

CUET · PSYCHOLOGY · CLASS XII · CODE 324

# Meeting Life Challenges

CUET unit: Meeting Life Challenges (Stress, Coping, Positive Health and Well-being)

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## Snapshot

- Defines stress as the pattern of responses an organism makes to a stimulus event that disturbs equilibrium and exceeds a person's ability to cope; distinguishes eustress (peak-performance level) from distress (wear-and-tear).
- Builds on Lazarus's cognitive-appraisal theory (primary and secondary appraisal) and lists three types of stress — physical/environmental, psychological, social — plus four sources: life events, hassles, traumatic events, and major stressors.
- Catalogues four effects of stress — emotional, physiological, cognitive, behavioural — and links chronic stress to immune-system suppression via psychoneuroimmunology.
- Explains Selye's General Adaptation Syndrome (alarm → resistance → exhaustion) and Endler-Parker's three coping strategies (task-, emotion-, avoidance-oriented), alongside Lazarus-Folkman's problem-focused vs emotion-focused dichotomy.
- Closes with life skills, stress-management techniques (relaxation, meditation, biofeedback, creative visualisation, cognitive-behavioural, exercise) and Kobasa's "three Cs" of hardiness — commitment, control, challenge — as foundations of positive health.

## Detailed Notes

### 2.1 Core concepts

The word **stress** comes from two Latin roots — **strictus** (meaning tight or narrow) and **stringere** (the verb meaning to tighten) — both reflecting feelings of constriction (NCERT §Nature of Stress, p. 52). When external pressures (called **stressors**) act on a person, the reaction they produce is technically called **strain**. **Hans Selye**, often considered the father of modern stress research, defined stress as the "**non-specific response of the body to any demand**"; later researchers softened this view, arguing that different stressors actually produce different reaction patterns. NCERT presents stress as a **dynamic cognitive state** — a disruption in **homeostasis** that demands restoration — and emphasises that the perception of stress depends on **Richard Lazarus's cognitive appraisal** of events and resources rather than on objective severity alone. **Eustress** (the level of stress that helps achieve peak performance) is distinct from **distress** (the wear-and-tear form of stress) (NCERT pp. 51-52).

The Lazarus model identifies two stages of appraisal. **Primary appraisal** assesses an event as positive, neutral or negative — and, if negative, as a **harm** (damage already done), a **threat** (potential future damage) or a **challenge** (opportunity for growth). **Secondary appraisal** is the assessment of one's coping abilities and resources to meet the harm, threat or challenge (NCERT §Nature of Stress, p. 53). Stress also varies on four dimensions: **intensity** (low vs high), **duration** (short-term vs long-term), **complexity** (simple vs complex) and **predictability** (unexpected vs predictable). More intense, prolonged, complex and unanticipated stressors generally produce worse consequences (NCERT p. 54).

The **physiological stress response** runs through two hypothalamus-driven pathways. **Pathway 1** activates the **autonomic nervous system**, which signals the **adrenal gland** to release **catecholamines** (epinephrine and norepinephrine) — the chemistry of the classical **fight-or-flight** reaction. **Pathway 2** activates the **pituitary gland**, which triggers release of **corticosteroids** (especially **cortisol**) that provide energy by mobilising stored fuels (NCERT §Nature of Stress, p. 54). The two glands and the two chemical families are a recurring NTA matching item.

NCERT lists three **types of stress** (NCERT §Types of Stress, pp. 55-56). **Physical and environmental stress** arises from overexertion, pollution, natural disasters and similar conditions. **Psychological stress** arises from one's own mind — frustration, conflicts, internal pressures and social pressures internalised by the person. **Social stress** arises from external interactions with others — bereavement, strained relationships, social isolation. The **sources** of stress include major life events (assessed by Holmes and Rahe's life-event scale, and in India by **Singh, Kaur and Kaur's Presumptive Stressful Life Events Scale** of 51 items in which "death of spouse" carries the highest weight of 95), daily **hassles** and acute **traumatic events** (NCERT pp. 56-57; Box 3.1).

Stress affects the person on four dimensions (NCERT §Effects of Stress, pp. 57-58): **emotional** (mood swings, irritability, anxiety), **physiological** (raised heart rate, blood pressure, headaches), **cognitive** (mental overload, poor concentration, reduced short-term memory) and **behavioural** (changes in diet, sleep disruption, increased use of stimulants). Box 3.2 (p. 58) describes **examination anxiety** as a form of "evaluative apprehension" — high test-anxious students experience attentional blocks and self-centred negative cognitions that further impair performance. Prolonged stress can also produce **burnout** — a state of physical, emotional and psychological exhaustion — and contributes to cardiovascular disease, ulcers, asthma and allergies (NCERT §Stress and Health, pp. 58-59).

**Selye's General Adaptation Syndrome (GAS)** describes the body's response to prolonged stress in three sequential stages (NCERT §General Adaptation Syndrome, p. 59; Fig. 3.3). The **alarm reaction** mobilises the adrenal-pituitary-cortex system; fight-or-flight is at full alert. The **resistance** stage follows: the parasympathetic nervous system takes over, conserving resources for sustained coping; resistance to the original stressor is high but resistance to other stressors is lowered. Finally, the **exhaustion**

stage depletes physiological resources, and the person becomes susceptible to stress-related illness.

**Psychoneuroimmunology** is the branch of science that studies links between the mind, the brain and the immune system (NCERT §Stress and the Immune System, pp. 59-60). The immune system uses **leucocytes** (white blood cells) that identify foreign **antigens** and produce **antibodies**. **T cells** destroy invaders; **T-helper cells** boost the immune response and are the cells attacked by HIV (producing AIDS). **B cells** produce antibodies, and **natural killer (NK) cells** combat viruses and tumours. Chronic stress reduces NK-cell cytotoxicity in highly stressed individuals — empirical evidence for stress-induced immune suppression.

Now the **coping strategies**. **Endler and Parker** distinguish three styles: **task-oriented coping** acts directly on the problem (gather information, plan, prioritise); **emotion-oriented coping** manages the emotions surrounding the stressor (hope, ventilation of feelings); and **avoidance-oriented coping** denies or minimises the seriousness of the situation and substitutes self-protective thoughts such as watching television (NCERT §Coping with Stress, pp. 61-62). **Richard Lazarus and Susan Folkman** distinguish two coping responses — **problem-focused** strategies that attack the problem itself by planning action, and **emotion-focused** strategies that try to limit emotional disruption. NCERT notes that people generally use problem-focused coping more often. **Stress-management techniques** include **relaxation** (progressive lower-to-upper body relaxation with deep breathing), **meditation** (yogic concentration leading to altered consciousness), **biofeedback** (monitoring physiological signals to gain voluntary control), **creative visualisation** (mental imagery of a realistic goal being achieved), **Donald Meichenbaum's cognitive-behavioural stress inoculation** (assessment → stress reduction → application), and regular **exercise** (at least four times a week, about 30 minutes a session) (NCERT pp. 62-63).

Stress management links to positive health. **Life skills** include assertiveness, time management, rational thinking, improving relationships, self-care and overcoming unhelpful habits such as perfectionism, avoidance and procrastination (NCERT §Life Skills, pp. 64-65). **Positive health** is built on a healthy body, high-quality relationships, a sense of purpose, self-regard, mastery of tasks and resilience. Diet, exercise, positive attitude, positive thinking and social support all buffer against stress (NCERT §Promoting Positive Health, pp. 65-66). **Suzanne Kobasa's hardiness** construct identifies three personality characteristics — the **"three Cs" of commitment, control and challenge** — shared by people who experience high stress but show low illness; these characteristics buffer against the negative effects of stress (NCERT p. 63). **Social support** has three forms: **tangible** (material aid), **informational** (advice) and **emotional** (reassurance of being loved and valued). Importantly, **perceived support** correlates with well-being but the size of one's **social network** does not (NCERT pp. 66-67). Box 3.3 (p. 65) introduces **resilience** — the capacity to "bounce back" — drawing on three internal resources: **I HAVE** (social and interpersonal strengths), **I AM** (inner strengths such as self-respect) and **I CAN** (problem-solving skills).

## 2.2 Definitions to memorise

Term	Definition	Page
Stress	Pattern of responses an organism makes to a stimulus event that disturbs equilibrium and exceeds a person's ability to cope	52
Eustress	Level of stress that is good for one and helps achieve peak performance	51–52
Distress	Manifestation of stress that causes the body's wear and tear	52
Stressors	Events that cause the body to give the stress response	52
Strain	Reaction to external stressors	52
Primary appraisal	Perception of an event as positive, neutral or negative (harm/threat/challenge)	53
Secondary appraisal	Assessment of one's coping abilities and resources	53
Burnout	State of physical, emotional and psychological exhaustion due to prolonged stress	59
General Adaptation Syndrome	Selye's three-stage bodily response: alarm → resistance → exhaustion	59
Psychoneuroimmunology	Study of links between mind, brain and immune system	59
Leucocytes	White blood cells of the immune system	59
T cells	Lymphocytes that destroy invaders directly	60
T-helper cells	Lymphocytes that boost immunity; attacked by HIV → AIDS	60
B cells	Lymphocytes that produce antibodies	60
Natural killer cells	Lymphocytes that fight viruses and tumours; cytotoxicity reduced by chronic stress	60
Hardiness	Kobasa's set of beliefs — commitment, control, challenge — that buffer stress	63
Resilience	Dynamic developmental process of positive adjustment under challenging conditions	65
Coping	Dynamic situation-specific reaction to stress; constantly changing efforts to master internal/external demands	61–62
Life skills	Abilities for adaptive and positive behaviour to deal with everyday demands	64
Stress inoculation	Meichenbaum's three-step cognitive-behavioural training — assessment, stress reduction, application	63
Tangible support	Material aid form of social support	66-67

Term	Definition	Page
Informational support	Advice/information form of social support	66-67
Emotional support	Reassurance of being loved/valued form of social support	66-67

## 2.3 Diagrams / processes to remember

- **Fig. 3.1 — Psychological Meaning of Stress (p. 52):** Cause (external/internal stressor) → Internal State (biological-psychological reactions, coping/defence) → Result (challenge overcome or illness/strain). A simple input-process-output model that frames the rest.
- **Fig. 3.2 — General Model of the Stress Process (p. 53):** Stressors (types + dimensions) ↔ Person Characteristics (physiological, psychological, cultural) ↔ Resources (physical, personal, social) → Stress Appraisal → four kinds of responses (physiological, behavioural, emotional, cognitive). Emphasises that appraisal mediates between stressor and response.
- **Fig. 3.3 — General Adaptation Syndrome (p. 59):** Graph of "level of normal resistance" dipping at the Alarm Reaction stage, rising sharply above baseline during the Resistance stage, then plunging below baseline in the Stage of Exhaustion — a visual aid to remember the GAS sequence and its rise-and-fall pattern.
- **Fig. 3.4 — Relation of Stress with Illness (p. 60):** Fear/Anger/Hostility → outward expressions (angry outbursts + tantrums + withdrawal + hopelessness) AND stress hormones → weakened immune system → mental or physical illness — the diagram makes the psychoneuroimmunology pathway concrete.
- **Box 3.1 — Presumptive Stressful Life Events Scale (p. 56):** The Indian 51-item scale by Singh, Kaur and Kaur; sample weights — death of spouse 95, personal illness 56, examination failure 43, change in sleeping habits 33; mean events per year in healthy persons ≈ 2.

## 2.4 Common confusions / NTA trap points

- **Eustress vs distress** — both are stress, but eustress is helpful (peak performance) while distress causes wear and tear. NTA likes flipping these.
- **Primary vs secondary appraisal** — primary assesses the event (harm/threat/challenge); secondary assesses your resources. Don't reverse them.
- **Hypothalamus pathways** — pathway 1 uses the autonomic nervous system → adrenal gland → catecholamines; pathway 2 uses the pituitary gland → corticosteroid (cortisol). Mixing the glands is a classic trap.
- **GAS stages order** — alarm → resistance → exhaustion. In resistance, the **parasympathetic** (not sympathetic) NS takes over for cautious resource use.
- **Endler-Parker (three coping strategies) vs Lazarus-Folkman (two coping responses)** — don't confuse the authors or the count.

- **Hardiness "three Cs"** — commitment, control, challenge (Kobasa). Not "competence" or "creativity".
- **Perceived support vs social network** — perceived support is linked to well-being; network size is not.
- **T-helper cells** are attacked by HIV — students sometimes name B cells instead.
- **Holmes & Rahe** = international life-event scale; **Singh, Kaur & Kaur** = Indian adaptation. Both must be remembered separately.
- **Resilience three resources** — I HAVE (interpersonal), I AM (inner), I CAN (skills). NTA may pair them incorrectly.

## 2.5 Thinkers and theories at a glance

Name	Theory / Contribution	Key idea	NCERT page
Hans Selye	General Adaptation Syndrome (GAS)	Three-stage bodily response — alarm reaction → resistance → exhaustion	52, 59
Richard Lazarus	Cognitive appraisal theory of stress	Stress depends on primary appraisal (event) and secondary appraisal (resources)	52-53
Lazarus & Folkman	Problem-focused vs emotion-focused coping	Two coping responses — attack the problem or regulate the emotion	62
Endler & Parker	Three coping strategies	Task-oriented, emotion-oriented, avoidance-oriented coping	61-62
Suzanne Kobasa	Hardiness (three Cs)	High-stress, low-illness people share commitment, control and challenge	63
Donald Meichenbaum	Stress inoculation training	Three-step cognitive-behavioural method — assessment, stress reduction, application	63
Holmes & Rahe	Social Readjustment Rating Scale	Life-event scale assigning numerical weights to stressful life events	56
Singh, Kaur & Kaur	Presumptive Stressful Life Events Scale	Indian 51-item adaptation; "death of spouse" weighted 95	56

## Practice MCQs

### PYQ Alignment

This chapter is a high-yield CUET unit and typically contributes ~8–10 MCQs per year. NTA favours direct factual recall on GAS stages, the two physiological pathways (adrenal vs pituitary), Kobasa's three Cs of hardiness, Endler-Parker vs Lazarus-Folkman coping classifications, and definitions of eustress/distress, burnout, psychoneuroimmunology and resilience; case-based stems on examination anxiety and applied coping (as in Q10 above) are common.

#### CUET 2023 — Actual PYQs from this chapter

**Q.16 (CUET 2023)** After the COVID-19 pandemic, Vikas would feel stressed whenever he saw someone sneezing or coughing. According to the cognitive theory of stress appraisal, Vikas appraised the situation as:

- A) Possible harm B) Emotional response C) Cognitive response D) Neutral Tests: Cognitive theory of stress appraisal (Lazarus) Answer: Not in extracted key

**Q.17 (CUET 2023)** Shweta had to prepare a presentation next week which will be evaluated. She worked hard all week because she wanted to perform well. On the other hand Veena wanted to know about the presentation last night so that she could prepare. The type of stress experienced by Shweta is \_\_ and by Veena is \_\_\_\_.

- A) Distress, Eustress B) Eustress, Distress C) Strain, Eustress D) Strain, Distress Tests: Eustress vs distress Answer: Not in extracted key

**Q.18 (CUET 2023)** One of the important sources of psychological stress results from blocking of needs and motives by someone or someone that hinders goal achievement. It is called:

- A) Frustration B) Conflict C) Internal pressure D) Social pressure Tests: Sources of stress — frustration Answer: Not in extracted key

**Q.19 (CUET 2023)** According to the Holmes and Rahe stress scale, arrange the following life events in order of decreasing stress: A. Death of a close family member B. Unexpected accident or trauma C. Appearing for examination D. Change in eating habits

- A) D, C, B, A B) A, B, C, D C) A, B, D, C D) D, C, A, B Tests: Holmes & Rahe stress scale Answer: Not in extracted key

**Q.20 (CUET 2023)** Match List I with List II. List I A. Assertiveness B. Time management C. Rational thinking D. Self-care List II I. A technique that helps communicate feelings

clearly and confidently II. A way to solve problems related to irrational beliefs III. Helps reduce pressure by planning work IV. A way to keep ourselves healthy

- A) A-I, B-III, C-II, D-IV B) A-II, B-III, C-IV, D-I C) A-IV, B-II, C-I, D-III D) A-I, B-I, C-III, D-IV

Tests: Coping strategies — life skills **Answer:** Not in extracted key

## CUET 2024 — Actual PYQs from this chapter

**Q.10 (CUET 2024)** Before running a marathon, David experiences a sudden surge of energy and excitement. Identify the term:

- A) Distress B) Eustress C) Strain D) Frustration **Tests:** Eustress **Answer:** Not in extracted key

**Q.11 (CUET 2024)** Identify the correct sequence according to the General Adaptation Syndrome: (A) Resistance (B) Presence of a noxious stimulus (C) Alarm reaction (D) Exhaustion

- A) (B), (C), (A), (D) B) (C), (A), (B), (D) C) (B), (C), (D), (A) D) (C), (D), (B), (A) **Tests:** General Adaptation Syndrome (Selye) **Answer:** Not in extracted key

**Q.12 (CUET 2024)** Psychoneuroimmunology studies the effects of stress on the immune system. Identify correct statements: (A) Leukocytes identify and destroy antigens (B) Stress does not affect NK cell cytotoxicity (C) Stress leads to production of antibodies (D) There are several kinds of leukocytes including T-cells, B-cells and NK cells (E) D-cells produce antibodies

- A) (A), (B) & (C) only B) (B), (C) & (D) only C) (A), (C) & (D) only D) (A), (B) & (E) only **Tests:** Psychoneuroimmunology — stress & immune system **Answer:** Not in extracted key

**Q.13 (CUET 2024)** Match List-I with List-II List-I List-II (A) Task-oriented strategy (I) Dynamic reaction to stress (B) Emotion-oriented strategy (II) Maintaining a time schedule (C) Avoidance-oriented strategy (III) Worry about what I am going to do (D) Coping (IV) Talking to friends or watching TV

- A) A-IV, B-IV, C-III, D-II B) A-IV, B-II, C-I, D-III C) A-III, B-II, C-IV, D-I D) A-III, B-I, C-IV, D-II **Tests:** Coping strategies — Endler & Parker **Answer:** Not in extracted key

**Q.29 (CUET 2024)** According to Holmes and Rahe, arrange stressful life events in order of severity from highest to lowest: (A) Unexpected accident or trauma (B) Break-up with friend (C) Illness of family member (D) Death of a close family member (E) Change in eating habits

- A) (D), (A), (C), (B), (E) B) (D), (C), (A), (B), (E) C) (D), (B), (A), (C), (E) D) (B), (D), (A), (E), (C) **Tests:** Holmes & Rahe — life events ordering **Answer:** Not in extracted key