



## RESEARCH PAPER

# Development and Validation of The Cultural Stressors Assessment Scale for Unmarried Young Adults

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## ABSTRACT

This study aimed to develop a culturally sensitive scale to assess stressors among the unmarried Pakistani population. Eco-Cultural Stress theory of Weisner was used as a theoretical model. A total of 500 individuals were selected through convenient sampling. In first step, focus group was conducted with 8 participants that generated 45 items. In Stage 2, items were reviewed based on expert consultation. Then for Pilot Testing, the scale was administered to 200 participants. Exploratory Factor Analysis was performed on 300 participants, confirming a KMO of 0.808. EFA resulted in a 36-item. Confirmatory Factor Analysis confirmed a 20-item scale consisting of two factors. The 20 item scale demonstrated test-retest reliability (0.861\*). Convergent validity checked against the Perceived Stress Scale was (0.61). Discriminant validity assessed using the General Self-Efficacy Scale was (0.13). This scale can be used by professionals to enhance the mental health of young individuals.

**KEYWORDS** Coping Strategy, Culturally Sensitive, Stressor, Unmarried

## Introduction

Cultural stress can be defined as the stress that individuals may face due to challenges or conflicts mainly related to cultural Expectations and differences. Cultural stresses are external factors in a person's environment that may cause stress, mainly linked to cultural aspects (Berry, 2005). Cultural stresses may vary depending on a particular culture and the individuals. Some of the most common examples include discrimination, intergenerational conflict, acculturation challenges, and cultural identity. Cultural stressors are the challenges and tensions that a person experiences when navigating the complexities of cultural diversity. According to Berry's work on acculturation, cultural stressors can develop in adapting to a new cultural environment and balancing one's heritage and the dominant culture (Berry, 1997).

Specific stressors are faced by unmarried young adults that make them worried, and the biggest reason for the stress is society's and culture's expectations about getting married. In the Pakistani culture, there is a tremendous pressure on the young adults to get married by a certain age. Sometimes, young women may be stressed because they want to focus on their education or career, but society wants them to marry soon. Young men are pressured to set their careers because society expects them to be independent before getting married. Social stigma can also add to the stress because the unmarried individual sometimes might feel judged and questioned by others. Another pressure that individuals may have is to have a socially accepted arranged marriage, which limits personal choice and freedom. Another factor contributing to stress can be an emotional need for companionship and support. Cultural and religious beliefs can also be essential factors. Still, no in-depth study has been conducted on this topic to

investigate the cultural stressors faced by the young unmarried population. An in-depth study on this topic is needed to explore the factors that cause stress in the unmarried young population.

### **Coping Strategies**

Coping strategies can be conscious efforts that may be behavioral or cognitive so that the individual can adapt to stressors and difficult situations. Coping strategies are used by individuals when they encounter any challenging situation, and the challenges may be related to the interpersonal, environmental, or personal life. The purpose of these strategies is to navigate the stressors and maintain a psychological balance. The use of coping mechanisms varies based on the intensity and the nature of the stressors and the resources available to the individual. (Folkman & Lazarus, 1980). The use of coping strategies differs according to the individuals' preferences, as does the efficacy of every type of coping strategy.

### **Literature review**

#### **Theoretical Framework Concerning Stress and Stress Theories**

There can be various sources of stress, including work stress and relationship and marriage stress. There are a large number of theories that explain the psychological and physiological effects and causes of stress.

#### **Bio psychosocial Model**

It is a comprehensive model proposed in 1970 by George L. Engel. This model helps determine the interaction between the biological, psychological, and social factors and how they are related to the experience of stress. According to this model, stress can arise when there is an interaction between Biological or genetic predispositions, environmental stressors, and psychological vulnerabilities. Biological factors are any genetic causes or the physiological responses present in response to stress. Psychological factors are an individual's emotions, cognitive processes, and coping mechanisms.

Another theory examines how cultural, environmental, and societal contexts shape individuals' experiences of stress and well-being. According to Weisner, cultural stressors arise from mismatches between an individual's environment and cultural values. Key stressors that are faced by individuals include Environmental stressors (e.g., economic hardship, migration) Conflict between ecological demands and cultural practices Pressure to conform to cultural expectations. Weisner highlights the importance of maintaining culturally relevant practices, such as family support systems, that help individuals navigate their unique ecological and cultural challenges. According to Weisner, the stressors that an individual face are not only because of psychological or individual factors, but it is a combination of the cultural and environmental factors as well. These culture stressors arise when the demand of individual's environment conflicts with norms and personal choices. For example, low socioeconomic status is not only causing the financial stressors but it also creates a sense of low self-esteem and failure as it is clashing with the cultural expectations of success. Also, if the individual is migrating to the other country, he may face stress and this stress is not only because of the new culture that he is trying to adapt to, but also due to a perceived disconnection between individuals' culture and the dominant

culture in new country. This theory also focused on the way that individuals deal with these stressors, for example, community support networks and seeking support from the family and performing cultural or religious rituals. These practices not only help people to manage the challenges that they are facing but it also helps them in strengthening the ability to deal with the complexities of life. So, ultimately the focus of this theory is on maintaining the cultural practices to lead a healthy life, especially during the time when the individuals are facing environmental and societal shifts (Weisner, 2002).

In contemporary psychological research, there is a great need to delve into the intricate dynamics of cultural stressors and coping strategies concerning the Pakistani culture. The study's rationale is rooted in the recognition that cultural aspects strongly impact the individual's experience of stress and this response to adversity. By exploring the unique stressors that are faced by the Pakistani population, the aim is to contribute to a comprehensive understanding of the connection between cultural influence, mental health, and coping mechanisms.

## **Material and Methods**

### **Research design**

Mix method research design was used in this study as this study involves elements of both qualitative and quantitative approach within a single study. Collecting and analysing the qualitative data using focus group technique helped to get a comprehensive understanding of the cultural stressors to develop a culturally appropriate scale. The quantitative part helped to analyse the data and to validate the scale by applying it on a large population.

### **Participants and sampling strategy**

Five hundred participants (250 men and 250 women) aged 18 to 25 (mean age = 22.3, SD = 1.8) experiencing cultural stressors were selected for this study. Convenient sampling was used as those participants were chosen who were easy to approach due to the large sample size.

The participants were selected for this study based on the following: (a) Individuals from diverse socioeconomic background to determine how cultural stressors vary among the population. (b) Individuals who were permanent residents of Pakistan. (c) Individuals who have experienced or navigated stressors specific to Pakistani culture (e.g., familial pressure, religious influences, or socioeconomic challenges). (d) Individuals who were fluent in Urdu language so that it could be easy for them to respond to the questionnaire. Those participants were excluded from the study

(a) Who had some language barriers, and it was difficult for them to understand and respond to the questionnaires. (b) Participants who were diagnosed with some medical severe illness because there could have been a psychological effect of that medical condition. (c) Individuals who were diagnosed with any mental illness as their mental illness could affect their ability to comprehend the questions fully and might lead to stressors other than cultural stressors.

## **Assessment Tools**

### **Informed Consent form**

It was a written form in which the purpose and objective of the study was written, and participants were asked for their voluntary participation.

### **Demographic information Sheet**

It included significant demographic information, including the participant's age, number of siblings, birth order, monthly income, family system, marital status, city of residence, education, religion, socioeconomic status, and occupation.

### **Perceived Stress Scale**

Perceived Stress Scale (PSS) is a psychological tool designed to measure the degree to which life situations are perceived as stressful. It was developed by Sheldon et al. in 1983. Its internal consistency is found to be 0.78. Its administration involves presenting these items to respondents, who then rate their responses based on their experience over a specific time frame (commonly the past month). Here are the two statements from the Perceived Stress Scale. In the last month, how often have you felt nervous and stressed? How often have you felt unable to control important things in the last month?

### **The General Self-Efficacy Scale (GSES)**

The General Self-Efficacy Scale (GSES) is designed to assess an individual's belief in their ability to cope with a variety of challenging situations. Developed by Schwarzer and Jerusalem in 1979, the scale has been widely used across cultures and contexts, making it a robust tool for understanding self-efficacy. It consists of 10 items, each rated on a 4-point Likert scale (1 = Not at all true, 4 = Exactly true), which measure self-belief in handling difficult tasks, problem-solving, and achieving goals. The GSES is noted for its high reliability (0.84) and cross-cultural applicability, showing consistent validity across various groups. Examples of items include: 1. I can always manage to solve difficult problems if I try hard enough. 2. If I am in trouble, I can usually think of a solution.

## **Procedure**

The scale was developed in the following four stages:

### **Stage 1: Item generation and domain identification using focus group**

**Participants.** One focus group was conducted, including 8 participants (4 men and four women) aged 18-30 (Mean age =21.7, SD= 1.28). The participants were selected from the general population through convenient sampling.

**Procedure.** A focus group interview was conducted to discuss the common cultural stressors that were faced by young population and how they coped with it. The intent behind this interview was to obtain an understanding of the cultural stressors that were commonly present and how young people deal with them. Participants were approached from COMSATS University Islamabad, Lahore campus, and selected through convenient sampling technique for the interview. A semi-structured

questionnaire consisting of 10 questions was prepared to be used in the session, conducted within an hour and a half, and was audiotaped. Along with the research, a moderator noted the critical points of the interview and kept the process smooth. Participants were given the Urdu explanation of the phenomenon before asking the questions. Then all the interviews were transcribed. qualitative analysis was carried out by reading the transcribed interviews again and again and underlining the important stressors. Total 45 items were generated, 36 items of cultural stressor and 9 items of coping strategies.

## **Stage 2: Content Validation by Experts**

**Participants.** Six professionals from the field of psychology.

**Procedure.** Six experienced psychologists were selected to rate the scale for its item's clarity and content relevancy to the phenomenon in question. They reviewed the clarity, accuracy and content of items and marked each item on a scale of 1 to 5, were Very strong =5, Strong =4, Moderate =3, Weak =2 and Very weak =1. Psychologists were also asked to rephrase ambiguous items that were double-meaning, incomprehensible, or inappropriate. Among the experts, 4 were Ph.D., and 2 were MPhil in different fields of psychology.

**Statistical analysis.** The mean rating was computed to obtain each item's central tendency and variability of expert ratings.

## **Stage 3: Pilot testing**

**Participants.** Two hundred individuals (100 men+100 women) aged 18 to 25 (Mean age = 22.2, SD = 1.9) experiencing cultural stressors were selected through convenient sampling from the average population of Pakistan.

**Procedure.** A 45-item 5-point Likert scale having 2 subscales with the following rating was used: 1- totally disagree, 2- disagree, 3- neutral, 4- agree, totally agree 5- Always. A demographic sheet and informed consent was attached to the questionnaire. All the important information such as age, gender, educational level, occupation, monthly income, religion, number of siblings, birth order and family system were included in the demographic form. The purpose of the research was explained in the consent form and the participants were asked to sign it after reading it thoroughly. They were also informed of potential risks and benefits of the study. Instructions were given to all the participants and they were asked to choose one option out of five according to their personal experiences. The aim of pilot study was to check if the scale was culturally appropriate and understandable by the population. Another aim of pilot study was to find major weaknesses and ambiguities and help identify any potential problems in scale administration before its finalization.

**Statistical analysis.** Cronbach's Alpha was used to determine the internal consistency of items

## **Stage 4: Exploratory and Confirmatory Factor Analysis**

### **Exploratory factor analysis (EFA)**

**Participants.** 300 Participants (150 men, 150 women) aged 18 to 25 (Mean age= 22.8, SD =1.8) were selected through convenient sampling.

**Procedure.** After completing pilot study, 2 items were excluded from the scale and 43 items scale was finalized. The scale was finally administered to the target population for exploratory factorial analysis. Demographic form and consent form was also attached with final scale, The aim was to verify the structure of items and to finalize the items. Exploratory factor analysis was used to identify underlying dimensions or factors within the scale items. It also determined how different items were grouped together and if they were measuring the construct they intend to measure.

**Statistical analysis.** SPSS 24 was used for exploratory factor analysis. KMO value was checked using SPSS that showed that how accurate the data is. To find the factors underlying the scale, the rotated component matrix was carried out by suppressing values below .3

### Confirmatory factor analysis

**Participants.** 200 Participants (100 men, 100 women) aged 18 to 25 (Mean age= 22.4, SD =1.6) Were selected through convenient sampling.

**Procedure.** After Exploratory factor analysis, scale was divided into three factors. Then, data was collected from 200 participants for confirmatory factor analysis. Confirmatory factor analysis was conducted to validate the structures identified in exploratory factor analysis and confirm that the items align with the proposed factor structure.

**Statistical analysis** AMOS 23 was used for confirmatory factor analysis to enable precise examination of hypothesized factor structures, providing both numerical and visual outputs that are essential for validating measurement models.

### Stage 5: Reliability and validity assessment

#### Reliability assessment.

**Participants.** 100 Participants (50 men, 50 women) aged 18 to 25 (Mean age= 22.16, SD =1.8) were selected through convenient sampling.

**Internal consistency.** Cronbach Alpha was used to measure the consistency of responses after all data was collected. This measured that all scale items measure the same construct.

**Tests retest reliability.** Data from participants was collected and the scale was administered to them after two weeks to determine the temporal stability of responses, which was measured using Pearson's product-moment coefficient of correlation.

#### Validity assessment

**Participants.** 100 Participants (50 men, 50 women) aged 18 to 25 (Mean age= 22.6, SD =1.7) were selected through convenient sampling

**Convergent and discriminant validity.** To assess the degree to which the finalized assessment scale was theoretically related to a different measure, i.e., its convergent validity, an established measure of Perceived Stress Scale was used. The

scale was administered on the same population selected for confirmatory factor analysis.

To determine the discriminant validity of the developed scale, the General Self Efficacy scale was administered. This was done to determine whether or not two different constructs, theoretically unrelated (discriminant), are related.

**Statistical analysis.** Reliability analysis was done using Cronbach's Alpha and it ensured that all items in this scale measure the same construct. In the next step, Pearson correlation was used to check the correlation between various items. Then, the reliability of the scale was checked using test-retest reliability. The scale was administered to the same individuals on two different occasions to ensure that the results have stability.

The convergent and discriminant validity of the test was also checked to determine how similar it is to related constructs (convergent) and how different it is from unrelated constructs (discriminant).

### Ethical considerations

The participants were informed of this study's aim and told that all their provided information will be kept private and used for this research only. They were also allowed to ask about the expected research results. They also signed a consent form. No physical or psychological harm was caused to the participants during the research. Participants were also monitored carefully for signs of severe distress, and referral was provided to those who require additional support.

### Results and Discussion

**Table 1**  
**Demographic characteristics of the study variables**

Variables	Frequency	Percentage
<b>Gender</b>		
Female	250	50
Male	250	50
<b>Education Level</b>		
Matric	70	14
Inter	112	22
Graduation	263	52.6
Other	55	11
<b>Religion</b>		
Muslim	492	98.4
Christian	8	1.6
<b>Family setup</b>		
Joint	258	51.6
Nuclear	242	48.4
<b>Monthly income</b>		
Less than 10,000	45	9
20 to 25,000	213	42.6
25 to 50,000	143	28.6
50,000 to 100,000	84	16.8
More than 100,000	15	3
<b>Birth order</b>		
First	234	46.8
Middle	133	26.6
Last	133	26.6

Only child	0	0
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**Note.** N=500

### Exploratory Factor Analysis

**Table 2**  
**Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) and Bartlett's test of sphericity.**

	KMO	Bartlett's Test		
		Chi-Square	Df	Sig.
Cultural Stressors	.81	2674.93	903	.000

**Note.** N = 200, p < .05

Table shows that the measure of sample adequacy i.e., Kaiser-Meyer-Olkin (KMO) is found to be .81 which is above the recommended value .5 suggesting that the sample is adequate for factor analysis. Bartlett's test is also significant

**Table 3**  
**Rotated Component Matrix for items of Cultural Stressor and Coping Strategies Assessment scale using Varimax.**

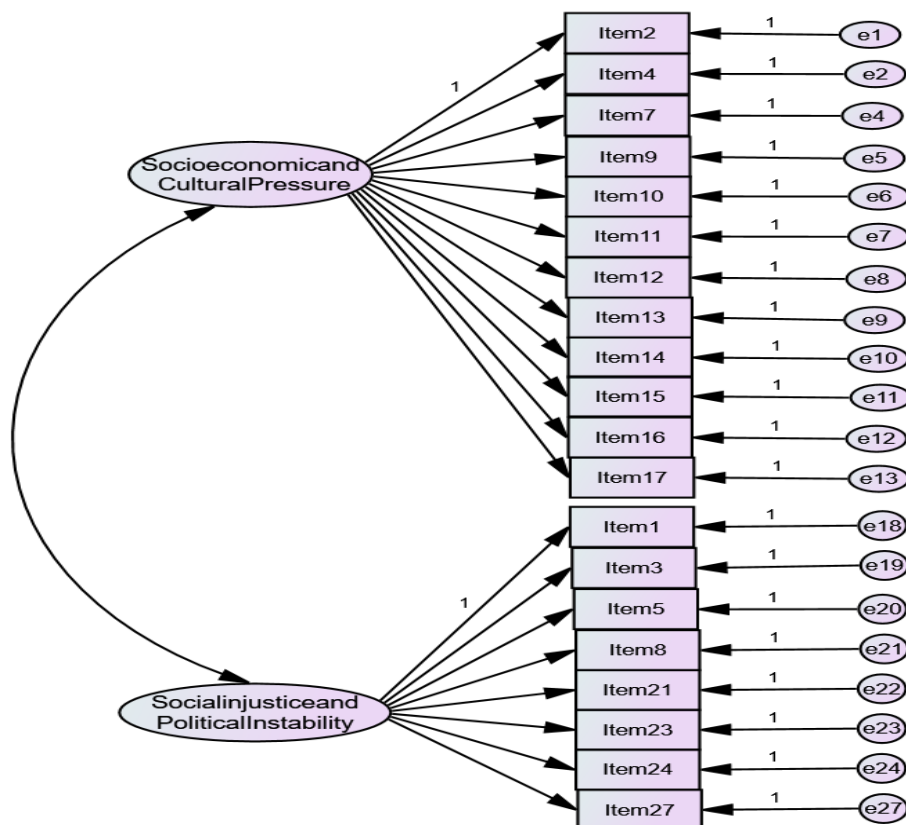
	Component		
	1	2	3
Item 1		.38	
Item 2	.39		
Item 3		.37	
Item 4	.48		
Item 5		.59	
Item 6	.30		
Item 7	.36		
Item 8		.44	
Item 9	.43		
Item 10	.43		
Item 11	.51		
Item 13	.63		
Item 14	.44		
Item 15	.51		
Item 16	.49		
Item 18		.38	
Item 19	.39		
Item 20	.44		
Item 21	.35		
Item 22	.35		
Item 25		.51	
Item 27	.49		
Item 28		.36	
Item 30		.30	
Item 31		.37	
Item 32		.66	
Item 33		.44	
Item 35			.59
Item 36			.62
Item 37			.47
Item 38			.46
Item 39			.52
Item 40			.57
Item 41			.45
Item 42			.35
Item 43			.34



**Note.** Values  $>.3$  are suppressed,  $N=300$

Table shows four factors after rotation of factor structure in which item 2,4,6, 7,9, 10, 11,13, 14,15,16,18,19,20,21,22,28, is loaded on factor 1. Item 1,3,5,8,25,28, 30,31,32,33 is loaded on factor 2 and item 36,37,38,39,40,41,42,43 is loaded on factor 3. Moreover, Item 12,17,23,24,26,29,34 was removed from scale as these items had high loadings on multiple factors and the difference between the loading on two factors was less than 0.2. Therefore, they were removed and a 36-item scale having 3 factors was finalized after EFA.

### Confirmatory Factor Analysis



**Figure 1.** Model from Confirmatory Factor Analysis (After 3<sup>rd</sup>-factor deletion)

Confirmatory factor analysis was used in this investigation to compare the fit of factor structure to the female objectified body consciousness scale using AMOS 24. To Determine the fit indices for structural equation modeling, the following were estimated (Moss, 2016). The CMIN/DF (Chi-Square/df) value of 2.09 is typically acceptable, as values between 1 and 3 indicate a good fit. The RMSEA value of 0.07 is below the common threshold of 0.08, which indicates a reasonable fit of the sample. The 90% confidence interval (0.057–0.076) further supports this. The CFI (Comparative Fit Index) of 0.91 is good, as values above 0.90 generally suggest a well-fitting model. The GFI (Goodness-of-Fit Index) of 0.88 is acceptable. The TLI (Tucker-Lewis Index) of 0.90 is acceptable, as values above 0.90 typically suggest a good fit. The AIC (Akaike Information Criterion) of 435.80 is lower than the independence model, which suggests that the model is a better fit than the null model. The NFI (Normed Fit Index) of 0.85 is below the recommended threshold of 0.90, indicating it is acceptable in this exploratory research. Overall, the model appears acceptable for the model fit.

**Table 4**  
**Factor loadings and reliability measures of the Cultural Stressors Assessment scale**  
**after Exploratory and Confirmatory Factor Analysis**

Factors	Exploratory Factor Analysis		Confirmatory Factor Analysis	
	Indicator	Factor loadings	Standardized factor loading	Significance factor loading
Socio-economic and Cultural pressures	Item 1	.39	.78	***
	Item 2	.48	.04	***
	Item 3	.36	-.00	***
	Item 4	.44	.10	***
	Item 5	.44	.84	***
	Item 6	.52	-.01	***
	Item 7	.64	.81	***
	Item 8	.44	.83	***
	Item 9	.52	-.08	***
	Item 10	.49	.78	***
	Item 11	.38	.79	***
	Item 12	.39	.86	***
Social Injustice and Political Instability	Item 13	.38	.02	***
	Item 14	.36	.19	***
	Item 15	.59	.03	***
	Item 16	.44	.83	***
	Item 17	.51	.81	***
	Item 18	.36	-.05	***
	Item 19	.30	.07	***
	Item 20	.44	.81	***
Overall Model Fit	Kaiser-Myer-Olkin Measure of Sampling Adequacy = .81 Bartlett's Test of Sphericity, Approx. Chi-Square = 2674.93***		RMSEA = 0.07, X <sup>2</sup> /df. = 2.09, NFI = 0.85, TLI = 0.90, CFI = 0.88, SRMR = .04	

**Table 5**  
**Internal Consistency of Cultural Stressors Assessment Scale.**

Scale	Cronbach's Alpha	Total Items
Cultural Stressor and Coping Strategies Assessment Scale	.86	20

Table shows moderately high internal consistency i.e., Cronbach's Alpha (.80) for the overall items Cultural Stressor and Coping Strategies scale.

**Table 6**  
**Test-Retest Reliability of Cultural Stressors Assessment Scale**

Scale	R	Significance
Cultural Stressor Assessment Scale	.86**	.01

**Note.** \*\*. Correlation is significant at the 0.01 level (2-tailed), N=100

Table shows high positive correlation indicating moderately high temporal stability of the scale.

**Table 7**  
**Convergent and Divergent validity of Cultural Stressors Assessment Scale with Perceived Stress Scale and General Self Efficacy scale.**

Variables	R	Sig.
Perceived Stress	.66**	.001
General Self Efficacy	.13	.20

**Note.** \*\*. Correlation is significant at the 0.01 level. N=100

Table show that that perceived stress scale has moderately strong positive correlation with cultural stressor scale- ( $r = .66^{**}$ ). Whereas, General Self Efficacy scale has no correlation (.13) with cultural stressor indicating that the scale has strong positive convergent validity and has strong discriminant validity as well.

## Discussion

An assumption in this study was that young unmarried individuals are facing some unique challenges and stressors both at individual as well as societal level and the newly developed cultural stressor assessment scale is likely to capture this culture-bound aspect very carefully. There is a significant amount of literature that demonstrates the struggles that are related to societal expectations surrounding marriage, familial pressures to comply with traditional ideologies and concoctions related to cultural identity (Smith, 2012). All these issues can cause fear and stress among the individuals, especially when the thoughts of the individual are not matching with the society (Choudhury & Dutta, 2021). Specifically, the aim of developing this scale is to assess all these stressors that are related to each field of life, including employment, educational and political stressors. Cultural stressors are those factors that lead to psychological distress and it is most common in young individuals having complex social and familial expectations. In Pakistan, these stressors are rooted deeply in socioeconomic conditions, cultural and religious norms and political landscape. The interplay of all these factors is creating an environment that is directly influencing the way young individuals deal with stress

The scale showed strong psychometric properties that confirmed its reliability and validity in assessing the cultural stressors in young unmarried adults' Qualitative insights were gathered from the participants that further provided us with an in-depth understanding of cultural stressors and that how these stressors are affecting the daily life of young. Other than this, this scale also contributes to existing literature on the intersection between culture and mental health, particularly in non-western culture. As there are many scales available on cultural stressor but they are focused on western and individualistic culture. Although these scales are providing an insight into the stressors faced by individuals, they are often ignoring the cultural factors that are affecting those stressors. So, this scale offers a broad framework that align with the collectivist culture. This scale will enable us to understand in a better way that how the cultural factors are leading to mental health issues.

The development of this scale was completed in comprehensive steps. The first step was conducting focus group interviews that provided us with different items that are related to stressors faced by young adults. These key themes that emerged included social injustice, political issues, socioeconomic issues and employment related issues. All these themes were underlined and a 45-item scale was finalized. The first 36 items were of cultural stressors, that included all the issues and challenges faced by young adults. Other items were of coping strategies, that included many adaptive as well as maladaptive strategies used by young adults to cope with these stressors.

After finalizing the scale through focus group, expert validation was conducted. The aim was to allow the psychology professionals to assess the clarity and relevance of this 45-item scale. The feedback was given by the professionals that resulted in refining and rephrasing the few items to make it culturally appropriate. The next step was

conducting a pilot study, for which data was collected from 200 young adults using convenient sampling and the Cronbach alpha was found to be .78. items were deleted that were lowering the overall consistency of scale. Hence, a 43-item scale was finalized with an internal consistency of .79.

Next step was conducting the exploratory factor analysis and data from 300 young adults was collected using convenient sampling. The items on the scale showed common variance when they were analyzed through factorial analysis. The sample was appropriate to carry out factorial analysis according to KMO and Bartlett's Test of Sphericity. Finally, EFA was run resulting in three factors, which resulted in the exclusion of 4 items thus, the KMO and Bartlett's value was found to be 0.78 that proved that the sample is adequate to carry the factor analysis. After removing the excluded item, the KMO and Bartlett's value was increased to 0.81 the final EFA resulted in 3 factors. On the rotated component matrix, 17 items loaded on Factor 1. Factor 2 included 10 items as well, while factor 3 included 9 items. 7 items were loaded on both factors 2 and 3 so they were removed and a 36-item scale was finalized.

Qualitative analysis of items revealed that the factors loaded on Factor 1 appeared to be related to cultural pressure and financial issues, so it was named "socioeconomic and cultural pressure". The second factor consisting of 10 items included the themes that were related to political condition and injustice in society, so it was named "social injustice and political instability", and the third factor included all the adaptive and maladaptive coping strategies so it was name "coping strategies". These factors align with those themes that were identified in the focus group interview, thus proving the relevance of scale.

### **Confirmatory Factor Analysis**

The scale consisted of items of various dimensions including social injustice, political instability, socioeconomic issues and coping strategies. After EFA, next step was to conduct confirmatory factor analysis. CFA concluded that the model was fit when it was reduced to 20 items focusing on social injustice, political instability and socioeconomic issues. These 20 items are collectively indicating all the stressors within the microsystem, mesosystem, exosystem, and macrosystem of the Pakistani population. Each item that was retained have a very strong loading and is contributing to the validity of model. However, researchers had to remove the coping strategies scale from the final model because CFA revealed that these items do not fit well in Pakistani cultural context. So, by excluding this subscale and focusing on the stressors of various dimensions, this scale became culturally tailored to address the stressors that are faced by Pakistani population. The final scale is theoretically grounded and it also fits well in Pakistani culture.

### **Additional findings**

Another step was to conduct test-retest reliability. It yielded a value of 0.86\*\* indicating that the scale is highly stable over time. Convergent validity of scale was assessed with the perceived stress scale, by collecting data from 100 Young adults, and the correlation was found to be significant 0.66\*\*. Divergent validity was assessed by comparing it with General Self Efficacy scale, that resulted in a negative significant correlation of -.51\*\* that shows that both the variables are inversely related and as the cultural stressors are increasing, the self-esteem may decrease. This finding was also consistent with our theoretical expectation.

In conclusion, this scale provided an insight to the stressors faced by young adults and it also provided a baseline for future researches. This scale has a potential to increase understanding of the stressors and challenges faced by young adults, thus providing them with related interventions.

### **Implications**

The findings from this study can be used in mental health practices that are tailored to the unique stressors and coping strategies that are used by young adults. This scale is a vital tool for mental health professional, policymakers and researchers. Mental health practitioner can integrate this scale into their assessment protocol. They can use it to assess the cultural stressor individuals are facing. It will help them to identify the specific stressors that are affecting the individual and, in this way, they can understand the problem in a better way. In conclusion, this study contributes to understand the prevailing cultural stressor in young adult. This scale is a step toward recognizing and addressing the cultural stressors.

### **Scoring**

This scale is constructed to measure cultural stressors and it consists of two subscales. First subscale includes 12 items related to socioeconomic and cultural pressures and the second subscale includes 8 items related to social injustice and political instability. The maximum score on 1st subscales is 60 and the maximum score on 2nd subscales is 40. Each item is rated on a 5-point Likert scale where 1 is the lowest score (strongly disagree) and 5 is the highest score (strongly agree). the total score for each subscale is calculated by adding the scores on all the items within that subscale. For the first subscale, there are three categories of the scores.

Mild Stress (0–20)

Moderate Stress (21–40)

Severe Stress (41–60)

For the second subscale, the three categories are as follows

Mild Stress (0–13)

Moderate Stress (14–26)

Severe Stress (27–40)

Higher score on each subscale means greater level of stress. This scoring system provides a clear framework of classifying the socioeconomic and social stressors into mild, moderate or severe categories

### **Conclusion**

In conclusion, this study contributes to understand the prevailing cultural stressor in young adult. This scale is a step toward recognizing and addressing the cultural stressors. The findings of this study highlighted a connection between cultural identity and psychological well-being, explaining how the societal and familial expectations are destroying the mental health of young adults in Pakistan. By getting a deeper insight into

this, mental health professionals and policymakers can contribute to create individual based intervention program and to promote well-being and resilience..

### **Limitations and Recommendations for Future Research**

The scale was developed within a specific cultural context, Pakistan's Lahore culture, and it may not be generalized to other populations. More research should be conducted to explore if this scale is applicable in the different cultural settings to enhance the robustness of the scale. Comparative studies can also be conducted across various cultures and it will help to understand that how culture is affecting the stressors that person is facing. Lastly, studies can be conducted to see that how these stressors evolve over time and how they change with the changing social, economic and political conditions.

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