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Old-Age Security Expectations and Family Size Among The Isoko of Nigeria

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Abstract

This paper is based on a study carried out among the Isoko people of southern Nigeria. A sample of 2,045 women and men was selected for interview in two urban and four rural communities in which Focus Group Discussions were also conducted. The aim was to examine the old-age security value of children by socioeconomic characteristics of respondents. The study shows that children remain the major source of old-age support. Rural respondents and women more readily mention children as a means of old-age support. An overwhelming majority of the respondents expect financial help from their children and they would still expect such help even after the children have become married. Expectation of financial help is inversely related to education, income and age at first marriage while it is positively related to ideal and desired family size. More of those who would have an additional child in the absence of sons or daughters, relative to those who would not, expect financial help from children. The paper concludes by advocating the introduction of appropriate population education and communication programmes which suggest that few but well-educated, successful children can provide a better guarantee of old-age support than many non-educated and poor children.

Key words: *Old-age Security, Expectation, Value of Children, Fertility, Isoko, Nigeria.*

Introduction

Old-age security has been identified as one of the major reasons for high fertility in developing countries. It is a very important factor in the demand for large families particularly in South Asia and sub-Saharan Africa (Eswaran, 2004). There had been some interesting speculations and a variety of theoretical works on the subject of old-age security as a motive for having children. Prior to the work by Nugent (1985), old-age security remained the least thoroughly analysed motive for fertility. There was no general consensus as regards its importance in the less developed countries. While to Leibenstein (1975), it is the most important motive, to Lindert (1980, 1983), its importance is negligible. Vlassoff and Vlassoff (1980) found it unimportant in their study of rural India. Similarly, there was widespread disagreement on the utility of introducing old-age pension system. This paucity of adequate theoretical and empirical analysis on the subject of old-age security as a motive for having children was noted to be a serious shortcoming (Stolnitz, 1983).

As a result of the inadequate theoretical and empirical analyses on the subject, Nugent (1985) tried to identify the conditions under which the old-age security motive could be expected to be significant. According to him, such conditions include: underdeveloped capital markets; uncertainty about the accumulation necessary for old age and disability; absence or inefficiency of insurance programmes; loyalty of children to their parents; and absence of markets for non-standard labour. Others are underdeveloped markets for goods and services that elderly people consume; absence of a young spouse as well as the perception of the relative importance of old age. These conditions, Nugent (1985) argues, are likely to prevail in rural areas of developing countries and especially among women.

Old-age security and fertility

The old-age security hypothesis states that the expectation of relying on children in one's old age promotes the desire for

large families in traditional societies. This hypothesis presumes that there are social norms that support parental claims for care in old age and that the perceived cost of having many children is either non existent or made worthwhile by the expected benefit. It also presumes that a positive relationship between old-age security expectations and desired family size is common to traditional societies irrespective of cultural or historical background. Using comparative analyses in the Philippines and Taiwan, De Vos (1985) tried to assess the general validity of this hypothesis. Findings from both countries were consistent with the first part of the hypothesis, but findings regarding the second part of the hypothesis, describing a loss of importance in more modern settings, were not very clear.

Reconsidering the old-age security hypothesis, Nerlove *et al* (1985) noted that the introduction of a means for transferring present to future consumption other than children in a developing country will reduce the rate of population growth. They, however, added that it depends crucially on the assumption that parents do not care about the numbers or the welfare of the children they have. When they do, it is argued, the conclusion no longer unambiguously follows because the new means for providing for parents' old age leads to positive income effect.

The value of children project (Arnold *et al,* 1975) – a nine-country cross-cultural comparative study in the early 1970s - contained a systematic and comprehensive investigation on the importance of old-age security motive for children in a variety of countries (both developed and developing). The results of the study as reported by Kagitcibasi (1982a & 1982b) reveal that: (i) the old-age security value of children is considered great in developing countries but not in developed countries; (ii) in both developed and developing countries, a higher percentage of women than men give old-age security as a very important reason for having a child; (iii) a higher percentage of women than men also give the old-age value for children as the reason for wanting another child; (iv) male children are generally

regarded as more important sources of old-age support than female children.

In poor countries, especially in the rural areas where the majority of the population reside, there are few or no financial assets available for transferring income from one's working life to one's retirement. Consequently, parents view children as a means of ensuring security in old age. Even where financial instruments are available, they are rarely deemed substitutable for children. Adult children can potentially provide security in innumerable contingencies that can arise in old age (Eswaran, 2004). Evidence shows that only couples who have satisfied their perceived old-age security needs opt for contraception (Jensen, 1990).

Studies in Nigeria have shown that fertility has remained high because of the old-age security motive for having children. For example, in their study of women in Ibadan, Caldwell and Caldwell (1987) showed that fertility remained high in circumstances where nearly everyone still expects to receive an adequate return on children during their old age, and that old age is the period they care about most. Isiugo-Abanihe (1994) found that among Nigerian men, those who would depend on children as a means of old-age support have higher number of living children, higher desired number of children and higher ideal family size than those who would depend on self-support at old age. A similar finding was also made in a study conducted by Edewor *et al* (1997) in Ogun State, Nigeria. They observed that those who claim they do expect financial help from children (by far the majority) when the children begin to earn income, also have higher reproductive ideals and goals as well as higher fertility. This expectation of financial help at old age was more pronounced among women than among men.

Several studies using national level data have found that there are high expectations or levels of old-age support in peasant agricultural societies in sub-Saharan Africa (De Lancey, 1990), Mexico (regional level data) (Nugent and Gillaspy, 1983),

Malaysia (Lillard and Willis, 1997), and Taiwan and the Philippines (Lee *et al.*, 1994). On the other hand, many studies have found extremely low levels of support or expectations of support of the elderly by adult children in the United States and other industrialized countries (Eggebeen, 1992). However, none of these studies has examined old-age security expectations by socio-economic and demographic characteristics in order to properly delineate the determinants of old-age security expectations. In this study, we examine the old-age security expectations among the Isoko of southern Nigeria by socio-economic and demographic characteristics.

The Research Setting

This study was conducted among the Isoko people of Delta State, southern Nigeria. The Isoko people inhabit two of the 25 Local Government Areas: Isoko North and Isoko South. The area is located between Longitudes $6^0 5^1$ and $6^0 25^1$ E and Latitudes $5^0 15^1$ and $5^0 40^1$ N in the delta part of Nigeria. To the north of this geographical area are the Kwale (Ndokwa) people, to the east is *Ase* River, to the west are the Urhobo and the south, Ijaw people. The entire Isoko community is made up of eleven clans. Even though the different clans have their dialects, Isoko is the distinct language of the people (Ikime, 1972).

According to the results of the 1991 population Census, Isoko North had a total population of 133,732, spread across 473 square kilometres with a population density of 282 persons per square kilometre. Isoko South, on the other hand, had a population of 142,663, spread across 653 square kilometres with a population density of 218 persons per square kilometre (Imoroa, 1993). The data used for this paper were collected in 1997. Assuming an annual growth rate of 3 percent, the population of Isoko North and Isoko South could be estimated at 159,683 and 170,347 respectively in 1997. This implies that for both Local Government Areas, the total population could be estimated at 330,030 in 1997.

With the exception of the two Local Government Area Headquarters: Ozoro (the headquarters for Isoko North) and Oleh (the headquarters for Isoko South), all other settlements in the area are rural. The area falls within the ever-green forest belt of southern Nigeria with a vegetation dominated by oil palm trees. The major occupation in the area is farming with cassava, yam, plantain and maize being the widely grown food crops in the area. Rubber is also a widely grown cash crop. The abundance of oil palm has also made possible the exploitation of oil palm for the production of palm oil and palm kernel.

In addition to crop production, the existence of *Ase* River in the eastern part of the area, together with other numerous streams and creeks make it possible for some Isoko clans to engage in fishing as a major seasonal occupation. Although the area still remains a basically farming community, the advent of colonization and the subsequent introduction of western education brought about the existence of civil service jobs, especially teaching. However, those engaged in these other activities practice farming alongside with them; virtually every one has a farm. Those who engage in other occupations such as teaching, other civil service jobs and trading still supplement their household resources substantially with the proceeds from their farms; they go to their farms at the close of work.

Methods

A combination of methods was used in this study. They include the survey method, which was used to generate quantitative data, and Focus Group Discussion (FGD), which was used to generate qualitative data to complement the quantitative data from the survey. Ever-married women aged 15-49 years and men aged 20-60 years in the study area constituted our study population. In the area, Ozoro and Oleh (which happen to be the Local Government Headquarters), and four rural settlements were randomly selected (two from each of the two Local Government Areas). Accordingly, in Isoko North Local

Government Area, Ozoro (an urban area), Oyede and Emevor (rural areas) were selected. On the other hand, in Isoko South Local Government Area, Oleh (an urban area), Aviara and Olomoro (rural areas) were selected.

In the survey, the sampling frame used by the National Population Commission during the 1991 population census was adopted. Using the census list of localities, the area was stratified by size and the lottery method of the simple random sampling technique was used to select the four rural settlements in addition to the only two urban settlements which were purposively selected. Within the selected settlements, the cluster sampling technique was adopted. The number of quarters in each town or village was identified and the required number of quarters was selected. Within the selected quarters, houses were selected on a systematic basis (every third house). The number of households in each house was identified. Where there was only one household in a house, that household became automatically selected. However, in houses with more than one household, one household was randomly selected in which one ever-married woman of reproductive age (15-49 years) and one man 60 years or less were randomly selected for interview.

An 81-item questionnaire divided into six main sections was the major research tool. It contained questions on the socio-demographic characteristics of respondents, marital history, fertility and related issues, cultural practices, family planning knowledge and use as well as the value of children. This paper is based on the questions which related to the old-age security value of children. There were specific questions on expected source(s) of income at old age as well as expectation of financial help from children.

A total of 2,250 copies of the questionnaire were distributed among 14 interviewers who proceeded to administer them to the respondents. Of this number, 2,124 were duly completed and returned while 2,045 were adjudged usable for analysis. The

distribution was as follows: Aviara (274), Emevor (236), Oleh (484), Olomoro (348), Oyede (198) and Ozoro (505).

The second research method used in this study is Focus Group Discussion (FGD). The FGD was essentially on parents' perceptions of the value of children and how socioeconomic change is affecting parents' expectations from children. Eight FGD sessions were conducted in each town/village (4 for men and 4 for women). Members of each of the different groups were homogenous in terms of sex, age and level of education. Thus, for the women, we had groups comprising women aged 15-29 years with primary or less education (young women with low level of education), women aged 15-29 years with secondary or more education (young women with high level of education), women aged 30-49 years with primary or less education (old women with low level of education) and women aged 30–49 years with secondary or more education (old women with high level of education).

As for the men, we had groups comprising men aged 20-39 years with primary or less education (young men with low level of education), men aged 20-39 years with secondary or more education (young men with high level of education), men aged 40-60 years with primary or less education (old men with low level of education) and men aged 40–60 years with secondary or more education (old men with high level of education). Each group composed of between 6 and 10 members. The discussions were conducted either in English language or the local language (Isoko) depending on the level of education of the group concerned. The FGDs were conducted after the survey.

Results

Socioeconomic and Demographic Characteristics of Respondents

The distribution of respondents by socio-economic and demographic characteristics according to place of residence and

sex of respondent is shown in Table 1. As the Table shows, slightly less than half (48.6 percent) of the respondents reside in urban areas while 51.4 percent reside in rural areas. Seventy one percent of the respondents were female while the rest were males. The modal age group was 35-39 years; the mean age was 37.4 years (43.5 years for men and 35 years for women) with rural respondents slightly older than urban respondents.

On the basis of religion, there was a preponderance of Christians (56. 1 percent Protestants, 11.4 percent Catholic) in our sample. Adherents of the traditional religion constituted 13.5 percent, while 19 percent were adherents of other religions. The Islamic religion is virtually non-existent in the study area.

An examination of the level of education shows that the modal level of education was the primary category (32.1 percent). This was closely followed by the secondary category (30.5 percent). Those with no formal education and those with tertiary education constituted 18.5 percent and 18.9 percent respectively. The mean years of schooling varied by place of residence (10 years for urban respondents, 7.9 years for rural respondents) and sex (10.6 years for men, 8.2 years for women). With respect to income, the modal income category was ₦20,000.00 -₦39,999.00 (27 percent) per annum. Twenty three percent earned less than ₦20,000.00 per annum while one-third earned ₦40, 000.00 and above. Owing to the rural nature of the study area as well as the low level of education of some of the respondents and coupled with the fact that some of them work in the informal sector, 17 percent of the respondents could not estimate their income. The mean household size was 5.8 but slightly higher in the urban areas (5.9) than in the rural areas (5.6).

Expected Means of Old-Age Support

To elicit information on the expected means of old-age support, respondents were asked to mention two sources from which they expect to get funds to meet their needs at old age. As shown in Table 2, forty percent and 35 percent of the

respondents mentioned children as the first and second sources respectively. Rural respondents and women more readily mentioned children as the expected sources or means of old-age support. It is noteworthy that the figures for farm/work as a source of old-age support are lower for rural respondents than for urban respondents. The reason for this is because rural respondents more readily want to depend on children as a means of support than other sources including farm/work relative to urban respondents. More parents, especially in the rural areas, intend to depend on children as a means of support, relative to other sources which include business or investments, gratuity and pension, farm/work, savings or income, and relatives or spouse, in that order. A comprehensive presentation of the expected sources of funds to meet needs at old age, by socio-economic and demographic characteristics of respondents is presented in Table 3.

As the Table shows, more of rural respondents, relative to their urban counterparts, intend to depend on children as a means of old-age support. With respect to age, older persons intend to depend on children than do younger persons. This is to say that the younger the person, the more likely it is that he/she would want to depend on self or sources of old-age support other than children. This can be explained by the fact that younger men and women are more likely to have higher education and be less traditional in orientation than older men and women. A similar explanation could also be offered for the observed relationship between religion and the expected means of old age support. It is observed that more adherents of Traditional religion, relative to Protestants and Catholics, intend to depend on children as a means of old-age support. Education, income and age at marriage were found to be negatively associated with the intention to depend on children at old age.

The negative association between the age at marriage and the intention to depend on children at old age may be explained by the fact that late marriage is associated with higher level

of education. Moreover, given the fact that educated persons are more likely to have sources of old-age support other than children, the negative association between age at marriage and intention to depend on children is expected.

Household size, men's living children, ideal and desired family size are all positively related to the intention to depend on children as a means of old-age support. This suggests that those who intend to depend on children have higher reproductive goals and actual family size. More of those who would have an additional child in the absence of sons and more of those who would have an additional child in the absence of daughters would depend on children for old-age support relative to those who would not have an additional child in the absence of sons and daughters. This implies that sex preference is related to the intention to depend on children at old age.

Old-age security expectation from children

In order to further explore parents' intention to depend on children, they were asked whether they expect financial help from their children when they (the children) begin to earn income and whether they would still expect financial help from them even after they are married. We also wanted to know whether they (the respondents) do/did give financial help to their own parents. The responses are presented in Table 4. Ninety-six percent of the respondents expect financial help from their children when they begin to earn income; ninety-one percent would still expect such help even after the children are married. This overwhelming majority of respondents who expect financial help from their children is an indication that even those who mentioned self-support or other means of old-age support still expect financial assistance from their children in addition. More women and rural respondents, relative to men and urban respondents, expect financial help from their children even after the children have become married. Ninety-five percent of the respondents claimed that they do/did give financial help to their own parents.

Table 5 presents parents' expectation of financial help from children, by socio-economic and demographic characteristics. As the Table shows, more rural respondents and women (as stated earlier), relative to their urban and male counterparts expect financial help from children. Income and age at marriage are negatively related to expectation of financial help from children.

Ideal family size and desired family size are positively related to the expectation of financial help from children. More persons whose ideal family size is five and above, relative to those whose ideal family size is four or less expect financial help from children. Similarly, more persons who desire five or more children, relative to those who desire four or less children expect financial help from children. This suggests that expectation of financial help from children is a determinant of family size preferences.

With regard to sex preference, more of those who would have an additional child in the absence of sons and more of those who would have an additional child in the absence of daughters expect financial help from children relative to those who would not have an additional child in the absence of sons and daughters.

Old-age security is a major motive for child bearing among Isoko people. For example, in discussing the importance of children and why Isoko people bear children, men in Oleh who were aged 40–60 years with primary or less education made remarks which capture, very vividly, the old-age security expectations from children as can be seen from the following:

Mr. A: We bear children and train them up so that when they are already working and have made it, they will take care of us, the parents.

Mr. B: The benefit of having children is that when you have them, you suffer for them by sending them to school. When they are grown-up and are gainfully employed, they will now look after you, the parents.

Mr. C: When we have children, we contribute to their up-keep and bring them up. Later on in life, when they begin to work, they will appreciate our labour in training them in school by sending us money and clothing. But if you have some ungrateful children, they will not look after you even after training them. We pray that God will not give us such children in Jesus' name.

Mr. D: We give birth to children so that we will have a name in our community. We send them to school and expect them to look after us when we are old.

It was the general consensus that children should be properly trained either in school, for the brilliant ones, or in learning a trade, for the less brilliant. Having done that, the parents expect them to reciprocate this good gesture in caring for them (the parents) in return. It would then appear that in this society, using the Caldwellian wealth flows theory (Caldwell, 1976;

1978; Kaplan and Bock, 2001), the parents first invest in children when the children are young, who later invest in the parents in return, when they (the children) have become adults. In other words, in Isoko society, wealth flow is first in the direction of children and later, it reverts back to the direction of parents.

In responding to the question on what parents expect from children after training them, the same Focus Group Discussants above responded as follows:

Mr. A: It is necessary that your child should take proper care of you when he is matured and is already working.

Mr. B: Your children are supposed to take care of you when you are old or when you are ill.

Mr. C: When a child is born, he/she does not have teeth. Just as the parents rear the child to grow teeth, the child is later expected to rear the parents to lose teeth in their old age.

Still on why Isoko people bear children, a woman in a Focus Group with members aged 15–29 years (with primary education or less) in Ozoro had the following to say:

> A child helps the parents. When you have a child, you have to train the child, maybe to learn a trade, when you are not yet aged. You don't just give birth to children. When you are not yet aged, you have to train each of them to learn a particular trade. This is

> because a time will come when you will no longer be able to do anything because of old age. It is these children that you have trained that will then take care of you. If you neglect them, when you become aged, you will suffer.

Members of the same Focus Group had these to say on parent's expectation from children.

Mrs. A: After training the children and making them to settle in their various positions, one expects that a time will come when they will also look after one and clothe one. Every parent that trains his children must have that expectation.

Mrs. B: After fathers and mothers have trained their children, they expect the children to help in return when the parents become aged. At that time, it is the children that should provide food and medical care for them.

On the expectation from children, a young man in a Focus Group with members aged 20-39 years (with primary education or less) in Ozoro aptly puts it like this:

> We can liken it to a farmer. If he wants to be able to feed next year, then, he should cultivate his farm this year. If he does not work now, there won't be food for him to eat. So it is

> with children. If you give birth to a child and you train him in school and he later gets a job, he then looks after you when you become aged and unable to earn money.

The above and similar responses from other communities capture the expectations of parents from children. A major reason why parents invest in the education of their children is so that the children can be better equipped to provide old-age security for the parents (Edewor, 2006). Old-age security is, therefore, a major motivation for reproduction among Isoko people.

A new trend that has been observed among Isoko people, which is not yet documented among other ethnic groups in Nigeria is the changing perception of the old-age security value of daughters. In traditional Isoko society, sons were thought to be more beneficial in terms of old-age security support. However, changes are now occurring. Evidence shows that among Isoko people, parents now perceive adult female off-spring as more caring and more supportive of aged parents relative to adult male off-spring (Edewor, 2006). This changing perception of old-age security value of daughters is consequently changing parents' perception of the value of girl's education. In parental calculations, the education of girls better equips them to provide the much needed old-age security support, an area in which, according to them, adult sons, including the educated ones, are no longer living up to expectation.

Conclusion

From the results of survey and Focus Group Discussion, this study shows that children remain the major sources of old-age support. Rural respondents and women more readily mention children as a means of old-age support. Hence, they are more likely to expect financial help from children. This observation

is not unconnected with the lower socioeconomic status of women and rural respondents relative to their male and urban counterparts. Expectation of financial help is inversely related to education, income and age at marriage while it is positively related to ideal and desired family size.

Old-age security is, therefore, a major motivation for family size preferences and reproductive goals. Given the fact that persons with low level of education and low level of income are more likely to desire large families for old-age security reasons, it follows that a reduction in ideal and desired family size will begin with education for the generality of the population, particularly women, as well as a reduction in the level of poverty.

As was observed in this study, more of those who would have an additional child in the absence of sons or daughters, relative to those who would not, expect financial help from children. This implies that there is a connection between sex preference and expectation of financial help from children. In this regard, it is important to sensitize this population on the equality of male and female children.

Also, since large families are mainly wanted for old-age security reasons, there is need to put in place population education and communication programmes which suggest that few but well-educated, successful children can provide a better guarantee of old-age support to their parents than many non-educated and poor children.

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Table 1: Distribution of respondents by socio-economic and demographic characteristics according to place of residence and sex.

Socio-economic and	Place of residence				Sex					
Demographic	Urban		Rural		Male		Female		All respondents	
Characteristics	N	%	N	%	N	%	N	%	N*	%
Place of residence										
Urban	994	100.0	na	na	261	44.5	723	50.1	994	48.6
Rural	na	na	1,050	100.0	326	55.5	724	49.7	1,050	51.4
Total	994	100.0	1,050	100.0	587	100.0	1,457	100.0	2,044	100.0
Sex of respondent										
Male	261	26.3	332	31.0	587	100.0	na	na	587	28.7
Female	733	73.7	724	69.0	na	na	1,458	100.0	1,458	71.3
Total	994	100.0	1,050	100.0	587	100.0	1,458	100.0	2,045	100.0
Current age										
15 - 19	2	0.2	11	1.2	-	-	15	1.0	15	0.7
20 - 24	49	4.9	67	6.4	4	0.7	112	7.7	116	5.7
25 - 29	169	17.1	133	12.7	35	5.9	268	18.4	303	14.8
30 - 34	191	19.2	140	13.3	64	10.9	267	18.3	331	16.2
35 - 39	199	20.0	239	22.8	105	17.9	333	22.9	438	21.4
40 - 44	194	91.6	167	15.9	98	16.7	263	18.0	361	17.7
45 - 49	130	13.1	180	17.1	111	18.9	199	13.7	310	15.2
50 - 54	32	3.2	55	5.3	87	14.9	na	na	87	4.3
55+	27	2.7	56	5.3	83	14.1	na	na	83	4.1
Total	993	100.0	1,050	100.0	587	100.0	1,457	100.0	2,044	100.0
Mean	36.7		38.1		43.5		35.0		37.4	
Religion										
Protestant	607	61.1	537	51.2	336	57.4	809	55.5	1,145	56.1
Catholic	110	11.1	123	11.7	68	11.6	165	11.3	233	11.4
Islam	-	-	2	0.2	1	0.2	1	0.1	2	0.1
Traditional	106	10.7	169	16.1	109	18.6	166	11.4	275	13.5
Other	170	17.1	217	20.7	71	12.1	316	21.7	387	19.0
Total	993	100.0	1,048	100.0	585	100.0	1,457	100.0	2,042	100.0
Level of Education										
No formal education	129	13.0	249	23.7	85	14.5	293	20.1	378	18.5
Primary	280	28.2	376	35.8	125	21.3	531	36.4	656	32.1
Secondary	343	34.5	280	26.7	181	30.8	443	30.4	624	30.5
Tertiary	241	24.3	145	13.8	196	33.4	190	13.0	386	18.9
Total	993	100.0	1,050	100.0	587	100.0	1,457	100.0	2,044	100.0
Annual Income										
<₦20,000	227	23.1	226	22.1	46	7.9	408	28.7	454	22.6
₦20,000-₦39,999	305	31.0	235	23.0	126	21.5	414	57.8	540	26.9
₦40,000-₦59,999	137	13.9	122	11.9	122	20.9	137	9.6	259	12.9
₦60,000-₦79,999	103	10.5	78	7.6	112	19.1	69	4.9	181	9.0
₦80,000+	138	14.0	101	9.9	154	26.3	85	6.0	239	11.9
Not Known	74	7.5	259	25.4	25	4.3	308	21.7	333	16.6
Total	984	100.0	1,021	100.0	585	100.0	1,421	100.0	2,006	100.0
Household Size										
1-5	466	47.0	560	53.3	261	44.5	766	52.6	1,027	50.3
6+	525	53.0	490	46.7	325	55.5	690	47.4	1,015	49.7
Total	991	100.0	1,050	100.0	586	100.0	1,456	100.0	2, 042	100.0
Mean	5.9		5.6		6.4		5.5		5.8	

na = not applicable

* The missing cases in some of the Panels of the Table are due to non-response.

Source: Social survey by author.

Table 2: **Percent distribution of respondents, by expected source of funds to meet needs at old-age, according to place of residence and sex**

Source of funds at old-age	First source					Second source				
	Place of residence		Sex		All	Place of residence		Sex		All
	Urban	Rural	Male	Female	respondents	Urban	Rural	Male	Female	respondents
	(N=994)	(N=1,050	(N=587)	(N=1,458)	(N=2,045)	(N=940)	(N=876)	(N=552)	(N=1,265)	(N=1,817)
Children	23.0	55.6	37.5	40.7	39.8	33.6	37.0	31.0	37.2	35.3
Farm/work	12.9	3.7	8.0	8.2	8.2	13.2	5.4	8.0	10.0	9.4
Gratuity Pension	17.1	9.6	20.6	10.3	13.2	6.0	6.4	7.6	5.5	6.2
Business investment	37.8	21.5	24.9	31.3	29.5	35.1	32.0	40.6	30.5	33.6
Savings Income	4.8	7.1	7.0	5.6	6.0	4.4	7.3	5.3	6.0	5.8
Relatives/ Spouse	1.6	2.3	0.5	2.5	2.0	5.4	11.1	4.7	9.6	8.1
Other	2.7	0.1	1.5	1.3	1.4	2.3	0.9	2.9	1.1	1.7

Note: Missing cases with respect to the second source are due to non-response.
Source: Social survey by author

Table 3: Percent distribution of respondents by expected means of old-age support, according to socio economic and demographic characteristics.

Characteristics	Means of old-age support					
	Children		Self Support/Other		Total	
	N	%*	N	%*	N	%**
Place of residence						
Urban	229	23.0	765	77.0	994	48.6
Rural	584	55.6	466	44.4	1,050	51.4
Total	813	39.8	1,231	60.2	2,044	100.0
	χ^2 (1 df) = 226.588 ; p <.001					
Current age						
<30	155	35.7	279	64.3	434	21.2
30-34	122	36.9	209	63.1	331	16.2
35-39	176	40.2	262	59.8	438	21.4
40-44	136	37.7	225	62.3	361	17.7
45-49	154	49.7	156	50.3	310	15.2
50+	70	41.2	100	58.8	170	8.3
Total	813	39.8	1,231	60.2	2,044	100.0
	χ^2 (5 df) = 18.510 ; p <.01					
Religion						
Protestant	429	37.5	716	62.5	1,145	56.1
Catholic	81	38.8	132	63.2	211	11.4
Traditional	140	50.5	137	49.5	277	13.6
Other	162	41.9	225	58.1	387	19.0
Total	812	39.8	1,230	60.2	2,042	100.0
	χ^2 (3 df) = 19.305 ; p <.001					
Education						
No formal education	236	62.4	142	37.6	378	18.5
Primary	309	47.1	347	52.9	656	32.1
Secondary	207	33.2	417	66.8	624	30.5
Tertiary	61	15.8	325	84.2	386	18.9
Total	813	39.8	1,231	60.2	2,044	100.0
	χ^2 (3 df) = 201.099 ; p <.001					
Income						
Low	203	44.7	251	55.3	454	22.6
Middle	216	40.0	324	60.0	540	29.9
High	229	33.7	450	66.3	679	33.8
Not known	150	45.0	183	55.0	333	16.6
Total	798	39.8	1,208	60.2	2,006	100.0
	χ^2 (3 df) = 18.858 ; p <.001					

Table 3: Contd.

Characteristics	Means of old-age support					
	Children		Self Support/Other		Total	
	N	%*	N	%*	N	%**
Age at marriage						
<20	275	52.0	254	48.0	529	25.9
20-24	267	35.0	495	65.0	762	37.3
25-29	174	38.2	282	61.8	456	22.3
30+	97	32.8	199	67.2	296	14.5
Total	813	39.8	1,230	60.2	2,043	100.0
	χ^2 (3 df) = 46.058 ; p <.001					
Household size+						
1 - 5	369	35.6	658	64.1	1,027	74.7
6+	148	42.7	199	57.3	344	25.3
Total	517	37.6	857	62.4	1,374	100.0
	χ^2 (1 df) = 4.744 ; p <.001					
Living children+						
0 - 2	144	35.4	263	64.6	407	29.2
3 - 4	185	38.9	290	61.1	475	34.0
5+	248	48.2	266	51.8	514	36.8
Total	577	41.3	817	58.7	1,396	100.0
	χ^2 (3 df) = 17.294 ; p <.001					
Men's living children++						
0 - 2	40	23.4	131	76.6	171	29.1
3 - 4	72	41.6	101	58.4	173	29.5
5+	108	44.4	135	55.6	243	41.4
Total	220	37.5	367	62.5	587	100.0
	χ^2 (2 df) = 20.668 ; p <.001					
Ideal family size						
1 - 4	70	19.7	286	80.3	356	19.2
5	201	44.0	256	56.0	457	24.7
6	187	38.0	305	62.0	492	26.6
7+	294	53.8	252	46.2	546	29.5
Total	752	40.6	1,099	59.4	1,851	100.0
	χ^2 (3 df) = 114.474 ; p <.001					
Desired family size						
1 - 4	128	24.9	386	75.1	514	26.4
5	231	49.1	239	50.9	470	24.2
6	175	38.6	278	61.4	453	23.3
7+	236	46.5	272	53.5	508	26.1
Total	770	39.6	1,175	60.4	1,945	100.0
	χ^2 (3 df) = 74.045 ; p <.001					

Table 3: Contd.

Characteristics	Means of old-age support					
	Children		Self Support/Other		Total	
	N	%*	N	%*	N	%**
To have additional child if no sons?						
Yes	507	47.5	561	52.5	1,068	55.5
No	261	30.5	595	69.5	856	44.5
Total	768	39.9	1,156	60.1	1,924	100.0
	χ^2 (1 df) = 57.570 ; p <.001					
To have additional child if no daughters?						
Yes	385	49.4	395	50.6	780	40.6
No	383	33.6	757	66.4	1,140	59.4
Total	768	40.0	1,152	60.0	1,920	100.0
	χ^2 (1 df) = 47.944 ; p <.001					

\+ Only women of reproductive age (15 - 49 years) are included.
++ Only men aged 20 - 60 years are included.
* Row percent.
** Column percent.
Source: Social survey by author.

Table 4: Expectation of financial help from children and whether respondents give/gave financial help to their own parents, according to place residence and sex of respondent.

Expect financial help from children	Place of residence				Sex				All respondents	
	Urban		Rural		Male		Female			
	N	%	N	%	N	%	N	%	N	%
When they begin to earn income?										
Yes	939	94.8	1,024	97.7	549	93.3	1,417	97.5	1,964	96.3
No	51	5.2	24	2.3	39	6.6	36	2.5	75	3.7
Total	990	100.0	1,048	100.0	586	100.0	1,453	100.0	2,039	100.0
Even after they are married?										
Yes	833	84.2	1,010	96.2	485	82.9	1,359	93.7	1,844	90.6
No	156	15.8	36	3.4	100	17.1	9.2	6.3	192	9.4
Total	989	100.0	1,046	100.0	585	100.0	1,451	100.0	2,036	100.0
Do/did you give financial help to your parents?										
Yes	944	97.8	965	93.1	554	95.8	1,356	95.2	1,910	95.4
No	21	2.2	72	6.9	24	4.2	69	4.8	93	4.6
Total	965	100.0	1,037	100.0	578	100.0	1,425	100.0	2,003	100.0

Source: Social survey by author.

Table 5: Percent distribution of respondents by expectation of financial help from children, according to socio-economic and demographic characteristics.

Characteristics	Expect financial help?					
	Yes		No		Total	
	N	%*	N	%*	N	%**
Place of residence						
Urban	939	94.8	51	5.2	990	48.6
Rural	1,024	97.7	24	2.3	1,048	51.4
Total	1,963	96.3	75	3.7	2,038	100.0
	χ^2 (1 df) = 11.759 ; p < .001					
Sex of respondent						
Male	547	93.3	39	6.7	586	28.7
Female	1,417	97.5	36	2.5	1,453	71.3
Total	1,964	96.3	75	3.7	2,039	100.0
	χ^2 (1 df) = 20.570 ; p < .001					
Education						
No formal education	394	99.2	3	0.8	377	18.5
Primary	643	98.0	13	2.0	656	32.2
Secondary	596	95.8	26	4.2	622	30.5
Tertiary	350	91.4	33	8.6	383	18.8
Total	1,963	96.3	75	3.7	2,038	100.0
	χ^2 (3 df) = 40.952 ; p <. 001					
Income						
Low	446	98.2	8	1.8	454	22.7
Middle	519	96.3	20	3.7	539	27.0
High	639	94.5	37	5.5	679	33.8
Not known	321	97.0	10	3.0	331	16.6
Total	1,925	96.3	75	3.8	2,000	100.0
	χ^2 (3 df) = 11.023 ; p < .05					

Table 5: Contd.

Characteristics	Expect financial help?					
	Yes		No		Total	
	N	%*	N	%*	N	%**
Ideal family size						
1 – 4	322	90.7	33	9.3	355	19.2
5	445	97.6	11	2.4	456	24.7
6	477	97.5	12	2.5	489	26.5
7+	534	97.8	12	2.2	546	29.6
Total	1,778	96.3	68	3.7	1,846	100.0
	χ^2 (3 df) = 39.073 ; p <.001					
Desired family size						
1 - 4	479	93.4	34	6.6	513	26.4
5	458	97.7	11	2.3	469	24.2
6	441	97.6	11	2.4	452	23.3
7+	494	97.2	14	2.8	508	26.2
Total	1,872	96.4	70	3.6	1,942	100.0
	χ^2 (3 df) = 18.470 ; p <.001					
To have additional child if no sons?						
Yes	1,042	97.6	26	2.4	1,068	55.6
No	805	94.5	47	5.5	852	44.4
Total	1,847	96.2	73	3.8	1,920	100.0
	χ^2 (1 df) = 12.308; p <.001					
To have additional child if no daughters?						
Yes	965	98.2	14	1.8	779	40.7
No	1,078	94.8	59	5.2	1,137	59.3
Total	1,843	96.2	93	3.8	1,916	100.0
	χ^2 (1 df) = 14.512; p <.001					

* Row percent
** Column percent.
Source: Social survey by author.