



Development of a Causal Model of Influence on Gratitude (katanyu) of Thais in an Aging Society

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Abstract

This research aimed to develop a causal model of influences on behavior expressing “Gratitude of Thais” and proposed a formation of cultivating “Gratitude”. The researchers collected in-depth interview data from distinguished experts and sample groups who revered in their gratitude towards mothers across five regions of Thailand, in a total of 2,331 people. The researchers deployed in-depth interview techniques for 120 samples and organized discussion sessions with experts in each region, in order to examine a causal model and propose a formation of cultivating “Gratitude of Thais”. The data analysis was conducted on preliminary statistics and the Structural Equation Model (SEM) by using AMOS program and data analysis.

Results were as follows:

1. The development of causal model of influencing on behavior expressing gratitude of Thais in this research was correlated and consistent with Theoretical Model; by defining $\chi^2/df = 1.059$ p-Value = .331 GFI = .996 CFI = 1.000 and RMSEA = .996. In the model, direct variables highly influencing on behavior were a good role model of mother and positive family relationship with a value of .414 and the second variable was family raising their children with good principles with a value of .652. Indirect variables highly influencing on behavior was appreciation of children in repaying kindness of mother through family raising their children with good principles with a value of .416.

2. The cultivation the formation of “Gratitude” was a main duty of the family institution, particularly for the elderly, non-working or sick mothers. A good role model of mother reflected the perception of “Gratitude” and ways of practice for their own children. The purpose was to cultivate moral values and appreciation of children in repaying kindness to the mothers, including physical and mental health care and not let the elderly be neglected. Local administration organizations supported the integration of networks such as temples, schools, public health

services and hospitals, health service volunteers, village leaders, press, companies, the private sector and so on. "The Gratitude House", the so-called "Baan Katawethitakhun", was founded within the community for the elderly who had been neglected or insufficiently supported from their own children. They needed help from the qualified local administrative officers, in line with good standards, because taking care of the elderly was burdensome, tiresome and stressful.

Introduction

In the past Thais lived their lives according to the principles of Buddhism resulting in generosity and benevolence (*metta karuna*), showing gratitude, embracing tranquility and cherishing and upholding the elderly. Komin & Samakarn (1979) found that the values that Thais place most importance was in *Katanyu Kattawathee* (hereafter referred to as Gratitude) including not imposing (*Kreangjai*) on those they are grateful to. This is different to most western values. Presently Thai society is under the influence of globalization, especially in the mass media that it both positive and negative resulting in social, economic and technological changes affecting the daily lives of many. The economic livelihood of many working Thais have been heavily affected, parents have to leave early for work and return late at night just in order to have an income to satisfy their own material needs. The family now has fewer off-spring of only 1-2 persons and many people strive for material gain rather than the value of spiritual mindfulness. Community reliance has reduced, the separation from people has increased. Tolerance and relationships in the family has reduced and has a tendency to increase. With increase in life expectancy the proportion of the elderly will increase to 25% or approximately 18 million persons by the year 2030 while development of the mind, integrity and ethical considerations have reduced (The Institute for Population and Social Research, Mahidol University, 2014 and documents from the brainstorming for the 12th draft of the National Economic and Social Development Board (Office of the National Economic and Social Development Board, 2016).

This has resulted in Thai society confronted with a quality of life challenge especially for the elderly that mostly depend on the income from their children including elderly who do not have any children. Even the elderly have a small pension from the government

however, this is not nearly enough to maintain a decent life. In the future, income dependency from children will be more difficult (Waitayalertsuk, 2016). Neglect and uncaring children who do not care for parents that are unable to care for themselves should not have had to occur in Thai society that has been socialized under the values of kindness and gratitude, mother's milk and cherishing one's parents, reflecting the status of a changing society that is more self-serving amidst globalization and consumerism or success as measured by material gain more than spiritual values resulting in the reduced value of the elderly compared to the past (Prachuabmoh et al., 2010). The Foundation for the Institute of Research and Development of the Thai Elderly (2010) presented the issue of preparing Thai society in its march towards an elderly society as an issue that many have to give importance to as Buddhist principles teach that if there is a loss in the practice of expressions of Gratitude there will be problems in suffering, torment and viciousness. The researcher is of the opinion that all sectors of Thai society must place great importance in instilling the values of and promoting Gratitude. The Center for the Promotion and Development of the Land on Integrity (Center for Integrity) (2008) undertook a Survey and Synthesis of Indicators of Integrity and Ethics. Its first report on development and growth by (Wiratchai, 1999) analyzed indicators of gratitude and ethics that have been tested prior ranked by importance.

The researchers identified Gratitude as a characteristic that displays mindfulness and kindness given to one by another, respect and cherishment to those that show kindness and paying back this kindness in both deeds, moral support and finance. The study found that having gratitude was one indicator of the principle of virtuousness and ethical behavior and was 11th in importance from a total of 14 indicators. There were 3 sub-indicators of Gratitude seen in percentage of the elderly in welfare homes, number of non-profit organizations and behavior of Gratitude. Regarding causal factors that influence behavior of Gratitude it found that the most important causal factor influencing behavior of Gratitude was the family that included sub-variables such as: type and characteristic of child rearing of the family, the family as a good role model, occupation and financial status of the family, followed by factors on beliefs and practices in Buddhism that include the belief in karma, especially in the area in repaying back gratitude, to have integrity and ethical

goodness in one's mind, environmental factors that include information on behavior on Gratitude in the media, individual factors that include sex, age, occupation, marital status, number of children being cared for, education, region of birth, time living with parents, status of the family and participation in activities related to being grateful and lastly the community environment which included being a role model showing Gratitude by relatives, friends and personal experiences at school, especially from institutes of learning by teachers and instructors.

Thus, it can be seen that the crisis in Thai society, especially in the next 10-15 years, when it fully enters into an aged society as many scholars have pointed out that it is moving too rapidly. Past governments have not adequately prepared the necessary infrastructure for the elderly, whilst the economic structure, social structure and technology is rapidly changing, changes in production and economic pressure on children, both sons and daughters to migrate and work in cities will cause a lack of family and persons to care for the elderly. Society has been distanced from its core values of Buddhism and only superficially in contact with it. In addition to this, technology and mass media communication has changed dramatically by leaps and bounds causing children to reduce their dependency from their elderly's experiences and its closeness and positive relationships have reduced in quality. All these things have an impact on the quality of life of the elderly in both their physical and mental states. The elderly live

a more difficult life, especially when ill, while the government has a very high burden in supporting the elderly. This researcher is of the opinion that one way in solving the elderly social crisis is to instill and strengthen Thai people to fully uphold the value of Gratitude towards one's mother, to instill in people the teachings of this value, to never neglect or abandon one's mother even under the pressures of globalization and consumerism. Gratitude or Katanyu creates love within the family, warmth for the entire life until death as well as nurturing this traditional value on into the next generation. This researcher is interested in uncovering the answer to the concept and behaviors in the area of Gratitude of Thais from the past and into the future and whether there has been any change and in what way. What are the causal factors that have an influence on Gratitude of Thais currently and as we move into an aged society what tendencies are shown compared to the past and for what reasons did they change and to find ways to strengthen Gratitude of Thais, especially in the youth and adolescence.

Objectives

1. Checking and confirming its causal model of influencing Gratitude in Thai society
2. Develop ways to strengthen the value of Katanyu or Gratitude in adolescence and the younger generation in support for an ageing society.

Conceptual Framework

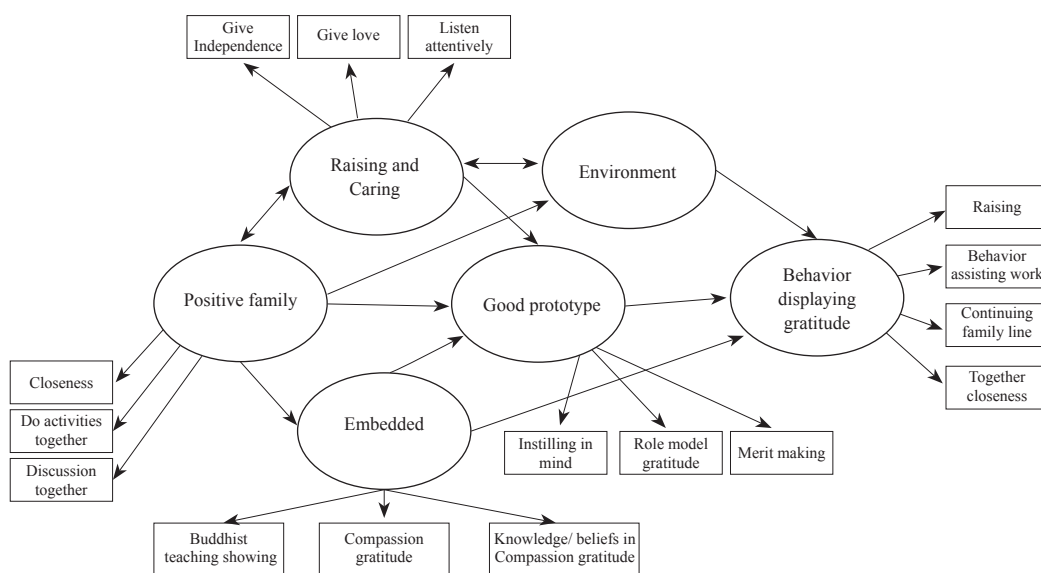


Figure 1 Conceptual Framework

Research Methodology

The research studied Thai people in all regions because differences exist in occupations, way of life, economic status, culture and environment. The study looks at direct and indirect factors of influence, what characteristics that are at risk to behavior that lacks Gratitude or people that abandons one's mother. This study uses the Structural Equation Model (SEM) by use of the AMOS program and in-depth interviews and focus group discussions to acquire detailed and accurate information to determine pathways to instill the concept of gratitude for youth in educational settings of all levels as well as for Thais in various organizations including the government to determine its policies in strengthening Gratitude for the general population especially in the Generation Y. The goal is to reduce the burden on government and for Thais to live harmoniously.

This study has the objective of checking and confirming its causal model of influencing Gratitude in Thai society and develop ways to strengthen the value of Gratitude in adolescence and the younger generation in support for an ageing society.

Developing Research Instruments for Data Collection

In developing instruments for data collection, the researcher used causal factors that influence Gratitude gathered from the literature review and opinions of key experts as a foundation in developing the draft survey and in-depth discussion guidelines. These were then given to five experts to check the validity (content validity). Consideration was made from the IOC and then survey questions were selected that fall under the standard and pre-tested with family members with similar characteristics to the sample population in Mukdaharn and Ratchburi province of 15 persons with the objective of checking the language used, time duration in answering the questionnaire as well as the in-depth interview questions to improve the questionnaire and in-depth discussion guideline. The completed questionnaire was then given to persons with similar characteristics to the Bangkok sample population in Nakhon Pathom, Mukdaharn and Petchburi province of 60 persons to complete the questionnaire. The survey reliability received a Cronbach Coefficient between .987 to .973 for each variable. Instruments used in data collection consist of 1) survey questionnaire on Gratitude from the sample population to check data if it is appropriate to the young generation and appropriate to

the causal model and 2) focus group discussion with key experts from various institutes to check the appropriateness of ways to strengthen Gratitude for adolescence and children.

The researcher collected the data according to the day, time and place that the coordinator, Chief Executive of the sub-district administrative organization or Chief of the sub-district municipality, teacher or community leader of the chief sub-district medical officer coordinated. Arrangements were made to gather data for the in-depth interviews of the sample population and explain details in answering the questionnaire for complete understanding and then distribute the questionnaire to the sample population that the researcher and coordinator sampled according to their occupation, checking for correctness and then sent back to the researcher within two weeks. The researcher received back a total of 2,331 questionnaires from a total number of 2,400 equal to 97.13% with the North having the highest response rate of 100% followed by the Northeast of 99.38%, the South of 96.25%, the Central of 95.21%, Bangkok and its environs of 94.80%, as shown in Table 1.

Table 1 Number of questionnaires distributed and rate of return by Region.

Region/Province	Number of Questionnaires Given out	Rate of return	
		Number	Percent
Bangkok, Nakhon Pathom	480	455	94.80
North (Chiang Mai, Lampang)	480	480	100.00
Northeast (Udon Thani, Bungkan)	480	477	99.38
Central (Petchburi, Supanburi)	480	457	95.21
South (Songklha, Nakhon Si Thammarat)	480	462	96.25
Total	2,400	2,331	97.13

Procedure and Analysis

1. Causal influence analysis was conducted on the variables that influence Gratitude using the AMOS program as follows:

1) Calculating statistical values by Maximum Likelihood Estimates according to the research conceptual model.

2) Calculating the related statistical influence of the conceptual model and the hypotheses that include:

(1) Chi-square should have a low value and not statistically significant and will show that the conceptual model and the actual data are related.

(2) Goodness of Fit was used to test if the research model and actual data are related with a value of 0.90 or above.

(3) Adjusted Goodness of Index was used to test if the model and actual data are related and should have a value of 0.90 or above similar to the GFI.

(4) The Standardized Root Mean Square Residual should show an average residual from the comparison of the level of consistency of the model and the actual data with a value lower than 0.5.

(5) The Root Mean Squared Error of approximation is a primary statistical value agreed upon with the Chi square value. The conceptual model developed if not related to actual reality and when additional independent parameters are added the value will be lower due to the statistical value is dependent upon the population and level of independence, this value should be lower than 0.5.

2. Checking the draft causal model for its accuracy and opinions for strengthening the influence of Gratitude of Thais the researcher organized focus group discussions in the 5 regions of the country with experts and those who are revered in their gratitude including representative of various organizations at numerous levels in each region of 6-8 persons for a total of 35 persons. These persons gave their opinions on the causal model and its potential influence on strengthening *Gratitude* in Thais.

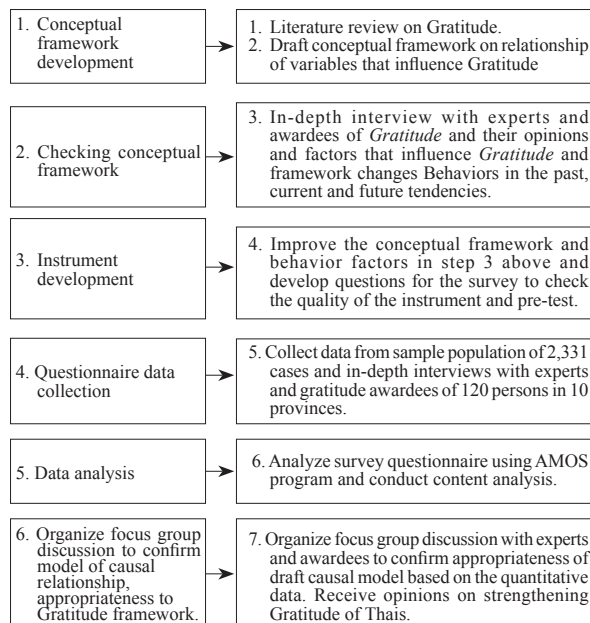


Figure 2 Stages of Research

Results

The sample population consisted of three times more women than men with half of the sample married. A similar proportion of 20 percent resided in each region surveyed with residence distributed in the municipal area, inside and outside of sanitary districts of equal proportions. Approximately 1 in 3 completed university education, the sample population were in the ages of not more 35 years and 36-49 years in equal proportions of 40% with the remaining 20% were over 50 years of age, with most in independent occupations followed by civil servants/government personnel/state enterprise, trading/business, private sector employees, farmers and laborers. Around 1 in 3 have a monthly income of 10,000-13,999 Baht with most living with their mother. Problems in caring for mothers include lack of knowledge in caring when ill, not enough income to meet expenses of the family causing them to economize.

1. Causal Model development of influence of behavior expressing *Gratitude* of Thais Testing the relationship and consistency of the causal model of gratitude of Thais the researcher analyzed the correlation of coefficient between the underlying variables, causal variable and observed variables through the Bartlett's test of sphericity and Kaiser Meyer Olkin Measure of Sampling whether the various variables are appropriate to be used for analysis. The researcher conducted an Exploratory Factor Analysis as a whole as well as by region and acquired 4 new models of *good role model of mother and positive relationship in the family* (G-Morel), the *family raising their children with good principals* (R-Principals), *appreciation of children in repaying kindness* (Bunkun) of mother's (A-Kindness) as well as analyzed secondary variable of *behavior displaying gratitude* of children (Gratitude). Analysis were then made on the Second Order Factor Analysis. The researcher corrected the model so that it had a value of $\chi^2/df = 1.059$, $P = .331$, $GFI = .996$, $CFI = 1.00$, $RMSEA = .005$ according to the standard which determines that the model is consistent with the theory that the researcher has determined with a direct influence value causal variable of *Gratitude* of Thais. That is, a *good role model of the mother and a positive family relationship* (G-Morel) has a value of .414 and *family rearing with good principals* (R-Principals) with a value of .652. Whereas the indirect influence include *appreciation in repaying mother's kindness* (A-Kindness), through the *positive roles model of the mother and positive relationship of the family* are equal to .429 and through the *positive family relationship* are equal to .272

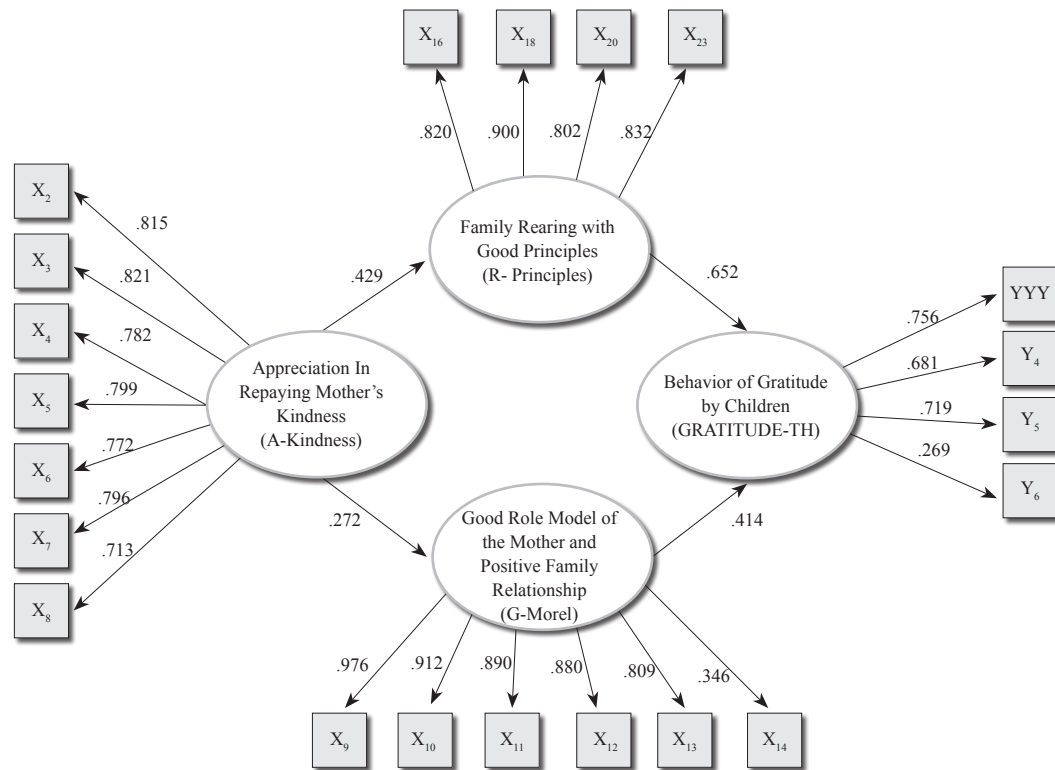


Figure 3 Causal Model of Influence on Gratitude Behavior of Thais

Meaning of Observed Variables (X) and (Y)

X ₁ Meaning	X ₁₃ joint activities	Y ₁ Physical caring
X ₂ Knowledge	X ₁₄ Discuss together	Y ₂ Emotional caring
X ₃ Religious connection	X ₁₅ Major form of communication	Y ₃ Coaxing into religion
X ₄ Family	X ₁₆ Copying celebrities	Y ₄ Assist in activities
X ₅ Society	X ₁₇ Good role model in the community	Y ₅ Maintaining family line
X ₆ Repaying kindness	X ₁₈ Teaching of Buddhism	Y ₆ Merit making
X ₇ Technology and mass media	X ₁₉ To have compassion	YYY Behavior displaying gratitude of children to mother
X ₈ Ability to develop	X ₂₀ Belief in Buddhism	
X ₉ Positive role model	X ₂₁ In search of independence	
X ₁₀ to instill	X ₂₂ Providing knowledge	
X ₁₁ Merit making	X ₂₃ Listening to one another	
X ₁₂ intimacy		

Discussion

This research found that behavior of gratitude of children to parents depended upon the institution of the family consisting of mother, father, children and relatives and is the most important component. The family must teach, discipline and instill *Gratitude* in their children by actions and have them participate in its practice, to

raise them with this spiritual practice than just physical care. These findings are due to the data being collected from families with an income of around ten thousand Baht. As such they emphasized emotional care together with physical care which is the correct and appropriate as found by "if the child merely cares for their parents by giving them enough food, a place to live in, clothes

to wear, take to hospital when ill and give love but is absent of any respect, not listen to deeply, the relationship they will have with parents will not be any different from the relationship one has to ones pets.”

Results from in-depth interviews, from both experts and sampled population in the area and from answers to open ended questions found that more than 90 percent believe that Thai society in the next 10-15 years children will show less *Gratitude* (Katanyu) towards parents. This will be mostly likely the situation if life in modern society continues to focus on winning and seizing in order to satisfy their needs and addiction to material possessions more than then a healthy state of mind.

Generosity, interdependence and local tradition have been swallowed by new ways causing confusion, whether it is in the lack of *Gratitude* by children to parents, students not respecting their teachers, lack of interest in Buddhist teachings, subordinates disrespect of superiors, people not seeing the value of nature and poisoning it (Ruksuthee, 2003). This is compared to society in just the recent past that reared their children in the mold of *Gratitude*, to love one's parents, to have compassion and repay the goodness they have received from others (Bhikku, 1995).

Currently, some parents are neglected and left to their own means. They cannot care for themselves and pitied by any who see them. The views of the younger generation on expressions and behavior of *Gratitude* have changed. They think that *Gratitude* to parents is expressed by giving money and material things and if parents don't ask for anything else it means they are happy. (Jeerapunthepa, 2009). Behavior of children and adolescence of the new generation is very worrying, that is, the use of computer and online games has increased by twofold and the use of Facebook, Twitter, Web boards by 50 percent and for those who continuously play is 15.2 percent. There is also the behavior of sleeping late and waking up late, loitering and gambling regularly. Not only this findings of the emotional index is at a low level caused by the crisis and stress in economy, social and political whether it is the problem of cost of living, caring for family members or breakup of society (Office of the National Economic and Social Development Board, 2016). In addition to this, the family of the new generation and in the future will be more of a nuclear family, especially in urban areas, that include husband and wife that more and more decide not to have any children. In the future of an aged society some will

lack planning in savings and will have a problem in care and will have to depend on their relatives and siblings.

From the causal model of influence on *Gratitude* of Thais it is found that there is both a direct and indirect influence that has a positive value, these are all family factor components. They are, *a good role model by the mother in caring for her child* and *a positive relationship in the family*, the family *caring for their children with integrity* and children are *conscious in giving back the kindness they receive*. A second component is that of the environment (social, economic, technological, communication and media). This is related to the findings of Khunchit (2006) which found that expressing gratitude to parents by children was due to the status of the family, how the children are raised, environment., Thus, the institution of the family is the main foundation of society and has the strongest influence on behavior of children. Such displays of respect to those that have provided for you, these things are the first step of instilling the concepts of *Gratitude*. As parents are the first teachers in the principles of integrity and ethics, a good role model showing reverence to those they have benefitted from are the first step of instilling *Gratitude* that the Ministry of Education has already been promoting and relates to Suphap (2002) findings which states that “the family is the most important social unit” because it is first unit humans experience at birth, while growing up and until death. Laying of the foundations for humans in the 4 areas of physical, mental, mindfulness and emotional and social comes from the rearing of the family. Weeraphunthep (2009) states that instilling the value of *Gratitude* starts from the home and the family. Children must be instilled with how kindness is given to parents and the best example of this is for the mother to demonstrate this with grandparents through respect, reverence and cherishness. When the child experiences this they will show their own *Gratitude* to their own parents as well, this confirms findings by (Buntun, 1998; Kaimanee & Srisunsuk, 2007; Prachayaseth, 2005) which found that family factors are the most important role in instilling expressions of gratitude by students.

Results of this research found that in addition to the family unit of parent and children that is an important foundation for *Gratitude*, the social community also hopes to depend on the local administrative organization (LAO) to help in caring for the elderly as they are the closest to the community. This is also supported by the government's national policy to reduce its role by

increasing the role of the community. The policy supports implementation under the coordination of the LAO as much as possible as they will know the challenges and be best to promote and strengthen the elderly's knowledge, ability, experience and wisdom as well as carry on the local tradition for the benefit of the community and family. Activities that could be arranged should also be beneficial to the elderly which could also be remunerated. This will reduce the dependence and burden of the central government (Ministry of Public Health, 1977 cited in Chanprejit, Rukpolmuang & Prachuabmoh, 2015). However, most LAO are still not quite prepared to implement elderly care. It is necessary for the government to make this an urgent national agenda and allocate a budget that integrates this work with clear targets and outputs.

Implication

The researcher has used pathways to strengthen Gratitude of Thais that was acquired from the data analysis and presented to experts in focus group discussions in all 5 regions. The summary of the entire country is shown in Figure 4.

Elaboration on pathways to strengthen behavior of *Gratitude* by Thais

1. The institution of the family is the most important institution including mother and father and children and relatives must practice the following:

1) Parents and relatives must teach and instill in their children by finding appropriate opportunities to show to their children the importance of the kindness or indebtedness they have to parents and relatives that have a role in rearing them. Provide warmth to the children and grandchildren. That they have endured in difficult times, sacrifice for many years before the children are grown. Parents must attempt to teach their children to ask themselves frequently who gave birth to them, who raise them from small, give them education, find work, give money and assets when in need or appropriate. Even when children can take care of themselves parents still provide them with inheritance when appropriate.

2) Parents and relatives must be a good role model for children to see regularly. This will communicate deep meaning and understanding more than just teaching. When children can see and experience a good mother they will learn from it and will unconsciously practice it as a form of indirect socialization.

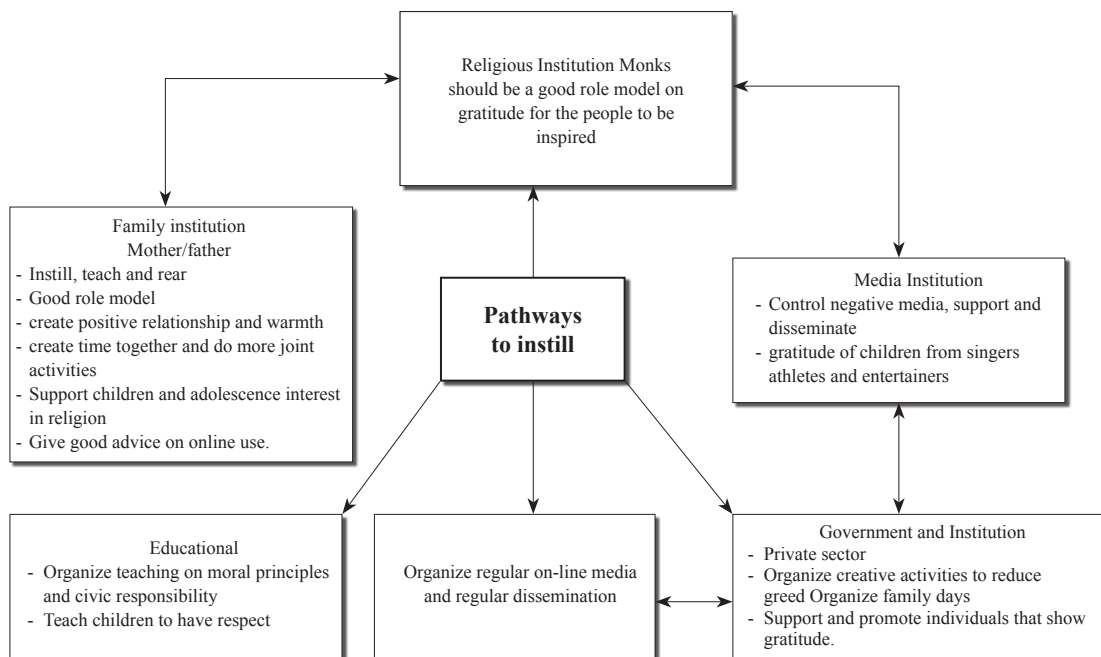


Figure 4 Summary of Ways to Strengthen Gratitude of Thais

3) Family members must create a good relationship in the family. Parents and children must love each other in a close knit way, have compassion towards one another all the time as they live including a good relationship between parents and relatives on both sides, care for each other, share and help as appropriate and be a good example to instill in the minds of the child.

4) Parents and children must find time to talk to each other and do joint activities. The family must find time every day especially families with high and middle income and families that are traders and in business, laborers and families with children aged less than 35 years.

5) Mother/father and relatives must support children, especially when young to be close to religion, follow positive pathways that parents and their ancestors believe in and practice compassion, sharing, hard and honest work, learning about religion through explaining and using clear examples of kindness and karma and good and bad actions, to show what grateful and what is ungratefulness.

6) Parents should be aware of the influence of the media on children and adolescents both in its positive and negative aspects, they should control the amount of viewing so that children and youth receive information in an appropriate manner.

7) The mother must prepare a monetary plan from early in the situation when there are no children to care for her when ill or

8) Divide wealth and inheritance for children at the appropriate time and with reason so all children can understand.

2. Children

1) The children must look at themselves and whether they have shown gratitude and display this sincerely to their mother or not. If it is found that this is not enough they must quickly develop their minds from young so it becomes a habit.

2) Children should separate money for the mother to receive and use appropriately. They must do this as a habit.

3) Children should talk to their mothers regularly and ask how they are feeling. If they work far away they should use technology to assist in talking but must continue to visit their mother personally and regularly.

3. Educational Institution

1) Arrange for a curriculum on 'family studies' by supporting creative media in various forms

in promoting knowledge and development of children from childhood to grade school, compulsory level and university.

2) Organize curriculum on elderly care that emphasizes emotional support to develop knowledge and skills of students from childhood to compulsory level and university.

3) Teachers must teach children and students the value of being grateful to their mother by using storytelling on children doing good deeds for mothers. Students should be allowed an appropriate time for this and teachers must observe the result from the children feelings and words. In this way children will learn various ways to behave from their friends. The teacher must praise children who respond positively such as: "you are such a good child" as this will stimulate children to find opportunities to display this behavior even more.

4) Regular teaching and instilling public mindfulness in children and molding values of *Gratitude*, compassion, helping others, Bunkun or kindness of the mother that all children must repay.

4. Religious Institution

Buddhist monks must behave in a manner that is consistent, also with gratitude to their parents so that lay followers are inspired and have more faith in them and draw people closer to the temple and Buddhism and its practice especially children and youth.

5. The sub-district administrative organization or sanitary district must be the sector that coordinates this by using the *Baan Katanyu* (Gratitude House) or the *Baan Ruukun* (House of Compassion) in place of welfare homes that care for the quality of life of the elderly especially those that have no children to care for them so the elderly can live a life in the community with quality and dignity in both their physical and emotional health by integrating the work with the other institutions in the community (home, temple and school).

6. Mass Media Institutions

Institutions of the mass media in both government and the private sector including the networks of ethical-moral institutions should consider selecting appropriate and useful online media before dissemination to children and youth. They should organize and support programs that are creative to instill the value of *Gratitude* in the minds of children and develop behavior that expresses gratitude by children and youth in all areas of media. These include entertainers, singers, actors and sportspersons that are well known to children through television, radio, newspapers, movies, advertisements

and dramas and online programs such as Line, Facebook and Youtube.

7. Institutions of the Government and the Private Sector

1) The state should lower taxes for organizations that employ the elderly who want to work to have appropriate work according to their age and ability to reduce their dependency on their children and grandchildren.

2) The state and private sector should have measures or lessen restrictions for civil servants and employees, both men and women, to be able to care for their children and elderly parents such as transferring to work in areas close to the residence of their parents.

3) The state and private sector should have options for civil servants and employees to leave work ahead of time to care for elderly parents who are unable to care for themselves such as chronic illness, bed ridden, alzheimer's for example. In the case of farmers the institution must coordinate with them so that children have land to farm on so that they can come back to farm and care for their elderly parents by themselves.

4) The State and private sector should promote Generation Y to be more aware of their responsibility as children and repay back the kindness (*Bunkun*) of parents. They must also prepare themselves for becoming old that is inevitable through the educational institution and other forms of communication.

5) The private sector should arrange for insurance to cover caring for parents where the child is the one who pays the premium at an appropriate level and when the parent reaches the appropriate age the insurance company has to pay out a lump sum or yearly sum for the child to care for the parents.

6) Financial institutions in both the government and private sector must arrange a loan benefits program at low interest rates with reduced requirements for children so that this can be used for costs of caring and hospital care of their parents or to purchase a residence for the purpose of parental care.

Suggestions

1. Parents must act with gratitude as a method for being a good role model on gratitude and caring for their children with integrity so that it is ingrained in children's values.

2. The government's national policy should be supported at the local administrative level working to

integrate with local network to arrange a "gratitude house" in the community for the elderly in cases where the family or community are not able to properly care for the elderly.

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