From Parents to Children: Intergenerational Transfers-A Case Study

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Background

The objective of this study is to understand the formation and intergenerational transfers of women's human capital, especially in education. Investments in the education not only improve the quality of their life, they also increase their productivity while they are in school and when they enter the labor force. This is beneficial to society as a whole and even to future generations. But parents in low-income households cannot invest as much as they desire in the well-being of their children. Gender bias can be seen playing a major role in the allocation of resources as one considers the inequalities from the social and economic aspects. This bias strongly favours sons in relation to education and training, especially in households with limited

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resources. Sons are considered better resources in labour and employment opportunities than daughters (Hanna Papanek, 1990). From ancient period, Indian culture is supposed to have emphasized the inferiority of women and their role as humble and submissive slaves to men, even more than most other cultures. Small boys and girls get the message verbally as well as by observing family discrimination in the allocation of food, work, and access to school education. Hanna Papanek has named Indian culture "a culture of female sacrifice" (Ester Boserup (1995)). Schultz's (1995) surveys provide the evidence on recent trends noticed in the growth of women's human capital formation. He opines that household investment in and transfers to children differ. Three factors motivate parents to differentiate in health or educational investments between boys and girls. Firstly, private individual returns from educating could be lower than from educating men, as the labour of both men and women are technically different, and women's labour does not attach a greater premium than that of men. Secondly, remittances from daughters could be smaller than those form sons. Thirdly, parents derive greater satisfaction from the economic success of their sons than of their daughters (Paul Schultz, 1995).

The human capital approach to the gender disparity, however, is not the only approach available. This paper compares and contrasts the two diverse approaches to understand the issues related to human capital formation in women. These approaches are the patriarchal approach and the human capital approach. The patriarchal approach almost accurately reflects to the social structures and power equations in society. The human capital approach reflects to the importance of differential human capital endowments in explaining differences in inter-generational transfers taking place in the family. The two approaches are not mutually opposed, though they emphasize different channels that produce differences in siblings' education. For example, lesser investment in girl's education because of lesser returns from them as a result of social attitudes are entirely compatible with the human capital approach. How does then one distinguish the two approaches in an empirical study? This paper makes an attempt to do so. It attempts to analyse the discrimination taking place by controlling variables such as gender, educational performances, number of siblings, parent's education, educational expenditures, family income and mother's occupation in the regressions.

Paul Miller et al (1997) explains how the family background influences schooling. The factors that influence education would include the resources available at home, the role models provided by parents & their peers, & the direct encouragement emanating from parents (Paul Miller et al, 1997). Jere R Behram & Barbara L.Wolfe

(1984) discusses the adult sibling study of socioeconomic outcomes in a developing country & has gained insight into the role of family background as a determinant. According to his study among the important family-related background characteristics are location of upbringing & parental schooling, particularly that of the mother (J R Behram & B. L.Wolfe, 1984). Family background may affect demand through genetic endowments & family determined environment & may affect the supply of funds due to imperfect capital markets (Becker, 1967 & 1981). Nancy Folbre (1984) explains how the economic benefits of children are determined not only by their earnings in future, but also by the joint utility function that determines their propensity to share it with their parents. She further explains how greater market opportunities for women as wives could augment their bargaining power, allowing them to increase the flow of resources to female children (N Folbre, 1984). Conley & Glauber (2006) in their study try to analyse the effect of sibling size on boys' education. They conclude that sibling size has no effect on the first born boys as the parents over-invest in the first child, though sibling size has negative impact on the second sibling's education, in case the number of children expands to three(Conley & Glauber ,2006). Children's incomes depend on both their earnings & their returns on gifts & bequests from their parents. Parents who are altruistic and make investments in the education of each of their children seem to be driven by a desire to maximize the expected wealth of the entire investments in the education of their children. (Becker & Tomes, 1984). This could impose a considerable sacrifice on the part of the parents in terms of finance and may even have to reduce fertility in response to higher costs per child (Parish & Willis, 1995). Cheolung Park(2007) discusses how the responsibility of educating their children is shared by both parents in comparison to that of children's nutritional status, which in most households the mother is the sole decision-maker regarding food.

Whether these decisions on the part of the parents would hold true in the case of girl child also needs to be studied. And, when forced to choose by economic necessity, parents tend to invest in the education of children regardless of sex, and decide on the basis of the child's desire to go to school and his/her performance (Paul Schultz, 1995). In Gary Becker's "unitary model" of the family an altruistic dictator (possibly the father) made efficient choices keeping in mind the comparative advantages of all the family members (Duncan Thomas, 1994). Households are the earliest place of gender socialization, passing along knowledge, skills and social expectations. Allocating resources is an additional way in which households shape gender responsibilities. The institution of patriarchy helps to understand the intra-household altruistic relationships that create an ideology of under-investment in girls.

How society views and allocates resources between a girl child and a boy child has utmost importance for the next generation. The differences in girls' and boys' gender roles become more prominent as children get older (King and Mason, 2001; Purkayastha, 2003). Behrman et al (1986) discuss how parents may respond to expected gender wage differentials in the labour market. Further parents may respond to systematic differences by gender in the price of human capital investments (Behram, Jere R, 1986). A study done by Chakrabarti S et al (1993) shows that when parents are uncertain of children altruism (that they will receive the same support from their children after retirement) then the investment in children is less than the efficient amount.

The question asked in this paper is the following: Do girls systematically get less education than their male siblings once other determinants of education are taken into account?

Section I of this paper discusses the data undertaken for this study. Section II discusses the empirical results achieved through its analysis and Section III discusses the conclusion of this paper.

Section I

The issue of the formation and intergenerational transfers of women's human capital especially in education is not only determined by human capital endowment alone but on the basis of gender is a serious concern for gender equality and social justice. Hence a regression was carried out to see if girls are discriminated against within the family in spite of having the same family background. In the regression, comparison is made with their male siblings to see if discrimination persists. A dummy variable model is used for this regression.

The primary data comprises of a sample size of 200 working women within Mumbai from different spheres of work and with varying qualifications. Care was taken to select women who had at least one male sibling in the family. Detailed data were collected for them & also the number of siblings they had, sex of their siblings, education of their siblings, educational performance of their & their siblings and expenditures on their education. Lastly data on their parents' educational status, employment status, and place of residence was also collected. The sample was randomly collected & consisted of women from various sectors and professions.

Table 1: **Women's education corresponding to sibling's education**

		Gender		Total
		Male Sibling	Female	
Education	Upto SSC	11	14	22
	Upto HSC	9	8	17
	Graduation	65	92	157
	Post-Graduation	33	29	62
	PhD	5	7	12
	HSC + Technical Education	0	6	6
	Graduation + Technical education	34	25	59
	Post-Graduation+ Technical Education	40	18	58
	PhD + Technical Education	3	1	4
	Total	200	200	

Where, PhD stands for the individual possessing Doctoral Degree
PG stands for the individual possessing Post-Graduation Degree
UG stands for the individual possessing Graduation Degree
HSC stands for the individual possessing Higher Secondary Education
SSC stands for the individual possessing Secondary Education

Technical education is defined in this study as one which would professionally help an individual in the employment sphere. For example, a graduate with a diploma in Software is technically qualified to work in the IT Sector. Hence it is an additional qualification to the regular education (and is not taken into account while adding to the total for either women's education or their sibling's education) acquired by any individual from primary education to doctoral education.

The qualification of their male sibling's education to woman's education is shown in Table 1. This data reveals that women have higher education equivalent to that of their male sibling's upto graduation level. The difference is very evident when male siblings seem to be encouraged to take technical education in comparison to the females in the same household.

Table 2: **Average Household expenditure on education**

	Gender	Total	Mean Expenditure
School expenditure	Male Sibling	200	3400.50
	Female	200	3075.00
Higher School expenditure	Male Sibling	192	5445.00
	Female	191	4231.00
Graduation expenditure	Male Sibling	181	9792.50
	Female	177	6825.50
Post-graduation expenditure	Male Sibling	33	10242.42
	Female	29	4277.78
Doctoral + Technical expenditure	Male Sibling	200	4025.00
	Female	56	2493.11

Average Household expenditure on the children's education also includes special coaching given to them by parents to acquire that education. Table 2 indicates

that upto- the-school expenses on both boys & girls have been on par. The expenditure on education after schooling is more in favour of the male siblings than of the females.

Table 3: **HSC Performance of the females & their male siblings**

		Gender	
		Male Sibling	Female
HSC Performance	Failures	11	10
	35%-44%	05	01
	45%-59%	42	34
	60%-74%	87	106
	75% & above	55	49
Total		200	200

Table 3 & Table 4 indicate Higher Secondary performance & Graduation performance of both female & male children. The female child's performance is almost on par with that of male child, indicating their academic potential to go for higher education, including Technical Education/Professional Education.

Table 4: **Graduation Performance of the Females & their male siblings**

		Gender	
		Male	Female
Graduation Performance	Failures	12	06
	35%-44%	6	2
	45%-59%	71	76

	60%-74%	94	102
	75% & above	6	4
	Total	189	190

Table 5 shows the relation between mother's education & the girl child's education. Mother's education showed a positive impact on girl child's education. Mothers with graduation & post-graduation degrees have invested more in technical education/professional education apart from investing in the regular graduation degree

Table 5: Impact of Mother's Education on Girl Child's Education

		Mother's Education			
		SSC	HSC	Graduate	Post-Graduate
Girl's Education	**SSC**	03	0	0	0
	HSC	10	0	0	0
	Graduation	01	21	20	0
	Post-Graduation	01	15	28	0
	PhD	0	0	05	0

	HSC+ Technical Education	11	0	03	0
	Graduation+ Technical Education	01	10	25	23
	P.G + Technical Education	0	01	18	04
	Total	27	47	99	27

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Table 6: Impact of Mother's Occupation on Girl Child's Education

		Mother's Occupation	
		Housewife	Employed
Girl's Education	SSC	8	3
	HSC	3	4
	Graduation	68	24
	Post-Graduation	25	7
	PhD	4	3

	HSC+ Technical Education	5	1
	Graduation+ Technical Education	17	10
	P.G + Technical Education	10	8
Total		140	60

Table 6 shows whether there exists any relation with the mother's employment (availability of economic resources) & the girl child's education. Mother's employment appears to have an impact only on the girl child's education at the Post-graduation level rather than at other educational levels.

Certain reservations have to be allowed with respect to the data. First of these limitations may be the sample size itself, which is rather undersized for exact results. Generally, detailed questions on family especially regarding income and expenditure details evoke responses that are approximate rather than exact. However, the relative appraisals about income and expenditure tend to be accurate if not in actual terms. Also, details of the expenditure on health, education either with regards to the women themselves or their siblings in childhood may also be approximate appraisals based on perceptions rather than exact and authentic figures.

Using this primary data, the study proceeds to the first analysis. The variables used in this analysis are education, expenditure, and income. The variable of education is divided into six different categories: SSC (d_1), HSC (d_2), Graduation (d_3), Post-graduation (d_4), and technical education (d_5). We use dummy variables for each of the educational category. That is, if the woman possessed technical education then the variable is assigned the value 1 or else 0. This is carried out for the remaining of the five educational categories. Similarly the variable of sex is also taken as a dummy variable. Women have been assigned the value 1, while men have been assigned the value 0.

The purpose of this particular study is to find whether, once other factors that determine educational differences are accounted for, the sex of the child, i.e., whether the child is a male or a female continues to influence parental altruism. In the given regression Education (EDU_i) is considered as the dependent variable sex of the individual (SEX_i), Family Income ($FAMY_i$), Mother's employment ($MEMPT_i$), their respective educational levels performance, were considered as independent variables. The educational categories performance were further divided into six different categories: Individuals possessing Doctoral Degree (PHD_i), Post-graduation Degree (PG_i), Graduation Degree (UG_i), Higher Secondary Education (HSC_i), Secondary School Education (SSC_i), and Technical Education (PRP_i).

$$EDU_i = \alpha + \beta_1 SEX_i + \beta_2 FAMY_i + \beta_3 MEMPT_i + \beta_3 MEDU_i + \beta_4 SSCP_i + \beta_5 SSCE_i + \beta_6 RES_i$$

where

EDU_i = Education of the ith individual

SEX_i = Sex of the ith individual

$FAMY_i$ = Family Income of the ith individual

$MEMPT_i$ = Mother's employment of the ith individual

$MEDU_i$ = Mother's education of the ith individual

$SSCP_i$ = SSC Performance of the ith individual

$SSCE_i$ = Expenditure incurred at SSC level of the ith individual

RES_i = Area of residence where Education of the ith individual

And α, β's, are the intercept estimate and coefficient estimates of the variables, respectively.

If there is Educational discrimination against women, once all the other determinants are taken care of, we would expect the dummy coefficient for sex to be significant and negative. If the girl's educational performance is better than that of the boys, this would indicate that the parents' altruism is uncertain with respect to the girl child as the expenditure made on their education has not been on par with their

performance at various levels of education. The area of residence while receiving education indicates whether the individual was residing in the Urban or Rural area. If the girl's education was in the rural area it would indicate deprivation of opportunities available in comparison to their counterparts in the urban areas.

Results of the Analysis from Section I:

After running the regression on the given data, the estimated equation is written as follows:

Equation 1:

$$EDU_i = \underset{(0.573)}{10.041} + \underset{(7.072^{***})}{3SEX_i} - \underset{(-2.104^{**})}{64{,}074FAMY_i} + \underset{(0.7287)}{4MEMPT_i} + \underset{(1.830^{*})}{11MEDU_i} + \underset{(2.292^{**})}{20SSCP_i} - \underset{(-1.184^{*})}{325SSCE_i} + \underset{(13.78^{***})}{7RES_i}$$

Note: Figures in the parentheses are the *T*-ratios

:**significant at 10%, **significant at 5% and ***significant at 1%.*

: *F*-ratio: 1.247

The signs of the variable Sex of the individual, Mother's employment, performance of the individual at SSC & the Resident's of the person is having a positive relation with Education of the individual at SSC level. However, the *F*-value which equals 1.247 is insignificant. From the regression, it can be seen that the coefficient of sex is positive and statistically significant. Hence, being a girl is associated with a disadvantage in the impact that parental altruism on the child's education. Being a girl deprives the child of the expenditure on her education by parents by Rs.325 annually on an average at the SSC level despite her educational performance being better than that of her brother.

Area of Residence (significant at 1%) is responsible for an increase in educational investments amongst individuals. Family Income of the individual lowers the possibility of education. However, the individual's performance & Mother's education increase the possibility of further educational investment by parents.

An attempt was also made to see the impact of parental altruism with regards to the next educational level (HSC). In the sample, the Mother's employment was omitted

as all the individuals in the sample didn't have mother's having any kind of employment outside.

The following is the estimated regression for the next level of education (HSC):

Equation 2:

$$EDU_i = \underset{(0.591)}{11.217} - \underset{(-7.163^{***})}{1SEX_i} - \underset{(-2.104^{**})}{87,636FAMY_i} + \underset{(0.1675)}{7MEDU_i} - \underset{(-0.093)}{6HSCP_i} - \underset{(-1.254^{*})}{1214HSCE_i} + \underset{(13.78^{***})}{2RES_i}$$

Note: Figures in the parentheses are the *T*-ratios

:**significant at 10%, **significant at 5% and ***significant at 1%.*

From the above equation it can be seen that the inclusion of the variable Higher Secondary Educational Performance & its respective expenditure did not make any significant difference to the existing regression results, nor was the variable significant. The signs of Sex of the individual, Family Income & HSC Expenditure were negatively correlated to education. The variables which are significant remain unchanged; that is, sex of an individual, area of residence & Family Income. (The variable expenditure at HSC level was significant at 10%) The variables Sex and Area of Residence continue to be significant at 1%, while Family Income is significant at 5%. This implies that women continue to be the variable, which brings about a difference in the education between individuals.

Further, an attempt was made to see the impact of parental altruism with regards to the next educational level, Graduation (UG). In the sample the variable Mother's employment is included in the regression equation.

The following is the estimated regression for the next level of education (UG):

Equation 3:

$$EDU_i = \underset{(0.561)}{15.246} + \underset{(7.163^{***})}{27SEX_i} \underset{(-2.420^{**})}{-1,31,430FAMY_i} + \underset{(1.645^{*})}{24MEMPT_i} + \underset{(1.830^{*})}{92MEDU_i} + \underset{(1.676^{*})}{10UGP_i} \underset{(-2.791^{***})}{-2967UGE_i} + \underset{(17.49^{***})}{25RES_i}$$

Note: Figures in the parentheses are the *T*-ratios
:**significant at 10%, **significant at 5% and ***significant at 1%.*
: *F*-ratio: 13.272 significant at 1%

From the above equation it can be seen that the inclusion of the variable Graduation Performance & the respective expenditure did make a significant difference to the existing regression results, and the variables too were significant. The variables which are significant remain unchanged; that is, sex of an individual, area of residence, & family income. The variables Sex and Area of Residence continue to be significant at 1% along with Graduation expenditure incurred by parents, while Family Income was significant at 5%. The variables Graduation Performance, Mother's employment & Mother's education were significant at 10%. Variables like mother's employment & mother's education did make a difference to the parental altruistic decisions with regards to girl's education. Though more girls were made it to the graduation level, the expenditure at that level was negatively correlated to the girl's education. In this equation it is also evident that the parents' altruistic behaviour at higher education is more skewed to favour their sons. This implies that women continue to be the variable, which brings about a difference in the education between individuals. The results are significant as *F*-value which equals 13.272 is significant at 1%.

The significance of variables at Graduation level were included to see the impact of parental altruistic decisions at Post-graduation level & for Technical education also. The variable performance at the Post-graduation & performance at the Technical educational level were omitted as generally attainment of these levels of education increased their earnings in future.

The following is the estimated regression for the next levels of education Post-graduation (PG) & Technical education (TECH):

Equation 4:

$$EDU_i = \underset{(0.515)}{10.041} - \underset{(-3.070^{***})}{5SEX_i} - \underset{(-2.104^{**})}{208160FAMY_i} + \underset{(0.3011)}{7MEMPT_i} + \underset{(2.215^{**})}{32MEDU_i} - \underset{(-3.418^{***})}{5965PGE_i} + \underset{(17.49^{***})}{7RES_i}$$

Note: Figures in the parentheses are the *T*-ratios

:**significant at 10%, **significant at 5% and ***significant at 1%.*

: *F*-ratio: 36.847 significant at 1%

From the above equation it can be seen that the inclusion of the variable Sex of an individual & Post-graduation expenditure did make a significant difference to the existing regression results, and the variables too were significant. The variables which are significant remain unchanged; that is, sex of an individual, area of residence, & family income. The signs of Sex of the individual, Family Income & Post-graduation Expenditure continue to be negatively correlated to education. The variables Sex, and Area of Residence continue to be significant at 1% along with Post-Graduation expenditure incurred by parents, while Family Income & mother's education was significant at 5%. In this equation it is also evident that the parents' altruistic behaviour at higher education is more skewed to favour their sons, as it could give them greater satisfaction by investing more in their sons than in daughters apart from the consideration of security in old age. This implies that women continue to be the variable, which brings about a difference in the education between individuals. The results are significant as *F*-value which equals 36.847 is significant at

The following is the estimated regression for the Technical education (TECH):

Equation 5:

$$EDU_i = \underset{(0.0103)}{5.1574} - \underset{(-4.452^{***})}{29SEX_i} - \underset{(-2.721^{**})}{2,72,532FAMY_i} + \underset{(1.645^{*})}{24MEMPT_i} + \underset{(1.764^{*})}{57MEDU_i} - \underset{(-3.097^{***})}{15320TECHE_i} + \underset{(10.63^{***})}{34RES_i}$$

Note: Figures in the parentheses are the *T*-ratios

:**significant at 10%, **significant at 5% and ***significant at 1%.*

: *F*-ratio: 10.141 significant at 5%

The variables which are significant remain unchanged; that is, sex of an individual, area of residence, & Expenditure incurred on education. The signs of Sex of

the individual, Family Income & Technical Expenditure continue to be negatively correlated to education. The variables Sex, Technical Education Expenditure and Area of Residence continue to be significant at 1% while Family Income was significant at 5%. The positive correlation with the area of residence implies that girls living in urban area have more access to education than their counterparts in the rural areas. The results are significant as *F*-value which equals 36.847 is significant at 5%.

It has been seen from the above results that Sex & Expenditure on education have been not only negative with the education variable but also are significant variables. This implies that girls have been denied access to higher education by their 'altruistic parents' which reduces their future participation in the labour market. Gender does matter, in addition and over and above the differences that are caused by human capital variables. The following influences are inevitable. First, girls are less likely to be educated & therefore likely to earn less in future. However, the empirical study also shows gender discrimination among educated households in a large metropolis like Mumbai where traditional attitudes are supposed to be less apparent. Second, in spite of parity in educational performance they continue to be deprived of parental altruistic decisions in education with regards to higher education. Thus, gender discrimination and patriarchy should be considered as independent & important determinants of economic outcomes over and above the usual economic variables, as they help in explaining factors such as parental decisions in education, which otherwise would go unnoticed.

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