Gender Bias in Intergenerational Transfer Patterns: Focusing on a Patrilineal and a Matrilineal Ethnic Group in Indonesia

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Abstract

Gender was expected to strongly influence intergenerational transfers, especially in the country that has a multi-ethnic population. In this paper, we propose a new approach of intergenerational transfers pattern based on gender by using the raw data from Indonesia Family Life Surveys of 2014, with a total sample of 4179 households. Indonesia became an object of study because it has a multi-ethnic population and embraced the dual system, matrilineal and patrilineal kinship. This research aims to analyze the gender bias in the pattern of intergenerational transfers. The empirical model consists of four logistic regression equation, the dependent variable is the pattern of inter-generational transfers based on the direction and type of transfers. Our Econometric model estimation confirmed that the kinship system adopted by the family did not influence the decision to intergenerational transfers. Further results suggest that gender bias occurs only in the intergenerational transfers of money where daughters will receive more money than sons. These findings showed that women had a high financial dependency on their parents. The implication of it, improving the quality of women needs to be done to push them out of a liquidity constraint.

Keywords

Inter-generational Transfers Patterns, Gender Bias, Ethnic, IFLS.

Background

Indonesia is a country with a multi-ethnic population that is broadly embraced two-family kinship system, the matrilineal and patrilineal system. In families who embraced the patrilineal system, women would not have the right and only depend on their father, husband or son to access productive assets. She will gain access to land or other family fortunes through marriage. Therefore, it is commonly happening in a family that embraced patrilineal, the inter-generational transfers would occur from a parent to a son. Instead of the matrilineal family, women have the autonomy to various issues including access to productive assets, so in a family that embraces the matrilineal system, inter-generational transfers would occur from parent to daughter. Therefore, gender differences are an important consideration for parents to make intergenerational transfers because the flow of transfers from parents to the child not suspected to be determined by individual choice but by lineage tended to gender bias.

The Intergenerational transfers is a transmission from one family member to a family member in the next generation. Transfers intergenerational have an implicit understanding that the grantor expects their transfers back later. For example, a parent transfers to their child in the hope of getting support in their old age. Meanwhile, the intergenerational transfers sometimes do not expect the exchange, because the nature of the transfers is a legacy that parents give to their child unconditionally (B. Douglas Bernheim, Andrei Shleifer, 1985); (J. G. Altonji, Hayashi, & Kotlikoff, 1997); (Wilhelm & Wilhelm, 2014),

Intergenerational transfers are often implicated with the problem of poverty and pension plan, especially in developing countries. From the perspective of a child who received transfers from the parents, the child will be better off than those not receiving the transfers (Charles, 2002). Intergenerational Transfers sometimes create inequalities of income, rich parents would give money to the child, while the parents are not rich cannot give money to the child. The implication that will bring inequality intergenerational that tends persistently (Niimi & Horioka, 2018). On the other hand, the support financially to parents will give consequences on efforts to improve the quality of the child. The child with good quality will get a decent job and an adequate income. From the perspective of parents, the dependence of parents both financially and non-financially in old age could be the basis of stakeholders in designing the elderly protection program. The complexity of inter-generational transfer interaction with various aspects of the economy led to a discussion of intergenerational transfers, especially in developing countries it becomes important things to do.

Intergenerational transfers is not just happened but influenced by the characteristics and customary norms that prevail within the family. In the context of customary norms that prevail in the family, gender differences become a critical factor that determines the pattern of transfers intergenerational within a family. The controversy about the influence of gender in the study of inter-generational transfers of some research specifically highlights gender differences and gives different results. Kohli & Kunemund, (2003) in their research about the motives transfers conclude that there is a difference between the transfers motif men and women, where women tend to transfers without conditions, while men tend to transfers with the conditional. Ferrara, (2007) in her study that specifically highlights the pattern of transferss intergenerational based on customary norms in Ghana, found that the behavior of the parents in the transfers is determined by the sex of the child, the flow of transfers from parents to child will take place from parent to daughter while the flow of transfers of child will take place from son to their parents. Bevis & Barrett, (2015) in his study in the Philippines also stated that there are sharp gender differences in intergenerational income transmission lines, where parents do not play a role in transmission revenue for the boys. Hu, (2017) found that in Chinese society that embraces traditional patrilineal kinship system claimed that women give more but receiving less than sons, both in money and time. Albertini, Gasperoni, & Mantovani, (2019) highlighting the treatment of parents by comparing the behavior of the family investments and efforts related to the education of daughters and sons, especially in migrant families, the results prove there are different family preference between daughters and sons. The research found that even viewed from different perspectives there is a gender bias in intergenerational transfers.

On the other hand, some research proves there is no gender bias in the intergenerational transfers. The results of interviews conducted by the two ethnic groups in Indonesia, there are Java and Minang to see gender differences in support of parents, it shows that support for the parents that given by sons and daughters, gender does not affect the possibility of the child to support financially to parents (Schröder-butterfill, 2008); (Iacovou & Davia, 2019). While research by taking samples of the rural areas in Thailand, supports previous research by demonstrating the pattern of matrilineal kinship has been eroded by the influence of economic development, there is no difference in transferss between sons and daughters, the difference is only the assets to be transferred in the form of house and heritage (Narongchai, Ayuwat, & Chinnasri, 2014).

The debate of the influence of gender bias to transfers patterns intergenerational are still opportunities for further study. Previous research only emphasizes gender bias, not discuss in detail and thorough intergenerational transfers based on direction and type. The

case of gender differences will be explored if the research is done in a multi-ethnic country and adheres to the dual system; matrilineal and patrilineal kinship, such as Indonesia. Indonesia became an object of study because in Indonesia there is the largest area in the world where the population adheres to the pattern of matrilineal kinship called West Sumatera.

This study tried to complement previous research by adding ethnic elements and more detailed analyses of intergenerational transfers based on the direction and type of transfers from a gender perspective. This is the first study that uses data of Indonesia Family Life Surveys involving 15,000 households and 50,000 individuals spread 321 counts area/community in 13+ provinces in Indonesia. The research question put forward in this research are: (1) is there a gender bias in the pattern of money transfers intergenerational?. (2) is there a gender bias in the pattern of inter-generational transfer time.

Literature Review

Caldwell & Caldwell, (1976) develop *Wealth Flows Theory* explains more detail about there is a relationship between a family structure with fertility rates that indirectly affect the flow of inter-generational transfers. He divided people into two groups: traditional and modern groups. In the traditional group, the child is considered as an asset for the parents, welfare parents in their old age so the tendency is to have many children to expect transfers flow upwards from child to parent in the future. Based on these two groups of people described, it is seen the actual flow is the two-way transfers, there are from parents to child and from child to the parent. Then intergeneration mobility with the framework of *The Theory of Inequality and Intergenerational Mobility* by (Becker, 1979) stated that every household will maximize the utility function of inter-generation, where an individual will not be isolated but connected with other relatives across generations so there is a contribution to the welfare of the family intergenerational to safeguard the generations. The two theories above clearly show that there is a relationship intergenerational in the form of a transfer flow.

In general, we see a pattern of inter-generational transfers based on the direction of transfers and the type of transfers, according to the directions based on the hypothesis by Caldwell, inter-generational transfers consist of a two-way transfers from parents to the child and the transfers of the child to the parents. Blackburn & Pietro, (2005) proves Caldwell's hypothesis by performing flow simulation based transmission demographic transfers, the results support previous research there are two-way intergenerational transfers. Child welfare discretion of parents. The time when parents are young and

prosperous, the transfers that occur is from parents to child, but by the time the parents getting older and do not work anymore the transfers that occur is from child to parent (Elizabeth frankenberg., Lee Lillard., 2002).

Based on the type of transfers is divided into the transfers of money and transfers of time. Some research found there is an exchange between the transfers of and the transfers of time between parents and children. where the transfers of money usually occur from parents to the child in the hope of exchange is the time to take care of the parents in their old age. Attias-Donfut, Ogg, & Wolff, (2005) in his research in several European countries prove the transfers of money will occur from parents to the child while the transfers of time will occur from child to parents. On the other hand, Iacovou & Davia, (2019) proved the transfers of money also occurs from child to parents, where the child that living with parents will make a financial contribution to the parents.

The pattern of transfer behavior between parents and children does not just happen but depends on internal and external factors that apply in the family and transfers motives. Internal family factors are closely related to the characteristics of parents and the characteristics of children. various studies have proven that parental characteristics and child characteristics significantly influence intergenerational transfer patterns (Lin & Wu, 2014); (Benton & Keister, 2017). While one of the external factors which are the norm that embraced by family or norms that affect family life (Frankenberg & Kuhn, 2003). Using data from Indonesia family live surveys in 1993 and 1997, they proved the traditional norms are maintained and applicable in the family affects the pattern transfers from parent to child. Previously, Borjas, (1992) introduced the term ethnic capital to analyze the relationship between the ethnic with the intergenerational transfers, the findings concluded the ethnic capital plays an important role in the intergenerational transfers, which means the expertise and skills of the child are not only the result of the discipline and expertise of parents but also the influence of ethnic groups that apply within the family.

Motives affect the pattern of transfers between parents and children where the difference in motives in intergenerational transfers is important because it is related to two things namely the size of the transfers and the quality of the transfers. The size of the transfers and the quality of the transfers will differ due to various reasons whether the parents give it unconditionally or give it with the condition that they expect an exchange later if they are old (Kohli & Kunemund, 2003b). Specifically, he divided the motif into four categories: family motives, motives expect reciprocity, motif as normative obligations of parents to their child, and exchange motifs. The motives depending on whether the

parents give unconditionally or with conditions. The motif the parents give becomes unconditional if it expects compensation of child in the form of money or time He also stated the difference between the sexes is a requirement of the transfers. According to his research, a mother will tend to give unconditional transfers to their child than a father.

When the parents emphasized their revenue requirement to transfers, the financial condition of the child to be one of the conditions of transfers (Bernheim, Shleifer, & Summers, 1986) ; (B. J. G. Altonji, Hayashi, & Kotlikoff, 1992); (Wilhelm & Wilhelm, 2014). They concluded parents are less to give a transfers to the low-income child unless he is unemployed. The underlying argument is the motif of parents who expect exchange and returns from the child, when the child has a low income is expected to provide the low exchange as well. On the other hand, they also prove there are unconditional transfers that occur when a child in need of funds to the birth of the first grandchild or to purchase the first house. The results are contradictory proposed by Mcgarry & Schoeni, (1995) which proves adult child who has low incomes will get the transfers 6 percent higher than the child of high-income, that is mean the transfers pattern parent to the child also depends on the size of the child income.

Research about transfers intergenerational specifically gives attention to gender differences, not only the difference between the sexes as a driver of the intergenerational transfers but gender as a critical factor in the allocation of resources within the family. As a critical factor, parents often give different treatment in the allocation of family resources or differences in parental investment patterns among sons and daughters (Bevis & Barrett, 2015). They specifically outline the difference between the income elasticity parental relationship with the child income based on gender differences, by taking samples of the Philippine State, the research proved there was a sharp gender difference in intergenerational income transmission lines.

In the family who adheres to patrilineal, women do not have the right and only dependent on their father, husband or son to access productive assets and will gain access to land or another family fortune through marriage. Therefore, it is commonly argued the husband-wife relationship which limits access to wife usually makes discrimination between a household female member in the family. Discrimination in the distribution of resources such as food, health care, and education. This does not generally happen in all countries. There is a division of responsibilities between men and women, where men will be responsible for maintaining the family assets such as land, home, and other physical assets while the women will be responsible for the family's daily expenses for food and health.

When a woman or wife has to work and their own income, the total allocation for daily expenses in the family becomes larger (Fafchamps & Quisumbing, 2008).

On the other hand, in the matrilineal family women have the autonomy to various issues including access to productive assets and determine her. Several studies have tried to incorporate elements of the norm into the study of the flow of inter-generational transfers. For the case of Indonesia, the researchers suggested that the family system in Indonesia is not the same as the image of an Asian family in general, where the main rule is the nuclear family and family-related, and kinship matrilineal and patrilineal. The intergenerational support in the form of transfers of financial intergenerational considering the strength of family ties based on the norms adopted in each region in Indonesia (Schröder-butterfill, 2008). Some researchers also attempted to examine the strength of family ties to allocation the resources of intergenerational in African countries as well as some of the tribe embraces family kinship patterns based on the maternal lineage (matrilineal). The results of their research show that in terms of the family economy, the flow of transfers (revenue) from parents to child is not determined by individual choice, but by blood ties, while the transfers from the child to parents influenced by the characteristics of the parents, the characteristics of child and traditional norms, (Kazianga & Wahhaj, 2017); (Ferrara, 2007).

A similar research but provide different conclusions made by studying the changes in the transfers of economic capital intergenerational in rural households in Thailand that embraces matrilineal kinship. The results showed the pattern is adjusted by the type of asset that transferred. If the assets are capital, the transfers to the next generation did not differ between men and women the transfers is depending on the condition and behavior of the household itself, (Narongchai et al., 2014). We can see the elements of a pattern kinship norms are included as a determinant variable of flow in intergenerational transfers that can provide a different conclusion. Cases in Indonesia and Africa concluded that the transfers flow is influenced by the norms adopted by a family. In South Africa the closeness of family relationships that affect the flow of the transfers. While in Thailand patterns of kinship do not affect the flow of intergenerational transfers, but a pattern of family behavior that is more effective to the flow of inter-generational transfers.

Data and Methodology

This research uses raw data coming from the Indonesia Family Life Survey (IFLS) conducted by the RAND Corporation. Baseline data took the survey in 2014 where the sample includes 15,000 households and 50,000 individuals spread across 24 provinces in

Indonesia. In this study, we limit the sample of households where the head of household aged over 30 years. They are given questions related to the transfers they were doing and transfers that they receive, in the end, the sample becomes 4.179 respondents.

We contruct the dependent variable transfers pattern into four patterns, there are; receiving the money, giving the money, receiving the time, and giving the time. The dependent variable is receiving money based on the information there is or not the transfers of money or loan made by the parents, both father and mother to their child in the last 12 months. Respondents also reported the amount of money they give to their parents, both mother, and father.

Receiving time is measured based on the information whether or not the transfers of time the parents do to their child. The time is time to do housework, caring for the child, or caring for household members who are recovering from illness in the last 12-month The time unit size is adjusted to the day unit. Giving time is measured based on information on whether or not there is a time transfers done by the child to parents, whether father, mother or both, in the form of time to do housework or care for children or care for household members who are recovering from illness in the last 12 months period.

The main variables were analyzed is gender peroxided by a dummy variable female (female = 1, male = 0), and variable patterns the family embraced there is matrilineal kinship. The kinship proxy with dummy variables of Minang woman. Variable ethnic represented by Javanese and Minangnese to support the analysis of variable patterns of kinship because ethnic Javanese embraced patrilineal kinship and Minangnese embraces matrilineal kinship. The family income is a control variable that divided into 5 groups, there are; the lowest income to the highest income, the variable characteristics of respondents include the variables age of child are grouped into age groups of less than 35 years, the age of group 35-40 years, 40-60 years and over 60 years of age. Education variables grouped into; graduate of primary school, graduate of junior high school, graduate of high school and Graduate of University. The location of the residence is proxied to the dummy variable of the urban (urban = 1, rural = 0). The last is the variable marital status (married = 0 Other = 1).,

The data analysis process is divided into several stages. First, are we doing logistic regression models were constructed to four probability models, there are; the probability model of receiving money, the probability model of giving money, the probability model of receiving time and probability models of giving time. Logistic regression is used because the dependent variable is a response to transfers made by parents and children

who are binomial (Gujarati., 2004). Each model depends on the explanatory variables which are consisting of the group of family income. To show the existence of gender bias in the transfers, we do post estimates of variables to give/receive money and give/receive time from a gender perspective.

Result

Determinants Probability of Inter-Generational Transfers Patterns

We analyze the determinants of transfer patterns based on the results of the logistic regression output for each model pattern transfer. In the first model, the probability model of giving money, significantly at the 0.5% level of confidence, variable household income, under 40 years of age, gender and location of residence affect the probability of a child to give money to their parents.

Partially, the negative coefficient on the household expenditure group variable explains that the lower the household income will tend to reduce the chances for the child to give money to their parents. The child who is in the fourth quintile household expenditure group would give money to parents to 0.69 times compared to the others, while the child in the first quantile household expenditure group only has the opportunity to give money to parents 0.351 times. In the age group variable, the child between the ages of 35 and 40 years have a tendency to give money to their parents 1,823 times higher than the other age of groups. The model also shows that children with sex women tend to decrease the chances of giving money to parents than sons. Respondents who live in urban areas also tend to give money to parents 1,625 times higher than respondents who live in rural areas.

The second model shows the opportunities for child receive money from their parents, which is statistically household expenditure variables that are in First Quantile, Second Quantile, Third Quantile and gender variables, significant at the 0.5% level of confidence that affects the chances of the child receiving money from parents. Compared with other groups, respondents who have a household expenditure that is in Third Quantile has a smaller chance of receiving money from parents. From a gender perspective, respondents sex women tend to receive money from their parents 3.5 times higher than the respondents are male.

We tried to conclude the different patterns of transfers of parents to their child with gender by comparing variable female as a proxy for gender in the first model and the second model. The estimation of results indicates the child with sex women will tend to

receive money from their parents and do not give money to parents. While the child with sex males will tend to give money to parents but do not receive money from their parents.

The third model is a probability model of giving time for the parent. Statistically, the ethnic variables affect the chances of giving time to the parents. Indonesia as a multiethnic represented by Javanese and Minangnese, both ethnic groups are assumed to represent the diverse cultures of Indonesia because each of the ethnic embraced both kinships. The patrilineal kinship represented by Javanese and matrilineal kinship represented by Minangnese. In families who embraced patrilineal kinship tendencies, transfers will occur from a parent to sons in the family, while the family embraced matrilineal kinship patterns tendencies transfers will occur from parent to daughter. The estimation of results indicates there is no significant effect between patrilineal and matrilineal kinship peroxided into the variable of Minang women against all of the patterns of intergenerational transfers in Indonesia. This means although the daughters in the family of Minangnese should accept the transfers from the parents the estimation results indicate otherwise.

The fourth model is a probability model of receiving the time from parents, where respondents are statistically at fourth quintile household expenditure group, respondents in the age group of fewer than 35 years old and significant ethnic effect on the opportunities given time. The results of this research provide interesting things related to the transactional between parents and children. Let focus on the household expenditure, it showed the child who is in the fourth quintile group tends to decrease the chance of giving the largest less money than the child who is in the other groups. That is means children in this group will give more money to the parents. Meanwhile, if we look from the side of the parents, the parents will tend to give more time to the child who is at the fourth quantile of household expenditure group compared to other children. So there is an exchange between parent and child. This is when the child gives more money, the parents will give more time as well.

Table 1 Determinants Probability of Inter-Generational Transfers Patterns

		Patterns of Transffers							
VARIABLES		provided_money		received_money		provided_time		received_time	
		Coeff	Odds ratio	Coeff	Odds ratio	Coeff	Odds ratio	Coeff	Odds ratio
Household Expenditure									
	Quartil 1	-1.047***	0.351***	0.358***	1.430***	0.153	1.165	0.551**	1.734**
		(0.118)	(0.0414)	(0.128)	(0.183)	(0.157)	(0.183)	(0.218)	(0.377)

	Quartil 2	-0.625***	0.536***	0.427***	1.532***	0.142	1.152	0.345*	1.413*
		(0.114)	(0.0609)	(0.121)	(0.186)	(0.149)	(0.172)	(0.208)	(0.294)
	Quartil 3	-0.553***	0.575***	0.326***	1.385***	0.313**	1.368**	0.307	1.359
		(0.112)	(0.0644)	(0.120)	(0.166)	(0.143)	(0.195)	(0.204)	(0.277)
	Quartil 4	-0.361***	0.697***	0.198*	1.219*	0.292**	1.340**	0.557***	1.745***
		(0.109)	(0.0758)	(0.117)	(0.143)	(0.138)	(0.184)	(0.189)	(0.329)
	Quartil 5	-	-	-	-	-		-	-
Respondent characteristics									
Age									
	<35	0.517***	1.676***	0.0847	1.088	-0.0555	0.946	0.936***	2.550***
		(0.146)	(0.244)	(0.159)	(0.173)	(0.188)	(0.178)	(0.315)	(0.802)
	35-40	0.601***	1.823***	-0.0269	0.973	-0.257	0.774	0.554*	1.740*
		(0.150)	(0.274)	(0.164)	(0.159)	(0.195)	(0.151)	(0.323)	(0.562)
	41-60	0.313**	1.368**	-0.258*	0.772*	-0.236	0.790	-0.105	0.901
		(0.139)	(0.190)	(0.154)	(0.119)	(0.181)	(0.143)	(0.317)	(0.285)
	>60	-	-	-	-	-	-	-	-
Marital Status									
	married	0.00244	1.002	0.0960	1.101	0.377	1.458	-0.0862	0.917
		(0.175)	(0.175)	(0.181)	(0.199)	(0.253)	(0.369)	(0.295)	(0.271)
	widowed	0.435*	1.546*	-0.572**	0.564**	0.287	1.333	-0.395	0.674
		(0.231)	(0.356)	(0.241)	(0.136)	(0.328)	(0.437)	(0.462)	(0.311)
Gender									
	female	-0.880***	0.415***	1.253***	3.500***	-0.0699	0.932	0.263	1.300
		(0.132)	(0.0546)	(0.134)	(0.468)	(0.181)	(0.168)	(0.231)	(0.300)
Etnics									
	etnik_jawa	0.147**	1.159**	-0.0702	0.932	0.386***	1.471***	0.438***	1.550***
		(0.0689)	(0.0798)	(0.0749)	(0.0698)	(0.0897)	(0.132)	(0.125)	(0.194)
	etnik_minang	0.390**	1.476**	-0.152	0.859	0.509***	1.663***	0.827***	2.287***
		(0.167)	(0.247)	(0.179)	(0.154)	(0.188)	(0.313)	(0.234)	(0.535)
Education									
	SD	0.236**	1.267**	-0.172	0.842	-0.322**	0.725**	-0.753***	0.471***
		(0.117)	(0.149)	(0.129)	(0.109)	(0.150)	(0.108)	(0.209)	(0.0985)
	SMP	0.154	1.166	0.0872	1.091	-0.292*	0.747*	-0.589***	0.555***

		(0.119)	(0.139)	(0.128)	(0.140)	(0.151)	(0.112)	(0.202)	(0.112)
	SMA	-0.129	0.879	0.170	1.185	-0.0451	0.956	-0.167	0.846
		(0.105)	(0.0925)	(0.114)	(0.135)	(0.129)	(0.123)	(0.166)	(0.140)
	Univ	-		-		-		-	-
Location									
	d_urban	0.486***	1.625***	-0.0778	0.925	-0.104	0.901	-0.0971	0.907
		(0.0707)	(0.115)	(0.0778)	(0.0719)	(0.0937)	(0.0845)	(0.131)	(0.119)
Matrilineal VS Patrilineal									
	minang_female	-0.302	0.739	0.00662	1.007	0.807	2.240	0.344	1.411
		(0.458)	(0.339)	(0.464)	(0.467)	(0.492)	(1.102)	(0.637)	(0.899)
	Constant	0.234	1.263	-1.375***	0.253***	-2.037***	0.130***	-3.075***	0.0462***
		(0.240)	(0.304)	(0.256)	(0.0648)	(0.330)	(0.0430)	(0.451)	(0.0208)
Observations		4,179	4,179	4,179	4,179	4,179	4,179	4,179	4,179
Standard errors in parentheses									
*** p<0.01, ** p<0.05, * p<0.1									

Gender Bias in Inter-Generational Transfers Patterns

We tried to analyze gender bias by estimating after logistic regression to predict the response differences between respondents with gender male and female to the pattern of inter-generational transfers (based on table 2). Let us focus on the money transfers pattern consisting of the child receiving money from parents and child giving money to parents. The results of post estimates show that if all of the respondents were female the average prediction of the probability of a child giving money to their parents is 47.6 percent. Meanwhile, if all respondents' gender were male the predicted average probability of child giving money to their parents is 64.7 percent. That is means sons are predicted giving more money to parents than daughter.

The result of post estimation also showed the predicted probability of an average child receiving money from their parents is 48.2 percent if all of the respondents were female. While the probability of the prediction of the average child receiving the money from his parents is 24.2 percent of all of the respondents are male. This means if the child is female the predicted to receive more money than those with the male sex. Overall we concluded there was indeed a pattern of gender bias in the transfers of money intergenerational.

The result of post estimation of the pattern transfers of time showed if the respondents were female the prediction they will give the time to their parents is 14.5 percent. Meanwhile, if the respondents were male the prediction is a 15.3 percent predicted child who gives time to his parents. Furthermore, the results of the post estimation of the prediction time child receive from their parents if the child is a female, they will receive 8 percent of the time. Meanwhile, if the child were male, they will receive 6.2 percent of the time from their parents. Overall we conclude there are is no significant differences between genders in intergenerational transfers of time.

Table 2 Predictive Margins of Inter-Generational Transfers Patterns by Gender

Expression		margin	Std.Err.	Z	P> z	[95% Conf.	interval]
Pr (provided_money)	_at						
	Male	0653	0008	79 840	0000	0637	0669
	Female	0473	0030	15 690	0000	0415	0533
Pr (received_money)	_at						
	Male	0242	0007	33 370	0000	0227	0256
	Female	0486	0030	15 940	0000	0426	0546
Pr (provided_time)	_at						
	Male	0153	0006	25,000	0000	0141	0165
	Female	0145	0028	6,990	0000	0104	0186
Pr (received_time)	_at						
	Male	0062	0004	14 580	0000	0053	0070
	Female	0080	0016	5,000	0000	0048	0111

Source: author's estimation based on the data IFLS 2014
Number of obs = 4166

Figure 1 clearly shows the existence of gender bias in the transfers of intergenerational. At the top shows the transfers of money in intergenerational and at the bottom shows the transfers of time in intergenerational. The difference occurs in the transfers of money, at the time of giving the money, the sons will give more than daughters but at the time of receiving the money, the daughters will receive more than sons. There is no real difference in the transfers of time, daughter and sons will give the time and receive the time in the same proportions.

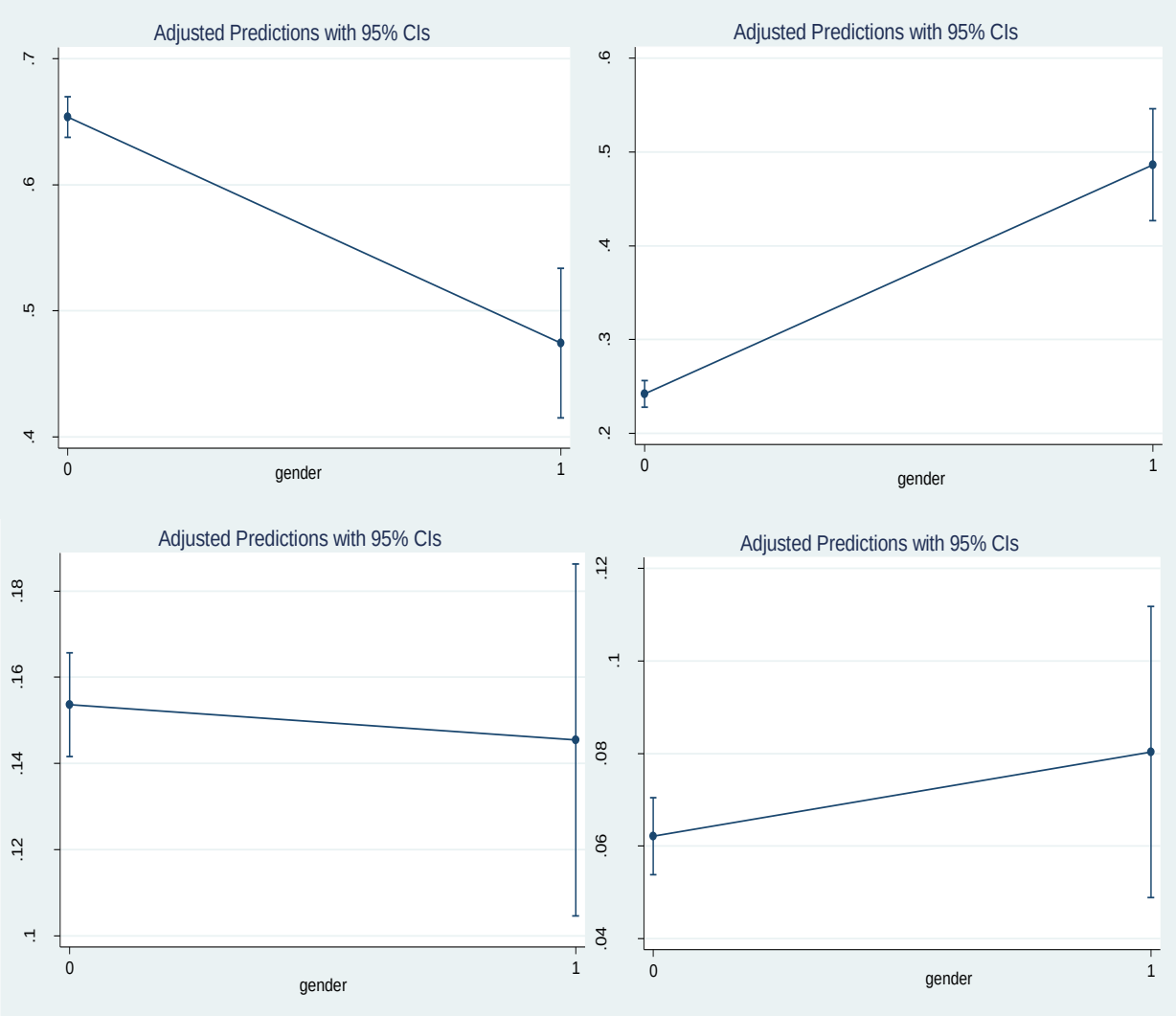

Figure 1 Plot Margin of Inter-Generational Transfers Patterns by Gender

Discussion

Based on estimates by the income of the group, we prove that children in all household expenditure groups will give money to the parents but the opportunity to give money decreases as a decrease in expenditure. We also highlight the despite an opportunity to provide diverse the child will always give financial support to parents without considering the level of welfare. The level of welfare is not a consideration that is relevant to the results of research that proves the adult child will support parents financially dependent on the characteristics of the child in education and employment than income (Iacovou & Davia, 2019). These research findings confirm the level of education of child was not a statistically significant influence on the pattern of transfers.

Meanwhile, the estimated chance of receiving the money shows the child who is in the highest household expenditure group will no longer receive money from their parents. These results are consistent with findings Mcgarry & Schoeni, (1995) which state that the behavior of the transfer parents to their child depending on the amount of the income, the fewer income child will increasingly receive money from their parents. These findings prove the pattern of money transfers is occurring from parents to children aims to encourage the child to get out of the zone of low-expenditure groups. Relevant to the research conducted by Charles, (2002) where the majority of the child cannot break away from their parents' money transfers flow. The child who receives money from parents has the opportunity to become richer than the child who did not receive money from their parents. Park, (2003) in his research also proves the goal of parents paying child is to release the child from liquidity constraints, these findings have implications for further research that explores the extent which is the child who receives money transfers from parents managed to escape from the constraints of liquidity.

We were interested in comparing the transfers of time, all household expenditure group does not give time for their parents. The implication is that vulnerable parents do not take care at an advanced age, even though one of the motives for transfers is that parents give money to children in the hope of getting a return in the form of care in old age (Kohli & Kunemund, 2003b). Possibilities that occur regarding the location where the child's residence, most samples are located in urban areas, leaving a distance of an obstacle for the child to give time to their parents. Meanwhile, parents only give time to children who are in the highest expenditure group. The underlying argument there is a transactional process between parents and children. Parents will reciprocate the transfers of money they receive by giving time to children who give more money than other children, this is very relevant to the hypothesis of exchange between money and time proposed (Wilhelm & Wilhelm, 2014). Our finding is Contradictory to the research which states there will be a transfers that trough both ways, from child to the parents and from parents to the child, in addition to the child with lower incomes will tend to only give time rather than giving money (Attias-Donfut et al., 2005).

According to the system of matrilineal and patrilineal kinship with the proxy variable representing the women in Minangnese, our research findings that do not any significant relationship to all pattern of transfers. This is in line with research findings which is compare the results of the interview between Javanese that representing the patrilineal kinship and matrilineal representing by Minangnese that apparently there is no difference in the transfers patterns between Javanese and Minangnese (Schröder-butterfill, 2008). These results actually different from the culture community embraced in Minang,

according to the theory, the female child in the family who embraces matrilineal would accept the transfers from the parents. In the form transfers of money and transfers of time. The inconsistency of the results of research by the prevailing culture gives a conclusion that the Minang culture that embraces matrilineal kinship has begun to sink but the weakness of research data cannot dig up detailed information about form of transfers of the parents to the child. In the culture of Minang, the shape of the transfers to be passed on to daughters only inheritance height obtained hereditary throughout the marriage. For that statement about the erosion of matrilineal culture in context intergenerational transfers in Minang still raises the question to be answered in the next study.

Conclusion

In intergenerational transfers, gender differences are often highlighted in the preference for allocating resources within the family including money and time. The research proves that gender bias only occurs in money transfers, but does not occur in time transfers. Women receive more money from parents but they give less money to parents. The research implications show that women have a high financial dependence on their parents. For this reason, efforts to improve the quality of women in the future need to be made to push them out of liquidity constraints.

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