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BEYOND CASTE BOUNDARIES: DEVELOPMENT AND INITIAL PSYCHOMETRIC EVALUATION OF THE NEGATIVE BELIEFS ABOUT INTER- CASTE MARRIAGES QUESTIONNAIRE (NBIM-Q) IN PAKISTAN

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KEYWORDS	ABSTRACT
inter-caste marriage, negative beliefs, questionnaire development, psychometric evaluation	Caste-related expectations may shape marriage preferences in Pakistan, yet culturally grounded assessment of negative beliefs about inter-caste marriage remains limited. This study developed and initially evaluated the Negative Beliefs about Inter-Caste Marriages Questionnaire (NBIM-Q), examining its exploratory structure, internal consistency, gender differences, and preliminary score classifications. Item development combined a literature review with interviews involving 10 young adults and input from six key informants. Two reviewers identified themes that informed 45 initial items; expert review retained 22 items, followed by pilot testing and linguistic refinement. A cross-sectional assessment included 316 purposively recruited participants from educational settings, comprising 158 men and 158 women aged 16–78 years ($M = 23.91$, $SD = 6.97$). Exploratory structural analysis used principal component analysis with Varimax rotation. Sampling adequacy was high (Kaiser–Meyer–Olkin = .94), and Bartlett’s test was significant, $\chi^2(231) = 3465.87$, $p < .001$. Four components, Caste Prejudice, Social Disapproval, Perceived Incompatibility, and Anticipated Difficulties, explained 60.12% of variance, with primary loadings of .50–.79. Internal consistency was .93 overall and .73–.87 across subscales; inter-subscale correlations ranged from .54 to .69. Women scored higher overall, $t(314) = -2.59$, $p = .010$, Cohen’s $d = -0.29$. Sample quartiles provided provisional descriptive categories. Purposive recruitment, component-based extraction, and absent independent confirmation, temporal reliability, external validity, and measurement invariance limit interpretation. The NBIM-Q offers a promising framework for assessing caste-related marital concerns, pending further validation.
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Introduction

Caste is a widespread form of inherited social differentiation in the Indian subcontinent, but its organisation varies across regions and religious communities (Bayly, 1999). Hindu caste traditions distinguish the broad varna model from locally organised jati groups, whereas Muslim Punjabi biradaris emphasise lineage, kinship, occupation, and status rather than Hindu ritual principles of purity and pollution (Bayly, 1999; Koul, 2017). Caste names can cross religious boundaries: Jats, for example, include Hindu, Muslim, and Sikh communities, although shared labels do not erase religious distinctions (Koul, 2017). Inherited group membership continues to shape social relationships in Indian and Pakistani Punjab despite their different religious contexts (Jodhka, 2002; Koul, 2017). In Pakistani Punjab, family honour, caste pride, status, and protection of property help explain preferences for marriage within the group and opposition to boundary-crossing unions (Safdar et al., 2021). An analysis of India's 2019–2021 National Family Health Survey, using broad caste categories, reported 83.90% within-caste and 16.10% inter-caste marriages in Indian Punjab; these figures cannot establish Pakistani prevalence (Dongardive & Nagdeve, 2023). Existing studies document caste-based marriage preferences, while negative beliefs among Pakistani young adults require clearer definition and assessment (Safdar et al., 2021, 2022).

Inter-caste marriage denotes a union between people belonging to different caste groups. In Pakistani Punjab, these boundaries are understood through *quom*, *zaat*, and *biradari*, terms referring to inherited group identity, social status, and kinship (Usman & Amjad, 2013). Local boundaries distinguish landowning and historically service-providing groups (Usman & Amjad, 2013). In discussions of Punjabi marriage, *Syed* is associated with social prestige, *Jat/Jatt* and *Rajput* with landowning identities, and *Arain* with cultivation and efforts to improve collective status (Koul, 2017; Safdar et al., 2022; Usman & Amjad, 2013). *Mughal* is also classified among socially advantaged groups in one Punjabi study (Mumtaz et al., 2022). Historical occupational associations include weaving for *Julaha*, water carrying for *Machhi*, and barbering for *Nai* (Gazdar & Mallah, 2012). These associations describe historical social positions; they do not establish inherent personality characteristics or an individual's current occupation (Alavi, 1972; Gazdar & Mallah, 2012). Reports of caste stereotyping support asking how perceived group differences inform expectations of compatibility and family acceptance, without treating stereotypes as factual descriptions of caste members (Safdar et al., 2021). Marriage also connects families and communities, making kinship obligations relevant to partner selection (Alavi, 1972). Partner selection and caste membership are separate dimensions: a marriage may be arranged or self-selected while either crossing or remaining within caste boundaries (Allendorf & Pandian, 2016).

For this study, negative beliefs about inter-caste marriage are defined as personally endorsed expectations that marrying across a caste boundary increases the likelihood of adverse marital or social outcomes. These may include family conflict, reputational harm, mistrust, or difficulties negotiating cultural expectations, concerns identified in local research (Safdar et al., 2021; Usman & Amjad, 2013). The term “negative” refers to the unfavourable outcome anticipated by the

respondent. It does not imply that the expectation is necessarily false, irrational, or indicative of psychological disorder (Ajzen, 2020; Fowler et al., 2006). The proposed construct is restricted to expectations attributed to caste difference, rather than general concerns that could arise in any marriage (Boateng et al., 2018).

Beliefs and attitudes are related but distinct: a belief links an action with an expected consequence, whereas an attitude expresses an overall favourable or unfavourable evaluation of that action (Ajzen, 1991). Thus, expecting an inter-caste marriage to damage family relationships represents belief content; disapproving of such marriages represents an attitude informed by that expectation (Ajzen, 1991). Belief content must also be distinguished from emotional responses, intentions, and behaviour: anticipating conflict is distinct from feeling anxious, planning to refuse a proposal, or actually refusing it (Ajzen, 1991; Fowler et al., 2006). A caste stereotype concerns assumed characteristics of group members; a marriage-related negative belief concerns the anticipated consequences of marrying across that boundary (Moscovici, 1988; Safdar et al., 2021). Expecting relatives to disapprove is distinct from personally judging that their disapproval is justified (Ajzen, 2020). Questionnaire items should therefore distinguish expected adverse consequences from perceived family pressure and respondents' own evaluative preferences (Ajzen, 2020; Boateng et al., 2018).

Social representations theory offers a relevant framework for culturally shared marriage judgements (Moscovici, 1988). It explains how communication produces shared meanings: anchoring interprets unfamiliar phenomena through established categories, while objectification gives abstract ideas concrete expression (Moscovici, 1988). Applied here, anchoring would involve interpreting a proposed union through familiar categories of lineage and status, while objectification would involve making abstract concerns about honour concrete through images of an acceptable or unacceptable marriage (Moscovici, 1988). This proposed application connects documented concerns about status with the cultural meanings that should inform item development (Moscovici, 1988; Usman & Amjad, 2013).

Punjabi kinship research grounds this interpretation in biradari relationships, economic stratification, and obligations to the wider kin group (Alavi, 1972). A family-centred account of partner selection therefore considers how elders and relatives define acceptable spouses through inherited social boundaries (Alavi, 1972). Filter theory has also been applied to endogamy in Pakistani Punjab, interpreting shared caste and socioeconomic background as criteria that restrict the pool of acceptable spouses (Safdar et al., 2022). Social identity theory complements this account by explaining how identification with a valued group can inform comparisons with outsiders and efforts to preserve group standing (Tajfel, 1974). Social representations theory provides the principal account of shared cultural meanings, while Punjabi kinship research establishes their local social context. Mate-selection and social identity perspectives clarify family involvement and group pride; they are not separate models tested by the present study (Alavi, 1972; Moscovici, 1988; Tajfel, 1974).

The theory of planned behavior provides a complementary account of how beliefs can inform decisions: expected outcomes contribute to attitudes, while perceived social expectations and

control also shape intentions (Ajzen, 1991). Applied to marriage as a theoretical proposition, anticipated conflict or loss of support may discourage consideration of an otherwise acceptable partner. However, family constraints may also restrict choice even when an individual personally supports marrying across caste boundaries (Ajzen, 2020; Safdar et al., 2021). Avoiding an inter-caste union therefore cannot, by itself, establish negative belief endorsement (Ajzen, 2020). This pathway explains the proposed relevance of beliefs to decisions; it is not a finding established by the present study, and the questionnaire does not measure the full set of constructs in the theory of planned behavior (Ajzen, 2020).

Marriage boundaries also operate outside South Asia: European and United States research examines religious, ethnic, racial, and socioeconomic homogamy through personal preferences, third-party influence, and opportunities to meet partners (Kalmijn, 1998). These patterns provide a comparison for socially regulated partner selection, although religion, ethnicity, race, and socioeconomic position are not interchangeable with Punjabi caste (Kalmijn, 1998). Indian evidence likewise shows increasing joint participation by parents and children alongside continuing arranged marriage, rather than complete replacement of family involvement (Allendorf & Pandian, 2016). Education, urbanisation, and changing communication therefore warrant investigation without assuming that they eliminate inherited preferences (Allendorf & Pandian, 2016; Moscovici, 1988).

Interviews with 24 participants who had married within caste highlighted social pressure, family honour, geographic proximity, stereotyping, and protection of economic resources (Safdar et al., 2021). A separate study used interviews with 64 participants across two Punjabi villages to examine endogamy and relations between landowning and service-providing groups (Usman & Amjad, 2013). These studies investigated meanings and social relationships through interviews; they did not develop a standardised questionnaire measuring negative inter-caste marriage beliefs (Safdar et al., 2021; Usman & Amjad, 2013). Interview findings cannot establish population prevalence (Safdar et al., 2021; Usman & Amjad, 2013).

Research outside Punjab provides relevant regional context. Studies in Sindh examine caste hierarchy in literature and politics, while ethnography in Khairpur explores close-kin marriage, family security, and constraints on women (Agha, 2016; Hussain, 2022). This literature extends the discussion beyond Punjab. However, consanguineous marriage concerns biological relatedness, so findings about close-kin unions cannot establish beliefs about crossing caste boundaries (Agha, 2016). The literature reviewed here offers limited comparable assessment of negative inter-caste marriage beliefs across provinces; findings from Punjabi samples should consequently not be assumed to represent Sindh, Khyber Pakhtunkhwa, or Balochistan (Agha, 2016; Hussain, 2022; Safdar et al., 2022).

A Pakistani survey of 488 respondents married within caste across three Punjab districts used five-point measures of social pressure, casteism, perceived ease of endogamy, fear of exogamy failure, and social and economic implications, reporting factor, reliability, and validity evidence (Safdar et al., 2022). This study establishes a Pakistani measurement precedent and rules out a claim that caste-related marital concerns have never been systematically assessed (Safdar et al.,

2022). The remaining conceptual question is whether expectations concerning status, reputation, and incompatibility form distinguishable dimensions of negative beliefs among young adults, and how these differ from general disapproval and perceived social pressure (Moscovici, 1988; Safdar et al., 2022). Identifying such dimensions would address an initial measurement gap. Establishing whether shared cultural representations lead to marriage avoidance would require additional evidence connecting beliefs with intentions and subsequent choices (Ajzen, 2020; Boateng et al., 2018).

An Indian study likewise developed a 50-item Likert-type inter-caste marriage attitude scale with 200 postgraduate students, addressing family relations, social change, marriage problems, mate selection, and overall evaluations (Krishnaswamy & Kamath, 1995). Evidence from its original sample does not establish suitability for Pakistani respondents or for assessing the narrower construct of negative outcome expectations (Krishnaswamy & Kamath, 1995). The present study therefore seeks to assess specific expectations of conflict, reputational harm, mistrust, and cultural incompatibility rather than general approval alone, drawing on culturally identified concerns (Safdar et al., 2021). Local item elicitation is therefore needed to establish relevant content and examine its dimensional organisation among young adults. Existing measures should inform this process and provide comparators for subsequent validation (Boateng et al., 2018).

The Urdu Negative Core Beliefs Inventory assesses negative beliefs about self and others, with initial validation in non-clinical Pakistani young adults (Mujitaba & Ahmad, 2024). It has also been examined in relation to parental acceptance and rejection and cognitive distortion in Pakistan (Riaz et al., 2024). The 16-item Brief Negative Core Beliefs Inventory assesses self-related facets and beliefs about others, with reported associations with distress and well-being (Ahmad et al., 2026). The Future-Positive Core Beliefs Scale assesses optimistic future beliefs and reports initial factor and reliability evidence (Akbar et al., 2025). Internationally, the Brief Core Schema Scales distinguish positive and negative beliefs about self and others (Fowler et al., 2006). These instruments assess broader cognitive domains. Their validation does not establish that caste-specific marital expectations are core beliefs, nor that endorsing such expectations indicates emotional disturbance (Ahmad et al., 2026; Akbar et al., 2025; Fowler et al., 2006; Mujitaba & Ahmad, 2024).

More directly relevant instruments distinguish positive and negative beliefs concerning marriage arrangements in Pakistan (Kanwal et al., 2025; Shehbaz et al., 2025). The Positive and Negative Beliefs about Love Marriage Questionnaire reports two belief dimensions and exploratory factor and internal consistency evidence from 312 participants (Kanwal et al., 2025). The Negative and Positive Beliefs about Arranged Marriage Questionnaire similarly assesses favourable and unfavourable beliefs about arranged marriage (Shehbaz et al., 2025). These measures concern beliefs about how partners are selected and marriages arranged; the proposed instrument concerns expectations associated with crossing inherited caste boundaries (Allendorf & Pandian, 2016; Kanwal et al., 2025; Shehbaz et al., 2025). Love marriage consequently cannot be equated with inter-caste marriage (Allendorf & Pandian, 2016).

The present study therefore aims to develop and initially evaluate the Negative Beliefs about Inter-Caste Marriages Questionnaire among Pakistani young adults, using locally identified marriage concerns to define item content and distinguish negative outcome expectations from general attitudes and perceived family pressure (Safdar et al., 2021, 2022). Its objectives are to generate culturally relevant items, examine exploratory factor structure, estimate total and subscale internal consistency, examine inter-factor relationships, and explore gender differences. These analyses will provide preliminary evidence of structure and reliability. They will not, by themselves, establish discriminant validity, demonstrate prediction of marriage decisions, or test the proposed cultural mechanisms (Ajzen, 2020; Boateng et al., 2018). The intended contribution is a culturally grounded measure of caste-related marital expectations, with independent validation required before clinical or intervention use (Boateng et al., 2018).

Methods

The Negative Beliefs about Inter-Caste Marriages Questionnaire (NBIM-Q) was developed through an instrument-development study with a cross-sectional quantitative assessment. The development process was organized around the scale-development framework described by Boateng et al. (2018). Phase I concerned item development and preliminary content review, whereas Phase II concerned questionnaire administration and exploratory examination of its dimensional structure. Internal consistency and associations among questionnaire scores were evaluated within the same main-study sample.

Phase I: Item Development

Item development followed a primarily inductive approach, supported by an initial review of published studies and related literature on caste and inter-caste marriage. This review informed the development of a semi-structured interview guide for exploring negative beliefs about inter-caste marriage. Combining literature-informed exploration with qualitative interviews can help identify culturally relevant content for a new measure (Boateng et al., 2018). Interviews were conducted with 10 purposively selected young adults (five men and five women) who expressed an interest in and familiarity with the caste system. Qualitative input was also obtained from six key informants drawn from psychology, the social sciences, and marriage bureaus, including practitioners who regularly facilitated marriages.

Two reviewers examined the qualitative material through thematic analysis. Relevant passages were coded, and related codes were organized into themes and subthemes representing negative beliefs about inter-caste marriage, consistent with the progression from coding to theme development described by Braun and Clarke (2006). These themes and subthemes guided the generation of an initial pool of 45 items. Item wording emphasized clarity, cultural relevance, and a single belief per statement, following recommended principles for translating qualitative findings into questionnaire items (Boateng et al., 2018). The initial pool was subsequently submitted for expert review and refinement.

Expert Review and Pilot Testing

The preliminary items were reviewed by four experts in psychology and the social sciences to assess their clarity, cultural relevance, and linguistic appropriateness. Items were revised in response to their recommendations, and 22 items were retained following the expert review. A subsequent pilot administration assessed respondents' understanding of the items and their ability to complete the questionnaire. Minor linguistic revisions were made before the main administration. Responses were recorded on a four-point Likert-type scale ranging from 1 (strongly disagree) to 4 (strongly agree), with intermediate options of 2 (disagree) and 3 (agree).

Phase II: Exploratory Structural Analysis

Sample

Phase II involved administration of the questionnaire and exploratory analysis of its structure. Participants were recruited purposively from universities and educational institutions in Pakistan. Eligibility required participants to be at least 16 years of age, able to understand Urdu, and willing to provide voluntary informed consent. The final analysis sample comprised 316 participants, including 158 men (50.00%) and 158 women (50.00%). Participants ranged in age from 16 to 78 years ($M = 23.91$, $SD = 6.97$), indicating representation across adolescent, young adult, middle-aged, and older adult age groups. Most participants were unmarried ($n = 265$, 83.86%); 51 were married (16.14%). The sample was drawn from educational settings and should not be considered representative of all Pakistani adults. Although the manuscript describes participants as young adults, the observed age range was not supplied and the upper age boundary cannot be confirmed (see Table 1).

Table 1: Frequency Distribution and Descriptive Statistics of Demographic Variables (N = 316)

Variables	n	%	M	SD
Age			23.91	6.96
Gender				
Male	158	50.0		
Female	158	50.0		
Marital status				
Unmarried	265	83.9		
Married	51	16.1		
Education level/occupation				
BS	275	87.0		
MS, MPhil	25	7.9		
PhD	1	0.3		
Business	15	4.7		

Note. N represent sample, n represent frequency of sample, M represent mean of sample, SD represent standard deviation

Procedure and Ethical Considerations

Institutional permission was obtained before questionnaire administration. The manuscript reports approval from a departmental research committee, written informed consent, voluntary participation, confidentiality, and the right to withdraw without penalty. The questionnaire was administered in printed form and online, with an estimated completion time of 10–15 minutes. Responses were screened for missing information, and only complete questionnaires were included in the final analyses. No imputation procedure was reported. The approving committee's full name, approval identifier and date, recruitment locations and dates, numbers approached and excluded, response options, scoring anchors, and any reverse-scored items remain to be documented for reproducible reporting (Appelbaum et al., 2018).

Data Analysis

Data were analyzed using IBM SPSS Statistics, Version 26. Frequencies, percentages, means, and standard deviations summarized participant characteristics and questionnaire scores. The suitability of the 22-item correlation matrix was assessed using the Kaiser–Meyer–Olkin measure of sampling adequacy and Bartlett's test of sphericity. The supplied four-component solution used principal component analysis with Varimax rotation and Kaiser normalization. Component retention was evaluated using eigenvalues greater than 1.00, the scree profile reconstructed from the supplied eigenvalues, and substantive interpretability (Cattell, 1966; Fabrigar et al., 1999). Items were examined against a loading threshold of .40 and a communality criterion greater than .40, with attention to item content and cross-loadings. All displayed loadings of at least .40, including secondary loadings, were reported; suppressed loadings were not interpreted as zero (Worthington & Whittaker, 2006).

Internal consistency was assessed using Cronbach's coefficient alpha, and the manuscript-reported corrected item–total correlations were considered where available (Cronbach, 1951). Pearson correlations examined associations among subscale and total scores, with total–subscale correlations interpreted cautiously because of shared items. Gender differences were examined using an independent-samples *t* test, accompanied by a 95% confidence interval for the mean difference and Cohen's *d*. Statistical significance was set at $p < .05$. Sample percentiles provided provisional descriptive score bands rather than diagnostic thresholds. These analyses informed the psychometric evaluation but did not replace independent assessments of dimensionality and external validity (Boateng et al., 2018).

Results

The initial structural analysis included 22 items from 316 participants. The KMO value was .94 (unrounded value = .935), indicating a high degree of sampling adequacy for the item correlation matrix. Bartlett's test of sphericity was statistically significant, $\chi^2(231) = 3465.87$, $p < .001$. The degrees of freedom are consistent with a 22-item matrix. Together, these findings supported proceeding with exploratory dimension reduction; they do not determine the number of dimensions or establish validity on their own.

Component Extraction and Explained Variance

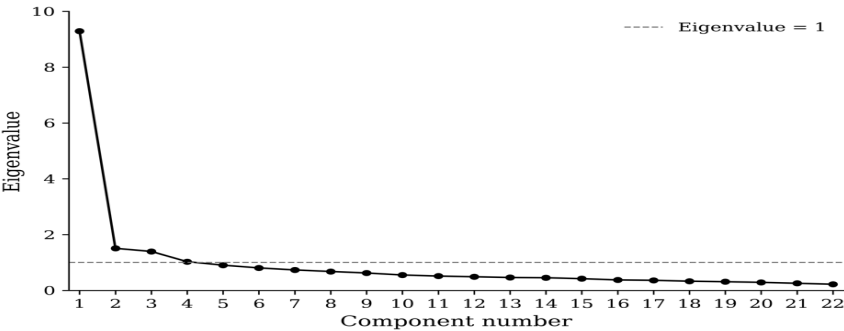
The PCA output identified four components with initial eigenvalues greater than 1.00. The initial eigenvalues were 9.29, 1.51, 1.40, and 1.03, explaining 42.25%, 6.85%, 6.35%, and 4.68% of total item variance, respectively. The unrounded cumulative percentage for the four retained components is 60.121%. Rotated cumulative percentages are 18.51%, 36.24%, 48.26%, and 60.12%. The fifth eigenvalue was 0.90. After Varimax rotation, the sums of squared loadings were 4.07, 3.90, 2.65, and 2.61, corresponding to 18.51%, 17.73%, 12.02%, and 11.86% of total variance. Rotation converged after nine iterations. The values 4.07, 3.90, 2.65, and 2.61 were incorrectly labeled as eigenvalues in the manuscript's original item table; they are the rotated sums of squared loadings. Table 2 distinguishes the initial eigenvalues from the rotated quantities.

Table 2: Initial eigenvalues and rotated variance contributions of the four-component PCA solution (N=316)

Component	Initial eigenvalue	Initial variance (%)	Initial cumulative (%)	Rotated sum of squared loadings	Rotated variance (%)
1	9.29	42.24	42.24	4.07	18.51
2	1.51	6.85	49.09	3.90	17.73
3	1.40	6.35	55.44	2.65	12.02
4	1.03	4.68	60.12	2.61	11.86

The scree plot shows (Figure 1) a pronounced decline between the first and second components, followed by a more gradual decrease. It does not show a comparably distinct break after the fourth component. Therefore, the four-component solution is supported by four eigenvalues greater than 1.00, but should not be described as unequivocally established by a scree-plot elbow at four. This distinction separates the visual scree criterion from the eigenvalue-greater-than-one rule (Cattell, 1966). The plotted curve also cannot establish the appropriate factor count for the separate principal axis factoring analysis.

Figure 1: Scree plot of initial eigenvalues for the 22-item NBIM-Q (N=316)



Note. The dashed horizontal line marks an eigenvalue of 1.00; it is a reference for the eigenvalue-greater-than-one criterion, not an estimated scree elbow. The first four eigenvalues exceed 1.00.

Extraction communalities ranged from .44 to .74 (unrounded range = .443–.742), exceeding the specified .40 criterion for all 22 items. The smallest value was observed for NBIM2, whereas the largest was observed for NBIM8. In this PCA solution, these values represent the proportions of each item's variance accounted for by the retained components. They should not be presented as communalities obtained from principal axis factoring. Every item had a largest displayed loading above .40, but seven items also had a secondary loading of at least .40, indicating overlap among the provisional component groupings. Table 3 includes the component loadings and extraction communalities.

Table 3: Rotated component loadings, extraction communalities, and manuscript-reported item–total correlations for the NBIM-Q (N = 316)

Sr.no.	Item	Statement	F1	F2	F3	F4	h^2	r_{it}
1	NBIM2	دوسری ذات والے ہم سے کمتر ہوتے ہیں۔	.62				.44	.50
2	NBIM5	صرف اپنی برادری ہی عزت زیادہ کرتی ہے۔	.57				.59	.58
3	NBIM6	جائیداد غیروں میں تقسیم ہو جاتی ہے۔	.54				.50	.57
4	NBIM11	دوسری ذات کے لوگ ہمارے برابر نہیں ہوتے۔	.71				.64	.63
5	NBIM12	دوسری ذات کے لوگ بے اصول ہوتے ہیں۔	.66				.61	.64
6	NBIM13	دوسری ذات کے لوگ ایماندار نہیں ہوتے۔	.70				.59	.57
7	NBIM15	عزت دار لوگ برادری سے باہر شادی نہیں کرتے۔	.65				.64	.64
8	NBIM17	ہماری نسل کا معاملہ ہے۔	.50				.50	.63
9	NBIM1	برادری والے برا بھلا کہیں گے۔		.61			.50	.58
10	NBIM3	ہمارا رکھ رکھاؤ مختلیف ہے۔		.53			.56	.58
11	NBIM4	ہمارے خاندان میں ایسا کبھی نہیں ہوا۔		.69			.52	.49
12	NBIM7	ہماری روایات کو نقصان پہنچے گا۔		.52			.55	.65
13	NBIM8	خاندان میں رسوائی ہوگی۔		.79			.74	.68
14	NBIM9	ہمارا نام بدنام ہوگا۔		.77			.73	.67
15	NBIM18	معاشرہ قبول نہیں کرے گا۔		.53			.57	.66
16	NBIM10	دوسری ذات کے لوگوں پر اعتبار نہیں کیا جا سکتا۔			.52		.58	.65
17	NBIM20	دوسری ذات کے رسم و رواج کو سمجھنے میں مشکل ہوتی ہے۔			.56		.67	.59
18	NBIM21	غیروں میں کبھی سوچ نہیں مل سکتی۔			.70		.69	.65
19	NBIM22	دوسری ذات کے لوگوں کا مزاج مختلف ہوتا ہے۔			.68		.69	.65
20	NBIM14	بچوں کی پرورش میں مشکل کا سامنا کرنا پڑتا ہے۔				.59	.57	.55
21	NBIM16	مختلف ذاتوں سے تعلق رکھنے والے ایک دوسرے سے مقابلہ شروع کر دیتے ہیں۔				.77	.62	.42
22	NBIM19	رسم و رواج میں فرق کی وجہ سے تنازعات بڑھ جاتے ہیں۔				.74	.72	.61

Note. F1-F4 follow the numerical order in the supplied rotated component matrix. h^2 = extraction communality; r_{it} = item–total correlation.

Each factor was assigned a label based on a content analysis of its constituent items, reflecting the shared theme most closely represented by the items loading on that factor. The factor labels presented in Table 3 are described below.

Factor 1 (Caste Prejudice). comprised eight items reflecting negative judgments about other castes and preferential regard for one's own caste. NBIM2 and NBIM11 expressed perceived caste inferiority and inequality, whereas NBIM12 and NBIM13 attributed undesirable moral characteristics to other castes. NBIM5 and NBIM15 associated respect and honor with remaining within the biradari, while NBIM6 and NBIM17 concerned preserving property and lineage within the caste. Primary factor loadings ranged from .50 to .71, communalities (h^2) ranged from .44 to .64, and item-total correlations (r_{it}) ranged from .50 to .64. Specifically, the loading, communality, and item-total correlation were .62, .44, and .50 for NBIM2; .57, .59, and .58 for NBIM5; .54, .50, and .57 for NBIM6; .71, .64, and .63 for NBIM11; .66, .61, and .64 for NBIM12; .70, .59, and .57 for NBIM13; .65, .64, and .64 for NBIM15; and .50, .50, and .63 for NBIM17.

Factor 2 (Social Disapproval). comprised seven items reflecting anticipated criticism, damage to family reputation, and social rejection following an inter-caste marriage. NBIM1 concerned criticism from the biradari, NBIM8 and NBIM9 concerned family disgrace and reputational damage, and NBIM18 concerned societal nonacceptance. NBIM4 and NBIM7 addressed departure from family precedent and threats to established traditions, while NBIM3 concerned perceived differences in social conduct or lifestyle. Primary factor loadings ranged from .52 to .79, communalities ranged from .50 to .74, and item-total correlations ranged from .49 to .68. The loading, communality, and item-total correlation was .61, .50, and .58 for NBIM1; .53, .56, and .58 for NBIM3; .69, .52, and .49 for NBIM4; .52, .55, and .65 for NBIM7; .79, .74, and .68 for NBIM8; .77, .73, and .67 for NBIM9; and .53, .57, and .66 for NBIM18.

Factor 3 (Perceived Incompatibility). comprised four items reflecting beliefs that people from different castes cannot readily establish mutual understanding or a compatible relationship. NBIM10 expressed mistrust of other castes, NBIM20 concerned difficulty understanding their customs, NBIM21 concerned incompatible ways of thinking, and NBIM22 concerned differences in temperament. Primary factor loadings ranged from .52 to .70, communalities ranged from .58 to .69, and item-total correlations ranged from .59 to .65. The loading, communality, and item-total correlation was .52, .58, and .65 for NBIM10; .56, .67, and .59 for NBIM20; .70, .69, and .65 for NBIM21; and .68, .69, and .65 for NBIM22. This factor represents perceived barriers to trust and compatibility rather than established differences between castes.

Factor 4 (Anticipated Difficulties). comprised three items reflecting expected problems in child-rearing and interpersonal relationships following an inter-caste marriage. NBIM14 concerned difficulties raising children, NBIM16 concerned competition between people from different castes, and NBIM19 concerned conflict arising from differences in customs. Primary factor loadings ranged from .59 to .77, communalities ranged from .57 to .72, and item-total correlations ranged from .42 to .61. The loading, communality, and item-total correlation was .59, .57, and .55 for NBIM14; .77, .62, and .42 for NBIM16; and .74, .72, and .61 for NBIM19. The label captures the anticipated practical and relational consequences represented by these items.

Pearson correlations were examined to assess the direction and strength of associations between the Negative Beliefs about Inter-Caste Marriages Questionnaire (NBIM-Q) total score and its four factors, and among the factors themselves. Table 4 presents the correlation matrix, with interpretation focusing on the magnitude of Pearson's r alongside statistical significance, consistent with Field's (2018) guidance.

Table 4: Pearson Correlations Between the NBIM-Q Total Score and Its Factors

Scale	1	2	3	4	5
1. NBIM-Q	~	.89***	.89***	.85***	.73***
2. Caste Prejudice (CP)		~	.68***	.69***	.54***
3. Social Disapproval (SDI)			~	.67***	.56***
4. Perceived Incompatibility (PI)				~	.58***
5. Anticipated Difficulties (AD)					~

Note. NBIM-Q = Negative Beliefs about Inter-Caste Marriages Questionnaire, *** $p < .001$

The NBIM-Q total score showed strong positive correlations with Caste Prejudice ($r = .89$, $p < .001$), Social Disapproval ($r = .89$, $p < .001$), Perceived Incompatibility ($r = .85$, $p < .001$), and Anticipated Difficulties ($r = .73$, $p < .001$). All correlations between factors were also positive and statistically significant. Caste Prejudice correlated with Social Disapproval ($r = .68$, $p < .001$), Perceived Incompatibility ($r = .69$, $p < .001$), and Anticipated Difficulties ($r = .54$, $p < .001$). Social Disapproval correlated with Perceived Incompatibility ($r = .67$, $p < .001$) and Anticipated Difficulties ($r = .56$, $p < .001$), while Perceived Incompatibility correlated with Anticipated Difficulties ($r = .58$, $p < .001$). Thus, higher negative beliefs in one domain were associated with higher negative beliefs in the other domains. However, correlations between factors and the total score require cautious interpretation because each factor contributes to that total, creating shared-score overlap.

Table 5: Descriptive Statistics and Reliability of the Negative Beliefs about Inter-Caste Marriages Questionnaire and Its Factors

Scale	k	M	SD	Range	α	Skewness	Kurtosis
NBIM-Q	22	46.07	11.49	22–73	.93	0.07	–0.42
CP	8	15.31	4.27	8–28	.87	0.21	–0.17
SDI	7	15.16	4.48	7–27	.86	0.28	–0.38
PI	4	8.78	2.59	4–15	.81	0.02	–0.43
AD	3	6.81	2.03	3–12	.73	–0.05	–0.50

Note. NBIM-Q = Negative Beliefs about Inter-Caste Marriages Questionnaire, CP = Caste Prejudice, SDI = Social Disapproval, PI = Perceived Incompatibility; AD = Anticipated Difficulties. k = number of items.

Descriptive statistics and Cronbach's alpha coefficients were examined to characterize score distributions and evaluate the internal consistency of the Negative Beliefs about Inter-Caste Marriages Questionnaire (NBIM-Q) and its four factors. Table 5 presents the number of items, means, standard deviations, observed score ranges, reliability coefficients, skewness, and kurtosis. These statistics describe the variability of responses and indicate how consistently the items within each scale measure their respective domain.

The NBIM-Q total score had a mean of 46.07 (SD = 11.49), with observed scores ranging from 22 to 73. Caste Prejudice had a mean of 15.31 (SD = 4.27, range = 8–28), followed by Social Disapproval (M = 15.16, SD = 4.48, range = 7–27), Perceived Incompatibility (M = 8.78, SD = 2.59, range = 4–15), and Anticipated Difficulties (M = 6.81, SD = 2.03, range = 3–12). Because the factors contain different numbers of items, their raw means should not be compared directly. Dividing each mean by its number of items yielded average item scores of 1.91, 2.17, 2.20, and 2.27, respectively, suggesting relatively greater endorsement of Anticipated Difficulties and lower endorsement of Caste Prejudice. These differences are descriptive and do not establish statistically significant differences between factors or clinically meaningful levels of negative beliefs.

Internal consistency was high for the total questionnaire ($\alpha = .93$) and good for Caste Prejudice ($\alpha = .87$), Social Disapproval ($\alpha = .86$), and Perceived Incompatibility ($\alpha = .81$). Anticipated Difficulties showed acceptable internal consistency ($\alpha = .73$), although its lower coefficient should be considered alongside its shorter length of three items. Skewness values ranged from -0.05 to 0.28 across the factors, with a value of 0.07 for the total score, indicating approximately symmetric distributions. Kurtosis values were slightly negative for the total score (-0.42) and all factors (-0.50 to -0.17), suggesting distributions somewhat flatter than a normal distribution without pronounced departures in these descriptive indices. Overall, the findings support the internal consistency of the questionnaire and its factors and justify further examination of their structure and validity, while distributional plots and assumptions specific to subsequent analyses should also be assessed.

Norms of the NBIM-Q

Gender-specific norms may be considered during the development of a new measure because pooled norms are appropriate only when scores have comparable meaning across men and women. However, statistically significant mean differences alone do not justify separate norms. Before gender-stratified norms are established, measurement invariance should confirm comparable factor structure, item functioning, and score interpretation across gender groups, using a large representative sample (Hambleton et al., 2005; Millsap, 2011). Accordingly, the present analyses provide preliminary evidence regarding the potential relevance of gender-specific norms for the NBIM-Q.

Independent-samples *t* tests examined gender differences in the NBIM-Q total score and its four factors. Table 6 presents group means, standard deviations, 95% confidence intervals for mean differences, and Cohen's *d* values.

Table 6: Gender Comparisons of the Negative Beliefs about Inter-Caste Marriages Questionnaire Total Score and Its Factors (N = 316)

Scale	Male (n = 158)		Female (n = 158)		<i>t</i> (314)	<i>p</i>	95% CI		Cohen's <i>d</i>
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>			<i>LL</i>	<i>UL</i>	
NBIM-Q	44.41	11.53	47.73	11.45	-2.59	.010	-5.84	-0.80	-0.29
CP	14.99	4.17	15.63	4.36	-1.33	.184	-1.58	0.31	-0.15
SDI	14.42	4.50	15.91	4.36	-3.00	.003	-2.47	-0.51	-0.34
PI	8.46	2.61	9.11	2.54	-2.23	.027	-1.22	-0.08	-0.25
AD	6.54	2.01	7.08	2.02	-2.40	.017	-0.99	-0.10	-0.27

Note. NBIM-Q = Negative Beliefs about Inter-Caste Marriages Questionnaire, CP = Caste Prejudice, SDI = Social Disapproval, PI = Perceived Incompatibility, AD = Anticipated Difficulties.

Women reported significantly higher overall negative beliefs about inter-caste marriages than men, *t*(314) = -2.59, *p* = .010, 95% CI [-5.84, -0.80], *d* = -0.29. Although statistically significant, this difference represented a small effect, indicating substantial overlap between male and female scores. At the factor level, women scored significantly higher than men on Social Disapproval, *t*(314) = -3.00, *p* = .003, 95% CI [-2.47, -0.51], *d* = -0.34; Perceived Incompatibility, *t*(314) = -2.23, *p* = .027, 95% CI [-1.22, -0.08], *d* = -0.25; and Anticipated Difficulties, *t*(314) = -2.40, *p* = .017, 95% CI [-0.99, -0.10], *d* = -0.27. These effects were small in magnitude. No statistically significant gender difference was found for Caste Prejudice, *t*(314) = -1.33, *p* = .184, 95% CI [-1.58, 0.31], *d* = -0.15.

Given the five comparisons, findings were interpreted using a Bonferroni-adjusted threshold of *p* < .010. Only the NBIM-Q total score and Social Disapproval remained significant. Women reported modestly higher negative beliefs, particularly anticipated social disapproval; however, the small effect sizes do not support separate gender-specific norms. Pooled preliminary norms are therefore appropriate, pending measurement invariance testing and replication in a larger representative Pakistani sample.

Scoring and Quartile of NBIM-Q

The Negative Beliefs about Inter-Caste Marriages Questionnaire (NBIM-Q) was scored by summing responses to all 22 items, with higher scores indicating stronger negative beliefs about inter-caste marriages. All items were positively keyed; therefore, reverse scoring was unnecessary. As presented in Table 3, factor scores were calculated separately by summing final-version items 1–8 for Caste Prejudice, 9–15 for Social Disapproval, 16–19 for Perceived Incompatibility, and

20–22 for Anticipated Difficulties. The total score represented overall endorsement of negative beliefs, whereas factor scores indicated their strength within each domain.

Table 7: Final Factors, Item Retention, and Scoring Order of the Negative Beliefs about Inter-Caste Marriages Questionnaire (N = 316)

Factor No. and Label	No. of Items	Item No. in Initial 22-Item Version	Item No. in Final 22-Item Version
F1: Caste Prejudice (CP)	8	2, 5, 6, 11, 12, 13, 15, 17	1-8
F2: Social Disapproval (SDI)	7	1, 3, 4, 7, 8, 9, 18	9-15
F3: Perceived Incompatibility (PI)	4	10, 20, 21, 22	16-19
F4: Anticipated Difficulties (AD)	3	14, 16, 19	20-22

Note. Item numbers in the initial version refer to the original NBIM item labels (e.g., NBIM2, NBIM5). All items are positively keyed, with higher scores indicating stronger negative beliefs about inter-caste marriages. The total score is calculated by summing all 22 items, whereas factor scores are calculated by summing items within each factor

Sample-based quartile boundaries were established to provide preliminary reference values for interpreting scores relative to the distribution observed among the 316 participants. Such norm-referenced interpretation gives raw scores meaning through comparison with a reference sample (Kaplan & Saccuzzo, 2018). Table 6 presents the 25th, 50th, and 75th percentile boundaries and the corresponding category frequencies. Total scores of ≤ 38 , 39–46, 47–52, and ≥ 53 were classified as low, moderate, high, and very high, respectively. These categories included 84 (26.58%), 76 (24.05%), 78 (24.68%), and 78 (24.68%) participants. The corresponding factor boundaries were ≤ 11 , 12–14, 15, and ≥ 16 for Caste Prejudice; ≤ 12 , 13–15, 16–18, and ≥ 19 for Social Disapproval; ≤ 7 , 8–9, 10–11, and ≥ 12 for Perceived Incompatibility; and ≤ 5 , 6–7, 8, and ≥ 9 for Anticipated Difficulties. Unequal category frequencies reflected tied scores at the quartile boundaries.

Individual scores could consequently be interpreted by comparing the total and each factor score with their respective boundaries. For example, a total score of 50 indicated high overall endorsement of negative beliefs, while a Social Disapproval score of 19 indicated very high endorsement within that domain relative to the study sample. These boundaries supported descriptive quantification of relative belief strength, rather than establishing clinical severity or predicting marriage decisions. They therefore constituted provisional sample-based reference values, rather than population norms or validated diagnostic cutoffs. Continuous scores remained preferable for inferential analyses because categorisation can reduce statistical information (Altman & Royston, 2006). Overall, the quartile classifications provided an initial framework for interpreting the degree and pattern of negative beliefs about inter-caste marriages, pending replication in independent samples.

Table 8: Sample-Based Quartile Boundaries and Score Categories for the NBIM-Q Total Score and Factors (N = 316)

Quartiles	Severity Level of NBIM-Q
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Scale or factor	Range	25 th	50 th	75 th	Low f (%)	Moderate f (%)	High f (%)	Very high f (%)
NBIM-Q	22–73	38	46	52	≤ 38 84 (26.58)	39–46 76 (24.05)	47–52 78 (24.68)	≥ 53 78 (24.68)
Caste Prejudice (CP)	7–25	11	14	15	≤ 11 89 (28.16)	12–14 125 (39.56)	15 34 (10.76)	≥ 16 68 (21.52)
Social Disapproval (SDI)	7–27	12	15	18	≤ 12 86 (27.22)	13–15 93 (29.43)	16–18 68 (21.52)	≥ 19 69 (21.84)
Perceived Incompatibility (PI)	4–15	7	9	11	≤ 7 86 (27.22)	8–9 107 (33.86)	10–11 68 (21.52)	≥ 12 55 (17.41)
Anticipated Difficulties (AD)	3–12	5	7	8	≤ 5 83 (26.27)	6–7 105 (33.23)	8 59 (18.67)	≥ 9 69 (21.84)

Note. NBIM-Q = Negative Beliefs about Inter-Caste Marriages Questionnaire; f = frequency. Each category cell shows the score boundary followed by frequency (percentage). Percentages are based on N = 316. Categories are sample-based and are not validated clinical severity cutoffs

Discussion

The present study aimed to develop the Negative Beliefs about Inter-Caste Marriages Questionnaire (NBIM-Q), examine its exploratory structure and internal consistency, and investigate gender differences. Qualitative elicitation, expert review, and pilot testing produced 22 items, subsequently examined in 316 participants. Principal component analysis (PCA) identified four interpretable components, Caste Prejudice, Social Disapproval, Perceived Incompatibility, and Anticipated Difficulties, accounting for 60.12% of total variance. Primary loadings ranged from .50 to .79. These findings provide preliminary evidence of an organised response structure, consistent with an initial development study rather than completed validation (Boateng et al., 2018).

Internal consistency was .93 for the total score and .73–.87 for the subscales. Inter-subscale correlations of .54–.69 suggested related domains, while total–subscale correlations partly reflected shared items. Women scored higher overall, with a small effect (Cohen’s d = –0.29, calculated as men minus women); the largest gender difference concerned Social Disapproval (Cohen’s d = –0.34). Caste Prejudice did not differ significantly. Social Disapproval remained significant after correction for five comparisons, whereas the total-score result was at the rounded significance boundary. Quartile categories supplied provisional descriptive reference values rather than diagnostic thresholds. Interpretation therefore requires attention to effect magnitude and uncertainty alongside statistical significance (Lakens, 2013).

The questionnaire extends Pakistani research linking caste-based endogamy with social pressure and anticipated social and economic consequences, rather than introducing these concerns for the first time (Safdar et al., 2022). Its proposed contribution is a concise, locally developed measure distinguishing group evaluation, expected rejection, perceived incompatibility, and anticipated relational difficulties. This organisation may clarify the different concerns underlying unfavourable views of inter-caste marriage. However, its incremental contribution over existing

endogamy measures remains untested because no direct comparison or external validity assessment was conducted (Boateng et al., 2018; Safdar et al., 2022).

The Positive and Negative Beliefs about Love Marriage Questionnaire assesses favorable and unfavorable beliefs about self-selected marriage, whereas the Negative and Positive Beliefs about Arranged Marriage Questionnaire addresses beliefs about arranged unions (Kanwal et al., 2025; Shehbaz et al., 2025). The NBIM-Q instead concerns crossing inherited caste boundaries, which is conceptually separate from how partners are selected. Its four components describe negative belief content, rather than contrasting positive and negative evaluations. Notably, Kanwal et al. (2025) found no significant gender difference in negative love-marriage beliefs, cautioning against interpreting the present difference as a general female tendency toward negative marital beliefs. These comparisons concern content and published findings; associations between the questionnaires remain untested.

The NBIM-Q also differs from broader cognitive measures. The Brief Negative Core Beliefs Inventory evaluates general negative core beliefs, while the Brief Core Schema Scales assess evaluations of self and others (Ahmad et al., 2026; Fowler et al., 2006). Their reported relevance to psychological symptoms does not establish an association between caste-related marital beliefs and distress. Neither core-belief measures nor symptom measures were administered here. Future research should assess both to determine whether the NBIM-Q captures distinctive marital concerns beyond general negative cognition and distress (Boateng et al., 2018).

The component content is compatible with social representations theory, which situates shared judgements within socially communicated meanings (Moscovici, 1988). Applied here, beliefs about lineage, reputation, and compatibility may express culturally available interpretations of acceptable marriage, consistent with Pakistani research on caste-based endogamy (Safdar et al., 2022). This theoretical application does not establish how representations develop or influence behaviour. Moreover, caste-inferiority items express evaluative prejudice, whereas anticipated rejection concerns expected consequences. Their coexistence indicates content broader than negative outcome expectations alone. The theory of planned behavior distinguishes beliefs, attitudes, perceived norms, and control, making their empirical separation important for subsequent validation (Ajzen, 2020).

Women's higher scores cannot establish universal female emotionality or greater psychological disturbance. One plausible explanation is heightened anticipation of consequences from losing family acceptance or support. Rural Pakistani ethnography identifies constraints on women alongside perceived security in familiar kinship arrangements, although consanguineous marriage is distinct from caste endogamy (Agha, 2016). The larger Social Disapproval difference is consistent with this contextual interpretation, but decision-making authority, dependence, distress, and exposure to sanctions were not measured. Men's greater control consequently remains an untested explanation. A modest sample can limit precision and power, but does not itself explain a small standardised effect, which expresses the observed difference relative to within-group variability (Lakens, 2013).

Limitations

Several limitations qualify these findings. The comparatively modest, purposively recruited educational sample, predominantly unmarried, limits generalization. Quantitative evidence came from one cross-sectional sample, without independent structural confirmation, test-retest reliability, external validity, or prediction of marriage decisions (Boateng et al., 2018). PCA provided interpretable components for initial data reduction; however, theoretical meaningfulness does not establish latent factors or resolve the limitations of orthogonal Varimax rotation when subscale scores correlate substantially. Common-factor extraction with oblique rotation, parallel analysis, and independent confirmatory testing would strengthen structural evaluation (Fabrigar et al., 1999). Other concerns include reported cross-loadings, possible socially desirable responding, uniformly keyed items, and untested measurement invariance across gender and administration modes.

The principal implication is a provisional framework for studying specific sources of opposition to inter-caste marriage. Following further validation, domain scores could inform research on family acceptance and guide culturally sensitive conversations about prejudice, anticipated sanctions, and compatibility concerns. Such use should distinguish personal endorsement from awareness of social constraints, and respect individual choice rather than prescribe a marriage arrangement (Ajzen, 2020). Quartile categories indicate relative endorsement within this sample; they should not determine clinical need, individual suitability for marriage, or intervention eligibility (Boateng et al., 2018).

Conclusion

In conclusion, the NBIM-Q showed promising internal consistency and an interpretable preliminary component structure. Its potential contribution is to organise caste-related marital concerns into distinguishable, culturally relevant domains. Independent replication, stronger structural analysis, and direct comparisons with marriage-belief, core-belief, and distress measures are needed to establish its specificity and practical utility (Boateng et al., 2018).

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Supplement

مختلف ذاتوں کے درمیان شادی سے متعلق عقائد کا سوال نامہ

ہدایات: یہ سوال نامہ مختلف ذاتوں کے درمیان شادی سے متعلق آپ کے عقائد جاننے کے لیے تیار کیا گیا ہے۔ ہر بیان کو غور سے پڑھیں اور ایسی شادی کے بارے میں اپنی ذاتی رائے کے مطابق جواب دیں۔ ہر بیان کے سامنے صرف ایک خانے میں نشان (✓) لگائیں۔ کوئی جواب درست یا غلط نہیں ہے۔ براہ کرم تمام بیانات کے جواب دیں۔

جوابی پیمانہ: 1 = سخت اختلاف، 2 = اختلاف، 3 = اتفاق، 4 = مکمل اتفاق۔

نمبر	بیان	سخت	اختلاف	اختلاف	اتفاق	مکمل اتفاق
1	دوسری ذات والے ہم سے کمتر ہوتے ہیں۔	1	1	2	3	4
2	صرف اپنی برادری ہی عزت زیادہ کرتی ہے۔	1	1	2	3	4
3	جائیداد غیروں میں تقسیم ہو جاتی ہے۔	1	1	2	3	4
4	دوسری ذات کے لوگ ہمارے برابر نہیں ہوتے۔	1	1	2	3	4
5	دوسری ذات کے لوگ بے اصول ہوتے ہیں۔	1	1	2	3	4
6	دوسری ذات کے لوگ ایماندار نہیں ہوتے۔	1	1	2	3	4
7	عزت دار لوگ برادری سے باہر شادی نہیں کرتے۔	1	1	2	3	4

4	3	2	1	8	ہماری نسل کا معاملہ ہے۔
4	3	2	1	9	برادری والے برا بھلا کہیں گے۔
4	3	2	1	10	ہمارا رکھ رکھاؤ مختلف ہے۔
4	3	2	1	11	ہمارے خاندان میں ایسا کبھی نہیں ہوا۔
4	3	2	1	12	ہماری روایات کو نقصان پہنچے گا۔
4	3	2	1	13	خاندان میں رسوائی ہوگی۔
4	3	2	1	14	ہمارا نام بدنام ہوگا۔
4	3	2	1	15	معاشرہ قبول نہیں کرے گا۔
4	3	2	1	16	دوسری ذات کے لوگوں پر اعتبار نہیں کیا جا سکتا۔
4	3	2	1	17	دوسری ذات کے رسم و رواج کو سمجھنے میں مشکل ہوتی ہے۔
4	3	2	1	18	غیروں میں کبھی سوچ نہیں مل سکتی۔
4	3	2	1	19	دوسری ذات کے لوگوں کا مزاج مختلف ہوتا ہے۔
4	3	2	1	20	بچوں کی پرورش میں مشکل کا سامنا کرنا پڑتا ہے۔
4	3	2	1	21	مختلف ذاتوں سے تعلق رکھنے والے ایک دوسرے سے مقابلہ شروع کر دیتے ہیں۔
4	3	2	1	22	رسم و رواج میں فرق کی وجہ سے تنازعات بڑھ جاتے ہیں۔