Discussion
Well-being is a universal goal of human existence and striving to achieve this goal despite adverse factors which block the path is an important human concern. Stress is an inevitable aspect of human experience and on the face of it appears to be a contributor to low well-being. Yet stress can not be visualized as a single and discreet entity, for each individual it becomes entwined and immersed within his total behavior repertoire. The individuals worldview, priorities, experiences and unique personality, all give a distinctive nature to the phenomenon. The meaning which a person gives to an experience is also a determining factor as to how the experience will be perceived. An experience many have elements of stress which if placed on a continuum of intensity may fall at very high level but on the individuals psychological and experiential continuum it may not fall on a high stress position, because the perception and meaning given to it may be entirely different. The researcher felt that perhaps the different meanings given to stress and therefore the sense of well-being which ensues may be related to (i) the sources from which stress emanates (ii) the meaning on impact which perceived by the individual and (iii) the coping strategies used by the person. It was within this broad scenario that this research was perceived.
As pointed out above one of the aims of the present research was to verify, if individuals with varying sense of well-being, had been subjected to stress emanating from different sources. In order to answer this question the researcher first investigated whether the three well-being groups differed on amounts of stressful life event experienced by them. Scores obtained on L.E S (Sarason, Johnson, and Siegal, 1978) reveal that there is no difference in the total stressful life events of the subjects belonging to high, moderate and low well-being groups. Thus subjects falling on the same point on the continuum of stress, experience different levels of well-being.

From this point, we go logically to our next question, which focuses on whether the three well-being groups differ on sources of stress. Here also we found no major difference.

In fact differences which came out were with reference to the moderate well-being group when compared with the high and low well-being groups. The low and high well-being groups both reported occupation to be a frequent Source of stress, but those with moderate well-being reported it less than five percent times. On most dimensions the higher and the lower well-being groups were more similar to each other in terms of sources, from which they experience stress.
This is an interesting situation. In our basic reasoning we had felt strongly that stress source could be a very deciding factor. We had thought that suppose a person is subjected to financial stress due to cheating or dishonesty of a close kin like a brother in contrast to cheating by a third person, like a financial agent, stress in the first incident would be more severe than in the second incident. However we did not observe this to be so. Perhaps while responding to our questions relative evaluation of experience could not be conducted by the individual. Further such extreme cases are rare and do not come out in studies where a large sample has to be taken. The results take us to our second important concern of study, namely the impact or meaning which stress has for us. The picture which emerges is that of a lot of overlap between groups on impact which stress has had for them. Although, in general a large percentage of respondents are optimistic regarding higher position on stress being opportunity for psychological growth. It may be noted that the stress experiences reported by the respondents, are those which they have gone through in their past. They were asked to report the incident which they felt was most stressful (critical incident technique); in later quarry they recalled other incidents also. Thus the time period when this experience was faced by the subject is not known to us. They may have experienced it years before, when they may have handled it in a particular way. After due course of time and exposure to new stresses and other experience, impact may have neutralized (Muier & Watkin, 1998). For some, yesterday's stress can be a
lesson for tomorrow, where as some others may see it as a breaking point in their life. It makes sense that individuals differ in their perception of the impact of the stress. However in the present study this difference in the impact of stress was not a predictor of sense well-being.

Human beings can be proactive and engaged, or alternatively, passive and alienated, largely as a function of the social-conditions in which they develop and function. The coping strategies used by the individuals were then examined as on next consideration. Here too the results were not different. All the well-being groups by and large use similar coping strategies. Healthy coping strategies are used by H.W.B., M.W.B. and also by L.W.B. groups. High well-being and low well-being groups show here also the trend, which was observed in the reporting of their sources of stress. Both are almost similar in their coping strategies. However moderate well-being and low well-being groups have some distinct patterns of coping. But still this difference is very limited.

Like stress and impact, coping too is very personal, although some times some coping patterns may have deep roots within a society or community. However, individual resources, capabilities and capacities are of great importance in confronting the challenges posed by stressful situations. These resources can be understood only after a detailed evaluation.
After examining stressful life experiences, sources of stress, impact of these stresses and coping strategies amongst the respondents of three well-being groups, we are led to conclude that by and large no major difference is observed, although some trends can be seen. However, one very interesting aspect has emerged. Information relating to subject’s self-evaluation on two dimensions revealed a marked difference between the three well-being groups.

In the overall self-evaluation of their perception of stress done through a ten point ladder scale, and in evaluating the efficacy of coping strategy which has again been done through ladder scale, the well-being groups differ in the expected direction.

If we look at a glance on the results of present work, we observe that high well-being and low well-being experiencing groups differ significantly on their self-evaluation of stress experiences. That is lesser number of respondents among high well-being group and large number of respondents low well-being group reported life as very stressful. These results indicate that sense of well-being is highly influenced by how much the individual perceives his life as stressful. Folkman and Moskowitz (2000), argued that there is growing interest in positive aspects of the stress process, including positive outcome of stress and antecedents that dispose individual to appraise stressful situations more as a challenge than as a threat. High well-being group do not appraise life as stressful, so they are enjoying a high sense of well-being. Low well-being
experiencing individuals evaluate life as very stressful, which influences their sense of well-being negatively.

Moderate well-being group is really a middle group in terms of evaluated stress, keeping equal distance from high well-being and low well-being groups. Thus no significant difference is found between high well-being and moderate well-being, or moderate well-being and low well-being groups regarding their self-evaluation of stress. The results indicate that lesser the stress perceived the higher is the well-being, higher the stress is perceived lower is the well-being, and when it is moderately perceived, sense of well-being also will be moderate.

Although perceived stress provides grounds for its relation with sense of well-being, data regarding perceived coping efficacy indicates that perceived coping efficacy has predictable association with sense of well-being. On seeing the results we find that H.W.B. group differs significantly from L.W.B. group. Among H.W.B. group 56.81% respondents rate themselves maximally efficient in their coping capabilities where as only 16.66% in L.W.B. find that their coping efficacy is good. High well-being individuals show out look and sense of coherence (Adins; Bezner and others, 2000). Optimistic outlook and sense of coherence (Adams; Bezner and others, 2000). Optimistic individuals expect that he or she can do things, that make bad events less likely. This expectation
translates into active coping, which in turn may be beneficial for sense of well-being.

Maximum stress is perceived by a significantly larger number of low well-being (38.09%) as compared to high well-being subjects (13.63%), the number being just about one third of the number of low well-being group experiencing maximum stress. Although with regard to experiencing minimum stress the same trend is there, namely minimum stress is perceived by a greater number of high well-being than low well-being individuals. But the value is not statistically significant. In perception of coping efficacy the high well-being group is significantly higher in evaluating itself as successful when compared to low well-being group. The same direction is seen in the moderate and high well-being groups in their perception of coping.

We are thus struck by the fact, that whereas no relation between well-being and stress, studied in terms of certain identified aspects was found, a clear link between sense of well-being and the individuals perception of stress and coping as evaluated by himself, was seen. A holistic appraisal of the phenomena in terms of where the individual place himself according to his own judgement appears to be a key feature. Thus mere quantum of stress, sources of stress, impact and coping by themselves indicate a trend and direction, but something seems to be missing. That something is perhaps the individual judgement of phenomena on his own priorities and world view.
Well-being in thus a complex phenomena and cannot be thought of in terms of just stress and related concepts.

The researcher became curious when these results were observed. The information provided by ten highest scorers on well-being and ten lowest of well-being was rescanned. One factor which seems to throw light on the dynamics of well-being was observed and this was the presence of indication by the subject that happy events in his or her life were also present. Where as in items of positive stress scores of L.E.S. no difference existed but in subjects nothings at some point, statements such as ‘pleasant childhood memories’ ‘lots of happy experiences’ were discerned. In nine out of ten high well-being subjects this was observed where as in none of the low well-being subjects, such happy experience were mentioned. Perhaps argument of Folkman & Moskowitz (2000) has relevance in this matter. They state that antecedents that dispose individuals to appraise stressful situation more as challenge than a threat, thus laying emphasis on positive aspects of the stress process is a more important matter. The importance of the individuals perception have been found relevant in various spheres of well-being physical fitness was reliably associated with coping (Plante; Lecaptain & Mclain (2000), and positive emotional state many promote healthy perceptions, beliefs and physical well-being (Solovey; Rothman; Detweiler & Steward, 2000).
If we look at our findings in terms of what broad theoretical picture they present, we find that the humanistic paradigm is more explanatory than any other framework. The individual's own perception, meanings, his appraisal of his position within the phenomenological world is of primary importance. Phenomena as well as consequences of phenomena have relevance in terms of the person's appraisal and the quality of appraisal determines how the person has experienced the event.