

# Money Remittance from Children to Older Person in Felda Bukit Tangga, Kedah, Malaysia

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## Abstract

Older population is growing in all countries, developed and developing countries. Although developed countries have a relatively high proportion of older persons, older persons in developing countries is growing at a fast rate. The majority of older persons in developing countries are living in rural areas. The present paper presents the result of a cross-sectional survey conducted in rural Kedah, Malaysia, to investigate money remittances from adult children who live out of their village to their elderly parents at home. More specifically, the present paper analyzes (1): demographic and socioeconomic profiles of older persons in rural Kedah, Malaysia; (2): income status of older people; (3): level of money remittance from adult children, and (4) the importance of money remittances to older people in rural Kedah, Malaysia. This study was conducted in Felda Bukit Tangga, in the state of Kedah. This paper is basically employed a descriptive research design. Data for the study were collected through structured and unstructured interviews with research participants, coupled with observations on their daily lives. Data were analyzed using descriptive and thematic approach. Results of the study revealed that: (1) from 75 older persons interviewed, 38 are women, whilst 37 more are men. Older persons in this survey aged between 50 to 79 years. They are categorized as young old, having only a primary school certificate, working and still married; (2) although half of respondents have a monthly income of above poverty level, their income is not enough, and all of this income is used for daily expenses; (3) money remittance from children is small; some older persons perceive it as not enough, while other older persons feel the remittance is enough, and; (4) only a small portion agrees the remittance is important for them; some other respondents feel the remittance is not important. Because most of older persons in the study have their own income, money remittance from children, although important, it is not an urgent need for these older persons.

**Keywords:** population ageing, older persons, rural areas, money remittance, well-being

## 1. Introduction

This paper is concerned with money remittances from adult children to their elderly parents. It aims to contribute towards a further understanding of the subjective meaning of the importance of money remittances to older persons. In particular, it analyzes the perception of older people about money remittance they receive from their adult children who live out of the village. A general assumption underlying this investigation is that most of older persons in rural societies in Malaysia believe that it is normal for them to hope for the contribution of children, because as parents they have sacrificed and have given lots of things while raising their children before, and thus, it is normal for them to hope for economic contributions from children as a return.

A wide array of research on older people has been conducted in Malaysia and a wide range of information on older people has been documented (see, for examples; Wan Ibrahim Wan Ahmad, 2007; Wan Ibrahim, Zainab, and Che Yusoff, 2003; Sharifah Azizah, Nurizan, Laily, Tengku Aizan, Zumilah, Ma'rof, Sharifah Norazizan, & Asnarulkhadi, 2006; Wan Ibrahim Wan Ahmad, Ma'rof, Zahid, and Abdul Halin, 2009), including aspects such as health, living arrangements, care, social relationships, well-being, as well as quality of life of older people.

Despite a wide range of research on older people has been conducted, and lots of information has successfully been collected, research on money remittance adequacy is still a new endeavor in Malaysia. Little is known whether older people in rural areas are satisfied with money remittance they receive from their children. Although remittance research all over the world shows that money remittance has been very crucial to the life of the migrants' family in sending areas (Budijanto, Wan Ibrahim and Komang Astina, 2015), there is no research conducted in this area in Malaysia to explore whether and how sending money back home is important in the life of older people. Because of the relative importance of money remittance to the life of older people, it is felt necessary, therefore, for the paper to explore the issue in more detail.

## 2. Objective

This present article analyzes money remittance from children to older person in rural Malaysia. In particular, it

analyzes: (1), socioeconomic profile of older people in rural Malaysia; (2), income status of older persons in rural Malaysia; (3), level of remittance adequacy from adult children to older people, and (4), the importance of money remittance from adult children to older people in Felda Bukit Tangga of Kedah, northern part of Malaysia.

### 3. Literature Review

In the global experience, research on older person is not a new endeavor (Ward, 1979) because the world population has long been experiencing significant ageing (United Nations, 2013). Population ageing, a term used to refer to the increasing number of older persons in a population structure (Kinsella and Wan He, 2009; United Nations, 2013), has become a public issue not only in developed but also in developing countries as well (Kinsella and Wan He, 2009). Through recorded history, interests in aging were recognized prior to and during the period of Greek and Roman civilization (Tibbits, 1963), and today the world as a whole is ageing (United Nations, 2015), and in recent years the aging of human society is rapidly becoming a worldwide phenomenon (Kinsella and Taeuber, 1993). All over the world, population aged 60 years and over, increased by an average of 8 million per year (United Nations, 2001). Reading through report released by United Nations (2001) we noticed that in 1950, there were only 205 million persons aged 60 years and older throughout the world. Fifty years after that, in 2000 the figure stood at 606 million, and it is projected to be 2 billion in 2050 (United Nations, 2001). What is even more interesting is that, in 1950 there were 1 older people aged 60 years and older in every 12 population of the world. By the year 2000, this figure has increased to 1 older people aged 60 years and older in every 10 population of the world, and by 2050 there will be more than 1 person in every 5 persons throughout the world (United Nations, 2001).

As the fertility rates of the population throughout the world have declined, couple with the increasing in life expectancy which enabled people to live longer, the world population continues to grow older (Wan He, Goodkind and Kowal, 2016). Today, the world's older population is increasing by 1 000 000 persons every month (Troisi and Kutsal, 2006), and the number of older persons today is larger than ever before (Pawliczko and Troisi, 2008). Most of older population is residing in developing countries (Kinsella and Wan He, 2009). In 2000 for instance from 606 million people aged 60 years and above in the world as a whole, 62% were living in developing countries. In 2025 this figure will increase to 71%, and is also projected there will be nearly 80% of the world older person in 2050 will be living in developing countries (United Nations, 2003).

One of the main problems in the life of older person is regarding their income (Terzioglu, Guven, Hazer, Oztop and Sener, 2006), thus that is why many older people continue to be active in economic activities beyond their normal retirement age (Kinsella and Wan He, 2009). Following income of older people tends to decline in later life (Litwin and Sapir, 2009); economic contributions, or money remittance in particular, has been very important to their economic well-being (Wan Ibrahim Wan Ahmad, 1999).

Remittance, as defined as a portion of a migrant's earnings sent from the migration destination to the place of origin (Sorensen, 2014), has been an important factor contributing to economic well-being of older person (Wan Ibrahim Wan Ahmad, 1999). Although remittance can be categorized into various categories (Sorensen, 2014), remittance in this paper is defined as money transfer transmitted from adult children who live out of village to their elderly parents back home. Money remittance is in fact, an integral part of the life of older person in rural society of developing countries (Wan Ibrahim Wan Ahmad, 1999). Most of older people in rural areas are living under poverty level, (Wan Ibrahim Wan Ahmad and Zainab Ismail, 2011; Wan Ibrahim Wan Ahmad, Asyraf Hj Ab Rahman, and Zainab Ismail, 2011) and they have to depend on to their children for suitable income (Wan Ibrahim Wan Ahmad, 1999; Wan Ibrahim Wan Ahmad and Zainab Ismail, 2014a; Wan Ibrahim Wan Ahmad and Zainab Ismail, 2014b; Wan Ibrahim Wan Ahmad and Zainab Ismail, 2014c; Wan Ibrahim Wan Ahmad and Zainab Ismail, 2014d).

Although parent's behavior in raising their children is heavily influenced by the strength of their altruism toward their children and social norms (al-Qur'an, al-Ahqaf: 15), most parents also hope that when they are very old, they have an opportunity to be depended on their children. Entering old age will be more serious for rural areas where there are problems of earning from assets in old age, and where old age security programs from government are poorly developed. Besides, the majority of the older people in rural Malaysia work outside the formal sector (Wan Ibrahim Wan Ahmad, Asyraf Hj Ab Rahman and Zainab Ismail, 2011), and thus when they enter old age, they will not have a permanent income to live. That is why the majority of older persons in rural areas in Malaysia have to continue in the labor force until they are no longer able to work. Because of this circumstance, daily income of older person declines, and support from children is the main forms of old-age support (Wan Ibrahim Wan Ahmad, 1999), thus, sending money from children to their elderly parents is a general phenomenon among the Malays in rural Malaysia.

### 4. Materials and Method

This study was conducted in Felda Bukit Tangga, in the district of Kubang Pasu, the state of Kedah. The word "Felda", meaning Federal Land Development Authority, or in Malay words, we called "Lembaga Kemajuan

Tanah Persekutuan”, is a government agency in land development schemes developed by the Federal Government in 1956 (Tunku Shamsul Bahrin, Perera, and Lim Hong Kow, 1992). Through this agency, lots of land development schemes were set up, to help rural Malay poor, aged between 21 to 50 years of age, married and landless to farm (Tunku Shamsul Bahrin, Perera, and Lim Hong Kow, 1992) in the hope that these poor people can help themselves to get out of the vicious cycle of poverty. Felda Bukit Tangga is one of such schemes. It is situated in the state of Kedah, northern part of Malaysia. The village was chosen because it exhibits characteristics of traditional Malay Muslim life where Islamic rituals are practiced as part of the Malay culture. The village is also has many older persons suit to the study.

The study is designed, as stated, with the aims to have a better understanding on the subjective meaning and the importance of money remittances to older persons. 75 older persons aged 50 and older were chosen as respondents for the study. This paper is basically employed a descriptive research design. Descriptive research design is used when a researcher seeks a better understanding and measure how variables are naturally distributed (Yegidis and Weinbach, 2002).

As we want to see and describe how far money remittance is important in the life of older person, this design is suitable to meet this aim (Newman, 2006). Data were collected through structured and unstructured interviews with research participants, coupled with observations conducted in their daily lives. Data were analyzed using descriptive approach.

## 5. Results and Discussion

Following the objectives of the paper are to analyze four aspects related to remittances from adult children as stated above, this section analyzes four aspects: (1), socioeconomic profile of older people in rural Kedah, Malaysia; (2), income status of older persons in rural Kedah, Malaysia; (3), level of remittance adequacy from adult children to older people in rural Kedah, Malaysia, and (4), the importance of money remittance from adult children to older people in rural Kedah, Malaysia, that is Felda Bukit Tangga, Kedah, northern part of Malaysia.

### 5.1 Profiles of Older Persons

Respondent’s demographic and socioeconomic profiles are depicted in Table 1. The number of older persons in this study is quit balance between elderly man and women. From 75 older persons interviewed, 38 are women, whilst 37 more are men. In terms of age, the older persons are age between 50 to 79 years of age. Nearly all of them are categorized as young old. From their age, it is clear that the majority of the respondents were born before Malaysia gain independence. At that time the infrastructure and socioeconomic development was not developed. Most of the population did not get formal education. The academic level of older persons reflects the level of academic among the Malaysian as a whole before Malaysia gained independence in 1957. At that time, as education facilities is not yet developed, not many people in rural areas has the opportunity to attend formal school (Wan Ibrahim Wan Ahmad & Zainab Ismail, 2014b). This is why the level of education of the majority of older persons in this study is very low. In general, education levels have improved among generation born after Malaysia gained independence. Because they are categorized as young old in terms of age, they are still in the economic activity. Nearly all of them are still working at the time of survey. More than half are still married.

**Table 1: Profiles of Older Persons**

Profiles	Number	Per cent
<b>Gender</b>		
• Male	37	49.3
• Female	38	50.7
<b>Age</b>		
• 69 or below	70	93.3
• 70 – 79	5	6.7
<b>Education</b>		
• Primary	71	94.7
• Secondary or above	4	5.3
<b>Working Status</b>		
• Working	71	94.7
• Not Working	4	5.3
<b>Marital Status</b>		
• Single	1	1.3
• Divorce	15	20.
• Married	59	78.7

### 5.2 Income Status of Older Persons

Income status of older persons is depicted in Table 2.

**Table 2: Income Status of Older Persons**

Income Level	Number	Per Cent
• 870 or below	19	25.3
• 871 or above	56	74.7
<b>Income Status</b>		
• Not Enough	66	88.0
• Enough	7	9.7
• More than Enough	2	2.7
<b>Income Used</b>		
• All	73	97.3
• Less than Half	2	2.7

Income is a critical problem, not only among older persons, but also among the working age population in rural society. This is because most of rural residents are facing problems in getting a proper job. Because of that, most of residents in rural areas are working in small farms, or in informal sectors. Income from these sectors is not stable. Analyzing income status of older persons in Felda Bukit Tangga reveals that their highest income is RM1 200; the median income is RM940 while mode of income is RM1 200. Their highest and mode of income is also RM1 200 because most of older persons in the study area have a stable income. They receive a monthly income from Felda, a government agency worth RM1 200. In order to detect which older persons are poor, income is divided into under and above the national poverty line income. Poverty line income (2014) for rural residents in Peninsular Malaysia that still being used today is RM870. Those whose income is below the poverty line are considered as poor.

Nearly all older persons are not living under poverty level. Thus, according to this poverty line income used, they are not poor. Only a small number of older persons are poor. But looking at the median income of RM1 200 per month, it can be concluded that, although they are not poor, with the rising of cost of living, if a family has an income of around RM1200 per month, the family is still facing problems in terms of financial security. This is why the vast majority of respondents perceive their income is not enough for a suitable living. Nearly all of older persons are using all of their income for daily expenses.

### 5.3 Level of Remittance Adequacy

The majority of older persons in Felda Bukit Tangga receive remittance from adult their children. From 75 older persons interviewed, all of them agree that they receive the remittance from their children. In terms of amount, they are not receiving a lot from their children, but they agree that it is enough to show that their children remember their elderly parents at home. Children need to always remember their parents. When asked about whether remittance they receive from their children is enough or otherwise, nearly half agree that it does not enough. Only a small number of respondents agree that the remittance is enough. When asked the same question, but refer to several years prior to survey, the answer is about the same (Table 3).

**Table 3: Level of Remittance Adequacy**

Level of Remittance Adequacy	Number	Per Cent
<b>Amount of Remittance</b>		
• RM870 or less	75	100.0
<b>Remittance At the Time around the Survey</b>		
• Not Enough	33	44.0
• Enough	12	16.0
• More than Enough	3	4.0
• No Answer	27	36.0
<b>Remittance Several Years Before Survey</b>		
• Not Enough	33	44.0
• Enough	13	17.3
• More than Enough	2	2.7
• No Answer	27	36.0

Result reveals that children in the study area are still responsible to send money to their elderly parents. Rather, research on this aspect in rural Kelantan has also revealed similar result. In a study in rural Kelantan (Wan Ibrahim Wan Ahmad and Zainab Ismail, 2014a; Wan Ibrahim Wan Ahmad and Zainab Ismail, 2014b; Wan Ibrahim Wan Ahmad and Zainab Ismail, 2014c; Wan Ibrahim Wan Ahmad and Zainab Ismail, 2014d), it

was reveal the majority of older persons receive support from family members. Family members were until now still maintain a rather strong traditional value despite the eroding effects of the process of modernization and still provide the major social security for their elderly parents. To obtain support is not difficult because family members acknowledge the care of elderly parents as their responsibility.

#### 5.4 The Importance of Remittance

On the importance of remittance from children, it reveals that the responses of older persons are varies; some of older persons feel that the remittance is not important, whilst other older persons feel that it is important. It is may be because of their own monthly income they have. When asked more detail on this question, some of them agree that the remittance is important for them to survive although the amount is not too big. Some older persons feel that the amount they receive is not significant. What is important is that children do their responsibility. They hope that their children will not forget their responsibility towards their parents (Table 4). Research in other rural areas in Malaysia also suggests poor older persons will be dependent on children or other family member for their daily expenses (Wan Ibrahim Wan Ahmad, 1999; Wan Ibrahim Wan Ahmad and Zainab Ismail, 2014a; Wan Ibrahim Wan Ahmad and Zainab Ismail, 2014b; Wan Ibrahim Wan Ahmad and Zainab Ismail, 2014c; Wan Ibrahim Wan Ahmad and Zainab Ismail, 2014d).

**Table 4: The Importance of Remittance**

The Importance of Remittance	Number	Per Cent
• Not Important	25	33.3
• Important	18	24.0
• Very Important	5	6.7
• No Answer	27	36.0

It is normal in Malay culture that children have to take care of their elderly parents. In Islamic perspectives, it is the children's responsibility to provide support and care to the parents when the parents become old. The children are also responsible to fulfill whatever needed of the parents (al-Qur'an, al-Ahqaf: 15). In historical context, theoretical model in analyzing the value of children to parents developed by Hoffman and Hoffman (Hoffman, Thornton and Manis, 1978) emphasized the value of children in terms of the psychological satisfactions they provide for parents. The value of children in developing countries is often related to economic contribution of children to parents. Nugent (1985) who analyzed old-age security motives for fertility argues that old-age security motive is likely to be an important motive for having many when parent is uncertain about his ability to be self-supporting in old age. Parents wanted many children, besides because of psychological reasons; it is also because of economic reasons. This is observed in rural Kelantan by Wan Ibrahim Wan Ahmad (1990). Children help parents as early as six or seven years old whether in around the house, or in the farm beside the house. Older children help care their younger siblings while parents are working. When these children become young adult, they contribute their parents with an extra income, and while during old age; children help elderly parents with support and care. Thus, parents' desire for children, i.e. the net expected benefit of having children is one of the important determinants of fertility behavior (Friedman, Hetcher, and Kanazawa, 1994).

#### 6. Conclusion

The present paper discussing the amount and the importance of remittance the older persons receive from their adult children who live out of village. It aims is to contribute towards a further understanding of the subjective meaning of the importance of money remittances to older persons. A general assumption underlying this investigation is older persons believe it is normal for them to hope for the contribution of children, because as parents, they have sacrificed and have given lots of things while raising children before; and it is normal for them to hope for economic contributions from children as a return. The present paper analyzes whether sending remittance to elderly parents remains, and whether older persons still perceive money remittance is important. Results revealed children are still important in the life of older person in the study area. They still sending money to parents, although remittance is not much; nearly half agree it does not enough. Only a small number of respondents agree remittance is enough. When asked the importance of remittance, some of them agree the remittance is important. On the whole because the majority of older persons have their own income, remittance, although important, it is not an urgent need.

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