Introduction
From the very beginning, happiness and well-being have been important goals for mankind, sometimes they have been clearly stated objectives of life but most often they have been viewed as basic, unarguable needs, so universal as to be implicit in all our concerns and endeavours. It is interesting to note that in the past the desire to achieve a sense of well-being led to studies of phenomena which hindered rather than contributed to well-being. The fact that desire to avoid factors that harm or give pain is perceived to be a more fundamental concern which must be taken care of before factors contributing to well-being are given active cognizance is in consonance with the Maslowian hierarchy of needs. This attitude is also reflected in studies of stress, where we find that work on stress began with studies on negative impact of stress which were taken up in a phenomenally big way – work of positive aspects has come only recently. We would first like to survive and protect ourselves from harm; only then we will grow and achieve great heights.

**Well-Being**

For centuries, understanding of human miseries remained the focus of study and early psychological researches also reflected this perspective.
Literature review indicates that unhappiness, ill-being and other negative aspects of human behavior were explored in depth whereas happiness, well-being and other positive aspects of health were ignored. From 1967 through 1995, Psychological Abstracts, included 5119 articles mentioning anger, 38459 mentioning anxiety, and 49028 mentioning depression. For every 21 articles on these topics, only one dealt with positive emotions of joy (402), life satisfaction (2357), happiness (1710), Myers (1999).

Ultimately the exploration of negative emotions or psychopathology has led us to understand satisfaction, happiness or sense of well-being. A large number of researchers become interested in understanding of subjective well-being. Myers (1993) observed that, during 1980s annual research output on subjective well-being nearly quadrupled.

Different terms such as happiness, satisfaction, morale and positive affect etc. has been used in literature synonymously with well-being (Chekola, 1975; Culberson 1977; Jones, 1953; Tatarkiewicz, 1976; Wessman, 1957; and Wilson, 1960).

‘Well-Being’ has been defined by a number of scholars. Disener (1984) grouped these definitions into three categories. The first category defines well-being on the basis of external criteria such as virtue or holiness. These are normative definitions because a particular value framework is
considered as standard to judge the well-being and only the observer or society can judge a person as experiencing or not experiencing well-being. As per this approach, difference in different cultures should produce a varying standard for well-being.

The second category of definitions describes well-being as a person’s subjective evaluation about what he considers desirable and good and involves how he evaluates himself on his own life standards. Here, well-being is considered to be a harmonious satisfaction of one’s desires and goals.

The third category of definitions mention well-being as it is used in everyday life. Bradburn (1969) describe it as a preponderance of positive affect over negative affect. Current pleasant emotional experiences are thought to be important, or the person is predisposed to such emotions, whether or not he is experiencing them currently. In other words well-being is the amount of positive and negative affect experienced by an individual.

Verma, Mahajan and Verma (1989) defined well-being as subjective feelings of contentment, happiness, satisfaction with life experiences and one’s role in the world or work, sense of achievement, utility, belongingness with no distress, dissatisfaction and worry.
Most of the scholars see well-being as a combination of the components like happiness, satisfaction, hope, optimism, proper perception of means and ends, faith in absolute truth, values, standards and potentiality for achievement. Well-being includes objective well-being, subjective well-being, quality of life satisfaction and happiness. Lu (1995) Veenhoven (1991) stated that the satisfaction of an individual, after his judgement of his overall quality of life indicates his well-being.

Well-being can be represented into two forms such as objective well-being and subjective well-being. Objective well-being deals with the feeling of the ‘Well off’ character that is, the satisfaction one attains after having comforts like good housing, stable financial status, employment etc. The subjective well-being on the other hand, is the ability to maintain balance between one’s needs and the environmental demands. It is the congruence between the individual and group expectations and the perceived reality. Bradburn (1969), Campbell (1976), Warr (1978) and others have defined subjective well-being as people’s feelings about their life activities. Such feelings fall on the continuum of negative mental states (anxiety, depression, unhappiness, dissatisfaction etc.) to the other end of positive outlook to life (good health, satisfaction, happiness etc.), with the second end indicating well-being. Most of the time it has been deserved that an increase in the objective standards of living can enhance one’s subjective well-being.
Well-being is much more than just an absence of disease. Jahoda (1958), and Berg (1975) suggested that health is not merely absence of illness, rather it is physical, social, mental and spiritual well-being, a state which has been identified as an attribute of positive mental health. This idea was further supported by W.H.O. (1987 CF) and Verma et al (1989). It is also the essence of the humanistic model.

Since well-being includes affective, cognitive and motivational aspects of life experiences with subjective feelings of satisfaction, there are various methodological issues in its measurement. We have several scales, self report inventories, projective tests, and some objective tests of personality like M.M.P.I. to assess the negative aspects of well-being, but to study the positive aspects of well-being like happiness, satisfaction etc., we are still lacking some sophisticated objective tests. Measures of sense of well-being have become increasingly important because medical sciences and health psychologists are giving emphasis on the prevention of ill-health rather than the curing of it. (Strack, Argyle and Schwarz, 1991).

Theories of Well-Being:

Psychologists have proposed many theories for the understanding of subjective well-being and happiness. A brief description of these theories is as under.
Telic or Endpoint Theories:

Telic or endpoint theories of sense of well-being or subjective well-being emphasize that happiness can be gained on reaching or attaining of a particular goal set by the subject. Wilson (1960) postulated that fulfillment of goals leads to satisfaction and happiness, whereas unfulfilled goals and needs may cause pain or unhappiness. Scitovsky (1976) stated that the way or process which the individual uses to reach his goals provides much greater happiness than the actual achievements of goal. Needs and goals seem to be central in this implicit model to understand the degree and correlates of subjective well-being.

According to telic approach several things can interfere with subjective well-being of a person. First, there may be some goals which may have short-term happiness, but in the long run they may discourage the fulfillment of some other important goals. Second, at some time we may have more than one goal to achieve. This conflict between the achievement of goal can result in unhappiness. Third, sometimes individuals may not have goals to achieve and finally some others may lack the skills to achieve their goals.

Telic approach has been criticized because of its limited evidences from further researchers. Needs and goals are sometimes described in a circular way. So we do not set up them in advance to attain happiness. There are no
clear cut measure to identify needs and goals related to happiness particularly among children in this approach.

**Pleasure and Pain Theories:**

Some explanations of well-being focus on the process of experiencing pleasure per se. Although pleasure is the outcome of fulfillment of goal and pain the outcome of its thwarting, which brings the theory close to telic or endpoint theories, the major difference is the emphasis given to the pleasure and pain experience, not the goals which have been achieved to identify needs and goals related to happiness particularly among children in this approach.

According to this approach pleasure (happiness) and pain (unhappiness) are connected with one another (Tatarkiewicz, 1976). We desire those objects or goals which we don’t have, or in other words we are deprived of some particular goals, which is painful for us. It is a human tendency we use our all possible efforts to avoid pain and seek happiness. One assumption is that greater the deprivation, greater will be the joy after achieving the target. But human needs never come to an end. After achieving the one goal the happy people set up a bit higher goal. More important the goal is, greater will be the happiness after achieving it and failure in the same goal can result in just opposite. According to Tetarkiewicz (1976), if the sources of pleasure are multiplied so automatically are the sources of pain. The intensity of happiness
or affect one feels after the fulfillment or failure of a goal, depends upon the environment, commitment and efforts taken by the individual in order to achieve it.

*Activity Theories:*

In this approach happiness is considered as a by-product of human activity. Aristotle is thought to be one of the earliest proponents of this theory. According to him active participation or involvement which results in better performance may lead to happiness. Modern activity theorists include terms like social interaction, exercise and hobbies to broaden the concept of activity based happiness. According to this approach one should not concentrate on how to gain happiness rather he should get involved in the activity. The happiness will come as a by-product of activity unintendendly. Empirical evidences show that hard concentration for the attainment of happiness may lead to self-defeating personality (Csikszentmihalyi & Figurski, 1982).

Csikszentmihalyi (1975) postulates flow theory of activity. According to this theory only those activities can produce happiness which can be performed within the skills, capabilities and capacity of the individual. Easy activities (tasks) will result in boredom and difficult activities can result in anxiety or unhappiness. So the activity should be well matched with the skills of the individual. Activity theorists consider behavior as the indicator of
happiness whereas endpoint theorists pay emphasis on the achievement of goals.

*Top-Down Versus Bottom-Up Theories:*

These two approaches have received considerable attention of the scholars interested in the exploration of the contents of sense of well-being. According to bottom-up approach, happiness is the sum total of all the pleasant moments a person has experienced. Happiness depends upon the judgement after some mental calculation of the life events. A person feels happy if he finds the number of pleasant moments greater than the unpleasant moments in his life. This is like “Lodean reductionistic or atomistic” approach of philosophy (Kozma & Stones, 1980).

A different viewpoint has been presented by top-down theorists. According to this approach, if a person is or feels happy, he assesses all his surrounding happily. He counts even those things as happy moments which for the other persons are challenging. The individual’s happiness depends remotely on the external affairs of pleasures, rather it is his propensity (tendency) to react in a happy way. The personality features such as attitudes are considered influential in the sense of well-being. Tatarkiewicz (1976) states that “the important thing is not what a person has, but how he reacts to what he has.
Supportive studies have been conducted by Andrews and Withey (1974) for the Top-Down approach.

It seems that both the approaches are applicable at different levels. Literature review indicates that reaction of an individual to any situation depends on how he perceives it. The previous subjective as well as collective experiences have developed a particular attitude pattern which influence his reaction to different events. That is what the Top-Down theorists postulate. Researchers have also observed that some particular events are joyful for most of the people. Here the nature of the stimulation itself predicts happiness irrespective of attitude of the different people. So these observations support the bottom-up theory. Top-down and bottom-up dichotomy should serve as a useful device for generating theoretical alternatives and as a heuristic for generating research ideas. (Diener, 1984).

Two questions arise from these approaches regarding the subjective well-being. One, that is, happiness a trait of personality or state of mind. Those who consider happiness as trait (Top-down theorists) state, it is not just only the happy feeling, but a propensity to react happily. Those who consider happiness as state of mind (bottom-up theorists) are of the view that it is the collection of happy moments (Chekola, 1975).
Second issue was that as the pleasant events were thought to be important for the happiness, (although, differently in both the approaches) they need indepth understanding to search out their roots in the happiness or sense of well-being (Lewinsohn & Amenson 1978; Lewinsohn & MacPhillamy, 1974) Lewinsohn and his colleagues observed that lack of pleasant events result in depression (bottom-up approach) Sweeney, Schaefer & Golin (1982) find that depression (as a personality factor or trait) never allows a person to feel happy even in the pleasant events (Top-down approach).

Associationistic Theories:

Several models based on the principles of conditioning, memory and cognition have been formulated to explain the tendency of human being to acquire happiness. One cognitive model based on the attributions (Schwanrz & Clore, 1983) suggests that good events bring most happiness if they are attributed to internal stable factors. However there may be some events which can lead to happiness, regardless of the attributions made, because of the positive subjective perception the individual has made about the event.

Bower (1981) observed that people will recall memories, that are affectively congruent with their current emotional state easily. Researches conducted on memory suggest that human beings develop stronger associations with their pleasant past memories than negative ones. Those persons with such
a rich network of past positive associations of memory are expected to react happily to their current events.

Zajonc (1980) states in his conditioning based approach, that affective reactions occur independently of and more rapidly than cognitive evaluation of stimuli. It has been observed that affective conditioning can be extremely resistant to extinction. Happy persons have a very positive affective association with a large number of frequent everyday stimuli.

In a different way Fordyce (1977) provide evidence that conscious attempts to reduce negative affect can increase happiness further more, Kammann (1982) found that even the regular reacting of positive statements can increase happiness.

Persons who have positive associations with the world or happy treatment, develop Pollyana approach to life. (Matlin & Stang, 1978) Studies show a relationship between happiness, a cognitive bias toward positive associations, and high Pollyana personality scores, (Dember & Penwell 1980; Matlin & Gawron, 1979).

These models suggest, that we react or are predisposed to happiness or unhappiness according to our memory, conditioning and cognitive associations of past and current events. However, it is a matter of fact that every new moment adds our experiences. So the every day life vents can either alter or
influence our positive or negative associations of the past events. Thus those who have predisposed to happiness yesterday may not be so tomorrow.

**Judgement Theories:**

Several theories suggest that people compare their life events with others to judge whether they are happy or unhappy. This comparison is made after making some standard of happiness in their society. If the standards are exceeded, happiness is experienced. For the attainment of satisfaction these comparisons are conscious, but for the affect they can be unconscious, Carp & Carp (1982), Emmons et al (1983) Michalas U. (1980) provide data for social comparison theory. They observed that if a person is better of than others, he will be satisfied or happy. People, even remote in time, with salient characteristics can be used as standards for comparison. (Dermer, Cohen, Jacobsen & Anderson, 1979). There are evidences that social comparison influences mental health. (Seidman and Rapkin, 1983) and can increase subjective well-being (Wills, 1981). The belief that others live in poor conditions in their society (Kearl, 1981-1982) or have less income (Easterlin, 1974) enhance one’s life satisfaction. Emmons et al (1983) found that in most of the life events social comparison was the strongest predictor of satisfaction.

A laboratory based theory, “range-frequency” was proposed by Parducci (1968). According to this theory human beings (individuals) use their own
experiences as standards to judge the correct situation either happy or unhappy. In the skewed distribution of life events, comparison point is set approximately halfway between and the midpoint of the event happening to that person. Those events which fall above this point make the person happy. The goodness of events is not considered much important but the shape of the distribution of the event is thought to be very important. Those persons who have a negatively skewed distribution of event will be happy most of the time, whereas contradictory viewpoint is about the persons with positively showed distribution of life events.

Another theory of happiness based on the judgement approach suggests that aspirations may have a major role to make our life happy or unhappy. Happiness depends on the ratio of fulfilled desires to total desires (McGill, 1967; Wilson, 1960). Carp & Carp (1982) stated that happiness will depend on the discrepancy in a person’s life between actual conditions and aspirations. It is observed that no person can be rich who’s desire for money never comes to an end. Thus high aspirations which one cannot meet in his current life are as much a threat to happiness as are the bad events. However, Emmons et al., (1983), Gerrard, Reznikoff & Riklan (1982), Kammann (1982) and Wilson (1960) did not find a strong relationship between high aspirations and happiness.
Researchers raised several questions regarding the judgement theories such as when comparison occurs? Or when adaptation takes place? Dermer et al., (1979) observed that comparison did not generalize to all areas. Furthermore, although negative standards for comparison may increase satisfaction but it can also lead to negative affect. Social comparison can help in satisfaction whereas one's own past experiences may influence affect. (Emmons et al., 1983; Dermer et al., 1979).

Whatever explanation we may offer with regard to causes of well-being, one thing is certain, not only is well-being an important goal, it is important as an experience and process, being associated with positive health, physical as well as psychological.

It may also be noted that some individuals are able to attain a sense of well-being in spite of being confronted by stresses and hassles. How do these individuals cognize their stresses, react to their stresses, use their stresses is an important question because stress is unavoidable in our complex lives and well-being is inevitable for meaningful human existence.

If well-being is an important goal for the individual through which he experiences a positive quality of life, then understanding and coping with stress
automatically becomes central concern. It is an important variable and we have selected it for study.

Stress:

The word ‘stress’ is familiar to both lay and professional. It forms a regular part of our modern day vocabulary. As such, its meaning is clouded by multiple usage and referents. Cofer and Appley (1964) note that the term stress has all but preempted a field previously shared by a number of other concepts, which include conflict, frustration, anxiety and so forth. When the word stress came into vogue each investigator who had been working with a concept he felt was closely refated, substituted the word stress for it and continued in his line of investigation. In this way usage of this term has become more and more frequent in contexts that on fine analysis appear diverse.

Weitz, (1966); Appley and Trumbull, (1967) observed that history of stress research offered a variety of definitions. In order to develop a conceptual framework, these definitions have been put under different categories.

Some researchers take it as “response” of the organism to disturbing or noxious environment. Here stress is treated as a dependent variable for study. In another approach stress is studied as independent variable and is described as ‘stimulus’ characteristics of disturbing or noxious environment. The third approach considers stress as an organism-environment transaction and takes it
as an intervening variable between stimulus and response. The brief discussion of these three categories will help us to understand the conceptual framework of stress.

**Response-Based definition of stress:**

A specification of a particular response or patterns of responses are considered as evidence that the organism is or has been under stress. Hans Selye (1956) is of the view that stress is the non-specific (physiological) response of the body to any demand made upon it. Selye has provided a physiological response based-picture of stress which further inspired several other scholars to develop physiological models of stress. Selye believes that specific response to different situations is different, e.g. heat produces sweating and cold produces shivering. However, the non-specific response of the body to any situation is always the same, regardless of the nature of the particular situation, only the degree of response may vary because of the intensity of the demand for readjustment.

According to Selye the organism (under stress) shows some defence mechanisms. He calls this defence mechanism the General Adaptation Syndrome (GAS) the profound physiological changes in the endocrine and other organ systems which take place in three stages, namely (i) Alarm reaction, (ii) Resistance and (iii) Exhaustion.
Alarm reaction is probably a general call to arms of the body’s defensive forces against suddenly exposed diverse stimuli to which it is not adapted. At the first instance there can be an immediate reaction to the stressor, and a shock may be experienced. Soon after in a rebound reaction all the defensive forces of the body are motorized for the counter shock reaction.

The resistance stage indicates the organism’s full adaptation to the stressor and the consequent improvement or disappearance of the symptoms of the alarm reaction stage.

The exhaustion stage takes place when the body’s defensive system is unable to resist the prolonged stressor, which ultimately results in death.

In a theoretical model Levi and Kagan (1971) emphasised that several psychological factors can and do cause physical disease. Life change produce stress of readjustment and adaptation which prepares the person for physical activity of coping. The prolonged response to the harmful stimuli results in structural and functional damage.

Response based definitions have been criticized because of their several shortcomings. Firstly; every particular response pattern such as of passion, exercise, surprise etc. can not be considered as stressful. Secondly, two different situations such as exercise and fear can produce the same physical responses (such as increase in blood pressure and heart rate) in an individual,
but he may not consider both the situations stressful. Thirdly, all the symptoms mentioned in the general adaptation syndrome do not always go together. Lacey (in Appley and Trumbull, 1967 pp.14-37) suggests that we ought not be overly optimistic about the interrelation of these specific psychological indices which have been included in this syndrome.

Some other response based definitions consider stress as performance degradation. But these types of definitions can not be generalized because researchers have observed that a situation can be stressful for one person but not for the other. Some challenging situations can lead to performance degradation whereas others may even enhance the performance, on some occasions. Moreover, all performance degradation does not arise from ‘stress’. Sometimes performance is degraded for reasons of poor health, motivation and the like.

**Stimulus Based Definition:**

(In the stimulus based definition, stress is considered as an evoking stimulus with particular characters which produce strain within the individual. This approach of study would consider stress to be the input of a wide range of stressors including catastrophic events (earthquakes) major life events (death of loved one) and chronic circumstances (crowding), etc. According to Siu)
Charles Symonds, stress is that which happens to the man, not that which happens in him, it is a set of causes, not a set of symptoms.

Although stimulus based definition have a special appeal because they seem to solve or avoid the weaknesses of ‘response based approach’ but they give rise to some other questions. For example, if stress is to be defined on the basis of stimulus based approach without reference to the individual who is undergoing the presumed stress, then even performance enhancement and achievement will be described as outcomes or effects of stress. Generally, some situation can be stressful for majority of the people, but as per this approach we have to specify which situation and which properties of these situations are responsible for producing stress in different people. This in turn will develop separate stress theories for different stress evoking stimuli.

A similar approach has been presented in the Engineering Analogy (transactional definitions) model. Stress is described as an external force which produces strain within the organism. Like the other substances, human beings have a ‘built in capability’ (elastic limits) to resist the external environmental forces. Upto a particular point or limit stress can be tolerated, but beyond this limit it can result in physiological and psychological damage. Hence, the stress-strain effect is a relationship between an entity and its environment. Welford (1973) in his performance demand model of stress, proposed that stress arises whenever there is a departure from optimum conditions of demand.
which the person is unable or not easily able to correct. Margetts (1975) is of the view that living organisms adjust themselves to handle and maintain a reasonable input of stimuli. If the input of stimuli is excessive or insufficient for the individual organisms, the excess or insufficiency can be considered as stress.

There is a considerable difference in the use of the term stress in engineering analogy and social psychology. Engineers can calibrate the stressing force to have a clear understanding of the material object or situation under going stress. They qualify their measures of impact commensurable with the measures of effects of stress. This approach is solely objective and mathematical in nature. On the other land social psychologists cannot evaluate the environmental forces and subjectivity of the organism who is under going the stress with such objective indices.

Interaction Approach:

Interaction approach describes stress as ‘lack of fit’ between person and his environment. Stress is treated as intervening variable because it results from the relationship between the person and his environment at different levels. According to this approach, stress is not just a stimulus or response, but rather a process in which the person is an active agent who can influence the impact of a stressor through behavioral, cognitive and emotional strategies.
The continuous interaction with environment is called transaction. The specification of this approach is the instigation to ‘fight or flight’ and the perception of threat.

Although any change in the environment may not be perceived as threat or stressful, sometimes even the prolonged unchanged environment may give rise to stress. However the study of the extreme states of the environment and the individual has served as the starting point for the present paradigm of the stress research.

It may be of great importance that man should be treated as an active adaptive, coping organism rather than as merely a passive or reactive organism. According to Appley and Trumbull (1967), “stress is probably best conceived as a state of the total organism under extenuating circumstances rather than as an event in the environment”. Sells (1963-1966) endorses this view and suggests that “state of the organism” is more appropriate than either external or internal loci. State of the organism includes his potential skills or capabilities for coping and his perception of threat. Researchers have observed that in the understanding of stress, the role of perception is great importance. Appley (1962) and Cofer & Appley (1964) emphasized the importance is of the organisms perception of threat to his well-being or integrity.
According to Lazarus (1966) individual perceptual and evaluative processes are critical in determining his stress response. He calls this perceptual process cognitive appraisal. Cognitive appraisal is a mental process by which people assess two factors. First, whether a demand threatens their well-being (primary appraisal) and second, the resources available for meeting the demand (primary appraisal).

At the primary appraisal stage people assess the implication of events as a positive, negative or normal. This assessment is made on the bases of first experiences, knowledge and beliefs of the individual. At the secondary appraisal individuals check and assess the coping resources to overcome the harm. If threat or challenge is higher than the coping resources and abilities, we experience stress, (Anderson, 1995; Florian, Mikulincer & Taubman, 1995; Solcova & Tomanek, 1994; Jerusalem, 1993).

Lazarus states that, any environmental demand can produce stress only if the organism (experiencing it) anticipates or perceives that he will not be able to cope with it adequately. He is of the view, that stress does not exist in an imbalance between the objective demand and organisms response capability, but in an imbalance between perceived or subjective demand and perceived response capability. We are not threatened even by the difficult or challenging situation if we perceive them controllable within our resources.
But only an imaginary (real or unreal) situation or demand which the individual perceives out of his coping capabilities can produce stress.

Lazarus (1966) proposed that appraisal of threat is not a simple perception of the elements of the situation, but a judgement, an inference in which the data are assembled into a constellation of ideas and expectations. According to Sells (1970) stress occurs only when the consequences of failures to meet the demand are important or, are perceived as important.

Cohen and Lazarus (1983) and Lazarus and Folkman (1984), identify two factors responsible for appraising an event as stressful. These factors are related to the person and related to the situation. Personal factors include the organism's intellectual, motivational and other personality characteristics. For example persons with self-esteem may have sufficient resource to meet the demand, and may take the situation not as a threat but as a challenge. On the contrary people with irrational belief and lack of motivation have limited resources to meet a demand are likely to experience the situation more stressful. Any situation with very strong demand and which is imminent tends to be seen as stressful. For example, patients who are undergoing surgery tomorrow will experience more stress than those who are expecting a blood test next week.
According to Bodeumann (1995), Lazarus and Folkman's model suggests, that stress is a very personal thing. Deep-sea driving would be highly stressful for some, but for other's it will be simply a recreational activity. Individual differences in the stress reaction are of great importance. McGrath (1970) paraphrased that, “one man’s stress is another man’s challenge”.

Like other behaviors, stress can be best understood as interaction of individual and situation. The responses vary from situation to situation. We can only infer the existence of a certain pattern of received demands, and the only thing from which we can make this inference is the behavior, verbal and nonverbal, which a person performs in role.

Major Sources of Stress:

Although there are a number of demanding situations which may have different meanings for different people, certain kinds of circumstances produce stress in every one. Weitz (1970) mentioned eight types of stress situations i.e. speeded information processing, environment extremes, perceived threat, disturbed physiological balance, isolation, confinement, blocking and frustration, and group pressure.

The sources of stress may change as people develop, but the condition of stress can occur at any time throughout life. Numerous researches have been focussed on potential sources of stressors or stress events. The family (Croog,
Researchers observed that major sources of stress arise within the person, in the family and in the community and society. Lazarus and Cohen, (1977) and Gatchel and Baum, (1983), here identified three main types, such as, cataclysmic events, personal stressors, and daily hassles, as potential sources of stress.

*Cataclysmic events* are the strong stressors that occur suddenly and affect a large number of people at the same time. They include disasters, earthquakes, floods etc. Although the sudden occurrence of these events produce stress but its intensity gradually decreases because it is shared with many other people. Furthermore researchers observed that the social support provided by others to the affected people does not allow them to feel isolated at the period of crises, and as a result reduces the stress, (Cummings, 1987; Kaniasty and Norris, 1995; Winge & Ulvik, 1995; Granot, 1995; Bell, 1995).

On the other hand studies indicate that cataclysmic events can produce posttraumatic stress disorders in the affected population. (Lundin, 1995; Keane, Pickett, Jepson, & McCorkle, 1994). Wilson and Raphael, (1993); Freedy, & Hobfoll, (1995) describes posttraumatic stress disorder as the victims major incidents re-experience in flashbacks or dreams the original
stress producing event and associated feeling. Almost 60 percent Vietnam war veterans show symptoms of PTSD. (Hobfoll et al., 1991; Solomon, 1993; Everly and Lating, 1995) Solomon (1994) observed that although U.S had a few causalities during the Gulf war, the perception of threat or challenge produce substantial stress in front-line troops.

**Personal Stressors:** A number of stressors are within the person. They include illness, conflicts, interpersonal relations, employment etc. Personal illness poses demand on the individual biological and psychological systems. Death of loved one has been considered as one of the major sources of stress all the times, Broken affairs and conflict in interpersonal relations also challenges the individuals adjustment. Unemployment, loss of job threatens the organisms financial stability. Personal sources of stress can also arise from the opposing motivational forces, when a state of conflict exists. We are being pulled and pushed in two directions, approach and avoidance. Lewin, (1935) identified three types of conflicts. (1) Approach/approach conflict, which arises when we are altercation toward two appealing goals, that are incompatible, (2) Avoidance conflict, which occurs when we are faced with a choice between two undesirable situations, (3) Approach/avoidance conflict, which arises when we see alternative and unattractive features in a single goal or situation.

**Daily Hassles:** Stress does not always come from major conflicts or disturbing events, but the small events to which we are exposed daily can also produce
stress. These minor events are called as daily hassles or background stressors. They include events like, misplacing of key, traffic jams, electricity failures etc which are potentially less irritants is nature. However Weinberger, Hiner & Tierney, (1987); Marco & Suls, (1993); Salo, (1995), observed that daily hassles can produce more stress than a single, initially more extreme event. Individuals may differ in the experiencing of stress, from the daily hassles because of their personal capacities and capabilities of adaptation and coping.

Coping:

Although everyone in this world experience stress to lesser or greater degree but everyone is not affected by it in the same way. The same stress (e.g. failing an important examination) will be seen by two persons differently. For one it is his luck or disability, but for the other an opportunity to work hard, and to check his limitation. As it has been noted earlier that there are two factors involved in our assessment of a situation as stressful or unstressful, our perception and our coping capabilities. Perception has been discussed in the previous pages, so here we will focus on the second aspect i.e. coping.

Health psychologists observe that coping behavior is one of the important determinants of the sense of well-being. The word coping has been used in divergent ways by various stress researchers. The different definitions of coping reflect conceptual differences. Psychoanalytic approach has
described it as a subcategory of defence mechanism, whereas for others, defence is a form of coping. Lazarus et al., (1974) describe coping as specific to stress and as encompassing any problem solving or mastery effort, including both realistic forms and the most pathological processes. Rational and irrational efforts or realistic problem solving and primitive defences are considered as two sides of the same coin.

Murphy et al., (1962) in the analysis of how the children meet some of the demands and crises in their lives, describes coping as efforts at mastery of any new situation or problem. According to Lazarus (1996) coping is a process by which people try to minimize the perceived discrepancy between the demand and resources they appraise in a stressful situation.

Emotional and physical strain which accompanies stress motivates people to do things which reduce its negative impact. This may include, confronting or escaping the problem and taking steps to prevent or minimize its recurrence. Fight or flight, solving the problem or mentally distancing oneself from it and repelling the challenge or avoiding it are the common steps or reactions to stressors used by the organism as coping behavior.

*Coping Process:*

Stressors activate our physiological (motoric) and psychological systems about the anticipated harm. Unless something is not done to protect
the systems a damaging state of affairs will occur. The person (experiencing the threat) may attempt to avoid the danger, attack the harmful agent, or engage himself in self-deceptive defensive activities. (According to Lazarus (1996) our coping is not motivated by anxiety (which results from the damage caused by the threat or stressor) rather the appraisal of threat itself has all the properties which motivates an individual for coping. This implies that the cognitions involved on the threat play the function of a drive which activates behavior instrumental in getting the individual out of danger. Lazarus (1996) states, "when the individual discovers some important motive or value is being threatened, coping activity is mobilized by virtue of this threat, by virtue of cognition that, my life, health, wealth, or cherished social relationships are in danger".

(The activity that intervenes between threat and the observed reaction (of threat) has been named as coping process. This intervening process helps us to explain the different coping strategies, threat and stress reactions, their influence on the individual as well as the influence of the personality factors on the coping process.) Theoretical and research works of Schroder and Hunt (1957) strongly endorse the importance of appraisal in determining the coping process.

(There are three factors on the basis of which we decide how to deal with the stressor and what type of coping strategy should be used. The factors are (i)
The location of an agent of harm, (ii) The viability of alternative action to prevent the harm and, (iii) Situational constraints concerning such actions.

1. **The location of an agent of harm:** If the threat is clear and specific we can use all possible coping efforts with some specification. But if we do not know about the kind, nature and degree of the threat, we feel anxious and cannot use our coping resources properly. When the source of threat is ambiguous or vague the individual finds himself helpless; any clue regarding the threatening object or situation may enhance and facilitate the utilization of the coping resources. So the first step in the coping (process) is to identify or avoidance is formulated, otherwise the adverse effects cannot be dismissed.

2. **The viability of alternative actions in preventing the harm:** Human beings and animals use a number of coping strategies for different stressors at different occasion. By learning and imitating (modeling) our daily interactions add to our coping capabilities. In the coping process our next step is to consider the possible alternatives to eliminate or reduce the threat. Most important is that the alternatives chosen should be workable. Viability of alternatives implies that the alternative coping used should have the characteristics of reducing the threat.
3. **Situational constraints:** Even in some harmful situation, some factors make it dangerous for the individual to express his activated impulse or action tendency, because they expose him to threat from a different source. These dangerous factors constitute the situational constraints. Sometimes they are overlooked due to the false judgement or the impulsive nature of the individual which results in the harmful effects. Situational constraints produce conflict between the coping impulse and social norms or pressures. The individual should have capacity to recognize these constraints and delay behavior in order to cope with them as well as with the original threat.

Personality characteristics (traits) influence coping process in two ways, first; they can affect our appraisal, such as the individual can appraise situational constraints important or unimportant. The belief of the individual that he will not be punished for his certain class of behavior, will result in the fact that these threats will have little constraining influence on his actions. Secondly some individual characteristics directly affect our behavior without affecting the appraisal process such as impulse control. The persons inability to control his impulsive behavior proves dangerous or his other interests at several times.

(Richard Lazaras (1996) consider four of classes of factors within the psychological structure of the individual that influence coping. These are (1)
patterns of motivation (2) ego resources (3) defensive dispositions and (4) general beliefs about the environment and his resources.

1. **Patterns of motivation:** Motives play an important role in determining the coping behavior. They determine which kind of actions the individual consider as additional threats because of his internalized social values or due to the situational constraints. Studies show that desire for approval, even in threatening or challenging situations is capable of constraining (restricting or inhibiting) the expression of aggression.

2. **Ego Resources:** Some personality traits have been considered helpful in healthy and adoptive coping. In clinical settings these traits are described as the individual's ego strength. Murphy (1962) describes it as the child's integrative capacities and ability to make flexible use of these, along with the environmental support in any situation. Ego resources affect our behavior directly without affecting the appraisal, e.g. the impulse control. The individual may or may not control his impulsive behavior even in a dangerous situation.

3. **Coping dispositions:** Human beings possess a particular land of builtin coping system which disposes the individual to defend against threat in particular ways. Coping dispositions are the individuals tendency to
react consistently without or with little consideration of stimulus conditions. Tendency to cope or avoid, defensiveness and hardiness etc are some examples of coping dispositions.

4. General beliefs about the environment and one's coping resources:
A number of studies show that our beliefs have a vital role in the coping process. Individual's with the belief that the environment is dangerous and they have little resources to meet the danger, appraise the threat chronically. They are not able to accept the challenge but prefer to avoid the situation. What is normally wrong or right, what is effective or ineffective and what will be the environmental responses are some beliefs which can affect the individual's coping reactions.

(Some psychologists describe coping as the organisms efforts to control, reduce, or learn to tolerate the threats leading to stress. All of us take conscious as well as unconscious attempts to cope with the stress. At the unconscious level people use defence mechanisms such as distorting or denying as coping strategies and at conscious level the steps are taken to use consciously the available strategies such as problem focussed coping and emotion focussed coping etc.)

(A number of coping strategies (mostly based on either problem focussed or emotion focussed types of coping) have been identified by different
researchers. In problem focused coping individual attempts to change directly the stressful situation into a less stress producing situation. For example, student may try to extend the due date of examination to reduce the examination pressure. In emotion focused coping people try to regulate their emotions, in order to reduce the stress. For example, they try to find out the positive aspects of the situation or try to cheer up on receiving sympathy of others in a stress condition.

One other form of coping is social support. Social support is assistance and comfort supplied by a network of caring interested people to those who are facing a stressful situation. Social support can be either in the form of sympathy and emotional attachment, or it can be a concrete support. Several studies indicate that feeling liked, affirmed, and encouraged by intimate friends and family promotes happiness and health of the individual.