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THE EFFECT OF EARLY MARRIAGE AND MARITAL STRESS AMONG UNIVERSITY STUDENTS IN USIM

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Abstract

This study aims to identify the effect of early marriage with marital stress among university students in USIM. Objectives of this study were to determine the effect of early marriage with marital stress among students in USIM, to investigate how the marriage couple students cope with the stress and, to determine the relationship between stress and marriage satisfaction. This research used Stress Scale (PSS) to measure the level of stress and Marital Satisfaction Scale (MSS) to measure marriage satisfaction. An interview also being used in this study in order to determine effect of early marriage with marital stress among students in USIM. The data were obtained, analysed using Statistical Package for the Social Sciences (SPSS) Statistics Version 25.0 software that involved descriptive statistics analysis, Pallant scale, and Pearson correlation coefficient. The findings of the study indicate that the stress and marriage satisfaction of the respondents are at a moderate level, besides, these two variables have a very strong significance correlation within positive direction ($r = 0.61$, $p < 0.01$). Interview result demonstrated that the effects of early marriage put stress on the marriage relationship and coupled with other factors such as family member intervention, financial problems, and commitment of study.

Keywords: stress, marital stress, marital satisfaction, early marriage.

INTRODUCTION

One of life's most stressful events is marriage and some of them manage to uphold their marriage until old and some of them ended up with divorce. Even for those marriages that do not end in divorce, many are characterized by unhappiness. For example, it has been estimated that approximately 20 per cent of all married couples experience marital distress at any given time. Despite the risk associated with marriage, almost 90 per cent of the population chooses to marry at least once, and

nearly 75 per cent of divorced individuals choose to remarry. Therefore, understanding marital distress and its consequences, and developing effective marital therapy treatment programs, have been a major focus of individuals in the field of mental health.

In this age, early marriages have become trends towards young people. This is because today, many young people already have their own job or their money saving and are able to bear their own families. However, when these young people get married early, there are many disadvantages that often happen in their lives. There are some of the disadvantages that happen in the young married couples. The financial problem is one the most critical problems that early married couple face. It is stated in the Department of Statistic Malaysia itself that the economy in Malaysia is going downhill and led to it may be impossible for young people to support their family needs in this economy. Other than that, new partners are typically unaccountable because from a very young age responsibility needs to be shouldered. One has to take on the duties of the home, take care of issues for the child and so on. In case the couple is living alone, so that there is no adult to direct or help out. This would make early marriage couple life more stressful and challenging that may lead to negative consequences.

Marital stress is the strongest stressors that negatively affect the marital satisfaction. From vulnerability stress adaptation (VSA) model perspective life stressors as stressful events are a predictor of the couple's marital quality outcomes. A stressful event refers to situations or events that have the potential to evoke emotional reactions in individuals, both positive and negative in nature. Studies have found that the different adjustment problems that couples confront increases the tension and stresses that the spouses face in their marital relationship, which decreases marital satisfaction and causes a tendency for divorce couples.

Moreover, previous research has studied the impact of academic stress on marital satisfaction through different samples. The results indicate that academic stress negatively impacts marital dyads. Using a college sample of young adults, Skowron, Wester, and it is reported that academic and financial stress have a direct influence on a couple's adjustments. On the other hand, the results of existing research highlighted the negative relationship between acculturative stress and marital satisfaction, suggesting that acculturative stress decreases marital satisfaction. This means that the higher the level of acculturative stress, the lower the level of marital satisfaction. Hence, to understand the effect of stress on married students, one should first understand the stressors that they encounter during their study as well as stressors that impact their marriage.

This study was carried out to identify the association of early marriage among student's male and female at Faculty of Leadership and Management in University Sains Islam Malaysia (USIM) with marital stress.

Problem Statement

According to Department of Statistics Malaysia, Official Portal in 2019 divorces rise 0.1 per cent to 50,356 in 2018. For Muslims, this increased 1.4 per cent to reach 39,809 in 2017 which is equivalent to a marriage breaking down every 10 minutes. Unlike marriages, girls aged 16 and older as well as women were marginally more likely to be divorced than men aged 18 and above, at 6.9 per cent to 6.5 per cent, respectively. The number of Muslim divorces recorded in 2018 was 40,269, increased 1.4 per cent as compared to 39,709 (2017). Statistics from JAKIM show that Johor was in second place from 2015 until 2017 in divorce rates among Muslims couples with 4588 cases and the first place is Selangor with 8721 cases. Based on Department of Statistics Malaysia, Official Portal, 2018, the highest number of marriages in 2017 is at age 25 years old until 29 years old and the highest divorce cases is at age 30 years old until 34 years old which is among early marriage couples that have been married less than 10 years.

The trivial reasons given for divorce are 35.3 per cent incompatibility, 20.2 per cent adultery, 14.1 per cent irresponsible husband, 7.3 per cent involvement from in-laws, 5.0percent financial problems, and 18.1 per cent other reasons that be stressor of marriage. There are a few problems a couple can face when marriage happens at an early age, such as financial issues. Early marriage occurs between the age of 16 years to the age of 25 years, which means that an individual does not yet have a strong financial to actually create a family. Perhaps they are either studying or working in part-time jobs and the income they have earned will not be enough for them to help their families. Thus, it is impossible to the early marriage couple support their family. Due to all the stressful issues that early marriage couple faced, divorce is more likely to arise because there were many issues that young adults could not manage in a responsible and matured way. In this degree, they choose to divorce to settle up their problems as a solution.

This data also show that researcher really needs to explore more how stress can affect the marriage relationship especially among early marriage couple students. This is because, the number of divorce cases among early marriage couple are high rather

than other marriage couple. Most of the new couples that have been divorced is not less than under five years. In addition, based on previous literature, most of the causes of the divorce is due to stress, financial problems, no understanding between couples anymore, appear of third person, and other several factors. Besides, stress can also come from problems at work or with family and or friends, couple's issues, such as an argument, differences in wants or needs, or feeling neglected that carry over into divorce in marriage life. High levels of stress from outside sources often interfere with a couple's ability to communicate effectively, connect emotionally, and manage conflict in their relationship. Moreover, researcher want to addressing how early marriage couples adapt to stress is imperative for understanding marital development and cope with the stressful issues.

Research Objectives

The following research objectives in this study provide a clear direction. The scope in this study will be define through the research objectives. This process is dependent on the research objectives and are carried out accordance to it. The first one is to determine effect of early marriage with marital stress among students in USIM. Then, to investigate how the marriage couple students, cope with the stress. Lastly, to determine the relationship between stress and marriage satisfaction.

Stress

According to Cambridge dictionary, stress means a great worry caused by a difficult situation or something that causes this situation. Based on oxford dictionary, stress is a state of mental or emotional strain or tension resulting from adverse or demanding circumstances. In biology perspectives, stress is a psychological disturbance or damage caused to an organism by adverse circumstances. Based on medical or biological context, stress is a physical, mental, or emotional factor that causes bodily or mental tension. Stress was defined as a state of tension experienced by individuals facing extraordinary demands, constraints, or opportunities. In addition, it is a concept as a person's adaptive response to a stimulus that places excessive psychological and physical demands on the person. This definition implies two components which are the notion of adaptation that means the people adapt to stressful circumstances in any of several different ways and the role of the stimulus that generally called a stressor that induces stress. Stresses can be external which are from environment, psychological, and social situation or it can be internal that include illness and from

medical procedure. Psychological stress is a popular term denoting processes believed to contribute to a variety of mental and physical condition. A useful way to conceptualize stress is to view it as a process whereby an individual perceives and responds to events that appraises as overwhelming or threatening to his well-being.

Marital Stress

Marital distress is a common phenomenon occurring in a relationship marked by emotional distress, conflict, and other problems within a marriage, is different from normal highs and lows. Frequent arguments that don't get resolved, the loss of good feelings, and the disappearance of friendship, sex and vitality are other signs that a marriage is distressed. Marital distress has powerful effects on the partners that often leading to great sadness, worry, a high level of tension, anxiety, and depression. Marital stress is specifically defined as a condition of negative effects, such as frustration and anxiety which is the results from aspects of the marriage. Marital distress was associated with a broad-band classification of anxiety, mood, and substance use disorders and the all narrow-band classifications of specific disorders except for panic disorder, with the strongest associations obtained between marital distress and bipolar disorder, alcohol use disorders, and generalized anxiety disorder. Stress is a response syndrome of negative affects resulting from aspects of a marriage and mediated by the perception that the demands constitute a threat to self-esteem and coping mechanisms activated to reduce the perceived threat. It was reported that the relationship between gender and stress is complex and varied and that women are more affected by stress than men. Hence, individuals who feel distressed within their marriage are unsatisfied or discontent with their marriage overall. However, negative aspects of relationships also tend to be more highly associated with marital longevity as well as with psychological and physical well-being than do the positive aspects of relationships. The emergent distress model presumes that the ways in which couples resolve their differences are the key factors in determining marital success versus failure. Moreover, couples with a high level of mutual marital satisfaction have lower stress level, higher level of life happiness and a higher level of endurance to cope with adverse living conditions.

Hypothesis

The research hypothesis was constructed to identify the relationship of early marriage with marital stress among university students in USIM. Building on the theoretical

models suggested by Karney and Bradbury (1997) and the empirical literature on life stressors, and marital satisfaction, the following hypotheses were tested.

Hypothesis 1: There is no significant between the level of stress and early marriage couple students.

Hypothesis 2: There is no correlation between stress and marriage satisfaction.

LITERATURE REVIEW

Based on medical or biological context, stress is a physical, mental, or emotional factor that causes bodily or mental tension. Stresses can be external which are from environment, psychological, and social situation or it can be internal that include illness and from medical procedure. Psychological stress is a popular term denoting processes believed to contribute to a variety of mental and physical condition. There are three perspectives to define and studying psychological stress are reviewed with respect to their history, development, and current status. Other than that, stress can influence the course of many medical conditions including psychological conditions such as depression, anxiety and include high blood pressure, poor healing, irritable bowel syndrome, and many other conditions. Meanwhile, in psychology, stress is a feeling of emotional strain and pressure. A useful way to conceptualize stress is to view it as a process whereby an individual perceives and responds to events that appraises as overwhelming or threatening to his well-being.

Marital distress is a common phenomenon occurring in a relationship marked by emotional distress, conflict, and other problems within a marriage, is different from normal highs and lows. Frequent arguments that don't get resolved, the loss of good feelings, and the disappearance of friendship, sex and vitality are other signs that a marriage is distressed. Marital distress has powerful effects on the partners that often leading to great sadness, worry, a high level of tension, anxiety, and depression. Marital stress is specifically defined as a condition of negative effects, such as frustration and anxiety which is the results from aspects of the marriage. Stress is a response syndrome of negative affects resulting from aspects of a marriage and mediated by the perception that the demands constitute a threat to self-esteem and coping mechanisms activated to reduce the perceived threat. It was reported that the relationship between gender and stress is complex and varied and that women are

more affected by stress than men. Hence, individuals who feel distressed within their marriage are unsatisfied or discontent with their marriage overall.

Cognitive Behaviour Therapy (CBT)

Cognitive Behavioural Therapy (CBT) was developed by Aaron T. Beck in 1960. Cognitive behavioural therapy (CBT) is a form of talking therapy which can be used to treat people with a wide range of mental health problems that based on idea of cognition, emotion, and behaviour, all interact together. This approach is characterized by short-term and problem-focused cognitive behavioural intervention strategies that are retrieved from science and cognitive and learning theories. Cognitive Behaviour Therapists usually focus more on the current situation and its solution rather than the past. This CBT concentrate on a person's views and beliefs about their life and not on personality traits. These aims are achieved through the investigation and application of behavioural, cognitive, and other evidence-based principles to assessment, prevention, and treatment. Unlike other forms of behaviour therapies, cognitive behavioural methods directly deal with thoughts and feelings that are obviously significant in all psychological disorders.

Cognitive Behavioural Therapy (CBT) can also be used in couple therapy to help partners change their behaviour in ways that are beneficial to the relationship where couples' therapists use is this technique in special ways that apply specifically to couples. Moreover, this approach helps to promote and maintain good physical and mental feelings between the couples. In addition, cognitive behavioural therapy can be used effectively to deal with a variety of personal and relationship issues. In couples' therapy, alongside communication and assertiveness training usually being used. Previously, it was shown that cognitive behavioural marital consultation can affect the quality of the individuals' marriage. Cognitive Behaviour Therapy offers nine systematic tools and techniques that suitable for couples' therapy because many couples find they need or want to change their thoughts, behaviours, and feelings in order to build a stronger relationship.

Orientation of Cognitive Behavioural Therapy (CBT) for couple are include identifying what's good in their relationship, identifying problem situations, thoughts, feelings, and behaviours, identifying avoidance and escape behaviours, identifying automatic thoughts that response to a trigger, and identifying shared and different core beliefs. The three distinct entities also need to be considered throughout the

therapeutic process for couple's therapy which are the couple as two distinct individuals, the couple as a unique entity, and the therapist as facilitator. Setting goals for Cognitive Behaviour Therapy (CBT) is a systematic process that need to include three factors which are they need to be observable, measurable, and achievable.

Although there are a number of treatment programs for unhappily married couples, the most widely researched form of treatment for marital distress is behavioural marital therapy. There are several general goals of this approach to marital therapy. First, spouses are taught how to identify and increase the number of caring behaviours they do for one another. Second, they are taught specific communication skills in order to improve the quality of their communication. Improving communication often produces greater emotional closeness and intimacy in the marriage. Third, spouses are taught problem-solving skills so that they can successfully resolve problems in their relationship without getting into destructive arguments. Finally, they are taught how to improve the quality of their sexual relationship through sexual enhancement, as well as how to identify and modify unrealistic beliefs that may be contributing to their unhappiness. Hence, the quality of marital relations and the level of happiness depend on how wife and husband interact with each other and cope with stressful situations of life.

Islamic Perspective

The Holy Qur'an stresses upon the people to marry as it is the most effective means whereby one can lead a virtuous life free from immorality and emotional inhibition. Marriage empowers spiritual dimension by protecting human dignity from lust and evil. Allah described marriage in the most moving and eloquent terms, this eternal, natural relationship between man and woman, which is filled with security, love, understanding and compassion very differently in the Holy Quran which is,

*“. . . He created for you mates from among yourselves, that ye may dwell in tranquillity with them, and He has put love and mercy between your (hearts) . . .
"(30:21).*

Marriage is also an important part of the Sunnah. The Prophet of Allah (May Allah bless him and grant him peace) has also said as narrated by Ibn Mas'ud (May Allah be pleased with him),

“Young men, those of you who can support a wife should marry, for it keeps you from looking at non permissible females and protects you from immorality. However, those who cannot should devote themselves to fasting, for it is a means of suppressing sexual desire.” (Bukhari and Muslim)

In Islam, the most basic and essential attribute of a Muslim marriage is the common faith that binds the couple. For example, as the Prophet Muhammad (peace and blessings be upon him) said, that when a husband feeds his wife, he gets a reward for this act and Allah increases the bond of love between them. So, when we love each other for the sake of Allah we actually increase our faith. Besides, one of the main components of a happy marriage is that the spouses are able to forgive, that they do not hold grudges or act judgmental towards each other. For instance, when the Prophet Muhammad asked his Companions:

“do you wish that Allah should forgive you” they said, of course O Prophet of Allah. He responded, “then forgive each other”.

Good marriages require patience, kindness, humility, sacrifice, empathy, love, understanding, forgiveness, and hard work (Ibrahim Bowers, 2020).

Marital conflict is one of those phenomena that makes you or breaks you. Besides, marital conflict also has the ability to destroy a couple and thrust them into a divorce. Allah created this relationship that is destined for conflict for a reason. Allah says about Himself that He creates nothing without a purpose in Quran which is,

“The ones who remember Allah [with reverence] while standing, and while sitting, and while lying on their sides; and who reflect on the creation of the heavens and the earth, [saying]: Our Lord! You have not created [all] this in vain. Highly exalted are You [far above all]! So save us from the torment of the Fire [of Hell]” (Surah Al Imran, 3:191).

In accordance, there are three steps to emotional health in relationships based on Islamic view (Olivia Kompier, 2017). The first behavioural change to make in this kind of conflict is to cease and desist with the excessive focus on our spouse and commence with a steady self-examination of our own behaviour. Secondly, communicate with your spouse about their side of the problem with calm, honest and tactful. Thirdly, calmly receive whatever spouse tells their side of the problem and

listen open-heartedly. Every person should contribute their best self to their marriage all the time, whatever their spouse chooses. That is truly marriage in the religion of Islam, for a people who give their selves out of faith, rather than just returning whatever they get.

According to the analysis of the verses of Quran and Islamic traditions, stress management strategies are divided into four general methods: cognitive, behavioural, emotional and multiple-way strategies. Each of these methods includes more detailed indicators. Among the cognitive methods: belief in the wisdom of Allah and having stability with insight. Among behavioural methods or strategies: patience, praying, repentance, forgiveness, reading the Quran and being obedient to the commands of Allah in the Quran. Among emotional strategies: fear of Allah, humbleness before Allah, having hope when involvement and among the multi-way methods: stress management and the strategies to trust in Allah, remembrance of Allah, virtue, praying and charity. Those are respectively the best strategies for stress management.

Many psychologists have confirmed the healing role of religion and spirituality and its impact on mental health. Religion and the need to worship Allah is an expression of the human necessity for perfection and escape from duality. Religious beliefs can prevent many mental illnesses. The negative forms of spiritual overcoming such as spiritual dissatisfaction and displeasure are associated with higher stress but the positive forms of spiritual overcoming such as spiritual protection are associated with lower stress. In the field of religious and monotheistic knowledge, the range of needs has been extended from the man and its relationships with himself and others through the extent of Allah and the universe.

Accordingly, in the context of Islamic teachings, there are many mentioned ways to deal with stress and coping with hard times in the verses of Quran. Four major factors to prevent and reduce mental stress are faith in Allah, faith in the hereafter, righteous deeds, and forgiveness. Faith in Allah is the most original and most fundamental concept underlying throughout life and thought which is required for both knowledge and wisdom. Faith in Hereafter is in the sense of the eternal nature of man and his return to Allah. Good and righteous deeds have extensive concepts and aspects and are totally good, useful, valuable and ethical deeds. Forgiveness and charity are considered as valuable practices which are included in all psychological effects

associated with good deeds. In addition, The Quran prescribes a variety method for dealing with stress and life problem. Muslims are effectively taught to follow in the footsteps of Prophet Muhammad, in the manner through which he endured stress, handled life difficulties, or solved daily life problem.

“Indeed, those who have said, “Our Lord is Allah” and then remained on a right course – the angels will descend upon them, [saying]. “Do not fear and do not grieve but receive good tidings of Paradise, which you were promised” (Quran 41:30)

Hence, the World Health Organization has considered health with different physical, psychological, social and spiritual aspects.

METHODOLOGY

The methodology that researcher used is mixed method research. Mixed method research is focused on collecting, analysing, and mixing both quantitative and qualitative data in a single study or series of studies. Its central premise is that the use of quantitative and qualitative approaches, in combination, provides a better understanding of research problems than either approach alone. Besides, this methodology will mix two forms of data in a different way yet, give priority to one or both forms of data.

The research that will be conducted is quantitative method by using correlational design and descriptive survey research design. Basically, this was a correlational research to find out the relationship between stress and early marriage couple students. Descriptive survey design was selected for this study in the light of the objectives of the study by distribute questionnaire to samples. Correlational research is a type of non-experimental research method, in which a researcher measures two variables, understands and assesses the statistical relationship between them with no influence from any extraneous variable. Correlational design aims to find out whether there is either positive correlation, negative correlation, or no correlation which is there is no apparent relationship between the variables. The main purpose of this research is to investigate whether there is any correlation between the two variables in this research which as stress as a dependent variable (DV) and early marriage couple students as an independent variable (IV). The degree of correlation between two variables is classified in the form of correlation coefficient. Pilot test also conducted and used in order to measure the reliability and validity of the instruments in this research.

Qualitative research is primarily exploratory research. It helps to develop ideas or hypotheses for potential quantitative research. Qualitative research is also used to uncover trends in thought and opinions and dive deeper in problem. The collection data methods vary using unstructured or semi-structured techniques include individual interview, observation, and group discussion. In this research, an interview of open questions with the early marriage couple students in USIM will be conducted in order to determine research question. The purpose of using the qualitative method is due to curiosity to explore more about how the early marriage couple students cope with the stress and to collect more data from the participants. Hence, the research design that will be used in this study is mixed method research design.

Population and Sample

According to Webster (1985), the sample is a set of selected respondents of larger populations for research. A population is a group of potential participants to whom researcher want to generalize the results of a study. Faculty of Leadership and Management has been chosen for this study for convenience since this population of interest is most accessible to the researcher. The researcher uses random sampling to conduct randomized select participants from the population. Participants selected were 50 married students which consist of 15 male and 35 females from Faculty of Leadership and Management that were married in a period of 4 years below and are currently studying at the university or waiting for graduation. For the sample selection in this study, there will be only one faculty from eight faculties in USIM which is Faculty of Leadership and Management to be focussing. Accordance with the title of this research, the level of stress among marriage couple students in USIM, only choose 50 students that have been married which are from Faculty of Leadership and Management for the quantitative research while 5 participants volunteer to be interview for qualitative research. There is no age limit because the researcher only focusing on marital status of the sample which is has been married.

Data Collection and Procedure

Participation was voluntary and an informed consent was obtained from the participants who met the inclusion criteria. The couples received a telephone call or WhatsApp in which the researcher was explained and in which they were asked to participate for this study. The couples, who agreed to participate, were invited to do an online interview and answering a questionnaire that have been given by researcher

that will be conducted through the phone. A booklet consisting of demographic form, perceived stress scale inventory and marital satisfaction scale questioner was distributed to 50 participants among early marriage students.

The interviews were conducted in English or Malay depending on participant's preferences around 20-30 minutes to answer the question in interview session. In addition, they need to filled out the questionnaires independently that took approximately 20-30 minutes for each questionnaire to complete and no time limits were given for completion of the test. Furthermore, the confidentiality of their responses was stressed. At the end of the testing phase, scoring and analysis of data were carried out. Hence, that the procedure in this research to collect data.

Instruments

The first psychometric tool that used for the data collection is Perceived Stress Scale (PSS) that has been developed by Sheldon Cohen in 1983. Perceived Stress Scale (PSS) had been developed to measure the perception of the stressful experiences that proven to be valid and reliable. In addition, it is also one of the instruments that can help to measure level of stress of an individual other than Depression, Anxiety, and Stress (DASS), and so on. In this instrument, the respondent will be asked to rate the frequency of their feelings and thoughts associated with events and situations that occur over the previous month. Perceived Stress Scale (PSS) consisted 10 items with the 4 Likert scales which are 0-never, 1-almost never, 2-sometimes, 3-fairly often and 4-very often. Sample questions include: In the last month, how often have you felt confident about your ability to handle your personal problems; in the last month, how often have you felt that you were unable to control the 21 important things in your life; and in the last month, how often have you felt nervous and "stressed"? Four items are reverse-scored, and the total score is determined by summing all 10 items. Internal consistency of the measure was determined by Cronbach's alpha to be 0.88. Thus, this instrument used to measure the dependent variable (DV) in this research which is level of stress among marriage couple students in USIM.

The second instrument for this research is Marital Satisfaction Scale (MSS) was developed by J. Roach, Larry P. Frazier and Sharon R. Bowden in 1981. The MSS was designed to assess one's level of satisfaction toward his or her own marriage. Marital Satisfaction Scale (MSS) consist 48 items in total with the 5 Likert scale which are 1-strongly agree, 2-agree, 3-natural (undecided), 4-disagree, and 5-strongly disagree. Marital satisfaction was defined as an attitude of greater or lesser favourability toward one's own marital relationship. Measurement of the perception of one's marriage by means of an attitude scale was the focus of the effort. Design

objectives for developing the measure were to generate a new set of items, to utilize a single-item style with an easy scoring system, to guard against contamination by marital conventionalization and social desirability, and to provide items which could reflect attitudinal change likely to occur as a result of marital intervention. Research results indicate that the instrument has very high internal consistency, sufficient test-retest reliability and validity, and a low degree of contamination with social desirability.

Pilot Test

A pilot test had been conducted to students who already married from Faculty Leadership and Management in University Sains Islam Malaysia (USIM). Total of students that has been choose for this pilot test from Faculty Leadership and Management is 5 early marriage students. There is no specific gender of the students for this pilot test which means it can either be male or female participants and no specific age required in this research. Pilot test were done on last week in July 2020. This pilot test uses the instrument that has been transform to google form format in order to make it easier to distribute to participants through Whats App or Email and it will help participant to be easier to answer. The word 'pilot test' applies to mini versions of a full-scale project that also called 'feasibility' trials, as well as the basic presenting of a particular research instrument such as questionnaire or schedule of interviews.

According to Hassan, Z. A. (2006) a pilot study also can be defined as a 'small study to test research protocols, data collection instruments, sample recruitment strategies, and other research techniques in preparation for a larger study. Pilot test is one of the essential and critical stages in a research project. By conducting pilot test, it can help researcher to identify potential problem areas and deficiencies in the research instruments and protocol prior to implementation during the full study. Besides, the pilot test was conducted to test the validity and reliability of the research tool that used for this research. Reliability in quantitative research refers to two situations which is the consistency of measure and the stability of measure at all the times. Cronbach's Alpha value of .7 and above is good (Pallant, 2013). The results of the pilot study conducted by the researcher showed that the two questionnaires used have a high reliability.

The findings from the pilot test show that all items in Perceived Stress Scale (PSS) with .743 and Marital Satisfaction Scale (MSS) with .725 have a high reliability value and the total reliability for both instruments also indicate high reliability value which is .823. Hence, these means that both of the instrument can be used in this research study.

RESEARCH FINDING AND DISCUSSION

Section A: Demographic Background

In the research, respondent male and female were chosen to answer the questionnaire where they had married during their study. The participant of the respondents for this research is voluntarily. Referring to table 1, there are 30 percent of male and 70 percent of female respondents respectively which consist of 15 male and 35 female of student marriage.

Table 1: Gender of Respondent

NO	GENDER	QUANTITY
1	Male	15
2	Female	35
3	Total	50

There are 2 stage of age. Firstly is 22 years old until 24 years old and secondly is 25 years old until 27 years old. For the first stage of age which involve 40 respondents with 80 percent. For the other stage of couple's age which is 10 respondents with 20 percent. The frequency of couple's age. There are 2 stage of age. Firstly is 22 years old until 24 years old and secondly is 25 years old until 27 years old. For the first stage of age which involve 40 respondents with 80 percent. For the other stage of couple's age which is 10 respondents with 20 percent.

Table 2: The Age of Respondent

AGE	FREQUENCY	PERCENT
22 – 24 years old	40	80percent
25 – 27 years old	10	20percent
Total	50	100percent

There are 3 different period of marriage among marriage couple which consist of less than 1 year, 1 – 2 years and 3 – 4 years of marriage. There are about 20 respondents that married in a period less than 1 year with 40 percent, 25 respondents that married in a period of 1 – 2 years with 50 percent and 5 respondents that married in a period of 3 – 4 years with 5 percent.

Table 3: Respondent's Period of Marriage

PERIOD	FREQUENCY	PERCENT
Less than 1 year	20	40percent
1 – 2 years	25	50percent
3 – 4 years	5	10percent
Total	50	100percent

The frequency for income of married couple. There are 4 level of income which are less than RM1,000, between RM1,000 and RM2,000, between RM2,000 and RM4,000 and more than RM4,000. The highest level is less than RM1,000 which is 40 percent, then follow up by between RM1,000 and RM2,000 with 30 percent, after that more than RM4,000 with 20 percent and lastly between RM2,000 and RM4,000 with 10 percent.

Table 4: Couple’s Monthly Income

PERIOD	FREQUENCY	PERCENT
Less than RM1,000	20	40percent
RM1,000 – RM2,000	15	30percent
RM2,000 – RM4,000	5	10percent
More than RM4,000	10	20percent
Total	50	100percent

Section B: Descriptive Analysis

Descriptive Statistics: level of perceived stress and marital satisfaction

Table 5: The Mean and Standard Deviation or Perceived Stress Scale and Marital Satisfaction Scale.

	Mean	Std. Deviation	N
PSS	2.6000	.58379	50
MSS	3.2458	.17476	50

Table 5 represent the descriptive statistic for Perceived Stress Scale (PSS) and Marital Satisfaction Scale (MSS). Descriptive statistic consists of Mean, Standard Deviation

and total of respondent. Mean for Perceived Stress Scale is 2.6000 meanwhile standard deviation is 0.58379. Mean for Marital Satisfaction Scale is 3.2458 meanwhile its standard deviation is 0.17476.

In this research, the researcher uses Pallant Scale to measure the level of stress and satisfaction scale among marriage couple in USIM. The scale has 3 level which are 1 that represent low, 2 represent moderate and 3 represent high as shown in table 2.

Table 6: The scale and level of Pallant scale.

No.	Scale	Level
1	1	Low
2	2	Moderate
3	3	High

Table 7: The frequency and percent of Perceived Stress Scale.
Perceived Stress Scale

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Low	20	40.0	40.0	40.0
	Moderate	25	50.0	50.0	90.0
	High	5	10.0	10.0	100.0
	Total	50	100.0	100.0	

The table above represents the findings for the level of stress among marriage couples in USIM that was obtained from the respondent. There are 3 level of stress by using the Pallant scale which are low, moderate and high. About 20 respondents with 40 percent obtain low level of stress, 25 respondents with 50 percent obtain moderate level of stress and 5 respondents with 10 percent obtain high level of stress.

Table 8: The frequency and Per cent of Marital Satisfaction Scale.

Marital Satisfaction Scale

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	50	100.0	100.0	100.0

This section represents the findings for the level of satisfaction among married couples in USIM. By using the Pallant scale, there are three level which are low, moderate and high. From the survey that was distributed, the results shown that all of the respondent obtain a moderate level of satisfaction with their partner which are 100 percent.

Inferential Statistics: The relationship between Perceived Stress and Marital Satisfaction

**Table 9: The Pearson correlation of Perceived Stress Scale and Marital Satisfaction Scale.
Correlations**

		PSS	MSS
PSS	Pearson Correlation	1	.617**
	Sig. (2-tailed)		.000
	N	50	50
MSS	Pearson Correlation	.617**	1
	Sig. (2-tailed)	.000	
	N	50	50

** . Correlation is significant at the 0.01 level (2-tailed).

Based on the data in Table 9, there was a significant positive correlation between stress and marital satisfaction among the students in Universiti Sains Islam Malaysia (USIM) ($r = 0.61$; $p < 0.01$). Moreover, there is slightly strong relationship between stress and marital satisfaction as the value r is more than 0.6. Other than that, the value

of $p = 0.00$ shows that there is significant between stress and marital satisfaction. This revelation suggest that these two variables have a very strong significance correlation within positive direction.

From the results, we can see that the first hypothesis is rejected because there is strong significant level of stress among early marriage couple. The second hypothesis are also rejected because there is a strong correlation between stress and marriage satisfaction.

Section C: Open Question Result

This section represents the outcome of the interview of the respondent. There are 5 respondent that were chosen randomly and voluntarily to be interview and have different background and marriage.

There are six open questions in total to respondent. For the first question, majority of respondent gave quite a same answer. The issue that can often lead to fights among married students is financial problems. This is because most of them getting married at early age which is not stable enough in financial for a long-term period due to short saving and insufficient salary especially for a marriage couple that already have a child. Other than that, respondent also mention that miscommunication with their partner also can lead to factor of fights and stress. Hence, that's the answer for question number one.

Second question was focused on information related to either differences of conflicts especially between studies, assignment and marriage. Most of the respondent have a conflict between studies, assignments, and marriage with their partner. Respondent say it is because sometime their partner can't understand and tolerate with them when they have other roles to do beside role in marriage which is role as students. This problem to some extent gives a negative effect to their marriage. Besides, it is also because a pack of job that they need to do in a limited time for instance they need to do laundry, need to cooking for husband and child, also fulfil their need and at the same time they need to attend class, submit assignment, answer quizzes and so on. This issues usually happen especially at the end of semester.

Next, for the third question which is has your marital relationship has been affected by someone else. Based on respondent answers, none of them say their marriage relationship being affected due to their partner have an affair but its effected due to involvement of family or family in law. The involvement of family and family in law has been unexpected until lead to think about divorce which is negative effect to the early marriage couple. The involvement of family or family in law is maybe because there is no trust to the couple to being independent by themselves because they are

still young and already getting marriage. Some of respondent answer their family in law also involve in the family planning which is when they will get child and how many children, they should have which is frustrating for the couples.

Fourth question is about how the marriage couples deal with the stress. There are two group of answer for this question which are the first group said they will discuss and communicate with their partner about the problems. Each of them will give and share their opinion about the issues and also the solution to settle down the problems that they have. For them, communication is the key in a relationship especially when they have issues or problems. Another group of answers said they prefer to keep it alone rather than communicate and discuss with their partner. They think the discussion will not give any good result because of lack of understanding between each other. Due to that, every time stress arises and they have problems, they tend to keep it by themselves.

Afterwards, the fifth question is willing the respondent see a counsellor to help them settle down the stress or problems that they have in their marital relationship. For this question, all the respondent gives the same answer which is no and they have no intention to see a counsellor to help them settle down the problems in their marriage. Some of them said they not have a mental issue until they need to see a counsellor. Other respondent said they have a trust issues with counsellor due to past experience that they have. Besides, other respondent answer no because they did not know that counsellor can provide a counselling session to a marriage couples and help them to settle down their issues and expected counsellor just do a counselling session with the person that have a heavy problem. These are several reasons all the respondent gives the same answer to this question.

Last but not least, the sixth question to respondents is in their opinion, what is the best way to deal with stress and problems in marriage. There are different answers for this question which are some respondent said the best way is communicate with their partner because they think in that way, they can know the lack of each other and fix up the problem to prevent it from happen again besides they also promise to commit in the relationship when they have been announced as husband and wife. Other answer is client will seek help and consult with someone who have more knowledge and experience in marriage such as their parents or family or religious person in order to know what they need to do to handle the stress and problems that arise in the relationship. Besides, some respondent also said that they need to calm down first to think more rationally because usually when stress and problem arise, we are in hot tempered condition. After each of the partner being calm, they need to apologize to each other, tolerate, move forward and forget about the issues that give a negative

effect to their relationship. Based on this question, there are several different ways to deal with stress and problems in marriage for each early marriage couples.

Hence, for the data of open questions give a lot of information and help to stronger my research question and my findings which is effect of stress and early marriage couple student in USIM. In evaluating the outcomes of couple counselling, earlier efficacy studies have outlined several therapies that may be considered 'efficacious' treatments. The limited effectiveness research that exists to date suggests that couple counselling can improve outcomes such as relationship satisfaction (Klann, 2011), communication skills and general well-being especially among marriage couples (Lundblad, 2004).

DISCUSSION

The researcher used open questions interview and also inventory of Perceived Stress Scale (PSS) to determine effect of early marriage with marital stress among students in USIM. There are 3 level of stress which are (1) low, (2) moderate, and (3) high. The highest level of stress among marriage student is level moderate which involves 25 respondents with 50 percent. The moderate level among marriage students is low level which involves 20 respondents with 40 percent. The lowest level of stress among marriage students in USIM is high level which involves 5 respondents with 10 percent.

The low level of stress represents that individual has a good stress management and can handle the stress that being experienced by the marriage couple. Besides, this individual can adopt the problem or stress and handle it well. For the moderate level of stress, an individual is able to control the pressure that happen in their marriage relationship. However, sometimes the individual with moderate level of stress find it difficult to cope with the stress, pressure, and problems that may lead to other issues. Then, an individual with high level of stress is they can't handle their pressure anymore due to different factors such as burnout, overwhelming issues, or any external causes. Usually, this individual does not share their problems with other people even though this individual need someone to express their problem in order to help them cope with it such as counsellor, partner, or anyone that they trusted. In this study, 50 percent respondents have a moderate level of stress which means respondent can still control their stress or pressure with their own coping mechanism.

There are three main factors that has been mentioned by the respondent affect early marriage couple students in USIM. It's included financial problem, conflict between

study and marriage life, and involvement of third person which is family in law. The economic dilemma or financial problem is one of the most important challenges faced by early married couples. Owing to financial difficulties, several young couples divorced. This is because the rise of today's economic downturn and it will give the young couple a significant impact. Moreover, because of the limited opportunity, most people are now unable to get a decent job and give negative effect to early marriage couple students. Anderson (2011) said, couples nowadays more valuing things more than the relationship.

Besides, the conflict between study and marriage life also give effect to marriage relationship that may lead to marital stress. In every marriage, woman or man has their own responsibilities in every marriage and they have to serve the obligation so that the couple can survive happily together and each of them has their own role to play. For instance, a woman has to do house chores and also has to do task, assignment, and so on as a student. This is where the conflict begins when there is no toleration, understanding, and communication between the couples to handle this issue.

Last factor that give effect to marital relationship among marriage couple students is involvement of third person. The involvement of third person in marriage relationship can lead to conflict even though the third party was family in law. There are so many cases of divorce in Malaysia nowadays is due to involvement of third party. Even an individual's already getting married, their family still want to make decision in their life and still want to control everything that lead to conflict in marital relationship. This circumstance happens maybe due to lack of trust in their son or daughter life marriage, feeling over worries, and so on. Hence, that is three main factors from this finding that effect early marriage couple student's relationship. The Quran prescribe a variety method for dealing with stress and life problem. In addition, Muslims are effectively taught to follow in the footsteps of Prophet Muhammad, in the manner through which he endured stress, handled life difficulties, or solved daily life problem.

According to the analysis of the verses of Quran and Islamic traditions, the stress management strategies are divided into four general methods: cognitive, behavioural, emotional and multiple-way strategies. Each of these methods include more detailed indicators in order to deal with stress and manage it. Some researchers have even

found praying more effective compared to progressive relaxation or the lack of any treatment to reduce anxiety, stress, and nervousness.

The coping mechanisms can be classified into three groups, according to Andler and Parker (1990): Task-oriented strategy requires knowledge about stressful circumstances and their potential effects to be collected. Because of the relevance of the tasks, people using this technique try to prioritize their activities and have time control when performing their activities. Emotion-oriented approach includes strategies to be learned in order to control excitement and emotions and to be optimistic when dealing with stressful circumstances. Those using this method prefer to regulate their emotions so feelings such as frustration, stress or sadness can be seen. The avoidance-oriented technique is the last strategy. It demands that stressful circumstances be denied or reduced. Those using this method will eliminate stressful thoughts and substitute other thoughts for them. In this study, all the respondent uses one of this three coping mechanism depends on individual preferences to cope with marital stress.

Studies has found there is significant positive correlation between stress and marital satisfaction among the students in USIM by using Pearson Correlation Coefficient. This study using Perceived Stress Scale (PSS) and Marriage Satisfaction Scale (MSS) to measure the level of stress and level of marriage satisfaction. Based on the finding shows there is slightly strong relationship between stress and marital satisfaction as the value r is more than 0.6 which is 0.617. Other than that, the value of $p = 0.00$ shows that there is significant between stress and marital satisfaction. This revelation suggest that these two variables have a very strong significance correlation within positive direction.

Based on the findings of the research, the hypothesis that was constructed to identify the relationship of early marriage with marital stress among university students in USIM was found rejected because for hypothesis 1 there is no significant between the level of stress and early marriage couple students but the findings found there is strong significant between the level of stress and early marriage couple students. Likewise, hypothesis 2 that mentioned there is no correlation between stress and marital satisfaction, however, the findings found that there is strong positive correlation between stress and marriage satisfaction. Hence, both of the hypothesis is rejected.

The research objective has been supported by qualitative method which is interview whereby all 5 respondents have moderate satisfaction on their marriage relationship due to stress. Based on interview, there are several factors that cause the stress which include involvement of family, financial problems, communication problems with partner, and also overlap of commitment which is between study and wife or husband. Hence, based on findings of this research, it shows that there is positive relationship between stress and marriage satisfaction.

CONCLUSION

According to this study, it can be concluded that the level of stress and marital satisfaction among marriage couple students are in moderate level. Overall, there is significant between the relationship of stress and marital satisfaction. The two variables in this study also have a very strong significance correlation within positive direction as shown. Therefore, everyone plays an important role to give support, have awareness and strive to keep the quality of life of early marriage couples at achieving the level of happiness.

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