

DETERMINANTS OF STUDENTS' LIFE SATISFACTION IN AZERBAIJAN: EMPIRICAL ANALYSES

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ABSTRACT

The article aims to reveal major determinants of life satisfaction among university students in Azerbaijan. Employing Robust Least Squares with M-Estimation method and survey data of 824 students (452 female, 372 male) from higher education institutions, authors investigate the impact of age, gender status, strength of family ties, the level of religiosity and tolerance to other religions, and hopefulness about the future over students' life satisfaction. Results show no significant role of age. Students' life satisfaction is positively associated with the level of trust in family members, level of religiosity and tolerance to other religions ($p < 0.05$). Optimism about the future is also one of the major life satisfaction determinants among students ($p < 0.01$). To enhance life satisfaction of students, universities are invited to maintain suitable environment for students to pray, as well as establishing or increasing quality of free psychological support unit. Research findings are highly useful for policy purposes at institutional and national level.

Keywords: life satisfaction; gender status; family ties; religiosity; tolerance; hopefulness; students.

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Introduction

Not surprisingly, finding ways to enhance welfare or utility of individuals has been always one of the most important priorities for policymakers and researchers. In this context, happiness, life satisfaction or subjective well-being expresses the same meaning (Veenhoven, 2012). Recent studies show that life satisfaction is not only function of materialist measures. A meta-analysis by Dittmar et al. (2014) indicates that materialism brings significantly lower well-being. Therefore, non-materialistic measures should be considered as more important determinants of life-satisfaction, well-being or happiness. Diener et al (1985) stated about happiness: "a person who has the most advantages is the happiest". Satisfaction however is people's attitude towards their life. It is not about how much you have, but how much you are pleased about what you have, as assessment of the quality of life. Quality of life can be defined as the presence of conditions deemed necessary for a good life, and the practice of good living as such (Veenhoven 1996). Not only the necessities to live, but also moral issues and some other social factors affect the quality of life.

O'Neill (1981) has propounded that life satisfaction is important factor for education. Most of the problems that adults encounter in their family or career were generated from the childhood or youth traumas. In this context, university plays a crucial role in transition of students where they develop and integrate academic life into their lives, which can also be strict and stressful for new students, requires more independence and self-controlling of behaviors. They try to overcome the troubles of the transition period (Özgüven, 1989). Students face not only academic challenges, but also challenges to satisfy their lives in current living conditions. Those who experience many pleasures and few pains feel satisfied with their lives. In this period of time people face initial problems, students determine their own strengths and weaknesses, develop their self-confidence, begin a new life. Antaramian (2017) underlines that the life satisfaction level of students affect their academic achievements and future career.

The higher life satisfaction leads to higher GPAs, better social relations and more achievements. To our best knowledge, there was not any attempt to investigate determinants of students' life satisfaction in Azerbaijan before. Current research aims to fill this gap partially by measuring the role of social determinants like gender status, religiosity and tolerance level, hopefulness, and strength of family ties. It is hypothesized that *life satisfaction of students in Azerbaijan strongly depends on gender status, strength of family ties, religiosity, and hopefulness about the future.*

1. Literature review

Initial studies on subjective well-being has started with investigation of different social groups in 1970s (see Wilson, 1967; Andrews and Withey, 1976; Campbell et al, 1976). Some studies have focused on the relationship between loneliness and life satisfaction. Riggio, Watring and Throckmorton, (1993) reveal negative relationship between loneliness and life-satisfaction, which is a very prominent problem among adolescents. A survey in Turkey shows that the loneliness increases as people get older (Tümkaya, Aybek and Çelik, 2008). Males feel lonelier because of their responsibilities (Stephenson, Pena-Shaff and Quirk, 2006). They keep their emotions under control and are not willing to share what they feel (Enochs and Ronald 2006). Tümkaya et al. (2008) underscores the importance of

mental health services, strengthening family relationships, creating job opportunities to enhance life satisfaction of adolescents. According to Cohen (2002), higher life satisfaction leads people to be more social and less lonely.

In this context, it can be argued that strengthening family ties would decrease loneliness, and increase life satisfaction of students. According to Diener (2006) people's happiness and life satisfaction depends on social relationships, work, school, or performance, satisfaction with oneself, religion, leisure time, learning and growth, and health. They also mentioned about individualistic and collectivist cultures: in the collectivist cultures, relationships with family and friends substantially affect the life satisfaction. A research among adolescent students in Thailand show that "family factors are more important than non-family factors in explaining the variations in adolescents' happiness" (Gray et al., 2013). Other previous studies also express the importance of family ties for happiness and life quality of adolescents (Aseltine et al. 1998; Kwan 2008; Haire et al. 2008; Jongudomkarn and Camfield 2006). According to Fararouei et al. (2013), students spending most of their time with family members are significantly happier than those spend much more time with friends in Iran.

About the role of religiosity, several studies reveal important role of religiosity and spirituality for the life satisfaction (Cohen, 2002). Campbell et al. (1976) claimed that lower religious faith means higher competence. It means that people who bow to the inevitable and believe that they cannot change their fates have less control over their life (Campbell et al., 1976).

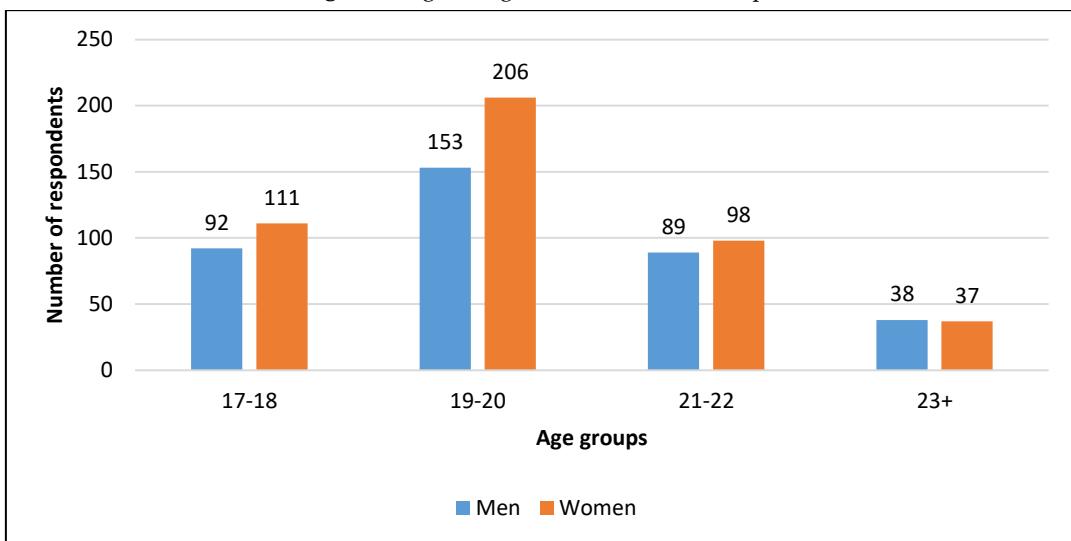
Positive causality from religiosity to happiness is also found in Francis and Lester (1997), French and Joseph (1999), Francis et al. (2004), Abdel-Khalek (2006), Abdel-Khalek (2007), Abdel-Khalek and Lester (2009), Tiliouine and Belgoumidi (2009), Patel, Ramgoon and Paruk (2009), Abdel-Khalek (2010a, 2010b), Abdel-Khalek (2011), Abdel-Khalek (2012), Sahraian et al. (2013), Abdel-Khalek and Lester (2017) among others while some studies presents no significant associations (Lewis et al., 1997; Lewis, Maltby and Burkinshaw, 2000). Robbins, Francis and Edwards (2008) conclude that the association between religiosity and happiness is due to personality. When personality is considered, the relationship disappear (Robbins et al., 2008).

Regarding the role of family ties, Marques, Pais-Ribeiro and Lopez (2011) reveal that family relations and cultural factors can influence life satisfaction of students. They also added that hope and purpose are related, because both of them represent our future expectations. It means that students with stable goals and great hopes are happier. Cotton Bronk et al. (2009) argues that hope plays a mediating role between purpose and life satisfaction. Kim and Koh (2014) reveals that "the students who had high levels of hope and empathy had higher happiness than those with a low level of hope and empathy".

2. Data collection and research methodology

The purpose of this study is to explore the level of life satisfaction among students in case of Azerbaijan. Meanwhile, the relationship between students' life satisfaction and gender, age, family relationship, hope to the future, religious view, and tolerance level. Data is taken from a representative social survey conducted by ASERC (2018) among citizens above 17 years old. Overall, survey results of 824 students from Azerbaijan universities are covered by this study. Minimum age of participants is 17 while the oldest one is 30 years old. Sample is consisted of 372 men, and 452 women. Figure 1 shows brief description of age and structure of the sample by gender.

Figure 1: Age and gender structure of sample



Source: authors' own completion

Approximately, 24.6% of respondents are 17-18 years old while 43.6% are 19-20, 22.7% are 21-22 and 9.1% are above 23. According to observations in higher education institutes, those at 19-20 age are 2nd or 3rd course students. Therefore, the sample represents all levels of bachelor students.

Brief definition and explanation of variable is given below.

SAT (Life satisfaction) denotes the result according to Satisfaction With Life Scale (SWLS) methodology of Pavot and Diener (1993). In Pavot and Diener (1993), life satisfaction is measured through asking given 5 questions (p.172):

1. In most ways, my life is close to my ideal.
2. The conditions of my life are excellent.
3. I am satisfied with my life.
4. So far, I have achieved the important things I want in life.
5. If I could live my life over, I would change almost nothing.

Answer choices to each are the same: *strongly disagree* (1), *disagree* (2), *slightly disagree* (3), *neither agree nor disagree* (4), *slightly agree* (5), *agree* (6), and *strongly agree* (7). Respondents are asked to choose one option. Later, numerical value at 1-7 scale is given, starting with *strongly disagree* equals 1 and increases towards higher agreement rate, and gets 7 if respondent is totally agree with the statement in the question. In the next stage, sum of numerical values for all questions is found for each respondent, which gives us life satisfaction score, changing between 5 and 35. If life satisfaction score is between or equal to:

- 5-9: respondent is extremely dissatisfied;
- 10-14: respondent is dissatisfied;
- 15-19: respondent is slightly dissatisfied;
- 20: respondent is considered to be neutral;
- 21-25: respondent is slightly satisfied;
- 26-30: respondent is satisfied;
- 31-35: respondent is extremely satisfied.

Female – is a dummy variable, equals 1 if the respondent is female, otherwise gets 0. Obviously, here, males are left as the base group.

Age – denotes age of each respondent, gets value between 17 and 30.

Baku – is a dummy variable, equals 1 if respondent lives in Baku (capital of Azerbaijan Republic) and gets 0 otherwise – i.e., if the student lives in regions of the country.

Absheron – is a dummy variable, equals 1 if respondent lives in Absheron area (the most close region to Baku) and gets 0 otherwise – i.e., if the student lives in other regions of the country.

Family_trust – is included as the proxy for strength of family ties. The question “how much do you trust in family members” is asked with 4 answer options: *do not trust at all* (1), *slightly not trust* (2), *slightly trust* (3), and *extremely trust* (4). Later, responses are quantified at 1-4 scale, from least to highest.

Religiosity – indicates the strength of belief in a religion. More precisely, gives information about whether respondent considers himself / herself as *religious*, *not religious but believer* or *atheist*. For each category, one dummy independent variable is generated, namely “**religious**”, “**believer**”, and “**atheist**”. Each variable gets only 0 or 1. In the model, “*atheist*” is left as the base group.

Religion_moral – represents view of respondents about the statement “*all religions serve to improvement of moral values*”. Response to this statement varies as *totally disagree* (1), *disagree* (2), *slightly agree* (3), and *totally agree* (4). Variable gets quantitative values at 1-4 scale.

Hope – denotes hopefulness of respondents about the future. Thus, students are asked to mention their view about the statement “*I am hopeful about the future*”. Given answer choices display the level of agreement: *extremely disagree* (1), *disagree* (2), *slightly disagree* (3), *neutral* (4), *slightly agree* (5), *agree* (6), and *extremely agree* (7). Variable gets quantitative values at 1-7 scale.

2.1. Data analyses

Table 1 displays descriptive sample statistics of the variables will be employed in empirical estimations. Although total sample size is 824, five respondents skipped life satisfaction questions. There are missing values for *family_trust*, *hope* and other variables representing religious behavior and perceptions of respondents.

Table 1: Descriptive statistics of model variables

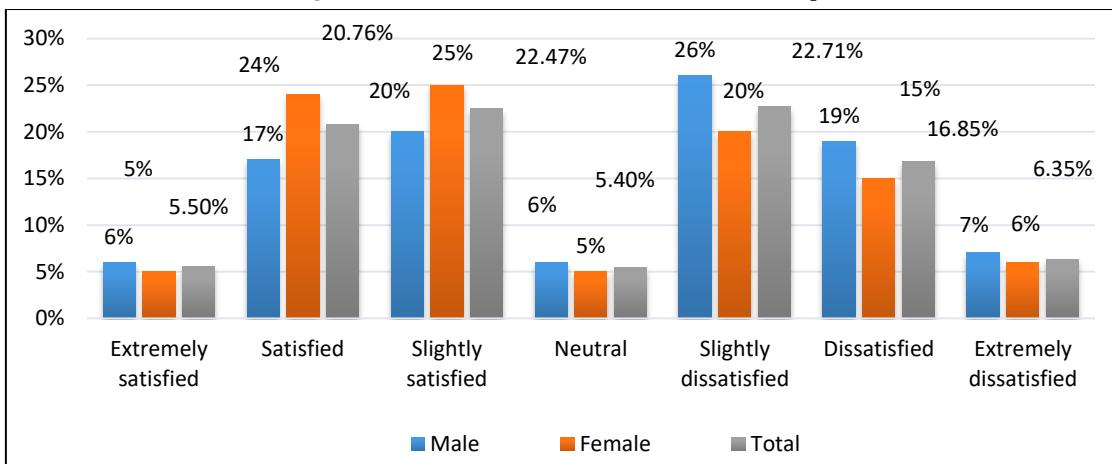
Variables	No. of observation	Mean	Maximum	Minimum	Std. error
SAT	819	20.170	35	5	6.934
Female	824	0.548	1	0	0.498
Age	824	19.9	30	17	1.852
Baku	824	0.539	1	0	0.499
Absheron	824	0.125	1	0	0.331
Family_trust	819	2.703	3	0	0.519
Hope	820	4.916	6	0	1.292
Religious	811	0.203	1	0	0.403
Believer	811	0.716	1	0	0.451
Atheist	811	0.080	1	0	0.272
Religion_moral	809	2.037	3	0	0.840

Source: authors' own completion

Descriptive statistics analyze provides that overall approximately, 55% of respondents are females. Average age of the sample is approximately 20. 54% of respondents are recited in Baku – capital and the largest city of Azerbaijan Republic, and 12.5% of those are from the surrounding region of Baku, Absheron. Remaining respondents are from other regions of Azerbaijan Republic. Descriptive statistics display high level of family trust (90.1%) and hope for the future (81.9%). According to the table, religious status of the respondents are as following: 20.3% are religious people, 71.6% are believers, and 8% of total owing atheist view. Regarding average value of 2.037, it can be argued that respondents mostly believe that religions lead to development of moral values. Satisfaction level of students participated in the survey changes with the possible least and highest values (between 5 and 35). However, mean value is approximately 20, which could be considered as around neutral in total.

Brief analysis of life satisfaction of total respondents and grouped by gender is given in figure 2, below.

Figure 2: Life satisfaction distribution across sample



Source: authors' own completion

Accordingly, 48.73% of total respondents are satisfied while 45.91% are not. 5.4% of participants report their satisfaction level as “neutral”, i.e., neither satisfied nor dissatisfied. It should be underlined that 45.2% of respondents are in the “slightly ...” area. Any positive shock can lead changing the situation, and vice versa.

Table 2: Detailed descriptive statistics of life satisfaction

	<i>Extremely satisfied</i>	<i>Satisfied</i>	<i>Slightly satisfied</i>	<i>Neutral</i>	<i>Slightly dissatisfied</i>	<i>Dissatisfied</i>	<i>Extremely dissatisfied</i>	<i>Total</i>
Total	45	170	184	44	186	138	52	819
% of	5.5	20.8	22.5	5.4	22.7	16.8	6.35	100
<i>By gender</i>								
Male	21	62	72	22	94	71	26	368
% of	6	17	20	6	25	19	7	100
Female	24	108	112	22	92	67	26	451
% of	5	24	25	5	20	15	6	100
<i>Life satisfaction across age groups</i>								
17-18	17	45	51	9	36	32	12	202
% of	8.5	22.3	25.2	4	18	16	6	100
19-20	12	66	82	22	95	54	25	356
% of	3	19	23	6	27	15	7	100
21-22	13	46	35	9	42	31	10	186
% of	7	24.5	19	5	22.5	17	5	100
23+	3	13	16	4	13	21	5	75
% of	4	17	21	5	17	28	7	100
<i>Life satisfaction vs. family trust</i>								
Do not trust at all	0	0	0	0	1	0	6	7
% of	0	0	0	0	17	0	83	100
Slightly not trust	1	0	0	0	1	5	0	7
% of	14	0	0	0	14	72	0	100
Slightly trust	3	30	37	8	62	46	24	210
% of	1	14	18	4	30	22	11	100
Extremely trust	41	139	146	36	122	86	23	593
% of	7	22.5	24.5	6	21	15	4	100
<i>Life satisfaction vs. hope for the future</i>								
Extremely hopeless	0	1	0	0	4	1	7	13
% of	0	8	0	0	30.5	8	54.5	100
Hopeless	0	0	2	1	3	3	7	16
% of	0	0	13	6	18.75	18.75	43.5	100
Slightly hopeless	0	0	1	0	5	6	1	13
% of	0	0	8	0	38	46	8	100
Neutral	0	5	8	7	13	23	8	64
% of	0	8	12.5	11	20	36	12.5	100
Slightly hopeful	1	11	20	5	33	17	9	96
% of	1	11.5	21	5	34	18	9.5	100
Hopeful	7	72	73	17	72	43	10	294
% of	2	24.5	25	6	24.5	15	3	100
Extremely hopeful	37	81	80	14	56	45	10	323
% of	11.5	25.1	24.7	4.4	17.3	14	3	100
<i>Life satisfaction vs. Religiosity</i>								
Religious	14	33	47	11	35	17	6	163
% of	9	20	29	7	21	10	4	100
Believer	31	126	132	29	131	101	31	581
% of	5	22	23	5	23	17	5	100
Atheist	0	8	5	4	14	19	15	65
% of	0	12	8	6	22	29	23	100
<i>Life satisfaction vs religious tolerance (responses to the statement "all religions serve to improvement of moral values")</i>								
Totally disagree	3	7	6	3	10	14	10	53
% of	6	13	11	6	19	26	19	100
Disagree	2	15	23	6	29	25	8	108
% of	2	14	21	6	27	23	7	100
Slightly agree	19	91	83	23	93	70	20	399
% of	5	23	21	6	23	18	5	100
Totally agree	21	53	69	12	50	28	14	247
% of	9	21	28	5	20	11	6	100

Source: authors' own completion

Analysis of life satisfaction statistics by gender presents polished outcomes. It is revealed that in average, females are more "happy" than males among local students in Azerbaijan.

Hence, 43% of males are satisfied with their life while this ratio is 54% for females. Respectively, 41% of female and 54% of male students are dissatisfied. More detailed statistics is given in figure 2 and table 2.

Table 2 also displays additional highly informative statistics about the distribution of life satisfaction of students. Regarding the role of age, students are grouped as 17-18, 19-20, 21-22, and older than 23 and life satisfaction scores are calculated. Across defined age groups, satisfied / dissatisfied proportions are as following: among age of 17-18, 56% are satisfied while 40% are not; among age of 19-20, 45% are satisfied while 49% are dissatisfied; among those within 21-22, 50.5% are satisfied while 44.5% are not; and lastly, among those older than 23, 42% are satisfied while 53% are dissatisfied. In other words, it is observed that life satisfaction level slightly falls, as the students get older.

Responses display very high level of family trust among students (72.6% extremely trust, 25.7% slightly trust, only 1.8% do not trust). Those don't trust in family members are mostly dissatisfied. That is why we expect to find existence of significant positive association between these two.

The analogous situation can be applied to the association between hopefulness and life satisfaction. 3.7% of students are hopeless (lower than neutral) about the future while 7.8% are neutral. Perception of 88.5% of respondents about the future is positive (39.4% extremely hopeful, 35.9% hopeful and 13.2% slightly hopeful). Life satisfaction of less hopeful students is substantially lower than others.

The impact of religious view and perception about other religions over life satisfaction of respondents is very interesting. Among religious students, 58% are satisfied while 35% are dissatisfied. Satisfaction percent for believers and atheists are 50% and 20%, respectively. 45% of believers and 74% of atheists are dissatisfied with life. Initial data analyses show that religious respondents are more satisfied than others, in average, followed by believers.

2.2. Model

Base model for the empirical estimation is specified as follows:

$$\begin{aligned} \text{Log}(SAT)_i = & \gamma_0 + \gamma_1 * \text{age}_i + \gamma_2 * \text{female}_i + \gamma_3 * \text{Baku}_i + \gamma_4 * \text{Absheron}_i + \gamma_5 * \text{Familytrust}_i + \gamma_6 \\ & * \text{Religious}_i + \gamma_7 * \text{Believer}_i + \gamma_8 * \text{religion}_{\text{moral}}_i + \gamma_9 * \text{Hope}_i + u_i \end{aligned}$$

Where $\gamma_{1\dots 9}$ represent regression coefficients and i denote i^{th} observation. u_i stands for the residual for each i^{th} observation. Robust Least Squares with M-Estimation method is employed to estimate the regression model. It can be argued that there is strong association between hopefulness and other explanatory variables, i.e., endogeneity problem exists in the specified model. Particularly, strong association between religiosity and optimism or hopefulness found in Abdel-Khalek and Lester (2007) should be considered. To achieve more robust results, the model is estimated with Hope_i (model 1) and without Hope_i (model 2). Results are comparatively presented in the table 3, below.

3. Empirical results and interpretations

Below, table 3 tabulates empirical results. Findings present valuable scientific information about factors affecting life satisfaction of students in Azerbaijan. Association of life satisfaction to age, gender and living area (Baku vs. regions) as well as family relations, religiosity and hope to the future are examined.

Results show no significant linkage between age of students and their life satisfaction. Thus, the coefficient is neither economically nor statistically significant (*p value* > 0.1), though the coefficient is negative (-0.007) which means being less satisfied as getting older. On the other hand, the research reveal no significant difference due to living area. Thus, coefficients of regional dummies (Baku, and Absheron) are statistically insignificant (*p value* > 0.1) and negative. More precisely, students coming from regions are slightly more satisfied than those from Baku city and Absheron area while assuming other factors to be the same.

However, research reveals very strong impact of remaining factors over the life satisfaction of people. It is found that *ceteris paribus*, females are significantly more satisfied than males (*p value* < 0.01). The difference is approximately 7.6 % (0.757 * 100%) which displays the role of gender status.

Table 3: Empirical results

Independent variables	Model (1)	Model (2)
<i>Age</i>	-0.007 (0.006)	-0.009 (0.007)
<i>Female</i>	0.0757*** (0.026)	0.079*** (0.026)
<i>Baku</i>	-0.006 (0.028)	-0.007 (0.028)
<i>Absheron</i>	-0.034 (0.041)	-0.019 (0.043)
<i>Family_trust</i>	0.1731 *** (0.024)	0.207*** (0.025)
<i>Religious</i>	0.1695*** (0.056)	0.0246** (0.057)
<i>Believer</i>	0.1251** (0.049)	0.196*** (0.052)
<i>Religion_moral</i>	0.0539*** (0.016)	0.063*** (0.016)
<i>Hope</i>	0.1014*** (0.009)	-
<i>C</i>	1.8676*** (0.165)	2.233*** (0.169)
<i>R-Squared</i>	0.1949	0.1177
<i>R_w-Squared</i>	0.2996	0.1969
<i>S.E.of regression</i>	0.3637	0.3835
<i>No. of observation (after adjustments)</i>	789	801

Note: Dependent variable: $\log(SAT)_i$; **, and *** denote statistical significance at 1% and 5%, respectively.

Standard errors are given in parentheses. M settings: weight=Bisquare, tuning=4.685, scale=MAD (median centered), Huber Type I Standard Errors & Covariance.

Another major determining factor for the life satisfaction of students is the level of family ties or more precisely, the degree of trust in family members. Clearly, higher level of trust in family members is strongly linked to being more satisfied (*p value* < 0.01). One unit increase in *Family_trust* leads to 17.3% increase in life satisfaction. Considering cultural characteristics of Azerbaijan families, this result is plausible and reliable. Note that the same inference is obtained from brief discussion of descriptive statistics in table 2, above.

Empirical findings also reveal statistically significant positive impact of religiosity level and tolerance to other religions over students' life satisfaction (*p value* < 0.05). Life satisfaction

increases in response towards being a religious person. In average, while assuming other factors to be the same, compared to non-believers, life satisfaction of believers is 12.51% higher while the difference between religious people and non-believers is 16.95%. Meanwhile, religious people are 4.44% (16.95% – 12.51%) more satisfied than believers, *ceteris paribus*. In addition, empirical outcomes also displays that students with higher tolerance level to other religions are more satisfied with life (*p value* < 0.01)

Comparison of results of estimated models with-and-without *hope* displays no significant change. In other words, negative impact of potential endogeneity problem is very little. Sign and statistical significance of the coefficients remain the same. Only, coefficient of *religious* variable sharply decreases, being less than parameter of *believer*. Despite of some contradiction about the satisfaction difference between religious students and believers, results still supports positive significant impact of religiosity.

4. Discussion and conclusion

Although there are vast amount of previous research devoted to studying determinants of students' life satisfaction in modern literature, there is no any publicly available empirical work for Azerbaijani adolescents. According to the State Statistical Committee of Azerbaijan Republic, total number of students in higher education institutions of the country is approximately 168 thousand of which 91.5% are in public universities. Though, no any significant attempt is observed to investigate their life satisfaction level and major determinants. Following SWLS methodology of Pavot and Diener (1993), an independent survey by ASERC (2018) revealed that 46% of respondent students are dissatisfied with their life while 5% are neither satisfied nor dissatisfied. Only 45% of total have been found satisfied of which 22.5% are at just over the neutral. This result makes the importance of the current study more clear.

Major findings are following: females are 7.6-8% more satisfied with life than males, in average; strength of family ties, level of religiosity and tolerance have strong positive impact over life satisfaction of students at Azerbaijan universities; hopefulness or optimistic view about the future increases happiness of students.

Probably, reasoning of why females are happier than males can be attributed to cultural issues. With its majority Muslim population, males take higher responsibilities or at least expectations from those are significantly more. In such a situation, males could feel lonelier (Stephenson et al., 2006) and not willing to share their feelings with others (Enochs and Ronald, 2006). This can increase theirs stress and lead to be dissatisfied with life.

Research findings about the impact of religiosity over life satisfaction of students are in line with results of previous studies mostly (see Francis and Lester, 1997; French and Joseph, 1999; Francis et al., 2004; Abdel-Khalek, 2006; Abdel-Khalek, 2007; Abdel-Khalek and Lester, 2009; Tiliouine and Belgoumidi, 2009; Patel et al., 2009; Abdel-Khalek, 2010a, 2010b; Abdel-Khalek, 2011; Abdel-Khalek, 2012; Sahraian et al., 2013; Abdel-Khalek and Lester, 2017 among others). It is noteworthy to recall that majority of the students belong to "believers" category (71.6%) while atheists consist of only 8%. Therefore, universities might be interested to maintain suitable environment for students to pray with high level of tolerance to other religions, which makes them happier (Kim and Koh, 2014), especially during exam sessions, which can decrease stress and enhance life satisfaction of youth.

In Azerbaijan culture, family traditions are fairly strong. Mutual relations, trust and respect to elderly people is at high level. Survey results show that among respondents, average trust index is 2.70 of maximum 3. Only 13 of respondents declared no or less trust to family members, those are mostly extremely dissatisfied. Therefore, both descriptive and empirical results altogether indicate strong impact of family relations over life satisfaction of students, similar to findings in Marques et al. (2011). Revealed positive significant causality from hopefulness to happiness also supports research outcomes of Marques et al. (2011). That is why establishing or improving quality of free psychological support for students is a must at universities. The students those are challenged with family problems or are hopeless about the future will be the major beneficiaries of such service. Observations show that the quality of free psychological support at Azerbaijan universities is not enough satisfactory at the moment.

Both descriptive analyses results and empirical findings altogether support the research hypothesis that students' life satisfaction is strongly depend on gender status, religiosity and tolerance level, the strength of family ties and hopefulness about the future. This is a unique research in life satisfaction literature related to Azerbaijan youth.

However, research has a certain limitations, which requires taking into account in future empirical studies. The major shortcoming is exclusion of monetary factors (i.e., amount of personal income and / or family income) due to data unavailability in ASERC (2018). Most probably, this will not significantly affect the causalities investigated in this study. In addition, personality is not considered while collecting data and empirical estimations, which is argued to affect the relationships, especially the impact of religiosity over life satisfaction as, noted in Robbins et al. (2008). To overcome this limitation, future studies should include one of the personality tests to the survey questionnaire.

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