

Class 12 · Psychology (037) · Unit III · Chapter 3 · CBSE 2026-27

Chapter 3

Meeting Life Challenges



Nature of stress · eustress and distress · Lazarus' appraisal · stress reactions · types and sources of stress · life events, hassles, trauma · effects of stress · stress and health · General Adaptation Syndrome · stress and immune system · lifestyle · coping (Endler and Parker; Lazarus and Folkman) · stress management techniques · hardiness · life skills · positive health · resilience

Chapter map (★ = most important for exams)



Syllabus and weightage

Unit III: **9 marks**. Very frequent: eustress vs distress, everyday hassles vs life events vs traumatic events, GAS (case studies on all three stages), stress and the immune system (natural killer cells, leucocytes, antigens), Endler and Parker's coping strategies, stress management techniques (relaxation, meditation, biofeedback, creative visualisation, stress inoculation), life skills (assertiveness, time management), hardiness (3 Cs), social support.

★ **Exam tip:** Life challenges are not necessarily stressful: much depends on **how a challenge is viewed**. A number 11 batsman views a fast bowler's delivery differently from an opening batsman, who looks forward to it. It is said that one's best comes out when one is challenged.

3.1 Nature of stress ★★★

- Faced with any challenge, we put in additional effort and mobilise our resources and support system. If handled properly, stress **increases the probability of survival**.
- **Stress is like electricity**: it gives energy, increases arousal and affects performance; too much fuses bulbs and damages appliances (performance deteriorates); too little makes us listless and low on motivation.
- **Eustress** – the level of stress that is **good for you**; one of a person's best assets for achieving peak performance and managing minor crises. Eustress can turn into **distress**, which causes the body's wear and tear.
- **Definition**: stress is the pattern of responses an organism makes to a stimulus event that **disturbs the equilibrium** and **exceeds a person's ability to cope**.
- **Origin of the word**: Latin **strictus** (tight or narrow) and **stringere** (to tighten) – reflecting feelings of tightness and constriction of muscles and breathing.
- **Stressors** – events that cause our body to give the stress response (noise, crowding, a bad relationship, daily commuting). The reaction to external stressors is called **strain**.
- **Hans Selye**, the **father of modern stress research**, defined stress as "the **non-specific response** of the body to any demand" – the same physiological pattern whatever the cause. Many researchers disagree: different stressors produce different patterns, and different individuals respond differently.
- Stress is a **dynamic mental/cognitive state**; a disruption in **homeostasis** that requires restoration of balance. It is neither in the person nor in the environment alone but in an ongoing **transaction** between them.

3.2 Lazarus' cognitive theory: appraisal ★★★

Primary appraisal	Secondary appraisal
Perception of a new or changing environment as positive, neutral or negative . Negative events are appraised for: Harm – damage already done; Threat – possible future damage; Challenge – confident expectation of ability to cope, even to profit from the event.	Assessment of one's coping abilities and resources (mental, physical, personal, social) and whether they are sufficient to meet the harm, threat or challenge. Positive attitude, health, skills and social support → less stress.

Factors affecting appraisal: (i) **past experience** of dealing with such a condition; (ii) whether the event is perceived as **controllable** (a sense of mastery or self-efficacy makes a person see a challenge rather than a threat).

Stress reactions ★★

- **Physiological**: the **hypothalamus** starts two pathways – (1) **autonomic nervous system**: the adrenal gland releases **catecholamines** (epinephrine and norepinephrine) → **fight-or-flight**; (2) **pituitary gland** → the corticosteroid **cortisol**, which provides energy.
- **Emotional**: fear, anxiety, embarrassment, anger, depression, even denial.
- **Behavioural**: confrontation (**fight**) or withdrawal (**flight**).
- **Cognitive**: beliefs about harm/threat and its causes or controllability; inability to concentrate; intrusive, repetitive or morbid thoughts.

Dimensions of stress: intensity (low/high), duration (short/long-term), complexity (less/more), predictability (unexpected/predictable). More intense, chronic, complex and unanticipated stress has more negative consequences.

Vulnerability also depends on physical health, mental health, temperament, self-concept, culture and resources (money, social skills, coping style, support networks).

3.3 Signs and symptoms of stress ★

They vary with personality, upbringing and life experiences; they can be **physical, emotional and behavioural**: lack of concentration, memory loss, poor decision-making, irregular attendance, low self-esteem, frantic bursts of energy, extreme mood swings, emotional outbursts, worry, anxiety, fear, depression, sleep and eating difficulties, misuse of drugs, stomach upset, headache, backache.

3.4 Types of stress ★★★

Three major types; all are interrelated.

1. **Physical and environmental stress.** Physical stresses are demands that change the state of the body – overexertion, lack of nutritious diet, injury, lack of sleep. Environmental stresses are aspects of our surroundings that are often unavoidable – air pollution, crowding, noise, summer heat, winter cold; also **catastrophic events** (fire, earthquake, floods).
2. **Psychological stress.** Stresses we generate **in our own minds**; personal, unique, internal. Sources:
 - **Frustration** – blocking of needs and motives by something or someone (social discrimination, interpersonal hurt, low grades).
 - **Conflicts** – between two or more incompatible needs or motives (study dance or psychology; continue studies or take a job); also conflict of values.
 - **Internal pressures** – beliefs based on expectations from inside us ("I must do everything perfectly"); lead to disappointment.
 - **Social pressures** – people who make excessive demands on us; interpersonal difficulties ("a personality clash").
3. **Social stress.** Induced externally by interaction with other people – death or illness in the family, strained relationships, trouble with neighbours. Varies from person to person (parties stress a person who likes quiet evenings; staying home stresses an outgoing person).

3.5 Sources of stress ★★★

Source	Meaning and examples
Life events	Major changes, big or small, sudden or gradual, planned (moving house) or unpredicted (break-up of a long relationship); several within a short time are hard to cope with
Hassles	Personal stresses of daily life : noisy surroundings, commuting, quarrelsome neighbours, electricity and water shortage, traffic snarls; a housewife's daily emergencies. Often coped with alone; the more hassles, the poorer the psychological well-being
Traumatic events	Extreme events – fire, train or road accident, robbery, earthquake, tsunami. Effects may appear after a lapse of time and persist as anxiety, flashbacks , dreams, intrusive thoughts; may strain relationships; professional help needed if they persist for months

Box 3.1: Measuring stressful life events ★★

- **Holmes and Rahe** developed a life event measure of stress.
- For India: **Presumptive Stressful Life Events Scale** by **Singh, Kaur and Kaur** – a self-rating questionnaire of **51 life changes**, each with a numerical value (death of spouse 95, personal illness or injury 56, failure in examination 43, appearing for examination or interview 43, change in sleeping habits 33).
- Both positive and negative events count. Score = weighted sum of events checked in the past one year.

- About **two** life events a year occur without producing illness. Correlations between life events and illness are **low**; age, frequency, duration and social support must also be studied.

3.6 Effects of stress ★★★

Effect	Examples
Emotional	Mood swings, erratic behaviour that alienates family and friends; anxiety, depression, increased physical and psychological tension; may start a vicious circle of decreasing confidence
Physiological	More adrenaline and cortisol ; changes in heart rate, blood pressure, metabolism; release of epinephrine and norepinephrine, slowing of digestion, expansion of air passages in lungs, increased heart rate, constriction of blood vessels; helpful briefly, damaging long-term
Cognitive	Mental overload; loss of ability to make sound decisions; poor concentration; reduced short-term memory
Behavioural	Less nutritious food, more caffeine, cigarettes, alcohol, tranquillisers (addictive; loss of concentration, poor coordination, dizziness); disrupted sleep, absenteeism, reduced work performance

Box 3.2: Examination anxiety ★★

Tension before, during or after an exam; some anxiety motivates, but high anxiety blocks performance. Called "**evaluative apprehension**" or "**evaluative stress**". High test-anxious students see evaluation as threatening, have negative self-centred cognitions, feel inadequate and helpless; they **plunge inward** instead of into the task. Remedies: enough study time, discuss difficulties, revision timetable, condensed notes, spaced revision, staying calm on the day.

3.7 Stress and health ★★

- Prolonged stress affects physical health and impairs psychological functioning.
- Burnout** — a state of physical, emotional and psychological exhaustion: physical (chronic fatigue, weakness, low energy) and mental (irritability, anxiety, helplessness, hopelessness).
- Stress is implicated in cardiovascular disorders, high blood pressure and **psychosomatic disorders** (ulcers, asthma, allergies, headaches). It plays a role in **50-70%** of physical illnesses; **60%** of medical visits are for stress-related symptoms.

3.8 General Adaptation Syndrome (Selye) ★★★

Selye exposed animals to high temperature, X-rays and insulin injections, and observed hospital patients; he found a similar pattern of bodily response, the **GAS**, with three stages:



- Alarm reaction:** a noxious stimulus activates the **adrenal-pituitary-cortex system**; hormones are released; the individual is ready for **fight or flight**.
- Resistance:** if stress is prolonged, the **parasympathetic** nervous system calls for more cautious use of the body's resources; the organism tries to cope, e.g. through confrontation.

3. **Exhaustion:** continued exposure to the same or additional stressors **drains the body's resources**; systems become ineffective; stress-related diseases (high blood pressure) become more likely.

Criticism: assigns a very limited role to **psychological factors**; appraisal, perceptions, personality and biological constitution influence response.

3.9 Stress and the immune system ★★★

- **Psychoneuroimmunology** – links between mind, brain and immune system; studies effects of stress on immunity.
- **White blood cells (leucocytes)** identify and destroy foreign bodies (**antigens**) such as viruses, and lead to production of **antibodies**.
- **T cells** destroy invaders; **T-helper cells** increase immunological activity (attacked by **HIV**, causing AIDS); **B cells** produce antibodies; **natural killer cells** fight viruses and tumours.
- Reduced **natural killer cell cytotoxicity** is found in highly stressed people – students facing important exams, bereaved persons, the severely depressed. Social support improves immune functioning.
- Negative emotions → stress hormones → weakened immunity → illness. Hopelessness relates to worsening disease, injury and death.

Lifestyle ★

Overall pattern of decisions and behaviours determining health and quality of life. Stressed people expose themselves to pathogens, eat poorly, sleep less, smoke and drink. Balanced low-fat diet, regular exercise, continued activity and positive thinking enhance health and longevity.

3.10 Coping with stress ★★★

- It is **how we cope** with stress, not the stress itself, that influences well-being, social functioning and health.
- **Coping** = a dynamic, situation-specific reaction to stress; a set of concrete responses intended to resolve the problem and reduce stress. It often depends on rigid deep-seated beliefs (in a traffic jam we feel angry because we believe traffic "should" move faster).
- Poor copers show impaired immune response and diminished natural killer cell activity.

Endler and Parker: three coping strategies ★★★

Strategy	What it involves	Example
Task-oriented	Getting information about the situation and alternative actions; deciding priorities; acting directly on the stressful situation	"Schedule my time better"; "think how I solved similar problems"
Emotion-oriented	Efforts to maintain hope and control emotions; venting anger and frustration; deciding nothing can be done	"Tell myself it is not really happening to me"; "worry about what I am going to do"
Avoidance-oriented	Denying or minimising the seriousness; conscious suppression of stressful thoughts and replacing them with self-protective thoughts	Watching TV, phoning a friend, being with other people

Lazarus and Folkman ★★★

Coping is a **dynamic process**, not a trait: constantly changing cognitive and behavioural efforts to master, reduce or tolerate internal or external demands created by the stressful transaction.

- **Problem-focused** – attack the problem itself: gain information, alter the event, alter beliefs and commitments; increase awareness, knowledge and options; reduce the threat value. "I made a plan of action and followed it."

- **Emotion-focused** — psychological changes to limit emotional disruption, with minimal effort to alter the event. "I did some things to let it out of my system."
- Both are needed; people generally use **problem-focused** coping more often.

3.11 Stress management techniques ★★★

Stress is a **silent killer**: hypertension, heart disease, ulcers, diabetes and even cancer are linked to it.

1. **Relaxation techniques**: an active skill that reduces stress symptoms and illnesses like high blood pressure and heart disease; relaxation starts from the **lower part of the body** and progresses up to the **facial muscles**; **deep breathing** is used with muscle relaxation.
2. **Meditation procedures**: the yogic method — a sequence of learned techniques for **refocusing attention** that brings an **altered state of consciousness**; the meditator becomes unaware of outside stimulation.
3. **Biofeedback**: monitoring and reducing physiological aspects of stress by giving **feedback about current physiological activity**, often with relaxation training. Three stages: (i) developing **awareness** of the response (e.g. heart rate); (ii) learning ways of **controlling** it in quiet conditions; (iii) **transferring** that control to everyday life.
4. **Creative visualisation**: a subjective experience using **imagery and imagination**; set a realistic goal first (builds confidence); easier when the mind is quiet, body relaxed and eyes closed — reducing interference from unbidden thoughts.
5. **Cognitive behavioural techniques**: aim to **inoculate** people against stress. **Stress inoculation training** (Meichenbaum) replaces negative, irrational thoughts with positive, rational ones. Phases: **assessment** (discussing the problem from the client's viewpoint), **stress reduction** (relaxation, self-instruction), **application and follow-through**.
6. **Exercise**: an active outlet for physiological arousal; improves heart efficiency, lung function, circulation; lowers blood pressure and blood fat; improves immunity. Swimming, walking, running, cycling, skipping — at least **four times a week for 30 minutes**, each session with **warm-up, exercise and cool-down**.

★ **Exam tip**: **Exam tip**: in "suggest techniques" questions, name the technique, give its one-line mechanism and link it to the person in the case.

3.12 Promoting positive health and well-being ★★★

People who manage pressures and turn the energy into something positive become more **stress fit** — like being immunised against unhealthy stress.

Stress-resistant personality: hardiness (Kobasa) ★★★

People with high stress but low illness share **hardiness** — a set of beliefs about oneself, the world and how they interact — the **three Cs**:

- **Commitment** — to work, family, hobbies and social life.
- **Control** — a sense of purpose and direction in life.
- **Challenge** — seeing changes in life as normal and positive rather than as a threat.

Life skills ★★★

Abilities for adaptive and positive behaviour that enable individuals to deal effectively with the demands and challenges of everyday life; they can be **learned and improved**.

1. **Assertiveness** — communicating clearly and confidently our feelings, needs, wants and thoughts; the ability to **say no**, state an opinion without being self-conscious, express love or anger openly; gives confidence, high self-esteem and a solid sense of identity.

2. **Time management** — planning time and delegating; change one's **perception of time**; spend time on things you value or that help achieve your goals; be realistic; balance what you want to do and what you must do.
3. **Rational thinking** — stress-related problems arise from **distorted thinking**; under stress we have a selective bias to negative thoughts. Principles: challenge distorted thinking and irrational beliefs, drive out intrusive negative anxiety-provoking thoughts, make positive statements.
4. **Improving relationships** — key is **communication**: listening, expressing how you feel and think, accepting others' opinions and feelings; avoid misplaced jealousy and sulking.
5. **Self-care** — keeping healthy, fit and relaxed; relaxed breathing is slow, stomach-centred, from the **diaphragm** (stressed breathing is rapid and shallow, high in the chest); noise, pollution, space, light and colour affect mood.
6. **Overcoming unhelpful habits** — **perfectionism** (everything just right; tense, critical, avoid challenges), **avoidance** (putting the issue under the carpet), **procrastination** ("I will do it later"; avoiding fears of failure or rejection).

Health and positive health ★★

Health is a state of complete physical, mental, social and spiritual well-being, not merely the absence of disease.

Positive health = "a healthy body; high quality of personal relationships; a sense of purpose in life; self-regard, mastery of life's tasks; and resilience to stress, trauma and change".

Stress buffers that promote positive health ★★★

1. **Diet** — balanced diet lifts mood, gives energy, prevents illness, strengthens immunity; three main meals, varied diet; under stress we seek "**comfort foods**" high in fat, salt and sugar.
2. **Exercise** — the lifestyle change with the widest popular approval; manages weight and stress, reduces tension, anxiety, depression. **Stretching** (yogic asanas) has a **calming** effect; **aerobic** exercise (jogging, swimming, cycling) **increases arousal**; fitness works as a stress buffer.
3. **Positive attitude** — accurate perception of reality, sense of purpose and responsibility, acceptance of others' viewpoints, taking credit for success and blame for failure, openness to new ideas, sense of humour.
4. **Positive thinking** — **optimism** is the inclination to expect favourable outcomes; optimists use problem-focused coping and seek help; pessimists ignore the problem, give up the goal or deny stress.
5. **Social support** — existence and availability of people we can rely on, who care about, value and love us. **Perceived support** (quality) is positively related to health; **social network** (quantity) is unrelated. Forms: **tangible** (money, goods, services; giving notes to a sick friend), **informational** (a friend who has faced a board exam explaining procedures), **emotional** (reassurance of being loved and valued). Benefits both giver and receiver.

Box 3.3: Resilience ★★

A dynamic developmental process: maintaining positive adjustment under challenging conditions; the capacity to "**bounce back**". Reflects self-worth, autonomy, positive role models, a confidant, problem solving, creativity, flexibility, a sense of purpose. Three resources: **I HAVE** (social and interpersonal strengths — people I trust), **I AM** (inner strengths — respectful of myself and others), **I CAN** (interpersonal and problem-solving skills). A resilient child needs **more than one**.

NCERT review questions, solved ★★★

1. Explain the concept of stress. Give examples from daily life.

Ans. Stress is the pattern of responses an organism makes to a stimulus event that disturbs its equilibrium and exceeds its ability to cope (Latin strictus/stringere: tight, to tighten). Stressors (noise, crowding, commuting, a bad relationship) produce strain. It depends on appraisal (Lazarus): primary

(harm, threat, challenge) and secondary (coping resources). Some stress (eustress) improves performance, e.g. alertness while crossing a busy road; too much (distress) causes wear and tear, e.g. Raj's mind going blank in the exam.

2. State the symptoms and sources of stress. 4

Ans. Symptoms (physical, emotional, behavioural): poor concentration, memory loss, poor decisions, mood swings, outbursts, anxiety, depression, sleep and eating problems, drug misuse, headache, stomach upset. Sources: life events (death, moving house, break-up), daily hassles (commuting, noise, shortages), traumatic events (fire, accident, earthquake); also frustration, conflicts, internal and social pressures.

3. Describe the GAS model with an example. 6

Ans. Selye's General Adaptation Syndrome has three stages: alarm reaction (adrenal-pituitary-cortex activation, hormones, fight or flight), resistance (prolonged stress; parasympathetic system calls for cautious use of resources; coping attempts) and exhaustion (resources drained; stress diseases such as high blood pressure). Example: a student facing continuous exams — initial panic (alarm), weeks of effortful coping (resistance), then fatigue and illness if stress continues (exhaustion). Criticism: little role for psychological appraisal.

4. Enumerate the different ways of coping with stress. 4

Ans. Endler and Parker: task-oriented, emotion-oriented, avoidance-oriented. Lazarus and Folkman: problem-focused and emotion-focused. Techniques: relaxation, meditation, biofeedback, creative visualisation, cognitive behavioural techniques (stress inoculation), exercise.

5. Explain the effect of stress on psychological functioning. 4

Ans. Emotional (mood swings, anxiety, depression), physiological (adrenaline, cortisol, heart rate, BP), cognitive (mental overload, poor decisions, poor concentration, reduced short-term memory), behavioural (poor diet, caffeine, smoking, alcohol, disrupted sleep, absenteeism, lower performance).

6. Describe how life skills can help meet life's challenges. 6

Ans. Life skills are learnable abilities for adaptive behaviour: assertiveness (say no, express feelings confidently), time management (plan, delegate, prioritise valued goals), rational thinking (challenge distorted beliefs, positive self-statements), improving relationships (listen, express, accept), self-care (diaphragmatic breathing, healthy environment), overcoming unhelpful habits (perfectionism, avoidance, procrastination).

7. Discuss the factors that lead to positive health and well-being. 4

Ans. Diet (balanced meals), exercise (stretching calms; aerobic raises arousal; a stress buffer), positive attitude (accurate perception, purpose, tolerance, humour), positive thinking (optimism, problem-focused coping) and social support (tangible, informational, emotional; perceived support matters). Also hardiness and resilience.

8. How does stress affect the immune system? 3

Ans. Psychoneuroimmunology shows that stress hormones and negative emotions weaken immunity. Leucocytes (T cells, T-helper cells, B cells, natural killer cells) defend against antigens. Stress reduces

natural killer cell cytotoxicity (seen in exam students, the bereaved and the depressed), raising the risk of infection and illness; social support improves immunity.

9. A stressful life event; why different degrees of stress? 3

Ans. E.g. failing an examination. Stress differs with appraisal (threat or challenge), past experience, perceived control and self-efficacy, physical health and constitution, personality (hardiness, optimism), cultural meaning, resources and social support, and the event's intensity, duration, complexity and predictability.

10. Suggestions to friends to avoid stress in everyday life. 3

Ans. Use problem-focused coping (plan, prioritise), manage time, think rationally, be assertive, exercise regularly, relax and breathe deeply, meditate, eat a balanced diet, sleep well, keep a sense of humour, seek social support, and avoid escape routes such as smoking, alcohol and drugs.

11. Environmental factors with (a) positive and (b) negative impact. 3

Ans. (a) Clean air, green space, light, pleasant colours, quiet surroundings, supportive family and friends. (b) Noise, air pollution, crowding, extreme heat or cold, disasters, daily hassles such as traffic and shortages.

12. Why can't we change harmful lifestyles despite knowing the risks? 3

Ans. Health-impairing behaviours develop gradually and bring temporary pleasure; we ignore long-term damage and underestimate risk; stress makes us seek comfort foods, smoking and alcohol; habits and deep-seated beliefs resist change; the fast-paced modern lifestyle of excess reinforces them.

CBSE board questions 2024–2026, fully solved ★★★

Every question on this chapter from the CBSE board papers of 2024, 2025 and 2026 (Psychology 037, paper code 63), with complete answers based on the marking schemes and NCERT. Where the board accepted more than one option, this is stated.

Multiple choice questions (1 mark)

CBSE 2025 · 63/1 People regularly exposed to high stress have a higher incidence of infections. This is explained by: (A) enhanced antibody production (B) increased white cell count (C) impaired immune response due to stress (D) reduced need for sleep 1

Ans. (C) Impaired immune response. Stress affects the immune system (psychoneuroimmunology): it reduces the effectiveness of white blood cells and natural killer cells, and raises cortisol, lowering immunity to infections.

CBSE 2025 · 63/1 Case study on social stress (threatens one's relationships, esteem or sense of belonging; difficult interactions, evaluated performance, rejection, lower standing). What impact can social stress have on an individual? 1

Ans. Social stress can lead to a range of **observable and measurable responses related to health outcomes** — physical (e.g. raised blood pressure, lowered immunity) and psychological (anxiety, low self-esteem, depression).

CBSE 2026 · 63/1 Match: 1. continued exposure to the same or more stressors drains the body's resources 2. mental exhaustion as irritability, anxiety, helplessness and hopelessness 3. noxious stimulus activates the adrenal-pituitary-cortex system releasing stress hormones 4. parasympathetic system calls for more cautious use of resources; coping through confrontation — I. resistance II. exhaustion III. burnout IV. alarm. (A) 1-I, 2-II, 3-III, 4-IV (B) 1-II, 2-III, 3-IV, 4-I (C) 1-IV, 2-III, 3-I, 4-II (D) 1-IV, 2-III, 3-II, 4-I

Ans. (B) 1-II, 2-III, 3-IV, 4-I: exhaustion, burnout, alarm reaction, resistance (Selye's General Adaptation Syndrome: alarm → resistance → exhaustion).

CBSE 2026 · 63/1 Fill in: The white blood cells (____) within the immune system identify and destroy foreign bodies (____) such as viruses. (A) antigens/leucocytes (B) leucocytes/antibodies (C) antigens/antibodies (D) leucocytes/antigens

Ans. (D) Leucocytes / antigens.

CBSE 2026 · 63/1 Assertion (A): Creative visualisation helps manage stress using imagination and mental imagery. Reason (R): It is more effective when the mind is quiet, the body relaxed and eyes closed, minimising distractions.

Ans. (A) or (B) — the board accepts both. Creative visualisation is an effective stress-management technique using imagery and imagination; it works best when the mind is quiet, body relaxed and eyes closed, which reduces distraction.

CBSE 2026 · 63/1 Case study: Ritu, a bright board student wanting a scholarship, compares herself with peers and feels inadequate; parents' high expectations and her own self-demands; conflict between art and design and engineering; social pressure from relatives; she is irritable, has headaches, trouble sleeping, emotional exhaustion. Identify the type of stress.

Ans. Psychological stress — generated within the mind: frustration, conflict, internal and social pressures (also social stress from relatives' demands).

CBSE 2024 · 63/1 Naresh endures personal stresses due to noisy surroundings, commuting, water shortage and traffic snarls. These are: (A) life events (B) everyday hassles (C) traumatic events (D) physical stress

Ans. (B) Everyday hassles — personal stresses of daily life (noise, commuting, quarrelsome neighbours, water and electricity shortage, traffic); they can have serious effects as they accumulate.

CBSE 2024 · 63/1 Ritika's stress level was good for her and enhanced her performance. The term is: (A) strain (B) distress (C) eustress (D) appraisal

Ans. (C) Eustress — a healthy, positive level of stress that motivates and improves performance; distress is the harmful kind.

CBSE 2024 · 63/1 Assertion (A): Students facing important examinations can be highly stressed. Reason (R): Reduced levels of natural killer cell cytotoxicity have been found in people who are highly stressed.

Ans. (A) or (B) — the board accepts both. Both statements are true; studies found reduced natural killer cell cytotoxicity (lower immunity) in highly stressed people such as students facing examinations.

CBSE 2024 · 63/1 Case study: a fire from a gas-cylinder explosion; Suman's mother shouted in panic and fainted; Suman dragged her mother out through a window. According to the GAS model, what immediate impact does the fire (noxious stimulus) have on Suman's mother? 1

Ans. She is in the **alarm reaction stage**: the noxious stimulus activates the **adrenal-pituitary-cortex system**, which triggers the release of hormones producing the stress response (fight or flight); she was overwhelmed and fainted.

Short answer questions (2 marks)

CBSE 2025 · 63/1 How can assertiveness impact an individual's response to stress? 2

Ans. (i) **Assertiveness** is a behaviour or life skill that helps us communicate clearly and confidently our feelings, needs, wants and thoughts. (ii) It is the ability to **say no** to a request, to state an opinion without being self-conscious, and to express emotions openly. (iii) An assertive person feels confident, has high self-esteem and a solid sense of identity, so he or she can refuse unreasonable demands and face stressors directly instead of suppressing feelings — thus reducing stress.

CBSE 2025 · 63/1 Same case study: state two causes of social stress in day-to-day life. 2

Ans. Any two: (i) **difficult social interactions**, e.g. a conflictual or tumultuous marital or family relationship; (ii) **evaluated performance situations** where others could be judgemental or critical (exams, interviews); (iii) situations in which one feels **rejected, ostracised or ignored**; (iv) perception of one's **lower role or standing** within a group or community.

CBSE 2026 · 63/1 Same case study: mention one emotional and one psychological effect of stress Ritu may be going through. 2

Ans. **Emotional effect**: emotional exhaustion, irritability, mood swings, feeling inadequate.

Psychological/physiological and behavioural effects: trouble sleeping, frequent headaches, difficulty in decision making (career dilemma). (Effects of stress: emotional, physiological, cognitive and behavioural.)

CBSE 2024 · 63/1 Same case study: Suman and her mother were exposed to prolonged stress as the fire spread. How does the GAS model explain their condition? 2

Ans. **Resistance stage**: if stress is prolonged, the parasympathetic nervous system calls for more cautious use of the body's resources; the organism makes efforts to cope with the threat, as through confrontation — Suman resisted, broke the window and rescued her mother. **Exhaustion stage**: continued exposure to the same or additional stressors drains the body of its resources (her mother, overwhelmed, collapsed); prolonged exhaustion can lead to psychophysiological illness.

Short answer questions (3 marks)

CBSE 2025 · 63/1 You are working with a client who handles high stress well and remains healthy. How would you evaluate and support their ability to manage stress effectively? 3

Ans. The client shows a **stress-resistant personality / hardiness** (Kobasa), which can be assessed through the **three Cs**: (i) **Commitment** — to work, family, hobbies and social life; (ii) **Control** — a sense of purpose and direction in life; (iii) **Challenge** — seeing changes in life as normal and positive rather than as threats. Support: strengthen these traits, encourage life skills (assertiveness, time

management, rational thinking, self-care), social support and healthy lifestyle (balanced diet, exercise, positive attitude).

CBSE 2026 · 63/1 (a) Identify the three coping strategies given by Endler and Parker. OR (b) Ruchika is stressed preparing for a music competition and medical examinations. Suggest four techniques to manage her stress. 3

Ans. (a) (i) **Task-oriented strategy**: obtaining information about the stressful situation and alternative courses of action; deciding priorities and acting directly on the problem. (ii) **Emotion-oriented strategy**: efforts to maintain hope and control one's emotions; venting feelings of anger and frustration; deciding nothing can be done. (iii) **Avoidance-oriented strategy**: denying or minimising the seriousness of the situation; conscious suppression of stressful thoughts; self-protective thoughts. **(b)** (i) **Relaxation techniques** – reduce symptoms of stress, e.g. deep breathing and progressive muscle relaxation. (ii) **Meditation** – learned attention deployment that refocuses attention and brings an altered state of consciousness. (iii) **Biofeedback** – monitoring and reducing physiological stress responses. (iv) **Creative visualisation** – positive imagery of the desired outcome. (v) **Cognitive behavioural techniques** – stress inoculation training replacing negative thoughts. (vi) **Exercise** – physical activity releases tension. Plus time management and a healthy routine.

CBSE 2024 · 63/1 Describe any three life skills that can help a person meet life's challenges. 3

Ans. Any three: (i) **Assertiveness** – communicating feelings, needs and thoughts clearly and confidently; ability to say no. (ii) **Time management** – planning time, prioritising, setting realistic goals, changing what can be changed and accepting what cannot. (iii) **Rational thinking** – challenging distorted thinking and irrational beliefs, driving out intrusive negative thoughts, positive thinking. (iv) **Improving relationships** – listening, expressing, explaining, avoiding jealousy. (v) **Self-care** – healthy diet, exercise, sleep, breathing to manage stress. (vi) **Overcoming unhelpful habits** – perfectionism, avoidance, procrastination.

Practice set

1. What is eustress?
2. Who is called the father of modern stress research?
3. Name the three appraisals of a negative event in primary appraisal.
4. What are everyday hassles?
5. Name the three stages of GAS.
6. What does psychoneuroimmunology study?
7. Name Endler and Parker's three coping strategies.
8. What are the three Cs of hardiness?

Answers

- Ans.** 1. The level of stress that is good for you and helps peak performance.
2. Hans Selye.
 3. Harm, threat, challenge.
 4. Personal stresses of daily life: commuting, noise, shortages, traffic.

5. Alarm reaction, resistance, exhaustion.
6. Links between mind, brain and the immune system.
7. Task-oriented, emotion-oriented, avoidance-oriented.
8. Commitment, control, challenge.

Multiple choice: 20 MCQs

1. The reaction to external stressors is called:
(a) appraisal (b) eustress (c) strain (d) hassle
2. Stress as "the non-specific response of the body to any demand" was defined by:
(a) Hans Selye (b) Lazarus (c) Kobasa (d) Meichenbaum
3. Assessing one's coping resources is:
(a) primary appraisal (b) threat (c) harm (d) secondary appraisal
4. Possible future damage from an event is appraised as:
(a) harm (b) threat (c) strain (d) challenge
5. Catecholamines are released by the:
(a) pituitary gland (b) adrenal gland (c) thyroid (d) hypothalamus only
6. Stress we generate in our own minds is:
(a) social stress (b) physical stress (c) environmental stress (d) psychological stress
7. Commuting, noisy neighbours and water shortage are:
(a) everyday hassles (b) traumatic events (c) life events (d) conflicts
8. Flashbacks and intrusive thoughts are typical after:
(a) hassles (b) life events (c) traumatic events (d) frustration
9. The Presumptive Stressful Life Events Scale was developed by:
(a) Lazarus and Folkman (b) Holmes and Rahe (c) Endler and Parker (d) Singh, Kaur and Kaur
10. Physical, emotional and psychological exhaustion is:
(a) eustress (b) burnout (c) strain (d) alarm
11. The first stage of GAS is:
(a) resistance (b) exhaustion (c) alarm reaction (d) recovery
12. Cells that fight viruses and tumours are:
(a) natural killer cells (b) T-helper cells (c) red blood cells (d) B cells
13. HIV attacks:
(a) B cells (b) T-helper cells (c) natural killer cells (d) antigens
14. "I made a plan of action and followed it" is:
(a) emotion-focused (b) avoidance (c) problem-focused (d) denial
15. Watching TV to forget a problem is:
(a) task-oriented (b) emotion-oriented (c) problem-focused (d) avoidance-oriented
16. Stress inoculation training was developed by:
(a) Meichenbaum (b) Selye (c) Lazarus (d) Kobasa
17. Feedback about current physiological activity is used in:
(a) biofeedback (b) meditation (c) visualisation (d) relaxation
18. The three Cs of hardiness were proposed by:
(a) Selye (b) Meichenbaum (c) Lazarus (d) Kobasa
19. The ability to say no to a request is:
(a) time management (b) assertiveness (c) self-care (d) rational thinking
20. Giving notes to a friend who was absent is:
(a) emotional support (b) informational support (c) tangible support (d) perceived support

1 (c) · 2 (a) · 3 (d) · 4 (b) · 5 (b) · 6 (d) · 7 (a) · 8 (c) · 9 (d) · 10 (b) · 11 (c) · 12 (a) · 13 (b) · 14 (c) · 15 (d) · 16 (a) · 17 (a) · 18 (d) · 19 (b) · 20 (c)

Assertion-Reason (6)

(a) Both A and R true, R explains A. (b) Both true, R does not explain A. (c) A true, R false. (d) A false, R true.

1. A: Students facing important examinations show lowered immunity. R: Reduced natural killer cell cytotoxicity is found in highly stressed people.
2. A: All stress is harmful. R: Eustress helps achieve peak performance.
3. A: Perceived social support is linked with well-being. R: Maintaining a large social network is time-consuming and demanding.
4. A: Selye's GAS model has been criticised. R: It assigns a very limited role to psychological factors.
5. A: Creative visualisation works best with a quiet mind and closed eyes. R: This reduces interference from unbidden thoughts.
6. A: Stretching exercises raise the arousal level of the body. R: Aerobic exercises such as jogging increase the arousal level of the body.

Key: 1 (a) · 2 (d) · 3 (b) · 4 (a) · 5 (a) · 6 (d)

- **Last-night summary:** stress = response to events that disturb equilibrium and exceed coping; strictus/stringere; stressors → strain; eustress vs distress; Selye (non-specific response); homeostasis; Lazarus: primary (harm, threat, challenge) and secondary appraisal; past experience, controllability. Reactions: hypothalamus → ANS/adrenal catecholamines (fight-or-flight) and pituitary cortisol; emotional, behavioural, cognitive. Dimensions: intensity, duration, complexity, predictability.
- Types: physical/environmental, psychological (frustration, conflicts, internal and social pressures), social. Sources: life events (Holmes and Rahe; Singh, Kaur and Kaur, 51 items), hassles, traumatic events. Effects: emotional, physiological, cognitive, behavioural; exam anxiety; burnout; 50-70% illnesses. GAS: alarm, resistance, exhaustion. Immune: leucocytes, antigens, T, T-helper (HIV), B, NK cells; NK cytotoxicity falls under stress.
- Coping: Endler and Parker (task, emotion, avoidance); Lazarus and Folkman (problem- vs emotion-focused). Techniques: relaxation (lower body → face), meditation, biofeedback (3 stages), creative visualisation, stress inoculation (Meichenbaum: assessment, reduction, application), exercise (4×30 min). Hardiness (Kobasa: commitment, control, challenge). Life skills: assertiveness, time management, rational thinking, relationships, self-care, unhelpful habits. Positive health: diet, exercise, positive attitude, optimism, social support (tangible, informational, emotional); resilience (I have, I am, I can).