DETERMINANTS OF LIFE SATISFACTION OF WOMEN: REFERENCE TO BALANGODA DIVISIONAL SECRETARIAT DIVISION

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Abstract

In this era, since the role of women has expanded throughout the past, every country in the world demonstrates a greater interest to discover the social and economic position of women. Though much progress has been made in society to bring women to a stage, still it is not fully achieved. In most cases, women have to spend their entire lives with less pleasure or happiness, and with much stress and tension. This will lead to lower the women's life satisfaction and it has an inverse effect on the development and stability of any economy. The purpose of this study is to identify the factors which influence the life satisfaction of women. The study used primary data and 200 women were selected from three GN Divisions in Balangoda DS Division, which represent urban, rural and estate sector through cluster sampling and convenience sampling methods, using an already developed structured questionnaire. Binary Logistic Regression model was utilized as the main analysing technique. Results revealed that the overall life satisfaction was predicted by current health status, living sector, education level and being a member of community society. All the significant factors showed a positive relationship with life satisfaction. Implications of the findings and recommendations are offered.

Keywords: *Women, Life Satisfaction*

1. INTRODUCTION

Life satisfaction is widely considered to be a very important and as a central aspect of human welfare. It is not merely a judgment about one's life; it widely involves affirming, endorsing, appreciating or being pleased with one's life (Muzamil and Tasia, 2008). Life satisfaction refers to a person's general happiness, freedom from tension, interest in life etc. (Hsnain, Shadab and Shelly, 2011). Broadly, life satisfaction refers to satisfaction of an individual with his or her family life, marriage life, social life, health etc. Over the past decades, a growing numbers of scholars have attempted to study the life satisfaction of women, since the role of women in society as a working women or house wives and their contribution for the family and economy is very important and significant. The traditional role of woman was to stay at home, take care of children, clean houses and cook as society has always associated money with power. In the past few decades the role of women in society has changed significantly. Women had many more opportunities and faced different challenges. At present they are engaging in government sector, private sector, service sector, sports, and politics and they may even hold titles such as Chief Executive. In the modern society, almost every woman has her own job or duty.

Even though, there are some changes that have occurred in women's participation in the labour market, a woman's life is always more complicated than a man's life as they continue to bear most of the responsibilities of children, preparing meals and doing other household work. In all regions, women spend at least twice as much time as men on unpaid domestic work and if the unpaid work of women is taken into account, their total working time is longer than men's. Furthermore, many women choose to lead an unhappy life for fear that they would not be able to find a job, as employers still choose to employ a man over a woman. And also in unfortunate situations where women get divorced or become widows, many of them find it impossible to find a place to work and they have to live in more poverty. Therefore, their life satisfaction level differs from one another due to various socio, economic and demographic factors. Also if women feel unhappiness, stress and tension, it will directly affect their personal lives, their professional lives and finally the entire society.

In the present study, a pre-test has been conducted to get a rough idea regarding the current satisfaction level. For this purpose, 15 women were selected and for examining their attitudes a questionnaire consisting of 6 questions was utilized. According to the results of the pre-test, life satisfaction recorded a low level.

Considering the empirical studies regarding the life satisfaction of women, there are various studies which have been done by many researchers. Jadhav and Aminabhavi (2013) found that age, educational level and number of children of women are not significantly associated with women's life satisfaction. According to Muzamil and Tasia (2008), personal income, family income and age had an impact on the life satisfaction of women. Moreover, Hasnain, Shadab and Shelly (2011) found significantly greater life satisfaction and lower self-esteemin working women than innon-working women, and a non-significant difference was found between married and unmarried women on both life satisfaction and self-esteem. Concerning the previous efforts on determination of the life satisfaction of women, many researchers have paid attention to fewer factors which are associated with life satisfaction. Therefore, this study mainly focuses on identifying the factors which influence life satisfaction of women. The objective of the study is to identify the influential factors for life satisfaction of women.

A woman can be considered as a predominant character in any society. She plays an important role in the family by encouraging the husband, children and other family members. And also women provide a great service to strengthen the household economic activities and they make their full effort to enhance the welfare of the family members. Therefore, the life satisfaction of women directly affects the household economy. The decisions which are taken by satisfied women lead to the increase of the productivity level of the family as well as to enhance their personal satisfaction. Thereby, households can perform their day today activities successfully.

A household is the smallest entity in society. Success of a household is directly associated with the success of the entire society. Therefore, studying the satisfaction of women becomes a major factor in achieving an economic development in any country with social welfare.

Furthermore, social condition and life satisfaction of women are very important for the government to conduct awareness programmes, poverty reduction programmes and to improve the currently on-going development projects and as well as for Non-Governmental Organizations (NGOs) to implement women empowerment programmes. This study is also very useful for banks and insurance companies to introduce new credit schemes and life assurance policies for women to enhance their living standard. Employers can take corrective actions to enhance the productivity level of the female employees.

By using the results of this study, policy makers can implement necessary rules and regulations regarding the empowerment of women and also by referring to the results further, economists can construct indices to measure the life satisfaction of women. Considering all the above factors, this study will be very important for the economy as well as for the entire society.

2. LITERATURE REVIEW

Life satisfaction is the degree to which a person positively evaluates the overall quality of his or her life as a whole or in other words, how much the person likes the life he or she leads (Ruut, 1996). Life satisfaction is one among a range of concepts that is assumed to reflect the conditions of "a good life". It measures how people evaluate their life as a whole rather than their current feelings.

Anne (2008) has done a study on life satisfaction in late life: markers and predictors of level and change among 80+ year olds. The overall aim of the study was to examine within individual and between individual changes in life satisfaction in the oldest-old using different time metrics and to study life satisfaction within the context of psychosocial and health related variables. Overall findings from the study demonstrated a homogenous decline in life satisfaction in the oldest-old. Despite health-related losses, social network and personal resources accounted for substantial inter-individual differences in life satisfaction. The research demonstrated the need to analyse associates of life satisfaction at the intra individual level and within a broader context of psychosocial and health related variables also in late life.

Lisa (2008) carried out a study to measure the levels of general life satisfaction

among Finnish young adults, and to clarify the way in which life satisfaction is constructed. In this study descriptive statistics, Chi Square test, Correlation analysis and Cluster analysis (Ward's method) were employed. Results of the data analysis revealed that the level of life satisfaction among Finnish young adults to be similar to that of the Finnish population in general and two main factors underlying life satisfaction were found to be social relationships and factors related to working life contexts. In addition, the study identified five distinct groups, i.e. three groups of women, two groups of men which differed from each other, both in their levels of life satisfaction and in the factors underlying life satisfaction. The groups varied in the importance for life satisfaction that they attached to marital partnerships, friends, health, and hobbies. The results were seen as supporting the assumption that life satisfaction is a socially constructed phenomenon.

The study on Life Satisfaction of Working Women and Housewives which was done by Jadhav and Aminabhavi (2013) used t test and Chi Square test to examine whether the working women and housewives are significantly differing from each other in their life satisfaction. A life satisfaction scale developed by Sinha and Sharma (1979) was administered on the sample. The results showed that the working women and housewives do not differ significantly from each other in their life satisfaction. Incidentally, it is found that age, educational level and number of children of women are not significantly associated with their life satisfaction.

Hasnain, Shadab and Shelly (2011) have studied life satisfaction and self-esteem in married and unmarried working women. The main objective of this study was to find out the difference between married and unmarried, working and non-working women on life satisfaction and self-esteem. Two-way ANOVA was applied to analyse the data. The results of data analysis revealed that significantly greater life satisfaction and lower self-esteem for working women than for non-working women. Furthermore, insignificant difference was found between married and unmarried women on both life satisfaction and self-esteem. The interactional effects of working status and marital status were insignificant for both life satisfaction and self-esteem.

Muzamil and Tasia (2008) conducted a research to evaluate life satisfaction among women and to analyze the influence of socio personal characteristics of women with their life satisfaction. The data was analyzed by computing percentage, Chi

Square value, ANOVA, Karl Pearson's correlation and degree of freedom. The sults showed that personal income and family income were positively correlated with the life satisfaction of women and age was inversely affected for the life satisfaction of women.

Chungsun (1991) investigated the relationships among women's sex role attitudes, employment status and overall life satisfaction controlling for some selected background characteristics. Descriptive statistics, Correlation analysis, Multiple Regression analysis and LISREL analysis have been used as analysis tools. According to the results of the data analysis, women's sex role attitudes were unrelated to employment status and there was no significant relationship between women's sex role attitudes and satisfaction with marriage, family work and overall life. Furthermore, controlling for women's employment status and sex role attitudes were related to work satisfaction, and women's employment status has a significant influence on satisfaction with work and with overall life.

Sandra, Veronica, Martha and Kimya (2003) focused their attention on predictors of satisfaction among college educated African American women in mid life. Specifically, 3 domains of satisfaction such as overall life satisfaction, personal satisfaction and work satisfaction were examined under this study.. According to the results of descriptive statistics, correlation analysis and three stepwise multiple regression analysis, the women were highly satisfied with their work situation, their personal life, and generally with how their life had turned out so far. Overall life satisfaction was influenced by the women's perceptions of personal control, role quality, household burden and their cohort status. Work satisfaction was affected by the women's sense of personal control and role quality and household burden and physical wellbeing considered as significant predictors of personal satisfaction.

Crompton (2010) carried out a study based on the results of the 2006 Participation and Activity Limitation Survey in Canada. Multiple Regression analysis has been utilized as the main data analysis tool and the results illustrated that health problems, stress, family and financial problems are negatively associated with the life satisfaction of women and social contacts, having paid employments and living with spouse and children are positively associated with women's life satisfaction.

3. RESEARCH METHODOLOGY

This study is mainly based on primary data generated by using a structured questionnaire filled by 200 women in Balangoda Divisional Secretariat Division. Among 53 GramaNiladari Divisions, 3 GramaNiladari Divisions namely Balangoda town, Rassagala and Pettigalawatta, which represent urban, rural and estate sectors were selected by using the cluster sampling method.

The sample consisted with 62 women in Balangoda town, 74 women in Rassagala and 64 women in Pettigalawatta, who were in ages between 19 and 60. These women were selected by using the convenience sampling method. The way in which the sample was selected is further depicted in the following table.

Table 1: Method of Sampling

GN division	Female Population(Age - 1960)	Sample
Balangoda town (Urban sector)	755	62
Rassagala (Rural sector)	898	74
Pettigalawatta (Estate Sector)	775	64
Total	2428	200

Source: Sample Survey

This study employs tables, bar charts, pie charts and line charts for the descriptive analysis to review the collected data in an appropriate manner and data analysis was done by using Binary Logistic Regression method.

4. DATA ANALYSIS

Referring to the demographic profile of the sample, it comprises 38 unmarried women, 128 married women12 divorcees and 22 widows whose ages are between 19 and 60. And also there are 127 Sinhalese, 58 Tamils and the rest are Muslims.
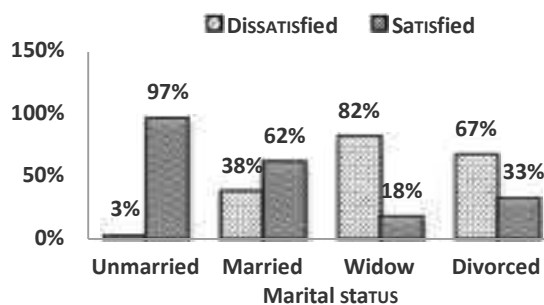
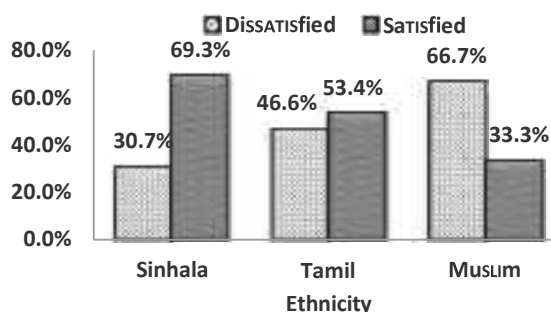Figure 1: Life Satisfaction of Women by Marital Status

Figure 2: Life Satisfaction of Women by Ethnicity

Figure 1 illustrates the life satisfaction of women according to their marital status. There is a large gap (94%) between the satisfaction and dissatisfaction among unmarried women. In contrast, more than ¾ of the widows are dissatisfied with their lives and satisfaction of divorcees is more than half of the total divorcees in the sample. Further, it clearly explains that unmarried and married women are satisfied with their lives while widows and divorcees are dissatisfied and this difference is more significant for the unmarried and widows.

Figure 2 shows the life satisfaction of women according to their ethnicity. Referring to the figure, more than half or 69.3% of the Sinhala women are satisfied with their lives and the difference between life satisfaction and dissatisfaction of Tamils is not significant. When considering the Muslim women, the figure shows the opposite results compared to the Sinhalese and Tamils. More than half of the Muslim women are dissatisfied with their lives.
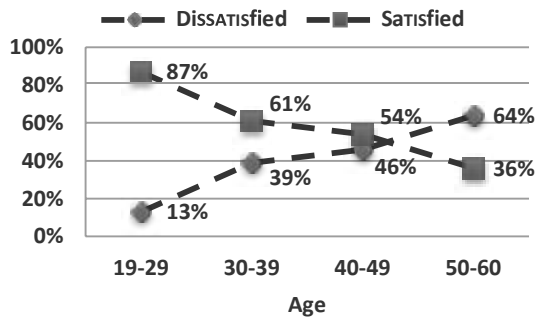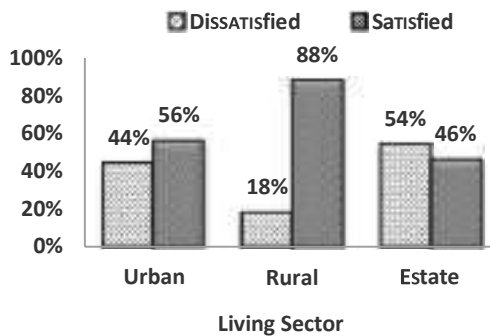
Figure 3: Life Satisfaction of Women by Age

Figure 4: Life Satisfaction of Women by Living Sector

Age is also a very important demographic factor regarding life satisfaction of women. According to Figure 3, within the age group 19-39 and 40-60 there is a rapid decrease in the amount of satisfaction. Within the age group 30-49 there is a slight decrease in the satisfaction. As a whole, there is a negative or inverse relationship between age and life satisfaction of women.

Figure 4 illustrates life satisfaction of women based on their living sector. There is no considerable difference between life satisfaction and dissatisfaction among urban and estate sector women, but the results of the two categories are conflicting. When considering the rural women, higher portion (88%) are in a satisfied level and the figure is 4 times higher than the one for life dissatisfaction. As a whole, women who are living in rural and urban sector are satisfied with their lives compared to the estate sector. According to the demographic factors considered under data presentation, there is a considerable variation regarding the life satisfaction of women by demographic profiles.
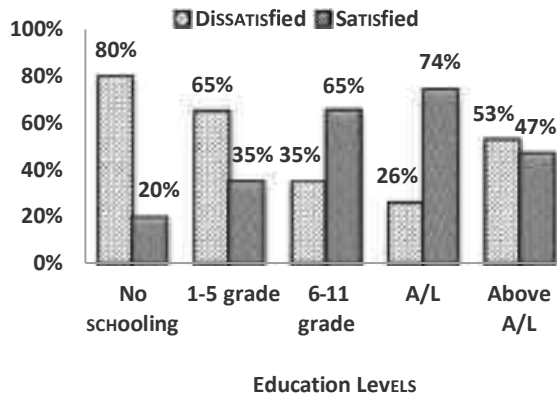
Figure 5: Life Satisfaction of Women by Education Level

Figure 5 illustrates the life satisfaction of women according to their education level. Concerning the socio-economic factors that are relevant to life satisfaction of women, education level can be identified as a very important one. According to the figure, there is a significant variation in the life satisfaction of women by their education level. Dissatisfaction of women who represent no schooling category is 4 times higher than for the satisfaction. In contrast, ¾ of the women who passed A/L examination are satisfied with their lives and the satisfaction and dissatisfaction among the women who were categorized as the above A/L group is not significant. When considering the grade 1-5 education category, the majority (65%) are in the satisfied level, and the most important thing is the women who are in grade 6-11 education category indicate the exactly reverse result compared to the women who are in grade 1-5 education level. In the overall view, at the lower as well as higher education levels, the majority represent life dissatisfaction. In contrast, the majority of the moderately educated are in the satisfied level.
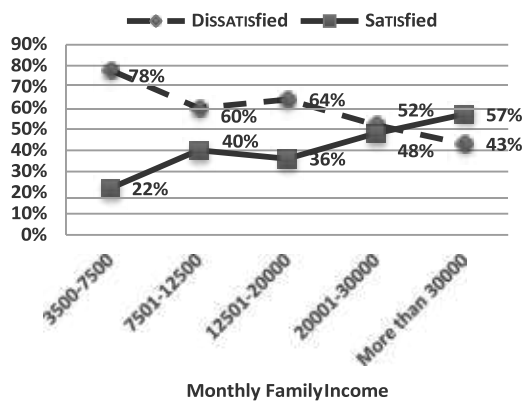

Figure 6: Life Satisfaction of Women by Monthly Family Income

According to Figure 6, within the family income 3500-12500 and 12501-more than 30000 there is a rapid increase in the amount of satisfaction. The family income group 7501-12500 records a slight decrease in the satisfaction. Further, the highest satisfaction level of 57% is recorded in the monthly family income category of more than 30000. As a whole, there is a positive relationship between the monthly family income and the life satisfaction of women.
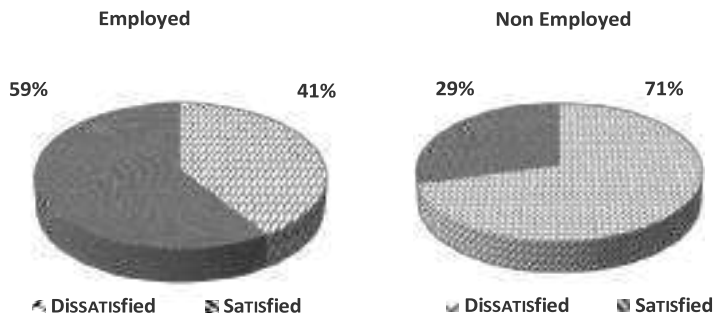
Figure 7: Life Satisfaction of Women by Being Occupied

Figure 7 gives details about the life satisfaction of women according to their occupation level. Considering the women who have career lives, more than half or 59% are satisfied about their lives and this situation is reverse for the women who are not engaged in employments.

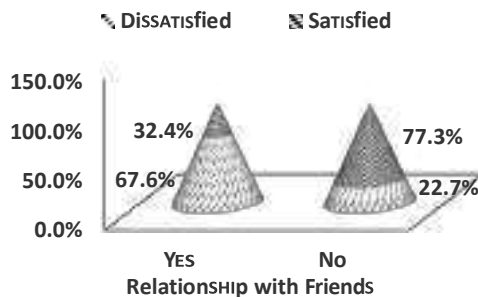## 4.1 Life Satisfaction of Women by Social Contacts

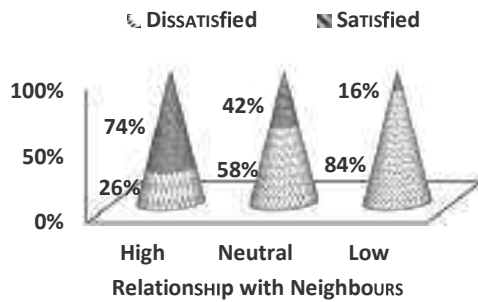Figure 8: Life Satisfaction of Women by Relationship with Friends

Figure 9: Life Satisfaction of Women by Relationship with Neighbors

Figure 8 explains that nearly ¼ of the women who have companions are satisfied with their lives while the majority (67.6%) of the women who have no links with friends are dissatisfied. This scenario is similar for the women who have relationship with neighbours.

According to Figure 9, life satisfaction of women whose attitude towards the current relationship with neighbours is high, neutral and low has declined gradually as 74%, 42% and 16% respectively.

Figure 10: Life Satisfaction of Women by being a
Member of Community Society

Figure 10 indicates that life satisfaction of women who participate in community societies are 4 times higher than for life .When considering about the non-participants, the majority of 60% that means more than half of the non-participants was recorded as dissatisfied.

Considering the figures 8, 9 and 10, almost all the 3 figures clearly illustrate that when the social contacts of women or women's involvement with people outside their household is high, it causes to enhance their life satisfaction.

Healthy **Unhealthy**

71% 29% 28% 73%

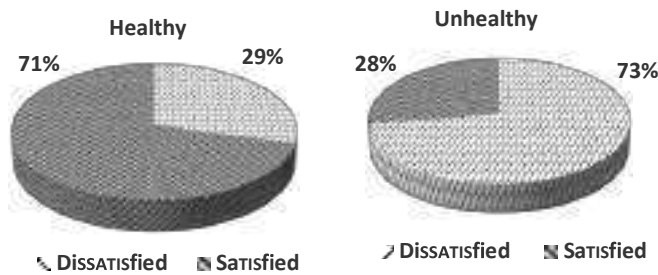Dissatisfied Satisfied Dissatisfied Satisfied

Figure 11: Life Satisfaction of Women by Current Health Status

Figure 11 explains the life satisfaction of women according to the current health status. Among the healthy women, nearly ¾ are in a satisfied level and this condition contrasts in unhealthy women; the majority of the unhealthy women (71%) are dissatisfied.

Alcoholic **Non Alcoholic**

37% 63% 13%

87%

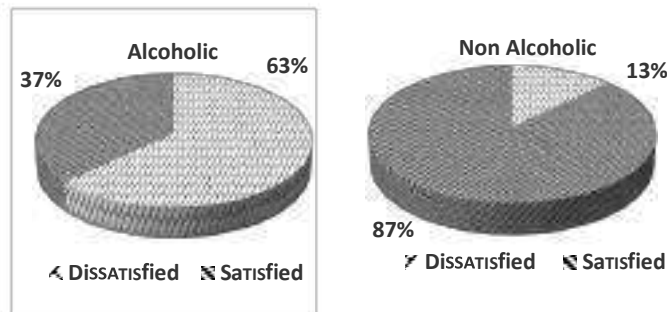Dissatisfied Satisfied Dissatisfied Satisfied

Figure 12: Life Satisfaction of Women by Alcohol Usage of Husband

Figure 12, shows the life satisfaction of women according to the alcohol usage of their husbands. According to the figure, more than ¾ of women whose husbands are not alcoholic are satisfied with their lives while the 63% majority of the women whose husbands are alcoholic are dissatisfied. Concerning the figure, there is a clear variation in life satisfaction among the women according to the alcohol usage of husband.

For measuring the overall life satisfaction of women, 5 questions which represent the following areas were applied.

(i) Satisfaction with job or with main activity (including caring children, looking after the home, going to school, being retired and so on)

(ii) Satisfaction with relationship with family

(iii) Satisfaction with relationship with relatives, neighbours and friends

(iv) Satisfaction with the way leisure time is spent

(v) Satisfaction with health

Each of the questions on above areas has 5 scales ranging from highly dissatisfied to highly satisfied.

Table 2: Reliability Statistics

Cronbach's Alpha	Number of items
0.747	5

According to the results of reliability statistics, Cronbach's Alpha is greater than 0.7. Therefore, it is possible to conclude that all the 5 questions above are reliable to measure the overall life satisfaction of women.

Table 3: The Best Logistic Regression Model

Parameter	Category		Sig.	Exp( )	Reference category
Suffering from disease	No	1.932	.000	6.903	Yes
Living sector			.000		Estate
	Urban	1.197	.020	3.310	
	Rural	1.221	.020	3.391	
Education level			.048		No schooling
	1-5 grade	1.805	.243	6.079	
	6-11 grade	2.111	.026	8.255	
	A/L	2.482	.017	11.966	
	Above A/L	1.919	.249	6.814	
Community societies	Yes	.850	.037	2.340	No
	Constant	-1.265	.183	.282	

According to the results of the best logistic regression model, suffering from disease, living sector, education level and being a member of community societies are the influential factors for the overall life satisfaction of women.

In the final model almost all the variables have a positive sign, indicating the positive relationship between life satisfaction of women and the selected explanatory variables. Life satisfaction of women is increased by 6.903 times for women who are not suffering from disease relative to the women who are suffering from disease. This illustrates that the probability of having life satisfaction is greater than 66% for the healthy women relative to the unhealthy women.

Life satisfaction of women is 3.391 times higher than for women who are

in rural sector and 3.31 times higher than for women who are in urban sector compared to the women in estate sector. In other words, probability of having life satisfaction is greater than 49% for rural women and 48% for women in urban sector compared to the women in estate sector.

Referring to the education level, the women who are categorized as 1-5 grade are satisfied with their lives by 3.335 times, the women whose education level is 6-11 grade are satisfied by 8.255 times, those who passed A/L examination are satisfied by 11.966 times and life satisfaction of women who studied above A/L is 3.738 times more than that of the no schooling category. Furthermore, the chance of increasing the life satisfaction is greater than 63% for women whose education level is 1-5 grade, 70% for women who are in 6-11 grade, 77% for women whose education level is A/L and 66% for above A/L category relative to the no schooling group.

The women who participate in community societies are satisfied with their lives by 2.34 times compared to the women who do not participate in community societies. This explains that the probability of having life satisfaction is greater than 40% for women who participate in community societies compared to non-participants.

5. DISCUSSION AND CONCLUSIONS

According to the findings, demographic factors such as marital status, ethnicity, age and living sector have shown considerable variation regarding the life satisfaction of women.

Concerning the marital status, single women express higher pleasure with life than married women and widows express the lowest level of satisfaction. These differences in life satisfaction occur because unmarried women have more independence, pliability and lower level of household responsibilities. According to the Ruut (1996), single women express less pleasure with life than married women and the divorced and widowed frequently express the lowest levels of satisfaction with life.

Based on the ethnicity, Sinhala and Tamil women are satisfied with life while Muslim women are dissatisfied due to their social and cultural barriers, lack of employment opportunities, social contacts and heavy household responsibilities.

Within the age group 19-39 and 40-60 there is a rapid decrease in satisfaction level and as an overall view, there is a negative relationship between age and life satisfaction of women. According to Muzamil and Tasia (2008), women have average level of life satisfaction at all age levels and age was inversely affected for the life satisfaction of women.

There is no highly considerable difference between life satisfaction and dissatisfaction among urban and estate sector women, but the results of the two categories are conflicting. Under socio-economic profile, education level, monthly family income, occupation, relationship with friends, relationship with neighbours, being a member of community societies, health status and alcohol usage of husband emerged as significant factors with life satisfaction.

A positive relationship was recorded between monthly family income and life satisfaction of women. Muzamil and Tasia (2008) also found that personal income and family income were positively correlated with the life satisfaction of women. According to Seghieri, Desantis and Tanturri (2006), it is assumed that high levels of income are implicitly associated with high levels of wellbeing.

In the case of women who have career lives, the majority are satisfied about their lives and this situation is reverse for the women who are not engaged in employments. According to Crompton (2010), there is a positive impact of having paid employment on women's life satisfaction scores. Hasnain, Shadab and Shelly (2011) found significantly greater life satisfaction and lower self-esteem in working women than innon-working women.

There is a clear variation in life satisfaction among the women according to the alcohol usage of husband and this could be recognized as an influential predictor for the life satisfaction of married women. Relationship with friends and neighbours and being a member of community society also has recorded greater

influence on life satisfaction. Haller and Hadler (2006) found that good and close relationships with other people such as partners and spouses, parents and children, kinsmen, friends, neighbours and workmates are a major source of life satisfaction.

Among the healthy women, the majority are in a satisfied level and this condition contrasts with that of unhealthy women. According to the Crompton (2010), compared to women with disabilities, those with severe or very severe disabilities rated their health satisfaction significantly lower. The women have obtained the highest personal satisfaction score are those who reported the highest level of physical wellbeing (Sandra, Veronica, Martha and Kimya, 2003).

Education level has emerged as the important factor for predicting the life satisfaction. According to David (2005), education is significantly positively related to subjective wellbeing. Diener, Eunkook, Richard and Heidi (1999) found small but significant correlations between education and subjective wellbeing.

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