



## **Old Age Security And Fertility In Rural Andhra Pradesh, India**

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***Abstract:***

*This paper presents the results of comparative study of old age security value in rural Andhra Pradesh, India. The research hypothesis is that the lower the dependence of seniors on social security provided by children, the lower their fertility level. The results are based on interviews of 600 males aged 60 years and above comprising of 300 pensioners and 300 non-pensioners. The findings reveal that overwhelming proportions of non-pensioners expect support from children and rely to a great deal on them than their counter-parts (pensioners). Thus lower socio-economic status may be one of the main factors for high perceived old age security value of children. This study clearly supports the research hypothesis.*

***Keywords:*** *Fertility, old age security, value of children, India.*

**Introduction**

Old age security value of children is considered as one of the important determinants of fertility; the common saying is that children are the security of the parents during old age. Most of the parents expect their children to provide them with basic necessities and take care of them in their old age. By having more children many parents feel all the more assured of economic support, physical care and attention when they are old. In developing countries, savings for old age are poor property rights insecure, government social security schemes non-existent, private pensions and health insurance not available. It may be hypothesized that the aged rely on their children for old age security.

This is especially true for the second populous country in the world. In India, about four-fifths of the elderly live in the rural unorganized sector (as non-pensioners. Majority of the aged have been and are engaged in agricultural or related activities. Their meager earnings may not be adequate enough to support them. The only hope of support, therefore, is that afforded by their children. On the other hand, the situation of the aged who have served in the organized government sector (pensioners) is comparatively better off from an economic point of view. The retired employees have been provided with pensions, provident funds, gratuity, family benefit funds etc. however, considerable proportion of the low paid pensioners face financial problems as most of their savings and pensions benefits are eroded in discharging family responsibilities such as education and marriage of children etc. As a result, the elderly are compelled to look to their children for additional financial support in their evening years.

**Old Age Security in India.**

In India, does not exist a well developed system of social security. Children, particularly sons are the only reliable source of security for their parents in old age. The Indian society gives the old persons authority, security and honor and enjoins upon the sons to look after their old parents. Failure on the part of sons is considered a serious demerit and earns social opprobrium. Such a system provides economic, social and emotional security to the aged. Still in India, people continue to live under the pressure of traditional institutions recognizing the functional values of children in economic, social and religious terms mainly in the absence of alternative measures of social security in old age.

The available evidence in India on old age support motivation is mostly qualitative and indirect (Mandelbaum1974; Poffenberger and Poffenberger, 1973; United Nations,

1961). From these studies it appears that son preference is synonymous with old age security motivation. An all India sample survey showed that 56 per cent of couples desire a son to support the family (ORG, 1973). Mamdani (1972) maintained that since daughters must always marry outside the village, security for old age depends solely on the number of sons a couple has. Based on a study in rural Maharashtra Vlassoff and Vlassoff (1980) revealed that for more than 90 per cent of the widowed, separated and aged respondents, sons are a major source of old age security.

Mahadevan (1979) found that the importance attached to the old age security role of children is associated with higher fertility particularly in the lower caste groups. The results of a cross sectional study in Maharashtra by Jejeebhoy and Kulkarni (1986) suggests that parents who perceive greater economic utility and old age security from children have higher family size preferences than parents who perceive fewer values from children. The findings of Reddy (1982) reveal that 95 per cent of the slum dwellers and 82 per cent of the non-slum dwellers in urban areas depend on their sons for economic support in old age. Similarly a study by Audikesvulu and Rajsekhar (1985) revealed that 88 per cent of the respondents expected help from children in old age and 85 per cent relied children to a great deal and 93 per cent expected to live with sons.

From the above review of literature, it may be concluded that the value of children as a source of old age security is influenced by the broader value system of the society, Hence, studies concentrating exclusively on old age security and fertility are essential for developing adequate policies for reducing fertility levels as well as for designing acceptable social security arrangement for the aged.

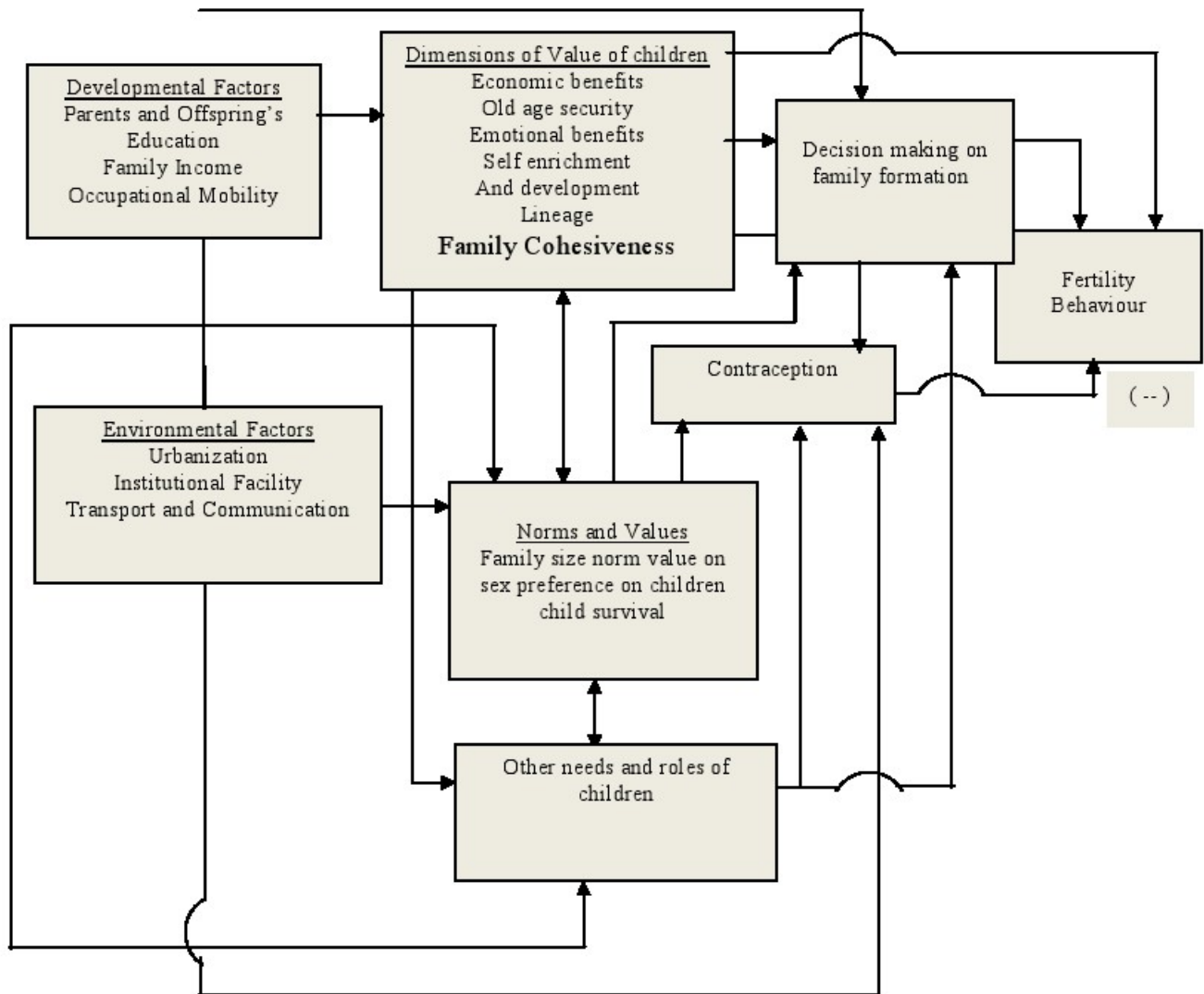
Keeping this in mind, a study was undertaken to examine the sources of security and degree of reliance, residential patterns, old age security norms, financial help from sons, parental perception about children as a source of help-in order to examine the relationship between old age security and fertility.

### **Conceptual frame work**

The general conceptual framework is shown in figure 1. Here, the dimensions of value of children intervene between development and environmental factors and fertility. In this figure, casual relationships are shown with straight, single-headed arrows that run from the cause to the effect, while correlated factors are double-headed arrows. The developmental factors through "value of children", "norms and values" and "roles of children" affect decision making on family formation and use of contraception with a

negative influence on fertility. Generally, decision making on family formation is associated with the developmental factors like education, family income and occupational mobility etc. In view of these factors a vast majority of aged come to rely on income from sources other than children, because the seniors are able to find alternative means of income generational activities. Thus, developmental factors decrease the economic utility of children and sex preferences, leading to small family size norm. Increased environmental factors like urbanization, institutional facility, transport and communication in concern with other consequences of developmental factors, tend to decrease the utility of children. This in turn affects the number of potential children. From this framework the following hypotheses are emerges,

1. The expectation old age security on children decreases with increasing socio-economic status of the aged.
2. The lower the dependence of the seniors on the social security provided by children, the lower the fertility level.



**Figure-1:** Conceptual Framework On Oldage Security Values And Fertility Behaviour

### Methodology

The study was carried out in the rural areas of Chittoor district, Andhra Pradesh with the main objective of assessing the different dimensions of the value of old age security associate with children among the aged. The units of sampling for the study were males aged 60 years and above (senior citizens). In India, the sixtieth year has considered as the boundary line for old age. Traditionally attainment of 60 years – “Shasthiabda-Purthi” is an important milestone in the life of a person. For the selection of sample, Chittoor district was purposively selected as it is predominantly an agricultural district. In this district Nagari Mandal was selected for the study. Multistage random sampling technique was used in selecting the elderly males (60+ years) from the universe. Nagari Mandal has 27 revenue villages. Based on the size of the population, the

villages were classified into large, medium and small. From them, 12 revenue villages were selected at random giving weight age to the proportion of large, medium and small villages to total villages in the universe. A list of all the elderly males aged 60 years and above in the selected villages was prepared from the recently up-dated voters list, separately for the pensioners and non-pensioners. From these lists a total of 600 elderly males (60+ years) comprising of 300 non-pensioners and 300 pensioners were randomly selected by applying weights to give fair representation to each village, the weight being the ration of living elderly (60+ years) in a given village to the total number of elderly (60+ years) in the universe. The respondents were interviewed.

### **Respondents**

All the non-pensioners were either agricultural labourers or cultivators, and all the pensioners were retired class I (Block development officers, Engineers, Commercial Tax officers, Forest Range Officers, Etc.) Class-II (Tahsildars, Assistant Commercial Tax officers, Sub-Inspectors, etc.) Class-III (Teachers, UDCS, Revenue Inspectors etc.), Class-IV (Attendees, Watchmen, Sweepers, etc.) employees.

### **Operational Definitions**

1. Pensioners- A person (male) who retired from government service with pension benefits and has completed 60 years of age at the time of the survey. Although, generally in India, the retirement age varies from 55 to 60 years, the sixty years criterion is considered for general uniformity.
2. A person (male who is not a government pensioner and who has completed the age of 60 years at the time of the survey.

### **General Background of Respondents**

In the sample, more than three-fifths of the respondents were in the early sixties (60-64 years). Around half of the sample belonged to the forward, one -third to backward and the remaining are scheduled caste groups. Marital status of the surveyed, showed that an overwhelming majority of them (89%) were currently married. In the sample are nuclear family system is the dominant family system. More than three-fifths of the pensioners and half of the non-pensioners lived in nuclear families. A large percentage of the pensioners had higher levels of education relative to non-pensioners,

most of whom were either illiterate (62%) or had low levels of education (primary or below level). As regards their present occupational status, non-pensioners had low occupational status relative to pensioners' previous occupational status. 57 per cent of non-pensioners were cultivators and the rest agricultural laborers. On the other hand, nearly two-fifths of the pensioners had retired as class II employees, one – quarter as class I employees and the remaining as class III (30%) and IV employees (4%). 44 per cent of the respondent were owners of land, of these, more than 60 per cent were non-pensioners while only one-fifth of the pensioners (20%) owned land. More than half of the pensioners and about one-third of the non-pensioners had an annual income of Rs.12, 000/- (\$350) and above per annum. A substantial proportion of the non-pensioners (49%) had low socio-economic status, as compared to their counterparts (13%).

### Social Security And Degree Of Reliance And Fertility Behaviour

The value of children as a social security can hardly be over emphasized, particularly in a situation where there is little or no institutional support for the aged. Old age dependency has two impotent dimensions –

1. source of support and

Expected source Of security	Non-Pensioners		Pensioners	
	%	MLB	%	MLB
Help from Children	72.33 (229)	4.00 (229)	44.66 (134)	3.80 (134)
Income from farm	15.67 (47)	3.80 (47)	24.00 (72)	3.90 (72)
Savings	2.66 (8)	3.70 (8)	14.67 (44)	3.60 (44)
Pensions	5.34 (16)	3.55 (16)	12.00 (36)	3.53 (36)
Self-earnings	-	-	4.67 (14)	3.53 (14)
Total	100.00 (300)	3.90 (300)	100.00 (300)	3.60 (300)

Table 1: Percentage Distribution And Mean Live Births (Mlb) Of Non-Pensioners And Pensioners By Perceived Source Of Old Age Security  
Note: Figures in parentheses indicate the actual number of respondents.

2. **Extent of reliance.** In order to obtain information concerning the first dimension, the respondents were asked: “what means of financial support do you think, and you might require in old age”. The results are shown in Table-1

An overwhelming proportion of the non-pensioners (76%) expected financial support in their old age, as against more than one-fifth of the pensioners (45%). Interestingly, nearly five per cent of the pensioners reported that they would depend on their own earnings in old age. The results clearly indicated that there were significant differences between pensioners and non-pensioners with respect to source of security in old age (significant at 0.01% level). In general, those who expect help from children as security in their old age had higher mean live births (4.00). In contrast, those who stated that they would depend on their own pensions or self-earnings had lower number of mean live births (3.53). Among the pensioners and non-pensioners those who expected help from children had higher fertility compared to those who did not expect old age support and would depend on pensioners or self earnings. Thus, those who expect help from children in their old age were more inclined to have large families.

#### **Degree of Reliance on Children**

To obtain information on the second dimension, the question asked was: “Do you expect to rely a great deal on Children for financial support”? The results are presented in Table-2.

<b>Degree of reliance</b>	<b>Non-Pensioners</b>		<b>Pensioners</b>	
	<b>%</b>	<b>MLB</b>	<b>%</b>	<b>MLB</b>
Rely a good deal	50.67 (152)	3.99 (152)	23.00 (69)	3.66 (69)
Rely only a little	33.33 (100)	3.81 (100)	34.67 (104)	3.59 (104)
No reliance	16.00 (48)	3.77 (48)	42.33 (127)	3.52 (127)

*Table 2: Percentage distribution and mean live births of Non-pensioners and Pensioners by perceived degree of reliance on children*

*Note: Figures in Parentheses indicate the actual number of respondents.*



Among non-pensioners half of the respondents expect to rely a great deal on Children for financial support. Exclusively reliance on children for financial support was consistent with economic status of these respondents. In contrast, more than two-fifths of the pensioners stated that they need not rely on children for financial support as against, only 16 percent of the non-pensioners. It is evident from the data that the respondents who expect to rely more on their children in old age have higher fertility compared to others who did not expect. The non-pensioners who did not expect to rely had 0.22 mean live births less than those who expected rely a good deal. The pensioners those who expect rely a good deal had 0.33 mean live births less than their counterparts (non-pensioners). Even, those pensioners who expect to rely a little had comparatively lower fertility than the non-pensioners. The findings indicate that reliance upon children in old age is highly associated with high fertility.

#### **Expected Residential Arrangement**

Residential pattern is a reflection of traditional social security system. For seniors to live in the same household of their son or in the neighborhood of the families of sons is a common feature in this part of the country. Daughters leave the parental home after their marriage.

Expected residential arrangement	Non-Pensioners		Pensioners	
	%	MLB	%	MLB
Live with sons	58.33 (175)	4.00 (175)	62.00 (186)	3.90 (186)
Live with daughter	25.00 (75)	3.88 (75)	15.00 (45)	3.70 (45)
Live alone	16.67 (50)	3.77 (50)	23.00 (69)	3.40 (69)
Total	100.00 (300)	3.90 (300)	100.00 (300)	3.60 (300)

*Table 3: Percentage distribution and mean live births of Non-pensioners and pensioners by perceived expected residential arrangement*

*Note: Figures in parentheses indicate the actual number of respondents.*

Majority of the pensioners and the non-pensioners (62% and 58% respectively) expected to live with their sons. Among non-pensioners one-quarter of them (25%) expected to live with daughters. It is interesting to note that, slightly less than one-quarter of the pensioners expressed that they would like to live alone. The data clearly indicated the son preference of the respondents which is consistent with the analysis of the residential pattern of elderly persons in the Nepalese village which showed that people depended more on sons than daughters for old age security (Nag et al., 1978).

Data in Table 3 clearly indicate that the respondents who expect to live with their sons/daughters had comparatively higher fertility (3.8) than those who would like to live alone (3.5). Hence, the expectation of residential arrangement with children is a vital factor that affects fertility decisions.

#### **Old age Security Norm**

The need for taking care of the aged by the off-spring is governed by different norms, beliefs and expectations. To obtain the view of the respondents on old age security norm the respondents were asked: "In your opinion, do you think that taking care of aged parent is ... a good custom or not, a natural duty of the children, unavoidable due to lack of other self supporting sources".

<b>Filial old age Support</b>	<b>Non-Pensioners</b>		<b>Pensioners</b>	
	<b>%</b>	<b>MLB</b>	<b>%</b>	<b>MLB</b>
A good custom	42.00 (126)	3.90 (126)	23.00 (69)	3.65 (69)
Unavoidable due to lack Of other sources of Self reliance	41.33 (124)	3.84 (124)	35.67 (107)	3.56 (107)
A natural duty	16.67 (50)	3.74 (50)	41.33 (124)	3.49 (124)
<b>Total</b>	<b>100.00</b> <b>(300)</b>	<b>3.90</b> <b>(300)</b>	<b>100.00</b> <b>(300)</b>	<b>3.60</b> <b>(300)</b>

*Table 4: Percentage distribution and mean live births attitude towards the tradition of old age support from children of Non-pensioners and Pensioners*

There were significant differences between the pensioners and non-pensioners with respect to old age security norm (significant at 0.05% level). It is quiet interest to note

that more than one-third of the pensioners (even though majority of them were living with sons) argued that filial old age support was unavoidable due to lack of other sources of self reliance and another more than two-fifths of the pensioners cited that providing old age security to the parents was a natural duty of the children. In contrast only 16 per cent of non-pensioners stated it is a natural duty.

Among the sample population, those who opined that it was a natural duty of the children had the lowest fertility (3.6) than their counterparts. A similar situation was observed both among the pensioners and non-pensioners. The regression analysis showed perceived old age security norm as one of the important predictors of the fertility behavior of the non-pensioners and accounted for 17 per cent of the variance (significant at 0.0% level, see appendix-I). In Japan, Kobayashi (1977) reported that “Where dependence on children in old age is considered to be only natural, the motivation for family limitation and birth control is necessarily weak”.

#### **Expected Financial Help from Sons**

Generally, parents in developing countries expect financial help from their sons in times of need. To measure the parental perception of expected financial help from their sons, the respondents were asked: “Thinking of people you know, are they sure that they will get financial help from their sons?”.

Help from sons	Non-Pensioners		Pensioners	
	%	MLB	%	MLB
Certain	28.67 (86)	4.00 (86)	40.00 (120)	3.70 (120)
A little certain	44.67 (134)	3.90 (134)	47.00 (141)	3.56 (141)
Very uncertain	26.66 (80)	3.74 (80)	13.00 (39)	3.53 (39)
Total	100.00 (300)	3.90 (300)	100.00 (300)	3.60 (300)

*Table 5: Percentage distribution and mean live births of Non-pensioners and Pensioners by perceived financial help from sons in old age*

*Note: Figures in parentheses indicate the actual number of respondents.*

It is evident from the data that more than one-quarter of the non-pensioners stated that they were uncertain of filial help from their sons. In contrast, 40 per cent of the pensioners expressed that they were certain of filial help from their sons. One plausible reason is that of the pensioners children are employees, and also most of them were with their sons, whereas, majority of the non-pensioners children were daily wage workers and after their marriage, they may have separate residence, so they are not in a position to help their age parents. This lead to most of the aged parents to state, that they were only little certain or very uncertain of help. Because of this uncertain of help from sons, people want a large number of children so that at least one will take care of them in old age, leading to large family size norm. The regression analysis showed that perceived financial help from sons as one of the important predictors of the fertility behaviour<sup>4</sup> of the non-pensioners accounting for 8 per cent of the variance (significant at 0.01% level). The data reveal that most of the respondents expect some form of financial help from their sons in old age. Also this characteristic is positively associated with fertility. The rest of the respondents who were either uncertain or little certain of help had comparatively lower fertility. Thus, expectation of financial support from the sons also influences the fertility behavior of the respondents.

#### **Index on parental perception and Fertility Behavior**

The combined effect of variables on parental perception such as, children's willingness to live with their parents after they marry, supporting their aged parents, helping in household maintenance, providing adequate recreation and entertainment, showing personal responsibilities (apart from giving financial help), allowing grand children to associate, serving quest and friends, attending to the needs, treatment in the case of the ill, and children's (employed) remittances was examined by developing an index. This was constructed by scoring each of the independent statements mentioned above. The sum of total scores ranges from ten to twenty. (For less willing, score is one and for more willing the score is two). Based on the cumulative score of the individual on these variables, the samples were classified into two categories, i.e.

	<u>Score</u>		<u>Range</u>
Low status (Less willingness)	10	-	15
High status (more willingness)	16	-	20

Expected residential arrangement	Non-Pensioners		Pensioners	
	%	MLB	%	MLB
Low status	48.00 (144)	4.06 (144)	37.00 (111)	3.80 (111)
High status	52.00 (156)	3.62 (156)	63.00 (189)	3.64 (189)
Total	100.00 (300)	3.90 (300)	100.00 (300)	3.60 (300)

*Table 6: Percentage distribution and mean live births of Non-pensioners and Pensioners by index on parental perception*

*Note: Figures in parentheses indicate the actual number of respondents.*

More than three-fifths of the pensioners (63%) were confident that children were more willing to help the aged parents than the non-pensioners (52%). The rest in both the groups stated the negative attitude or less willing of children to help their aged parents. Data on the relationship between the perception of the respondents with regard to 'willingness of children to help parents and fertility' showed that those who opined that children were 'less willing' to help parents had higher fertility than others who felt that children were 'more willing' to help parents in old age. Among the non-pensioners those who opined that children were 'less willing' to help had 0.44 more mean live births than their counterparts (significant at 0.01% level). Those who reported that children were 'more willing to help had 0.34 number of mean live births less than their counterparts (significant at 0.01% level). The regression analyses showed that sharing of personal responsibilities by children (apart from financial help) as one of the important parental perception variable accounted for 10 per cent of the variance for the pensioners. One probable explanation may be that majority of the pensioners felt that children were more willing today to take care of the parents in their old age, thus proving that a few high quality children would better realize the hopes and aspirations of the parents.

### **Limitations**

This research has some limitations in its research design. We should have had a control group of persons less than 60 years to compare that opinions of the people towards old

age security and link the same with fertility level. Under the conditions prevailing in India, we do not expect to so much of a difference between the fewer than 60 and over 60 populations group. Fertility is showing a tendency to decline in some states in India but Andhra Pradesh is not one of them.

### **Summary And Conclusions**

There was clear support for the hypothesis that expectation of reliance on children for financial support when old would affect fertility. Both non-pensioners and pensioners mentioned old age support-economic and non-economic-as an important benefits of having children. However a majority of the non-pensioners expect to rely a great deal on their off-spring for support and expect to live with their sons in old age.

This study found that lower socio-economic status may be one of the main causes for perceived old age security value of children. The results support the contention that a decline in reliance on son might affect a decline in son preference and hence fertility. Thus, it may be safely concluded that the high fertility levels existing in the rural areas of south central India are largely associated with the perception of the aged regarding the utility to be derived from the prospective child as a potential sources of security in old age.

Unless this perceived value of children as a source of security in old age is considerably reduced and parents assured of alternative sources of security, motivations conducive to small family norms will be generated only slowly. Today the responsibility of planning and creating alternative sources of social support, security programme based on the principle of universal coverage for older people, and other approaches like payment of benefits in kind, direct assistance, institutional care to those aged persons who do not have family protection, etc., rests with the social policy of the government in power. The necessary resources for this have to be found by the government. If the support has to come from the family, the decline in fertility will be gradual.

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**Appendix-I**

A multiple regression analysis was done to estimate the percentage of variance in fertility behaviour explained by each of the independent variables and all of them together. Separate regressions were done to predict fertility behaviour of the pensioners and non-pensioners.

Predictors	Proportion of variance explained (R <sup>2</sup> )	
	Non-Pensioners	Pensioners
Education of the respondents	—	6.39 *
Occupation of the respondents	16.45*	5.65*
Resources adequacy	—	8.47*
Perceived financial burden of Raising children	—	5.94*
Perceived financial burden to raising five children	—	9.53*
Without young children's help men Would find it difficult to do their Farm/business work	9.43*	--
Old age security norm	17.45*	--
Parents expectation of the Financial help from sons	7.99	--
Index of perceived economic Value of children	10.97*	--
Sharing of personal responsibilities By children (apart from financial help)	--	10.03 *
Perception towards child birth	--	6.62*
Attitude towards woman's education	7.08*	--
Perception of infant mortality	--	7.61*
Total	69.37%	6.24%

\* Significant at 0.01% level.

Table 7: Multiple Regression Analysis



**Discussion**

Among non-pensioners six variables and eight variables in pensioners were explained the variation in fertility behaviour. The variables predicting significant proportion of variance of non-pensioners are ranked as: old age security, occupation, index of perceived economic value of children, young children's help in farm/business work, expectation of the financial help from sons and opinion towards women's education. On the other hand, personal responsibilities, perceived financial burden to raise five children, resources need for maintenance, opinion towards infant mortality, opinion towards birth of a child, education of the respondents, and perceived financial burden of rearing children and occupation of the respondents were significant predictors of fertility variance in the pensioners. The findings confirm that financial costs of rearing children, old age support help from children (economic and non-economic, socio-cultural and demographic factors in influencing fertility.