



Status of life satisfaction attainment among elderly people in Solwezi Municipality of Zambia

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Abstract

Life satisfaction is an indicator of the quality of life and is linked to the physical, mental and spiritual wellbeing of all human beings, elderly people inclusive. Enhanced wellbeing would, in turn, promote good health. Studies show that Zambia's population along with the global population is ageing and therefore the older individuals have started to account for a promotionally larger share of the population. Studies further show that attainment of life satisfaction in old age is crucial for enhancing well-being of human beings during the process of ageing (Motjuwadi, 2013; Nuehs 1990; Veenhoven, 1996). At the time of the study little was known on the status of attainment of life satisfaction among the elderly. Thus, the study sought to examine the status of life satisfaction among the elderly people. The objectives of this study were to examine status of life satisfaction attainment among elderly people in Solwezi municipality of Zambia; explore promoters of attainment of Life satisfaction among elderly people; explore detractors to attainment of Life satisfaction among the elderly people; assess the adequacy of the Zambian National Ageing Policy in enhancing attainment of Life satisfaction among elderly people. The study utilized an Integrated Mixed Research Design with several data collection instruments namely: Document review guide, Interview guide, Observation check list and a Satisfied with Life Scale (SWLS) with Biographical data Questionnaire. A total of 101 SWLS Scales were administered on the elderly people with 100 percent response rate. Interviews were held with three key informants from National Pension Scheme Authority (NAPSA), the district Social Welfare officer and the district Medical officer. The document review guide was utilized on the national Ageing Policy. The Observation check-list served the purpose of observing the respondents' immediate surroundings. Primary data from the SWLS were analysed using the Statistical Package for Social Sciences (SPSS) while qualitative data was analysed by identifying emerging themes and data condensation method. It should however be noted that this paper reports only on the first objective; "examine status of life satisfaction attainment among elderly people in Solwezi municipality of Zambia". Thus, the study findings on life satisfaction status showed that 58.4 percent did not attain life satisfaction, while 36.6 percent attained it. Overall, recommendations to government and relevant stakeholders were to: increased funding and access to social security schemes; devise a pension system that is inflation sensitive, encourage informal sector to embrace the culture of saving for old age, support traditional safety net by strengthening family ties.

Keywords: life satisfaction, elderly people, population ageing

1. Introduction

Life satisfaction is a concept that was imbedded in the 18th century Age of enlightenment and breezed through the 19th century with the view to provide elderly people with a good life (Prasoon and Chaturvedi (2016) [26]. Life satisfaction is a degree to which a person positively evaluates the overall quality of his/her life as a whole. In other words, it is how much the person likes the life he/she leads (Veenhoven, 1996; Haybron; 2007; Pavot, Diener, Colvin, & Sandvik, 1991) [30, 9, 24]. Life satisfaction is one of the indicators of quality of life (Motjuwadi, 2013; Subramanien, 2013) [13, 14] and is linked to mental, physical and spiritual well-being (Motjuwadi, 2013; Nuehs 1990; Veenhoven, 1996; Osborn 2012) [13, 20, 33, 30, 23]. Quality of life denotes the presence of essential conditions such as sufficient food, housing, and health care, the absence of which a country is not liveable for its inhabitants (Veenhoven, 1996) [30].

Examining levels of life satisfaction among the elderly should be made a priority, especially now that the world's population is ageing at a faster rate than before. Population ageing connotes a growth in the number and proportion of elderly people in the population. It entails an increase in the share of elderly people in the population compared to younger ones (United Nations 2017) [29]. Ultimately when the

population is ageing there is a change in the age structure with an increasing proportion of older people in the population (Mapoma, 2013) [16].

World population projection indicate that the growth will accelerate in the coming decades. For instance, in 1950 there were 205 million persons aged 60 years and over throughout the world. This number tripled to 606 million fifty years later. In 2000, the number of countries with more than 10 million people aged 60 years and over increased to 12 million. Global population of 60 years or over, over the first half of the current century, is expected to expand by more than three times to reach nearly 2.1 billion in 2050. For the first time in history persons aged 60 or over will constitute a larger portion of the world's population than people aged less than 14 years (United Nations 2017) [29].

United Nations (2017) [29] predict that the speed of population ageing in Africa will be faster compared to other regions of the World. In the 31 low income countries most of which are located in sub-Saharan Africa, the population growth will increase more than twofold between 2017 and 2050. In particular, in Zambia, from the period 2020 onwards, the population aged 60 and above will grow significantly faster to about 3.3 percent by 2030 and up to about 6.5 percent by 2050. It is estimated that by that time; Zambia's entire

population will be 38million; about 2.47 million of this population will aged 60 and above. The interpretation is that one in every 15 persons will be aged 60 and above. Kamwengo (2001) ^[12] referred to the increase in the population of elderly people in Zambia as “absolutely dramatic” (page 24). According to the scholar, this was because the number of elderly people in 2025 will double that of 1990; reach five times that of 1990 in 2040 and reach seven times that of 1990 in 2050. Kamwengo (2001) ^[12], attributes the growth to the moderate decline in mortality and birth rates, improvements in primary health care provision with emphasis on public health education programmes and control of communicable diseases and hygiene.

The increase in the number of elderly people in the population is one of the most significant social transformations of the twenty-first century (United Nations 2017). Providing an enabling environment for attainment of life satisfaction among the elderly could be one of the interventions Zambia as a country could prepare for the social transformation associated with population ageing. Adult, Continuing, Extension and Community Education researchers and practitioners should take special interest in this undertaking as it is mainly their participants who are at stake here (Barrett and Murk, 2009) ^[3]. Noting that studies show that attainment of life satisfaction in old age is crucial for enhancing well-being of human beings during the process of ageing (Motjuwadi, 2013; Nuehs 1990; Veenhoven, 1996;) ^[18, 20, 30] and that little was known on the status of attainment of life satisfaction among the elderly in Solwezi Municipality, this study sought to examine the status of life satisfaction among the elderly people in Solwezi Municipality, Zambia.

1.1 Problem statement

Zambia’s population along, with the global population, is ageing. An increase of elderly people in the population has implications for nearly all sectors of society, including labour and financial markets, the demand for goods and services, such as housing, health, and social protection (United Nations, 2009) ^[30]. A study by Mutjuwadi (2013) show that attainment of life satisfaction in old age is crucial for enhancing well-being of human beings during the process of ageing. At the time of the study little was known on the status of attainment of life satisfaction among the elderly in the Zambian context, implying that there was a knowledge gap. This gap was evidenced by the fact that studies among the elderly in Zambia were focused on population ageing (Mapoma, 2013) ^[16], attitudes towards the elderly (Finch, 2014) and care for the elderly in old people’s homes (Changala, 2015) ^[4]. This study sought to bridge this gap by examining Status of life satisfaction attainment among elderly people in Solwezi Municipality of Zambia.

1.2 Significance of the study

The question that motivated this study was; what is the status of attainment of life satisfaction among elderly people in Solwezi Municipality? Therefore, significance of the findings of the study helped reveal the status of attainment of life satisfaction among the elderly persons in the study area. In other words, it may also help to reveal the quality of life prevailing among the elderly people in the entire country. To that effect finding may help policy makers develop strategies that may improve the quality of life of the elderly.

2. Literature review

Attainment of life satisfaction among elderly people has always been an issue through the centuries. Numerous studies have been conducted all with the view to uncover factors that best contribute to the experience of life satisfaction. Previous research has showed that factors influence the attainment of Life satisfaction are varied and many. In this regard Fisher (1992) ^[7] identified factors that influence the experience of Life satisfaction old age as good health, financial stability, having contact with family and a general fulfilment of expectations in later life. In Mauritius Subramanien (2013) ^[28] established that good health, family attention and care, reasonable income, decent place to live and good social relations as drivers of well-being in old age. In Mauritius, Subramanien (2013) ^[28] set out to explore the level of well-being of older people of that country. The study, among other findings, found that lack of family attention, and care; low education and low income were factors that detracted from the well-being. In South Africa Motjuwadi (2013) ^[18] in his study entitled ‘Life satisfaction and Adjustment to Retirement of Migrant workers’ among other findings, found that retirees with study and stable financial resources had higher levels of Life satisfaction and adjusted better to retirement than their counterparts who had limited financial resources at retirement. He also found that good health played an important role in promoting the experience of Life satisfaction.

3. Methodology

This study utilized an integrated mixed research design. The population for the study comprised all elderly people aged 65 years or over living in the municipality of Solwezi and key informants from institutions that deal with elderly people. The sample was 101 Elderly people, one key informant from National Pension Scheme Authority, one key informant staff from the Social Welfare Department and the District Medical Officer (DMO) for Solwezi. The total of which was 104 respondents. This study employed three sampling techniques, namely: typical case sampling technique; snowball sampling technique and judgemental sampling technique. The study utilized four instruments to collect data from both the elderly people and from the Key Informants. The instruments were: Satisfaction With Life Scale (SWLS) (Diener *et al.*, 1985), Biographical Questionnaire, Interview guide, Document Review guide and Observation checklist. Specifically, the SWLS was utilised to measure the levels of life satisfaction among the elderly participants. The study complied with all ethical issues and was cleared by the Zambia Humanities and social Research Ethics Committee (ZHSSRC).

4. Findings

As highlighted earlier this paper reports the findings on objective number one i.e. to examine the status of attainment of life satisfaction among the elderly people in the municipality of Solwezi. Prior to doing that respondents biographical data are hereby given.

4.1 Biographical data

Biographical was collected from five variables. The variables were: age, gender, formal educational attainment, financial and health status. Each of the variables were selected based on assumption of how they related to life satisfaction.

4.1.1 Age, gender and levels of educational attainment

Majority (60 percent) of the 101 respondents were between age range 65 and 75 years old. In terms of gender, the targeted population for the study was both male and female. However, the distribution under gender showed there were more females (54 percent) than males (47 percent). The distribution on formal educational attainment showed that very few respondents had attained college education (5.9%) and Secondary education (17.8%). The popular level of educational attainment was primary education (44%), while a good number (33%) reported not to have attained formal educational. It should be mentioned that although there was a big number of respondents who attended primary education, the situation on the ground was different, respondents had long fallen back into illiteracy. Almost all of them admitted that they could no longer read and understand *let al.*one write in English or any other language including their own mother language. Table 1 below summarises the distribution regarding age, gender and levels of educational attainment:

Table 1: Distribution of age, gender and levels of educational attainment of elderly participants

Age group		Frequency	Percent
Valid	65-75	60	59.4
	76-85	33	32.7
	85 and above	8	7.9
	Total	101	100.0

Gender		Frequency	Percent
Valid	Male	45	44.6
	Female	56	55.4
	Total	101	100.0

Level of educational attainment		Frequency	Percent
Valid	Primary	44	43.6
	Secondary	18	17.8
	Tertiary	6	5.9
	Never been to School	33	32.7
	Total	101	100.0

In table 1 above the age group 86 and above accounted for only 8 percent of the total sample.

Table 2: Estimated Monthly Pension Allowance

S/N	Sex	Year of Retirement	Monthly Pension Allowance in Zambian Kwacha	Monthly Pension Allowance in United States Dollars (the kwacha was trading at K9.30 to \$1)
1	Female	1996	ZMW 57.00	\$05.83
2	Female	1998	ZMW 239.00	\$24.46
3	Male	1998	ZMW 208.00	\$21.28
4	Male	1999	ZMW 108.00	\$11.03
5	Female	1999	ZMW 168.00	\$17.15
6	Male	1999	ZMW 150.00	\$15.33
7	Male	2001	ZMW 150.00	\$15.33
8	Female	2001	ZMW 220.00	\$22.50
9	Male	2002	ZMW 2500.00	\$255.89
10	Male	2005	ZMW 100.00	\$10.22

An interview with staff from National Pension Scheme Authority (NAPSA) revealed that pension allowance was not adequate for majority of pensioners in the country. The interviewee expressed this in the following way:

“Pensioners that are covered under NAPSA get 40% of their lost salary as a monthly allowance. Unless they have other sources of income, this amount is not enough to enable them live in the same way they used to when they were on a full salary or before they retired. They (retirees)

4.1.2 Financial Status

Under this category, the following issues were considered: major sources of income, estimated monthly income and adequacy of housing units, latrine facilities and water sources. It was assumed that the selected variables under financial status would provide an insight in the economic/financial status of the respondents. This is mainly because previous research holds it that financial status has an effect on attainment of life satisfaction.

Major Sources of income

Under major sources of income family rendered the highest support while pension catered for a very small portion of the elderly participants. Detailed distribution is presented in figure 1. As regards

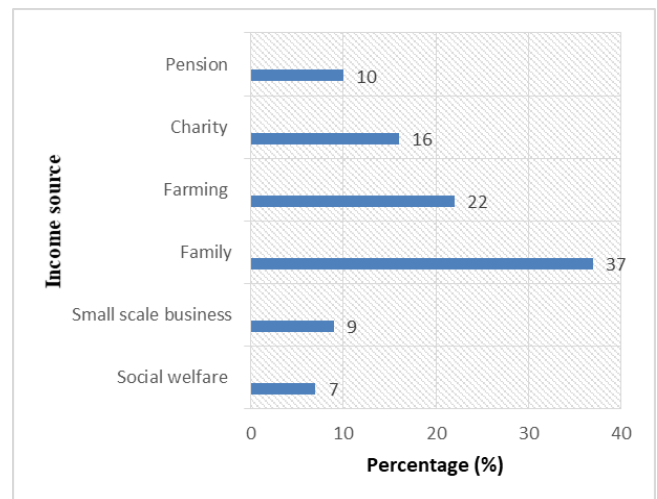


Fig 1: Major sources of income.

Estimates of monthly income from pension

An insight into their estimated monthly income revealed that income from both pensions was insignificant for majority of the elderly participants. The estimates are presented in tables below:

need to adjust so that they can lead a life style that is sustainable. But in order for retirees to maintain the life style they used to have while in formal employment they should create more other sources of income like building a house, buy a farm and many others income generating venture”.

The interviewee also clarified that only a small percentage of those in formal employment contributed to NAPSA. He also made mention of the fact that the people in informal

employment, which comprised the majority of Zambians, did not contribute to any of the pension schemes therefore ended up with no social security when they could no longer work or take care of themselves. His suggestion in this regard was as follows:

“Government should device a system where even those in informal employment can contribute to a scheme. There are a lot of people out there who are doing business but do not contribute to any social security schemes”.

It also transpired that a very small percentage of retired people got their pension from NAPSA. The respondent said:

“NAPSA scheme only covers those in formal employment. But not all those in formal employment contributed to NAPSA. They contributed to other pension schemes”.

Estimates of monthly income from family

Estimates of Monthly Income from Family to be insignificant. The estimates are deployed in table 3 below:

Table 3: Estimated Monthly Income from Family

S/N	Monthly Income Range		Frequency	
	(ZMK)	US Dollar (\$)	Number	Percent (%)
1	100 to 900	10.22 – 92.09	14	38
2	1000 to 2000	102.35 – 204.02	8	22
3	2100 to 3000	214.50 – 306.78	1	3
4	Undisclosed		14	38
Total			37	100

Monthly income from Social Welfare Scheme came in kind. Respondents whose major sources of income came from Social Welfare Scheme disclosed that they received a bag of mealie meal bimonthly. The staff from Social Welfare confirmed the respondents’ sentiment. In an interview staff revealed that:

“Social welfare scheme does not give monetary assistance to the beneficiaries. The assistance that is given to beneficiaries is in terms of mealie meal. We give two bags of mealie meal per family. But this mealie meal is not given on a regular basis due to erratic funding. In 2015 we received funding only twice in the whole year. And so the beneficiaries only revived mealie meal twice in the whole year. Also because of inadequate funding, not all that need assistance are covered by this scheme. An estimated percentage of the aged people among the beneficiaries is 40%. But not all Elderly people who need assistance are covered.”

A bag of mealie-meal at the time of the study was costing ZMK 114 (11.64 UDS). Therefore, in terms of income we should say that the beneficiaries were earning ZMK 228.00 (K114.00 x 2) income from social welfare every after every two months. But as the staff from social welfare explained, the assistance was not given on a regular basis. It was also noted that the assistance was shared with other members of the family. Specifically, among this group of beneficiaries from social welfare assistance, two of the respondents had two dependents each.

Adequacy of housing units, latrine facilities and water Sources.

Shelter, sanitation and water are classified under basics needs which are necessities of life and therefore are vital to survival. Having shelter, sanitation facilities or water source is one

thing but having adequate ones is another thing altogether. In this study housing unit (or shelter) is considered adequate if it has a lockable door, does not leak during rainy season, well ventilated and lets in enough sun light. A latrine facility is considered adequate if it provides shelter from the rain, provides privacy, allows in enough light and is easy to clean with water and soap. A water is considered safe if is protected from contamination. Against these requirements, almost all the housing units and latrine facilities and some water sources for respondents who were residing in the unplanned settlement of the municipality were rated as inadequate. Figure 2 present pictures of the housing units (left up), latrine facility (right up), better latrine facility (left down) and water source (right down) for majority of elderly people in the unplanned settlements of the study area:



Fig 2: Housing unit (left up), latrine facility (right up), better latrine facility (left down) and water source (right down)

As was observed, the housing unit did not have enough light much needed for visibility by elderly people. The roof for the house was too flat, predisposing it to leaking during the rainy season. The latrine facility lacked privacy and protection from the rains. For those that had ‘better’ latrines, the facilities still had no windows hence rendering them too dark inside and poorly ventilated. This interfered with visibility and comfort respectively. Such facilities posed not only a challenge but also a danger to elderly people.

4.1.3 Health status

An over whelming 99 percent of the 101 respondents reported to be suffering from one or more of chronic ailments. The chronic illnesses were sugar (diabetes), high blood pressure, tuberculosis, and general body pains. An interview with the district Medical officer for the study area, confirmed that majority of Elderly people suffered from chronic ailments:

“Majority of elderly people do not enjoy good health. Most of them present with body pains which is mostly a result of the presence of chronic conditions such as diabetes, high blood pressure and body pains. For majority of the respondents the diseases remain undiagnosed for a long time. And majority of those who are diagnosed with the conditions fail to comply with treatment when they go back home, unless there is someone assisting them in that regard’

On the question whether the country had services that were specifically for elderly people, geriatric services in public

health institutions, the Doctor had this to say:

“We do not have geriatrics units in the Zambia. There are also no doctors in public health institutions who have specialized in geriatrics. But when elderly people start to dement, they are referred to doctors who are specialized in psychiatry. Also, there are no skilled nursing facilities for the aged. However Elderly people are given preference when they visit health facilities”.

In summary, the analysis of biographical data revealed that there were more females than males in the study population. The data further revealed that less people attained formal education at tertiary level than those who did not. Majority of the respondents only attained primary education. Further, the data showed that financial status of almost all of the respondents left much to be desired. In this regard majority respondents did not have sufficient financial and material recourses to enable them live in adequate housing units, have adequate sanitation and source of water. Having established the biographical data, the immediate section of this report deals with the study findings.

4.2 Status of attainment of life satisfaction among elderly people

The study found that majority of respondents (58.4 percent) did not attain Life satisfaction while only 36.6 percent attained life satisfaction. This finding is supported by biographical data which revealed various information on the poor health status of the respondents where almost all (99.9 percent) of the respondents were afflicted by chronic

ailments; where majority did not reach tertiary education and where the majority did not have adequate and reliable sources of income. Details of the findings are depicted by Figure 1:

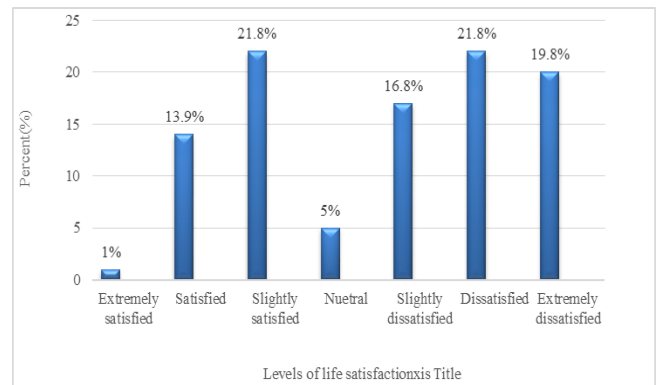


Fig 3: Overall Status of Attainment of Life Satisfaction Among the Elderly (N= 101)

One respondent was extremely satisfied with life. Biographical data showed that the respondent owned a big business.

Life satisfaction and gender

Cross tabulation of life satisfaction with gender found that more men were satisfied with life than women. Cross tabulation of life satisfaction with gender further revealed that the extremely satisfied respondent was a male. Table 1 below presents the findings:

Table 1: Life Satisfaction and Gender

Levels of life satisfaction	Male		Female		Total Count
	Count	Percent (%)	Count	Percent (%)	
Extremely satisfied	1	2.1	0	0.0	1
Satisfied	9	19.1	5	9.3	14
slightly satisfied	10	21.3	12	22.2	22
Neutral	2	4.3	3	5.6	5
slightly dissatisfied	8	17.0	9	16.7	17
Dissatisfied	7	14.9	15	27.8	22
Extremely dissatisfied	10	21.3	10	18.5	20
Total	47	100.0	54	100.0	101

Overall the distribution on the cross tabulation of life satisfaction and gender showed that men and women experience attainment to life satisfaction differently.

Life satisfaction and age group

When Life satisfaction was cross-tabulated with age group of respondents it was established that majority of the elderly

people were dissatisfied with life across all age groups. Table ...below combined the measurements giving only two sides of the scale which are, satisfied or dissatisfied. The values have been combined so as to give clear picture of the percentage of respondents on the satisfied side of the scale and those on the dissatisfied side of the scale.

Table 2: Life Satisfaction (with regrouped values) and Age Group

		Age Group			Total	
		65-75	76-85	85 and above		
levels of life satisfaction regrouped	Satisfied	Count	22	13	2	37
		%	36.7	39.4	25.0	36.6
	Neutral	Count	3	2	0	5
		%	5.0	6.1	0.0	5.0
	Dissatisfied	Count	35	18	6	59
		%	58.3	54.5	75.0	58.4
Total		Count	60	33	8	101
		%	100.0	100.0	100.0	100.0

In table above of all the age groups the highest percentage of dissatisfied respondents is in the age group 85 and above (75%).

Life satisfaction and formal educational attainment

Cross-tabulation of Life satisfaction with Educational Attainment revealed a significant relationship between the two variables, at p-value equal to 0.000. Only 6 percent of the

elderly people who had never been to school were satisfied with life, while 3 percent were neither satisfied nor dissatisfied, while 90 percent were dissatisfied.

Table 19 below combined the measurements giving only two sides of the scale which are, satisfied or dissatisfied. The values have been combined so as to give clear picture of the percentage of respondents on the satisfied side of the scale and those on the dissatisfied side of the scale.

Table 3: Life Satisfaction and Educational Attainment

Levels of life satisfaction		Primary	Secondary	Tertiary	Never been to school	Total
Satisfied	Count	15	15	5	2	37
	%	34.1	83.3	83.3	6.1	36.6
Neutral	Count	3	1	0	1	5
	%	6.8	5.6	0.0	3.0	5.0
Dissatisfied	Count	26	2	1	30	59
	%	59.1	11.1	16.7	90.9	58.4
Total	Count	44	18	6	33	101
	%	100.0	100	100.0	100.0	100.0

The findings summarised in Table above established that the levels of Life satisfaction increased with formal educational attainment. Respondents who attained secondary and tertiary education constituted a larger number of those who attained life satisfaction. Those with primary and/or no formal education constituted the larger number of those who were not satisfied with their life. The finding shows that almost all (90.9 %) who never had formal education were dissatisfied with life. In this regard educational attainment is pivotal to attainment of life satisfaction.

Overall, more people were not satisfaction compared to those who were. The age group 85 and above had the highest number of respondents who were not satisfied with life. With regard to educational attainment, the elderly people who attained primary and/or never had formal education were least satisfied with life compared to those who attained secondary and tertiary education. In terms of gender, women were less satisfied with life compared to men.

5. Discussion

Overall status of life satisfaction

An examination of the status of life satisfaction among the elderly people revealed that fewer elderly people attained life satisfaction than those who did. The finding is inconsistent with previous research such as Kapteyn *et al.* (2009) [17] who, too, examined the status of life satisfaction among adults using the SWLs. Unlike this study, Kapteyn *et al.* (2009) [17] found that more people (88 percent in Netherlands (Europe) and 78 percent in America) attained life satisfaction. This is in comparison to only 37 percent in this study. Perhaps this disparity may not come as a surprise given that Kapteyn *et al.* (2009) [17] study was conducted in America and the Netherlands.

One would argue that the socio-economic contexts of Netherlands and America are so vastly different to nullify any comparisons with the context in which this study was carried out. Netherlands and America are rated as high-income countries. According to Prasad and Gerecke (2010) [25] high income countries spend more (about 14%) of social security as compared to low income countries (about 1.4%) in general and African countries in particular. Inadequate spending on social security could largely explain the low levels of attainment of life satisfaction among elderly people.

Further examination of the life satisfaction status among

elderly people shows that the majority of the satisfied persons were only slightly satisfied. According to Diener (2006) [24], people who score in this range usually have small but significant problems in several areas of their lives or have many areas that are doing fine but one area that represents a substantial problem for them. However, Diener (2006) [6] explains that sometimes people temporarily move into this level of life satisfaction because of some recent event. Such people tend to move back up when things improve. In the same vein, Diener (2006) [6] warns that temporal dissatisfaction is common and normal but a chronic level of dissatisfaction across a number of areas of life calls for reflection.

The point that one picks from Diener’s (2006) [6] interpretation of this level of life satisfaction is that people in this level are still at the lowest level of life satisfaction. It is not a desirable level because the risk of them falling into the dissatisfied level is high. Equally, the risk of them falling into chronic dissatisfaction is very high. Similarly, given the conditions prevailing in low-income countries in general and Zambia in particular, for the elderly people who are trapped in this level of life satisfaction, the chances of moving up may be very slim. This may be so because low-income countries are characterized by a myriad of problems such as high incidences of communicable diseases, low social security coverage, inadequate food, and lack of shelter, among other deprivations, with the elderly being the worst hit (Veenhovenn, 1996) [30]. All of these put together detract much from attainment of life satisfaction of all citizens in general and the elderly in particular.

Along the same line of thought, Veenhovenn (1996) [30] asserts that people who live in miserable conditions are typically dissatisfied with life. The researcher reveals that dissatisfaction with life is a common occurrence even in high-income countries where adverse conditions accumulate such as in persons who are poor, lonely and ill. In a country like Zambia where 54.4 percent of citizens are poor among which 40.8 percent live in extreme poverty and cannot afford minimum basic requirements one can just imagine how adverse conditions have accumulated. The LCMS further revealed that 80 percent of households headed by elderly people were likely to fall below the poverty datum line. Given that poverty is likened to a pain or a disease that attacks a person not only materially but also morally, eats away that

person's dignity, and drives them into total despair (World Bank, 2000) ^[32] and that poverty deprives affected persons of a long term healthy life, educational opportunities, access to resources for decent standard living (e.g. income, consumption, housing, health, clean water and sanitation) and lack of freedom to exercise choice and active participation in society (MCDSS, 2015), poverty-stricken persons are likely to be trapped under chronic dissatisfaction.

It is not surprising, therefore, that majority of respondents in this study fell below the desired level of life satisfaction. According to Diener (2006) ^[6], majority of elderly people, including those who were slightly satisfied, were at risk of being trapped under chronic dissatisfaction. The researcher explains that people who score in the range of dissatisfaction are substantially dissatisfied with their lives because they may have a number of domains that may not be going well, or one or two that may be going very badly. He further explains that where life dissatisfaction is a response to a recent event such as bereavement, divorce, or a significant problem at work, the person will probably return over time to his or her former level of higher satisfaction. Low levels of life satisfaction in this range, if they persist, can indicate that things are not going well and life alterations may be needed. Furthermore, a person with low life satisfaction in this range is sometimes not functioning well because their unhappiness serves as a distraction. Talking to a friend, member of the clergy, counsellor, or other specialist can often help the person get moving in the right direction, although positive change will be up to the person. For those who scored in the range of Extremely Dissatisfied, Diener (2006) ^[6] articulates that the affected individuals are extremely unhappy with their current life. The extreme dissatisfaction usually comes from multiple areas of life. Such individuals may need help from others – a friend or family member, counselling with a member of the clergy, or help from a psychologist or other counsellors.

Diener's (2006) ^[6] interpretation of the scores regarding dissatisfaction and extreme dissatisfaction with life range indicates that the situation is grave and needs attention. Individuals in this level as, Diener (2006) ^[6] explained, cannot function effectively in society. Consequently, they may not be as productive as they should be and contribute to the development of the country.

Gender disparity in attainment of life satisfaction

The study found that less women attained life satisfaction than their male counterparts. This trend seems to be common to both low high-income countries. Consistent with the finding, Prasoon, (2009) ^[26] asserts that overall life satisfaction in women decreases with age. The researcher further asserts that decrease in personal and family income, too, detract attainment of life satisfaction in women.

Consistent, too with the finding, is Easterlin (2003) ^[5] who postulated that life satisfaction in men and women changes differently as they age. In this regard, the scholar argues that differences in their life cycle patterns of work and marital status account for this state of affairs. For older men retirement boosts their happiness, while widowhood lowers older women's happiness. Although in a low-income country like Zambia, for majority of ordinary Zambians retirement is not expected to boost happiness given the many challenges that the social security system in the country faces. Perhaps this factor could partially account for the low levels of life satisfaction experienced in low-income countries like

Zambia, as compared to those in high-income countries.

Also consistent with the finding is Jayachandara (2015) ^[3] who attributed the state of affairs to gender gaps favouring males in education, health, personal autonomy and more which are systematically larger in poor countries than in rich countries. Jayachandran further attributes this state of affairs to the labour force, which according to him, is marred with negativity towards female executives. Further still, the researcher asserts that men are three times more likely to be working than women; men are justified for beating their wives for many reasons; women have less decision-making power as compared to their male counterparts; and women have less control of their own lives.

In tandem with the finding too, is Giusta *et al.* (2011) ^[8] who emphasised that childcare (for children aged 3 to 4 years) and caring for adults affect women's life satisfaction negatively but are statistically insignificant for men. True to this assertion is that in many low-income countries, women juggle several roles - from attending to the sick, taking care of grandchildren, striving to hold the family together or maintaining relationships. Caregiving for the sick especially patients with HIV and AIDS is a demanding task which often occurs at the expense of the caregiver's own financial resources, social life and even own health. Ultimately, the diverse roles may lead to stress and therefore detract women from experiencing their life satisfaction.

The implications of gender disparities in attainment of life satisfaction is that women suffer poor quality of life compared to men. This also implies that women may not be able to live useful life in old age as senior citizens. That means not being over depended on others for daily chores, being available to offer advice to members of the community and being happy.

Life satisfaction and age

The study found that those advanced in age were less satisfied with life. The finding is consistent with Baltes and Smith (2003) ^[2] who asserts that there is a rapid decline in life satisfaction among individuals above the age of 85 years. The researcher explained that the accumulation of debilitating health conditions, functional impairment, personal losses during old age contribute to the decline in life satisfaction. Thus, increased risk of fragility, loss of functional capacity, and poor health during the period of very old age may place constraints on life satisfaction and overwhelm individuals to such a degree that they moderate their expression of well-being (Smith *et al.*, 2002 p.719). Interestingly, this finding contradicts findings by a large body of previous gerontological researchers who asserted that there is no age-related decline in life satisfaction (Larson, 1978; Herzog and Rodgers, 1981; Horley and Lavery, 1995; Smith *et al.*, 1999) ^[15, 10, 11].

Life satisfaction and educational attainment

The finding on life satisfaction and educational attainment is consistent with that of Addabbo *et al.* (2014) ^[1] who found that being highly educated increases by 12.3 percent the probability of being sufficiently satisfied. Addabbo *et al.* (2014) ^[1] explanation could, absolutely, be applied to this study. On the same, Veenhoven, (1996) ^[30] and Worell (2000) ^[31], asserts that the correlation between life satisfaction and education was more significant in low-income countries than in high-income countries. The researchers explained that residents of low-income countries attached more value to

educational attainment due to challenges associated with access (Frirjns, 2010). Educational attainment elicited feelings of great achievement. This could be true especially for this cohort of respondents because during their time access to school was a big challenge due to fewer school places available, especially in rural areas. Particularly access to education at secondary and tertiary levels was extremely difficult. This state of affairs was evident from the distribution of responses on education attainment.

Apart from eliciting feelings of achievement, education is one of the key determinants of individual income. Education has substantial impacts on labour market outcomes such as earnings and employment (Oreopoulos and Salvanes, 2011)^[22]. In other words, education places individuals at a point of vantage and broadens their chances of finding employment. Schooling and training are the variables that exert the strongest influence on the occupational hierarchy. Consequently, people with low educational attainment have a lower chance of obtaining jobs of sufficient quality to avoid poverty. However, the point that is being made here is that low levels of formal educational attainment could largely explain the low levels of life satisfaction prevailing among the respondents. Along this line, previous studies have shown that countries with high number of educated citizens generally experience higher levels of life satisfaction, and tend to experience more favourable than adverse events. Therefore, education is a factor that contributes to satisfaction with life (Jimenez *et al.*, 2011)^[14].

6. Conclusion and recommendations

The study concluded that less elderly people attained life satisfaction than those who did not. The implication being that majority are not ageing successfully. The worst affected being women, those with advanced age, those with low formal educational attainment, those with poor health and financial status. Low levels of life satisfaction are a clear indication of the poor quality of life prevailing among majority of the respondents and maybe even among majority of elderly people countrywide. To that effect the following recommendations were made:

Government and stakeholders to promote, support and develop programs aimed at reducing detractors to attainment of life satisfaction among elderly people to enable them meet basic needs and improve their well-being, through increased access to social security, establishment of geriatric centers of excellence.

1. People, especially those in the informal sector, should be encouraged to embrace the culture of saving for old age through the use of existing saving institutions, such as the National Pensions Scheme Authority (NAPSA) and National Savings and Credit Scheme (NATSAVE) and investments in general
2. Government through the Ministry of Education, in collaboration with other development partners should promote, support and develop programs such as skills training, literacy and support groups aimed at providing opportunities for lifelong learning to elderly people to keep abreast with technology in order to reduce on their dependency and increase their leisure.
3. Government to develop programs that would support traditional safety net by strengthen family ties through events such as national family days. This may encourage families to continue providing care and support to elderly people and to assure continued social security and welfare.

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