



## Financial Interdependence among Malay Older People in the Community: An interpretative phenomenological analysis

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### Abstract

This study explores the practice of financial interdependence among Malay older people who live in the community in Malaysia. Eleven Malay older people participated in this qualitative study by an in-depth interview. The data was analyzed using six stages of the interpretative phenomenological analysis. Two main themes emerged from the interview transcripts are issues regarding living expenses and financial assistance. Financial interdependence is one of the most effective ways for the Malay older people in the community in Malaysia to adapt their retired status, to achieve maximum life satisfaction and productivity thereby improving their overall quality of life.

**Keywords:** Financial interdependence, Older people, Quality of life, Interpretative phenomenological analysis

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### 1.0 Introduction

The practice of interdependence was proven to be an important phenomenon amongst the Malay older people in the community to sustain their healthy daily living activity, social acknowledgement and support which enhance their quality of life (QoL), mediated by good interpersonal relationship with their spouse, children, family members, neighbours and members of the community (Abdul Mutalib, Dahlan, Danis & Masuri, 2016; Makhtar, Dahlan, Masuri & Danis, 2016).

Malaysia is an aging country and the older people may become financially dependent due to retirement and deterioration of their health and physical status. In the year 2010, the department of a statistic of Malaysia verified that 5.0% of the total population of Malaysia were above 65 years old, with a dependency ratio of 7.4%. The figure is estimated to increase to 11.4% with the dependency ratio of 16.6% by the year 2040 (Department of Statistic Malaysia, 2012).

Interdependence is the act of mutual dependence between one another with a common bond, to give and receive love, appreciation and admiration, to and from one another (Beeber, 2008). Among the older people, it is seen as the action of seeking supports through the development of reciprocal relationship (Del Aguila, Cox & Lee, 2006). It is also seen as the prime linkages between family members and friends (Wrzus, Wagner & Neyer, 2011) which promote and help to transpire interactions between two people or more. Rusbult and Van Lange (2008) proposed an interdependence theory of interpersonal connection and realisation which are activated by motivation, oriented by one's cognition or physical ability that drives intentions and activities resulting in interactions. Contributing factors towards interdependency among older people in Malaysia include their need for family support, personal beliefs, cultural affiliations, and religious obligations, and the benefits include increased socialisation and life satisfaction, decreased depression and social isolation, and significant improvement in the QoL (Abdul Mutalib et al, 2016; Wan-Ibrahim & Zainab, 2014).

Financial interdependence refers to economic support or dependence between two or more persons. Most of the older people in Malaysia are retired after the age of 60. Rising cost of living and health care after retirement is a major concern to many older people. Some moved to a new location or returned to their hometown, thereby having to adapt to an unfamiliar social context and new local community environment and lifestyle. In Malaysia, Ng and Hamid (2013) noted attainment of the highest level of life satisfaction among older people who contributed or received financial assistance to or from their children. In Canada, Kaida and Boyd (2011) confirmed the role of the family as support to improve the economic well-being of elderly immigrants emphasizing the importance of interdependence between generations and the need to maintain it for wellbeing in later life.

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Members of the community are another important source of financial assistance to fulfil the older people's personal needs. An active interdependent practice with relatives and friends were noted to increase the QoL of the older people in the community (Abdul Mutalib et al, 2016; Avolio, Montagnoli, Marino, Basso, Furia, Ricciardi & de Belvis, 2013). To the older people, it is very comforting and reassuring to have someone they can rely on in a time of need. Knowing the continuous availability of someone who is caring and can always be relied upon for help can increase their sense of self-worth and emotional support for better physical QoL (Ibrahim, Abolfathi Momtaz & Hamid, 2013) and wellbeing (Li, Ji and Chen, 2014). Hence, the objective of this study is to identify and improve our understanding on the detail constructs of financial interdependence among the Malay older people who lived in the community in Malaysia by exploring their economic support or dependence with others.

## 2.0 Methodology

Interpretative phenomenology analysis (IPA) approach is utilised as the theoretical perspective underpinning the study. Phenomenology is a health psychology approach to truly understand the people's live experience of the phenomena understudy (Smith, Flowers & Larkin, 2009). The study participants were recruited from the states of Melaka, Selangor and Kelantan in Malaysia, as recommended by the local community leaders. These states represent unique and diverse characteristics in relation to the constructs of financial interdependency. The inclusion criteria are a) Malay older people above 60 years old, b) fluent in Malay or English language, c) scores 22 and above in Malay Mini Mental States (MMSE) (Zarina, Zahiruddin & Ah, 2007) and scores below 7 in Malay Geriatric Depression Scale (M-GDS 15) (Teh & Hasanah, 2004). They were assessed before and at the beginning of the interview session, to certify good cognitive functions with no depression.

Participants were selected and approached by purposive sampling strategy. The aims and method of the study were explained to every participant before obtaining their written consent. Each participant was interviewed based on a series of semi-structured and open-ended questionnaires that was developed from the literature review and pilot study. The KAWA Model of occupational therapy practice framework was adapted as the theoretical model of the study. Delivering of questionnaires were based on a triangular structure of questionnaires recommended by Plummer-D'Amato (2008) who described a stage by stage process of asking questions related to their financial interdependency. The whole interview session which lasted for 45 to 70 minutes, was recorded using a digital audio-recorder and typed verbatim.

The transcribed text was analysed using the six stages of data analysis designed by Smith, Flowers and Larkin (2009). The stages are 1) data familiarisation and emersion, 2) text analysis and theoretical comment, 3) initial theme development, 4) making connection between themes, 5) analysis of another transcript, and 6) merging of themes across transcripts. The master and sub themes were subsequently identified to exemplify the construct of financial interdependency. To ensure trustworthiness of the study, all questions used for every respondent in the actual study were constructed from the pilot study and several approaches were employed to avoid bias. Several quotes are specifically selected to represent and feature the themes developed. The highlighted quotes are translated from Malay to English language using a certified translator. The study was approved by Research Ethic Committee of the Universiti Teknologi MARA and Department of Social Welfare, Malaysia.

## 3.0 Findings

The findings of this study are contributed by 11 participants consisted of 8 males and 3 females. The majority of them are retired or unemployed, living alone or only with their spouse, compelling them to practice financial interdependence with others. Most of the study participants are pensioners, who need to adjust to a new way of life with increasing need to provide financial support to and from each other. Utilisation of IPA revealed two master themes, each with varying number of subthemes. The emerged master themes and subthemes on financial interdependence among the older people are summarised in Table 1.

Table 1. Master themes and Subthemes emerged from the interview transcripts.

Master theme	Subthemes
Living Expenses	Regular Financial Contribution Settlement of Bills Shopping for Groceries Home Maintenance and Repair
Financial Assistance	Loans Donation

These themes represent the variety of experiences expressed by most of our participants regarding their financial interdependency, which are further detailed with excerpts from the interviews. However, only some quotes are chosen to link and illustrate each of the superordinate themes identified. The 2 main themes are namely issues regarding living expenses and financial assistance.

### 3.1 Theme 1: Living Expenses

This theme is identified from their descriptions on their ideographic experiences on financial interdependence regarding the expenses required for the older people to maintain a decent living standard. There are four subthemes emerged from the interview transcripts, which are *regular financial contribution*, *settlement of bills*, *shopping for groceries* and *home maintenance and repair*.

### **Regular financial contribution**

This subtheme was illustrated by Umar, a 60 years old pensioner who lives with his wife in Kota Bharu, Kelantan. He explained that all his children are married and have their own family commitments. Because of that, he never expected their financial contribution, as he was capable of maintaining his daily requirements from his own pension. However, they still give him some amount of money every month as an obligation and he was happy to accept it to ease his financial needs.

*"All my children are married and have their own commitments, so how much could they help me? As for monetary contributions from them, I never ask them but I will accept whatever amount they give me. I can still survive from my own pension but their income will be blessed for whatever they contributed to me."* - Umar.

Mustapa, who is also a pensioner, described that he gets occasional contribution from his daughters as they have their own financial problems. As he still gets some extra income from some other sources, he can sometime help with his childrens' financial requirements, such as to settle their road tax if they do not have enough money.

*"My childrens occasionally contributed, especially my daughter. The third and fourth one particularly have some financial problems of their own. I would help them, such as to pay for their road tax, from my own pension and other sources."* Mustapa.

#### **Settlement of bills**

Mustapa, who is a pensioner and volunteer imam, gains significant recognition by the community. They frequently settled his bills, sometime without his knowledge, whenever he eats in restaurants nearby the mosque.

*"I frequently take breakfast in restaurant near the mosque or anyway along the highway from Sg Udang to Air Keroh, but very often the bills have been settled by somebody else. I seem to have many friends who paid my bills."* - Mustapa

Umar described he and his friends always meet every evening at 6 PM to chat. Sometime he went out with them for fun, and they took turns to treat each other.

*"I and my friends always get together every evening at 6 PM to chat. Sometimes I go out with them for fun, and we take turns to treat each other."* - Umar.

### **Shopping for groceries**

Arifin describes how he helped his wife to buy groceries at the market. While he did his shopping, he will also meet his friends. Once done, he will have to make his way back home to prepare the meals.

*"At 8 in the morning, I will go the market to buy groceries such as vegetables and fish, and meet my friends. After finish shopping, I will come back to prepare the meals."* - Arifin.

Hasan helped his wife to clean the house, wash dishes and goes to the market for groceries such as seafood and vegetables.

*"I do sweepings, going to the market, and wash dishes. I need to go to the market to get groceries such as vegetables and prawns."* - Hasan.

### **Home maintenance**

Aziz used to get help from his well acquainted neighbour to settle his problem with the sewerage system at his house. They maintained friendship by frequently meet each other at the mosque.

*"I get help from my neighbour to sort the sewerage system. We are well acquainted and always meet each other at the mosque."* - Aziz.

The person to call for help will also depend on the nature of the job to be done. Minah would call for her nephew to fix or replace a broken lamp for her. However, she has to ask her son in law to help her fix the wooden panel of her house infested by termites.

*"If I have a broken lamp, my nephew will come to replace it. I just need to ask him. My son in law helps me to fix the house. He is the one that changes the wooden panel which was infested by termites."* - Minah.

## **3.2 Theme 2: Financial Assistance**

Providing financial assistance in time of unforeseen circumstances is another issue commonly appeared as one of the interdependence practice among the Malay older people. Two important subthemes identified are:

### **Provision of loan**

Hasan described when his neighbours needed money to settle some important requirement, he would borrow them some money up to an amount of RM500.

*"I do help my neighbours whenever they are in need of money to settle their financial commitments. Occasionally I commit to loan them up to RM500."* - Hasan.

### **Donation**

Umar described he regularly contributed monthly donation to religious school. On every Friday he will also donate some money to the mosque.

*"I contributed monthly to religious school as a religious obligation and for good deeds. On top of that, I also donate to the mosque every Friday."* - Umar.

Gayah explained that she helped others merely because of her religious obligation. She was very delighted whenever she could help those who were in need. She did what she could and do not look forward for the payback.

*"I help others because of our religious obligation as thought by our religious scholars. I will feel very happy whenever I could help others who are in need. I can only help according to my capacity. I would not mind if they cannot pay back." – Gayah*

#### 4.0 Discussion

Living expenses after retirement for the unemployed older people in our study mainly come from their own or their spouse's occupational pension and contributions from their children. They are capable of supplementing the financial needs of each other, thus fostering the practice of interdependence (Mohamad, Alavi, Mohamad, & Aun, 2016). A study in China similarly observed older people interdependence with their children by providing temporary housing for married children and giving financial help to the non co-residential children (Sheng & Settles, 2006). Similarly, about 60% of Thai elderly parents received financial support from their adult children, implying them as the main source of financial security for the older people in Thailand (Theerawanviwat, 2014).

On top of the financial contribution, monthly utility bills settlement by close family members provide the convenience of their bills settled promptly without need to travel and hassle to queue at payment counters. The Malay older people in the community are fond of eating together, and taking turns to settle their bills at the end of their gathering while appreciating the congregation very much. Some of them who are society or religious leaders, quite often had their bills settled voluntarily by somebody else known or not known to them. This reflects the significant amount of respect they get from society members for their societal contributions. This may be one of the unique finding of this study as there is no literature found to support this finding.

Getting groceries for daily consumption can be demanding to the older people, both financially and physically. They are mainly contributed by their spouse, immediate and close family members with frequent reciprocity giving rise to financial interdependence and healthy lifestyle. Home maintenance and repair involve delicate diagnosis and resolution of domestic problems. Many types of repairs are manageable by most of the older people, while others may be so expensive, complicated, time-consuming or risky, to justify the assistance of someone else. Helping one another reduces the burden and provides more time and money to perform other tasks. This mutual relying upon one another with regard to home maintenance and repair is also considered a form of financial interdependence among the Malay older people in the community.

The Malay older people also provided loan without interest as financial assistance among them. Muslims are strictly prohibited from charging any form of interest. Donation given by the Malay older people in the community is often to religious activity, mosque and religious schools. This practice is strongly encouraged to the Muslims and performed regularly as a form of healthy interdependent practice by the participants.

Financial support for living expenses and provision of loans and donation involve immediate and close family members, neighbourhood friends and members of the community. This give and take are an interdependent practice motivated by family and religious obligation. The practice grants them the inner satisfaction and peace of mind concerning the continuous care and courtesy they could give and get, to and from one another. Our finding is in favour with the findings of a study in mainland China that found 60.2 % of the 10,084 rural older adults were satisfied with their lives. Their life satisfaction were significantly related to the education, financial resources and contribution by children, satisfaction with children's support, visiting neighbours, and being invited to dinner by neighbours (Li, Chi & Xu, 2013).

Some of the predictors of life satisfaction in older people in community were family support, age, monthly allowance, engagement in activity and perceived health state (Kim & Sok, 2012; Ibrahim & Dahlan, 2015). Antman (2012) quantitatively confirm financial contributions as the best response functions for children's contributions toward their elderly parents as strategic complements while siblings' time contributions operate as strategic substitutes. It appeared that children substitute for their siblings' financial contributions with their own time contributions and vice versa. This mixture of results supports the universal picture which best describes family interaction and their interdependence practice. Thus, financial support among the Malay older people can come in many forms and not limited to monetary transactions, an issue that needs serious consideration and interpretation against quantitatively designed studies.

The themes emerged signified the importance of interdependency that are mainly related to good family relationships and social alliances that exist between the older people with other people who are around them, such as spouse, children, grandchildren, friends, family members, neighbours and others in the community. There is a trend of interdependence between these two constructs, i.e. the older people and people around them which contributed to the enhancement and maintenance of QoL amongst the older people under study. In addition, LooSee and Yoong (2013) showed that parents will receive more support from their children if they endorsed the traditional practice of filial piety themselves.

The concept of religious obligation, cultural norm, and filial piety, emphasised the important role of children to be relied upon as the main supporter and assistance to the livelihood and wellbeing of older people. Similarly in China, family continues to be an important source of support for the rural elderly. However, the decline in co-residence or close proximity to adult children might reduce their support in the forms of both income and in-kind instrumental care (Giles, Metcalf, Glonek, Luszcz, & Andrews, 2004). Our findings stressed the importance of interdependency in promoting good interpersonal relationship and its contribution to QoL (Abdul Mutalib et al., 2016; Makhtar et al., 2016; Ibrahim et al., 2013; Gunawan & Chich-Jen, 2014) and enhancement in health status (Momtaz, Ibrahim & Hamid, 2014).

Apart from the sense of family or religious obligation, the amount of appreciation and the sense of obligation to even up the courtesy when the other are in need, are the major motivation and benefits that foster the practice of financial interdependence. These are in aligned with religious obligations as Muslim which promotes charity as narrated by Abu Hurayrah (may Allah be pleased with him):

“Charity does not in any way diminishes wealth”

HR. Muslim no. 6264, Book 32

The practice of financial interdependence among all of our participants are motivated by religious obligation in aligned with the Islamic teaching which emphasises the performance of good deeds to others as narrated in the Al-Quran: “Never will you attend the good (reward) until you spend from that which you love.”

Quran 3:92

It shows that as a true devotee in Islam, Muslims should show their commitment to the establishment of peace and reconciliation amongst individuals in society.

Cultural affiliation and core value also has a significant role in shaping the attitude of Malay older people in Malaysia towards helping others. The cultural values are well narrated in a widely known local Malay proverb below:

“*Hutang emas boleh dibayar, hutang budi dibawa mati*”

(One can pay back the debt in gold, but one dies forever in debt to kindness)

Malay proverb

The proverb signifies cultural significance towards kindness amongst the Malay older people understudy. Strong belief in religious and cultural values, have ardently motivate them towards interdependency between close family members and community. These proverbs and their religious belief have shaped their perceptions toward the practice of interdependence and enhance their QoL.

## 5.0 Conclusion and Implication of the study

This study provides important information to the health care profession regarding the pattern and benefits of financial interdependence the Malay older people have with family members and friends. Good financial interdependence, which can be in many ways and not limited to monetary transaction alone, provides positive affects, such as psychological supports, close family ties and friendship, personal satisfaction, daily needs and security, which subsequently contributes to better QoL. Thus, financial interdependence among the Malay older people is revealed to be in many forms and not limited to only monetary gains, an issue that seriously need further consideration and interpretation in any form of quantitatively designed studies. These evidence based information are valuable to the various sectors that are directly or indirectly involve in research, management and welfare of the older people in Malaysia.

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