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## OLD-AGE SECURITY AND FERTILITY DECISIONS OF WOMEN IN KERALA

Dr. Laisa Thomas

Research Guide and Head, P.G. Department of Economics, Morning Star Home  
Science College, Angamaly, Ernakulam

Email: [laisathomasn@gmail.com](mailto:laisathomasn@gmail.com)

### Abstract

The demographic transition implies the shift of population growth from the stage of high birth rates to a stage of low birth and death rates. Kerala, a state in India, can be projected as a striking example for its quick demographic transition without adequate economic backing. The miracle of Kerala model of development pointed that development has occurred even before the growth in productive sectors and domestic incomes. Women were the critical agents of change and they need to be viewed not as beneficiaries but as active participants in the process of development and change. One of the striking and most impressive changes that have taken place in the state during the last three decades was the decline in fertility. In the present context, a study was carried out among the women to analyse the factors that determine the old-age security and the fertility decisions of women in Kerala.

**Keywords:** Kerala model of development, Family size, Fertility, Old-age security, Small family norms

### Introduction

The demographic transition as it was observed in Kerala has been an area of enquiry for scholars at home and abroad. The demographic transition implies the shift of population growth from the stage of high birth rates to a stage of low birth and death rates. The process of demographic transition may be defined as, "all nations in the modern era, which have moved from a traditional agrarian based economic system to a largely industrial, urbanised base, have also moved from a condition of high mortality and fertility to low mortality and fertility". Birth, death and infant mortality rates are key parameters which determine the demographic profile of a country. India as a developing country, still experiences the second stage of demographic transition and consequently population explosion. Kerala has crossed the second phase of demographic transition and entered the last and third stage of low birth and death rates, even though it ranks one of the poorest states in India, in terms of per capita income and industrial output.

The demographic transition in Kerala has brought about higher level of social development in the state. The miracle of Kerala model of development is that development has occurred even before the growth in productive sectors and domestic incomes. A number of factors and policies have attributed to these remarkable achievements in Kerala's demographic transition. The success was mainly due to more efficient delivery of services and a higher spin-off effect. One lesson from the Kerala experience is that the sequence in which policies affecting the determinants of fertility are implemented is as important as the policies themselves. In Kerala, the steps came in the right order – a reduction in infant mortality and child mortality accompanied by an increase in female education; followed by re-distribution policies and finally family planning programme.\*

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\*Zachariah, K. C. (June 1998): "Models of Development and Demographic Change, A Case Study of Kerala." *Demography India* 27 (1), p. 71-89.

Among all the states, the level of modernization is the highest in Kerala. Similarly, the status of women in Kerala is remarkably high in all strata of society, when compared to their counterparts in the other states. Education, migration and employment of men and women in the organized sector have probably contributed greatly to social development in Kerala.

Women are the critical agents of change and they need to be viewed not as beneficiaries but as active participants in the process of development and change. They have tremendous capacity to work. Their knowledge and skills are often the only resources to call upon for survival in poor households. Thus, women become critical actors in the process of moving their families out of poverty. Several reasons have been pointed out for this situation in which the opportunity for literacy and education has been cited as the most significant.

One of the striking and most impressive changes that have taken place in the state during the last three decades is the decline in fertility. Even with the very low infant mortality rate, fertility has reached replacement level in Kerala. Kerala women now want a very small family with one or two children. A larger proportion of women were able to implement their fertility preferences than in previous years, thus reducing the proportion of excess fertility women and the proportion of unwanted births. In the present context, a study was carried out among the women to analyse the factors that determine the old-age security and the fertility decisions of women in Kerala.

### **Review of Literature**

In the demographic arena, the most important determinants of family size are family structure and fertility. Kerala has experienced the sharpest fertility decline in India and it aroused the attention of demographers and other researchers. The review of literature gives a brief review of some of the studies connected with this subject.

Krishnan (1976) examined the recent trends in the rates of birth, death and infant mortality in Kerala and analysed the role of factors like literacy, the age at the time of marriage, access to health care facilities etc. in the demographic transition. He observed that the reason behind the declining birth rate in Kerala is closely related to the development of health services and education.

Nag (1984) also emphasized the role of female education and accessibility of health facilities responsible for Kerala's fertility decline.

Alok (1992) points that in the rural sector children are frequently perceived as a source of benefit to the household and are a source of additional income.

Lakshminarayana (1968,1976) and Bose and Saxena(1964) point that the high cost of living and ambition for better prospects of life in the future seem to have made the small family an ideal. The fertility decline in Kerala proves this aspect.

Rajan (1993) made a case study of Kerala's elderly people and their social security problem. He points out that the successive governments in Kerala have introduced a number of social security and welfare schemes and as a result, there are as many as 31 major social security and welfare initiatives covering different segments of the society.

Zachariah et.al. (1994) while analysing the survey data of three districts namely Palakkad, Alappuzha and Ernakulam found that about 60 percent of the fertility decline in Kerala during 70's could be attributed to socio – economic factors and the balance 40 percent to the official family planning programmes. An increase in age at marriage was the main cause of fertility decline in Kerala.

## Conceptual Framework

### Objectives

- To study whether the children are seen as a security for old-age.
- To analyse whether the expected old-age security, both physical and financial, has any role on the fertility decisions of Kerala women.

### Methodology

The study was based on both primary and secondary data. For analysing the objectives related to fertility decisions of the women of Kerala, the survey method is made use of. For primary data collection, the researcher conducted a sample survey. Kottayam district was selected for the study because it was announced as the first fully literate municipal town of India and it played an admirable role to make Kerala, the country's only state to acquire 100 percent literacy.

For primary data, a survey was conducted in five taluks of Kottayam district. A purposive sample of 150 women within the age limits of 19-49 years was taken. The views of the selected women on the basis of the definite objectives were elucidated through a questionnaire by personal interviews. Secondary data was collected from books, reports, newspapers, journals, magazines and other published sources in this field. The service of internet also used to collect relevant information in this regard.

### Results and Discussions

The study was conducted among 150 women within the age limits of 19-49 years in Kottayam district. The majority of women (84 in number) who were surveyed were below the age of 35. 40.0 percent of the respondents belong to the age group 30-35. There were 66 women who were above 35 years. So the age '35' acts as a major decision taking factor.

Value of children differ from society to society, and from time to time<sup>2</sup>. At different periods in history children are treated as a source of benefits to the household since they serve (a) as a source of labour (b) as a source of household income (c) as a source of old-age security (d) as a source of contributions towards meeting the obligations of the extended family (e) as a direct combination to the status of the parents within the extended family and (f) as a source of discharging such family duties and obligations as carrying on the family name, inheriting the family's place in society. In the course of economic development most or all of these benefits or attitudes towards children decline in importance as a consequence of the impact of the basic developmental changes.

The number of children a couple decides to have been dependent upon a number of factors. Economists and sociologists point out some of the factors that determine family size. At present there is a strong preference for small families. Even an increase in the cost of living can affect family size preferences. The personal outlook of the women as available from the survey undertaken is depicted below.

**Table:1. Classification of Respondents Based on the Number of Children**

Number of Children	Number	Percentage
One	0	0
Two	122	81.3
Three	28.0	18.7
<b>Total</b>	<b>150</b>	<b>100.0</b>

Source: Survey data

<sup>2</sup> Harvey Leibenstein, "Conceptual Framework for Research on relations between Socio-Economic Development and Fertility Decline", in Demographic Transition and Socio-Economic Development: Proceedings of the United Nations, UNFPA, Expert Group Meeting, Istanbul, 27 April, 4 May, 1977.

The number of children in a family constitutes the size of the family. The above table shows that 81.3 percent of the respondents have two children and only 18.7 percent of the respondents have three children. It is interesting to note that none of the respondents prefer to have one child in their family and also none of the respondents prefer to have more than three children in their family.

**Table:2. Respondent Women Cross Classified Based on the Number of Male and Female Children**

Sex	Age				Total	Percentage
	25-29	30-35	36-40	Above 40		
(1M,1F)	11	24	10	11	56	37.4
(1F,1M)	8	16	9	10	43	28.6
(2F,1M)	3	8	6	6	23	15.3
(2M,1F)	1	0	0	7	8	5.4
(2F)	1	6	3	2	12	8.0
(2M)	0	5	0	0	5	3.3
(3F)	0	1	2	0	3	2.0
(3M)	0	0	0	0	0	0
<b>Total</b>	24	60	30	36	150	100.0

Source: Survey data

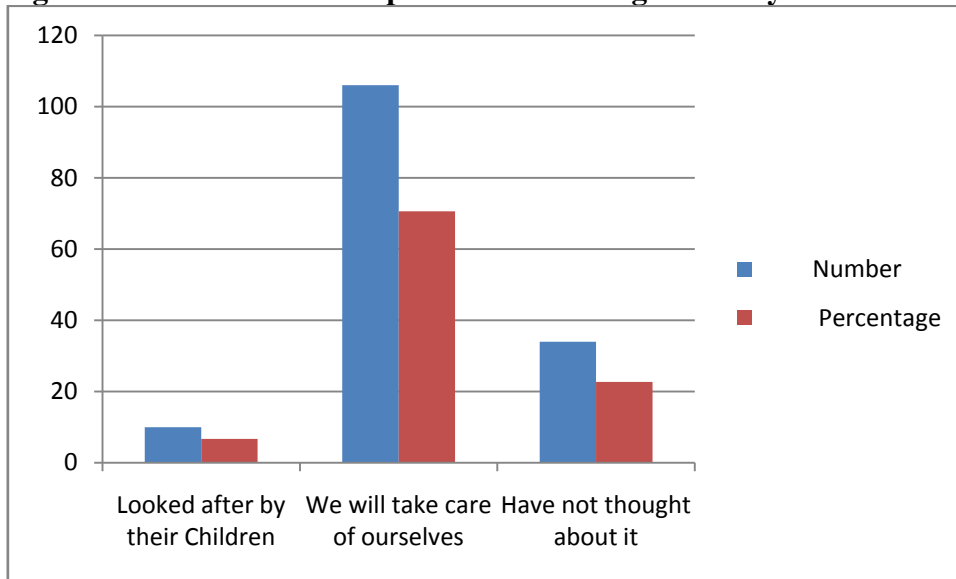
It is seen that, 37.4 percent of the respondents have first male child and then a female child and 28.6 percent have first female child and then a male child. This shows that there is a slight gender preference in favour of females at this stage. This may be because of old-age security especially for the physical security dominates in the minds of the parents at this stage. 15.3 percent of the respondents have 2 female child and then one male child. Here another type of sex preference can be seen in favour of males. This is because after having two females, parents had a desire for atleast one male to share some of their financial responsibilities. This point to the need for financial security of the respondent parents. None of the respondents had three male children in their families.

**Table:3. Attitude of the Respondents to Old-age Security**

Attitude	Number	Percentage
Looked after by their Children	10.0	6.7
We will take care of ourselves	106.0	70.6
Have not thought about it	34.0	22.7
<b>Total</b>	150	100.0

Source: Survey data

Out of the 10 respondents who expected to be taken care of by their children in their old-age, 3 respondents replied that they expected to be looked after by their sons and 7 respondents replied that they expected to be looked after by their daughters. This can be better explained through the following diagram.

**Figure:1. Attitude of the Respondents to Old-age Security**

Source: Survey data

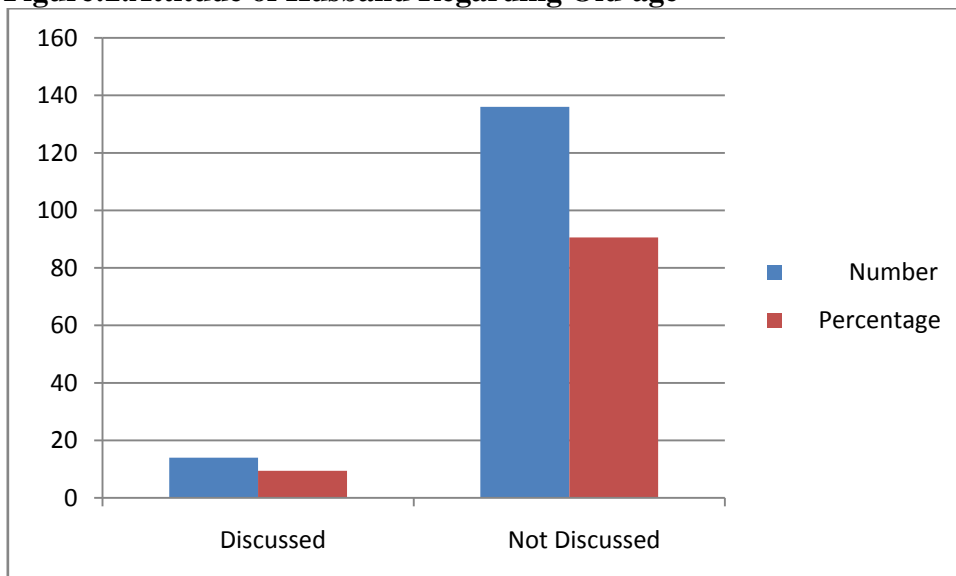
From the figure it is seen that 22.7 percent of the respondents never discussed their old-age problems with their family members. But majority of the respondents, that is, 70.6 percent, have a clear idea about their old-age as they planned to take care of themselves and they have no problem even if their children did not take care of them.

**Table: 4. Attitude of Husband Regarding Old-age**

Attitude	Number	Percentage
Discussed	14	9.4
Not Discussed	136	90.6
<b>Total</b>	<b>150</b>	<b>100.0</b>

Source: Survey data

The above table shows that majority of the respondents had not discussed the old-age problem with their husbands. Only 9.4 percent of the respondents discussed the old-age problem with their husbands. The following diagram illustrates this.

**Figure:2. Attitude of Husband Regarding Old-age**

Source: Survey data

The figure shows that majority of the respondents, that is, 90.6 percent, did not discuss the problem of old-age with their husbands, but hoped to handle the problem when it arose. This is because the majority of the respondents are young and engaged in their day-to-day problems. In otherwords, fertility decisions appear to have been taken within a limited time horizon. Since majority of the respondents were very young, they had not even thought of old-age security.

**Table:5. Classification of the Respondents Based on the Satisfaction with the Small Family**

Satisfied with the small Family	Number	Percentage
Yes	150	100.0
No	0	0
<b>Total</b>	150	100.0

Source: Survey data

It is seen from the table that, every respondent, that is, 100.0 percent of the respondents are satisfied with this small family. So small family norms act as a strong determining force in the family structure.

### **Conclusion**

Small family norms are very active in the present day than in the past. There is strong preference for small families, of one or two children. The social and economic cost of raising children has gone up so much that it appears to be difficult to have larger families, even if support is available from the grandparents. The people of Kottayam have a clear awareness regarding fertility decisions and old-age security. The majority of women surveyed have not expected to be dependent upon their children during old-age. They seem to be happy with themselves. Since most of the parents are young, the issue of being taken care during old-age is distant in their minds. If the parents have small family with one or two children, they have to divide their income between two children only and can save some money to meet in the old-age. These findings also throw light on the issue of value of child in the present socio-economic context in Kerala. While cost of rearing children has gone up tremendously, there is a fall in the expectations from children. A child appears to be more wanted for upward social mobility that it may bring and act as a source of inheritance of family property.

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