense of Loneliness. This factor take 9 item which measure feelings of isolation in individual.

Factor 5: Somatic Symptom. This factor has 5 items which measure somatic problem like headache, sleep problems and anger.

Table 4.5

Inter-Factor Correlation, Mean, Standard Deviation of Adjustment Problem Scale

	Competence	*Depression*	*Anxiety*	*Sense of Loneliness*	*Somatic symptoms*
Competence	-	.247**	.475**	.149	.134
Depression	-	-	.417**	.346**	.421**

Anxiety	-	-	-	.374**	.346**
Sense of Loneliness	-	-	-	-	.341**
Somatic Symptoms	-	-	-	-	-
M	12.13	13.28	11.17	10.01	8.54
S.D	4.135	5.732	5.530	5.688	3.678

*Note. M=mean, S.D= standard deviation, **p<0.01*

Table 4.5 indicates that there is a significant positive correlation between competence, depression and anxiety but there is no correlation with sense of loneliness and somatic symptoms. Depression has significant positive correlation with loneliness, anxiety and somatic symptoms. And Sense of Loneliness has positive correlation with Somatic symptoms.

Split Half Reliability

To determined split half reliability of ADPS, even and odd method was used 43 items were equally divided. Each split half contained 22 and 21 items respectively. The result showed that overall reliability between two split half was r= .87, showing high significant correlation.

Section V: Testing Hypothesis: It is hypothesized that there will be significant difference in Adjustment Problem regarding Demographic Variables in newlywed couples.

Gender and Adjustment Problems Scale. Gender wise differences in ADPS. The sample was divided into two groups consisting of 50 newlywed couples from rural and 35 couples from urban areas.

Hypothesis I. It is hypothesis that woman will have more Adjustment Problems rather than man in newlywed couples.

Table 4.10

Mean, Standard Deviation, t value Upper and Lower level and Cohen's d of Gender on ADPS

Variables	*Man N=85*		*Woman N=85*			*CI 95%*		*Cohen's d*
	M	*S.D*	*M*	*S.D*	*t*	*UL*	*LL*	
Competence	11.36	4.51	12.89	3.58	2.44**	0.295	2.76	0.37
Depression	12.49	5.61	14.07	5.77	1.80**	1.48	3.301	0.27
Anxiety	9.71	5.05	12.62	5.61	2.40***	.360	3.66	0.37
Sense of Loneliness	9.35	5.29	10.67	6.01	1.51	.398	3.03	0.23
Somatic Symptoms	8.61	3.66	8.46	3.71	0.27	1.26	.963	0.04
ADPS	51.99	15.94	58.27	17.56	2.44**	1.20	11.36	0.37

*Note. M = mean, S.D = standard deviation, ADPS = Adjustment Problem Scale, CI = coefficient interval, df= 168, **p<.01, ***p<.001, N= sample size*

Above table indicate that significant difference in competence, anxiety, depression, loneliness and adjustment problem. Female had more competence level, anxiety, and adjustment problem as compared to male. The significant means difference in Depression was also more in female (M= 12.49, *S.D*= 5.61) as compared to male (M=9.35, *S.D*=10.67). There was no difference in Somatic symptoms in male and female.

Residence and Adjustment Problems Scale

Hypothesis II. It is hypothesis that Adjustment Problems will be more in rural area rather than urban area.

Table 4.11

Result of Independent Sample t-test of Residence on ADPS

Variables	Urban N=35		Rural N=50			CI 95%		Cohen's d
	M	*S.D*	*M*	*S.D*	*t*	*LL*	*UL*	
Competence	11.26	4.38	12.74	3.85	2.33**	2.73	.22	0.35
Depression	12.76	5.28	13.65	6.02	1.00	2.62	.87	0.15
Anxiety	11.44	5.41	10.98	5.62	.53	1.25	2.16	0.08
Sense of Loneliness	10.66	5.56	9.56	5.75	1.24	.65	2.84	0.19
Somatic Symptoms	9.26	3.31	8.03	3.84	2.16*	.10	2.34	0.34
ADPS	55.37	15.85	54.96	17.85	.15	4.83	5.66	0.02

*Note. M=mean, S.D= standard deviation, ADPS= Adjustment Problem Scale, CI = Coefficient Interval, LL= lower level, UL= upper level, df= 168, *p <.05, **p<.01, N= sample size*

Above table showed that significant difference in somatic symptoms and competence level in married couples of urban and rural areas. Couples from urban area had more competence level and somatic symptoms as compared to rural areas. Mean difference of adjustment problem indicate that urban area had more adjustment problem (*M*=55.37, *S.D*=15.85) than rural area (*M*= 54.96, *S.D*=17.85).

Age and Adjustment Problem Scale

Hypothesis III. It is hypothesis that Adjustment Problem will be more in newlywed couples with age range 21-26 rather 27-32 newlywed couples.

Table 4.12

Mean, Standard Deviation, t-values of Two Categories of Age on ADP Scale

Factors	21-26 N(84)		27-32 N(86)			95% CI		Cohen's d
	M	*S.D*	*M*	*S.D*	*t*	*LL*	*UL*	
Competence	12.64	3.71	11.63	4.47	1.60	.23	2.26	0.24
Depression	13.82	5.85	12.76	5.59	1.21	.68	2.79	0.18
Anxiety	11.42	5.26	10.93	5.79	.57	1.19	2.16	0.08
Sense of Loneliness	10.15	5.47	9.87	5.91	.32	1.14	2.01	0.04
Somatic Symptoms	8.29	3.73	8.78	3.62	.87	1.60	.62	0.13
ADPS	56.32	15.96	53.97	18.00	.90	2.61	7.51	0.13

Note. M=mean, S.D=standard deviation, ADPS= Adjustment Problem Scale, df= 168, LL= lower level, UL= upper level, CI= coefficient interval, N= sample size

Above table revealed that adjustment problem more in first group of age like 21-26 with mean difference (*M*=56.33, *S.D*=15.96) and 27-32 age group married couples had less adjustment problem. Table indicates that there was no significant difference in competence, depression, anxiety, loneliness and somatic symptoms.

Education years and Adjustment Problem Scale

Hypothesis IV. It is hypothesis that Adjustment Problems will be more in lower education level as compared to high education level in Newlywed couple.

Table 4.13

Mean, Standard Deviation, t Values of Education on ADPS

	5-10years *n=74*		11-16years *n= 96*			*CI 95%*		*Cohen's d*
Factors	*M*	*S.D*	*M*	*S.D*	*t*	*LL*	*UL*	
Competence	13.45	3.74	11.11	4.14	3.78***	1.11	3.54	0.59
Depression	14.42	6.22	12.41	5.19	2.29**	.28	3.74	0.35
Anxiety	12.23	6.35	10.35	4.67	2.21**	.20	3.54	0.33
Loneliness	10.68	6.01	9.50	5.39	1.33	.55	2.90	0.20
Somatic symptoms	8.92	3.86	8.24	3.51	1.19	.44	1.80	0.18
ADPS	59.69	18.74	51.61	14.71	3.14**	3.01	13.13	0.47

*Note. M=mean, S.D=standard deviation, ADPS= Adjustment Problem Scale, df= 168, **p <.01, *** p<.001*

The above table indicates that there was a significant difference in competence and depression, anxiety, and adjustment problems in married couples at the education level. Competence (*M*= 13.45, *S.D*= 3.74), anxiety (*M*= 12.23, *S.D*= 6.35), depression (*M*= 14.42, *S.D*=6.22), and adjustment problem (*M*= 59.69, *S.D*=18.74) was high in married couples with a lower level of education. There was no difference in other factors like loneliness and somatic symptoms.

Marriage Duration and Adjustment Problems Scale

Hypothesis V. It is hypothesized that Adjustment Problems will be more in the first years of marriage rather than the second year of marriage in newlywed couples.

Table 4.14

Mean, Standard Deviation, t value of Marriage Duration on ADPS

	9-11month *N=68*		12-24month *N=102*			*CI 95%*		*Cohen's d*
Factors	*M*	*S.D*	*M*	*S.D*	*t*	*LL*	*UL*	
Competence	12.16	3.98	12.11	4.25	.083	1.22	1.33	0.01
Depression	12.81	6.26	13.60	5.35	.879	2.56	.984	0.13
Anxiety	10.34	4.68	11.73	5.98	1.61	3.08	.314	0.25
Sense of Loneliness	8.93	5.79	10.74	5.52	2.05**	3.55	.06	0.31
Somatic Symptoms	7.57	3.47	9.18	3.68	2.84***	2.71	.49	0.45
ADPS	51.81	17.299	57.34	16.54	2.09**	10.74	.32	0.32

*Note. M=mean, S.D= standard deviation, ADPS= Adjustment Problem Scale, CI = Coefficient Interval, LL= lower level, UL= upper level df= 168, **p <.01, ***p <.001.*

Results of table 4.14 revealed that significant difference in the sense of loneliness, somatic symptoms, and adjustment problems. Married couples with a duration from 12- 24 could have more adjustment problems *(M*=57.34, *S.D*=16.54), sense of loneliness (*M*= 10.75, *S.D*= 5.52), and somatic symptoms (*M*=9.18, *S.D*= 3.68) as compared to married couples with a duration of 9-11.

Relatives and Adjustment Problem Scale

Hypothesis VI. It is hypothesized that Adjustment Problems will be more in non-relatives as compared to relatives in newlywed couple.

Table 4.15

Mean, Standard Deviation, t, and p-value of Adjustment Problems in Relative or Not in Husband-and-Wife Relation on ADPS

	Yes N= 98		No N= 72			CI 95%		Cohen's d
Factors	*M*	*S.D*	*M*	*S.D*	*T*	*LL*	*UL*	
Competence	12.63	3.95	11.44	4.30	1.86*	.07	2.44	0.28
Depression	14.16	5.91	12.08	5.28	2.36**	.34	3.81	0.37
Anxiety	11.66	5.67	10.50	5.29	1.35	.52	2.85	0.21
Sense loneliness	10.28	5.93	9.65	5.35	.70	1.12	2.36	0.11
Somatic symptoms	8.82	3.88	8.15	3.35	1.16	.43	1.78	0.18
ADPS	57.55	18.70	51.83	13.85	2.18*	.561	10.87	0.34

*Note. M = mean, S.D = standard deviation, LL = lower level, UL = upper level, CI = coefficient interval, ADPS = Adjustment Problem Scale, DF = 168, **p<.01, *p<.05*

There was a significant difference in competence, depression and adjustment problem in relatives or not. Table 4.15 indicates that which couples are relative has more depression, competence (*M*=14.16, *S.D*=5.91) and adjustment problem (*M*= 57.55, *S.D*=18.7) as compared to those couples whose are strangers and do not know about each other before marriage or married in out of relatives. In other factors of scale there is no significant difference.

Relationships in husband and wife and ADPS

Hypothesis VII. It is hypothesized that the Adjustment Problems will be more in non-relatives as compared to first and second-cousin relationships in newlywed couples.

Table 4.16

One-way analysis of Variance of Three Categories of Relationship with Five Factors of ADPS.

	First cousin N= 52		Second cousin N= 28		Others N= 18			
Factors	*M*	*S.D*	*M*	*S.D*	*M*	*S.D*	*F*	*p<*
Competence	12.37	3.8	12.86	3.5	13.06	4.9	.26	.76
Depression	13.62	5.9	14.68	6.01	14.94	5.8	.48	.62
Anxiety	11.62	5.7	10.79	5.5	13.17	5.8	.96	.38
Sense of loneliness	10.04	5.6	10.18	5.3	11.11	7.6	.22	.80
Somatic Symptoms	8.52	3.5	8.86	4.3	9.61	4.2	.52	.59
ADPS	56.15	18.47	57.36	16.21	61.89	23.0	.62	.53

Note. M=mean, S.D= standard deviation, df=2, df=169, ADPS= Adjustment Problem Scale

The above table shows that there is no significant difference was found in depression, anxiety, competence, loneliness, somatic symptoms, and adjustment problems in relationships of couples like first cousin, second cousin, and others.

Family Income and Adjustment Problems Scale

Hypothesis VIII. It is hypothesized that Adjustment Problems will be more in the low-income level as compared to the high-income level in newlywed couples.

Table 4.17

Mean, Standard Deviation, t Values of Two Categories of Income on ADPS

Factors	20-40 N= 98		Above N= 72			CI 95%		Cohen's d
	M	*S.D*	*M*	*S.D*	*t*	*LL*	*UL*	
Competence	11.96	4.21	12.36	4.04	.62	1.67	.86	0.09
Depression	13.53	5.90	12.94	5.50	.65	1.17	2.34	0.10
Anxiety	11.42	5.69	10.83	5.31	.68	1.11	2.28	0.10
Sense of Loneliness	9.88	5.66	10.19	5.75	.35	2.06	1.43	0.05
Somatic Symptoms	8.60	3.78	8.44	3.57	.27	.97	1.28	0.04
ADPS	55.39	17.71	54.78	16.13	.23	4.61	5.83	0.03

Note. M=mean, S.D= standard deviation, ADPS= Adjustment Problem Scale, df= 168, LL= lower level, UL= upper level, CI= Coefficient Interval

The above table indicates there was no significant difference in the five factors of the adjustment problem scale and two categories of income.

Family Type and Adjustment Problem Scale

Hypothesis IX. It is hypothesis that there will be more Adjustment Problems in joint family system rather than nuclear family system in newlywed couples.

Table 4.18

Result of Independent Sample t-test of Family System on ADPS

Variables	Joint family system N= 116		Nuclear family system N=54			95% CI		Cohen's d
	M	*S.D*	*M*	*S.D*	*T*	*LL*	*UL*	
Competence	12.14	4.23	12.11	3.94	.039	1.32	1.37	0.00
Depression	13.72	5.71	11.33	5.71	1.47*	.46	3.24	0.24
Anxiety	11.55	5.83	10.35	4.75	1.32	.59	2.99	0.22
Sense of Loneliness	10.43	5.83	9.11	5.29	1.41	.52	3.16	0.23
Somatic Symptoms	8.79	3.93	7.98	3.00	1.34	.38	2.00	0.23
ADPS	56.64	18.06	51.89	14.11	1.70	.75	10.25	0.29

*Note. M=mean, S.D= standard deviation, ADPS= Adjustment Problem Scale, df=168, LL= lower level, UL= upper level, CI= coefficient interval, *p<.05*

The above table indicates that a mild significant difference in the depression table showed that in the joint family system, couples experience more depression as compared to the nuclear family system. There was no significant difference was reported in other factors of ADPS results. Mean difference of the Adjustment

problem showed that the adjustment problem was more in a joint family system rather than in a nuclear family system.

Type of Marriage and Adjustment Problem Scale

Hypothesis X. It is a hypothesis that there will be more Adjustment Problems in a love marriage rather than an arranged marriage in newlywed couples.

Table 4.19

Mean, Standard Deviation, p, and t- values of Two Categories of Type of Marriage with Five Factors of ADPS

	Love marriage N=80		Arrange marriage N= 90			95% CI		Cohen's d
Factors	*M*	*S.D*	*M*	*S.D*	*t*	*LL*	*UL*	
Competence	12.33	4.12	11.96	4.16	.58	.88	1.62	0.08
Depression	13.84	5.88	12.79	5.58	1.19	.68	2.78	0.18
Anxiety	10.83	5.87	11.48	5.21	.76	2.33	1.02	0.11
Sense of Loneliness	10.65	6.06	9.44	5.30	1.38	.51	2.92	0.21
Somatic Symptoms	9.18	3.77	7.97	3.50	2.16*	.10	2.31	0.33
ADPS	56.81	19.17	53.63	14.78	1.21	1.97	8.33	0.18

*Note. M = mean, S.D = standard deviation, ADPS = adjustment problem scale, df = 168, LL = lower level, UL = upper level, *p<.05, N= sample size*

Above table showed that no significant difference in four factors of adjustment problem rather than somatic symptom table indicates that somatic symptoms was greater in love marriage (*M*= 9.18, *S.D*=3.77) as compared to arrange marriage (*M*= 7.97, *S.D*= 3.50). Somatic symptoms was high in love marriage might be lack of social support because these couples got marriage forcefully and take decision about life own their own responsibility. Therefore when they face some challenges in their life they could not share with anyone else. They manage their problem without any social support as compared to arrange marriage couples have support of their parents and relatives.

Summary of Results

The sample analysis highlighted the need for an indigenous tool to assess adjustment problems in newlywed couples, with the Adjustment Problems Scale (ADPS) demonstrating high internal consistency (Cronbach's alpha = .88). Demographic data revealed that women reported slightly higher adjustment problems than men. Most participants were from rural areas, lived in joint family systems, and had been married for two years, with arranged marriages being most common.

Factor analysis based on the Scree plot revealed a five-factor structure, clearly defining the subscales. The final scale included 37 items after factor loadings of .4. The factors were: Competence Concerns (6 items), Depression (9 items), Anxiety (8 items), Sense of Loneliness (9 items), and Somatic Symptoms (5 items). The Cronbach's alpha value (α = .88) confirmed the scale's internal consistency. Additionally, the split-half reliability was r = .78, and the test-retest reliability was r = .77, indicating strong reliability for the ADPS.

Discussion

This study aimed to develop a scale to measure Adjustment Problems in newlywed couples in Pakistan, focusing on couples married for up to two years. A principal component analysis was conducted on 43 items of the Adjustment Problems Scale (ADPS) to determine its factorial structure, retaining items with Eigenvalues above 1 and loadings greater than 0.4. The scale was tested for reliability and validity, using a

sample of 170 newlywed couples aged 20-40, with a mix of urban and rural participants. The ADPS demonstrated strong internal consistency (Cronbach's alpha = 0.88).
Factor analysis identified five key factors of adjustment problems: competence, depression, anxiety, loneliness, and somatic symptoms. These factors reflect key areas of adjustment difficulties in newlywed couples.

Main Findings:

1. **Correlation Analysis:** The study explored the relationships between adjustment problems, emotion regulation, agreeableness, and psychological distress. Significant positive relationships were found between adjustment problems and factors like depression, anxiety, and loneliness, with negative correlations with emotion regulation.
2. **Gender Differences:** T-tests revealed significant differences between husbands and wives on variables like competence, anxiety, and adjustment problems. Women reported higher anxiety, lower competence, and more adjustment problems than men. This finding aligns with previous studies (e.g.,

Mumford, 1996; Ali, 2000).

3. **Residence Differences:** Significant differences were found in somatic symptoms and competence between urban and rural couples. Urban couples reported higher psychological distress, consistent with findings from previous research (**Hossain, 2014**).
4. **Demographic Factors:**
   - **Age:** No significant differences were found based on age, although younger couples tended to report more adjustment problems.
   - **Education:** Couples with higher education levels experienced fewer adjustment problems, similar to previous studies (**Amato** et al., 2**003**).
   - **Marriage Duration:** Couples married for more than a year reported more adjustment problems, supporting findings from earlier research (**Arshad et al., 2014**).
   - **Type of Marriage:** No significant differences were found between arranged and love marriages, except for somatic symptoms, which were higher in love marriages. This may be due to a lack of social support in love marriages, common in collectivist cultures.
5. **Cultural Influences:** Couples married within their extended family or caste experienced more depression and adjustment problems than those who married outside their family network. Cultural values and the nature of arranged marriages likely influence these outcomes.
6. **Family Type:** Couples living in joint families (with in-laws) had higher levels of depression compared to those living in nuclear families, reflecting the stress caused by in-law relationships, particularly the influence of mothers-in-law on marital satisfaction (Datta et al., 2003).

Conclusion:

The study provides a valid and reliable scale (ADPS) to measure adjustment problems in newlywed couples in Pakistan. The findings highlight significant gender, cultural, and residential differences in marital adjustment, offering valuable insights for counselors working with newlywed couples. Future research could focus on larger sample sizes and explore the impact of coping mechanisms on marital adjustment.

Suggestion, implications, and limitations

The present study developed an indigenous Adjustment Problems Scale (ADPS) for newlywed couples in Pakistan, focusing on those married for two years. Principal component analysis of the 43-item scale identified five factors: Competence, Depression, Anxiety, Sense of Loneliness, and Somatic Symptoms, with 37 items retained after factor loading ≥ 0.4. The scale demonstrated high internal consistency (Cronbach's alpha = .88) and was validated through exploratory factor analysis with 170 newlywed couples (50 from

rural areas, 35 from urban areas, aged 20-40). Reliability measures showed strong results, with a split-half reliability of r = .78 and test-retest reliability of r = .77.

Demographic analyses revealed significant differences in adjustment problems based on gender, residence, and other variables. Women reported higher levels of competence, anxiety, and adjustment problems compared to men, consistent with prior research. Urban couples showed higher psychological distress than rural couples. Educational level, family type, and marriage duration also influenced adjustment issues, with higher education associated with fewer problems. No significant differences were found in relation to family income or type of marriage.

The ADPS offers a reliable, culturally relevant tool for assessing adjustment problems in newlywed couples in Pakistan, providing valuable insights for targeted interventions and further research on marital adjustment.

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