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# The changing of intergenerational transfers of economic capital in rural households in Northeastern, Thailand

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## ABSTRACT

This research studied the changes in intergenerational transfers of economic capital within rural households in Northeastern Thailand. The study was conducted using a qualitative approach in a rural community having the highest proportion of elderly population in the province. The units of analysis were at the community level and also the household level. Data were collected from in-depth interviews and observations using 35 key informants, with knowledge from the community and households which contained three generations of inhabitants who had transferred their economic capital (inheritance) between those generations. The content analytical method was employed for data analysis.

The study area was mainly agricultural in character, with residents growing rice and other crops. The results of this study showed that the structures and social-economic contexts of the community had been changed by the influence of economic development. The practice of transfer between the generations within the household had changed and included economic capital, such as housing, land, valuable possessions and income/assets. The transfer patterns of such things as housing and income/assets had not changed, with housing being transferred along matrilineal lines. The income/assets that remained were transferred along bilateral lines (becoming both patrilineal and matrilineal). Land and assets that were transferred via matrilineal lines had changed to bilateral lines.

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## Introduction

The household is a social unit that has existed longer than many other social units; there is an age variation between members that ranges from youth to elders, affecting the member status within the household from birth until death (McFalls Jr., 2003; White & Klein, 2008). Beyond this, the institution of the family also provides structure to social functions, such as by determining reproductive roles, emotional security, and socialization. Examples of the household acting as an economic unit include its role in determining biological needs and economic and social status (Cheal, 2002). The above roles of the household are important factors that favor its persistence as an institutional unit (Wolf, 1966). Households can be the owners of factors of production or can be laborers or business owners. A household makes decisions on the use of capital or other factors of production in order to create optimal benefit for its unit. Households exchange capital with aspects of other economic units. As a result, social capital is expanded, and connection to outside structures can provide benefits to the whole household unit (Becker, 2008; Berk, 2008).

However, according to Marx's view, the economic capital of the household may be phased out if the household stops the economic reproduction process. It can be observed that it is important that households continue the economic reproduction process in order to acquire other types of capital (Kaewthep & Hinwiman, 2008). Therefore, households that consist of members of various ages should have an economic reproduction process that passes on from one generation to another, a so-called intergenerational transfer of capital.

Within the context of rural society in the Northeast region based on traditional agriculture lifestyle, beliefs, culture, tradition, and conservation, the line along which the community's power and kinship system made capital transfers within rural households, before the era of the national economic and social development plan, still related to practices regarding ancestral spirit and the pattern of marriage. The research of Kalaonsri and Srisantisuk (1987) showed that communities in the Northeast region had a transfer pattern based on matrilineal lines. The groom would be chosen by a group of relatives of the woman's household that had the same ancestral spirit and beliefs about taboo, in order to protect their own household capital, especially the estate properties. In this way, it prevented their household properties falling into the hands of poor households. The groom would join the lineage of the bride's family ancestral spirit after marriage, so their son would receive transfer capital in the form of chattels yet, in some cases, would not get any capital. A daughter would receive a proportion of the land capital. Daughters who took care of and lived with their parents would receive land capital in their hometown as a transfer of capital inheriting both traditional beliefs in ancestral spirits and family property at the same time (Kemp, 1989; Keyes, 1982; Theerasawat, 1993).

However, as Thailand achieved successful economic development, the country's financial stability brought about the distribution of commerce, industry, and tourism expansion at the regional level. This had the effect of raising land

prices within the Northeast's rural community. Rural households changed their production systems to cultivate crops that satisfy industry and changed their capital investment method to accumulate valuable assets (Office of the National Economics and Social Development Board, 2012). Rural households have embraced "accumulated capital" that gives a chance to households with property deeds to borrow money on credit and use that capital to continue to invest in their business. This caused households, which had small amounts of land, to be at high risk of losing their land, consistent with the annual report of the Bank of Thailand concerning high levels of debt among the Northeast region's families (The Bank of Thailand, 2014). When considering the purposes of loans in the poorest households, we have found that the first reason was for agricultural investment and the next was for household consumption. Furthermore, some of the debt was used for trading and investment purposes or to support dependent children, with regard to education fees, the costs of studying abroad, or to support migration to a big city or abroad in order to work within the industry and service sectors (Office of the National Economics and Social Development Board, 2012). These are the risks that have affected the household's capital accumulation that relate to intergenerational transfers of capital as the basis of the social mobility of households.

As Thailand develops its economy, the household structure is changing to extended families. This is due to an increasing number of elders in society (Podhisita, 2009). However, rural households are still trying to balance their roles of responding to the needs of biological members and establishing their economic and social status. The current research hypothesizes that each generation of rural households demonstrates different periods of time, and generational trends within rural households also affect differences in practices regarding capital transfer and values. It is interesting to ask, "How have the intergenerational transfers of economic capital in households of Northeast Thailand been changed?". So this article studied the change in intergenerational transfers of economic capital in rural households in Northeast Thailand.

## Literature Review

In sociology, the analysis of capital has been influenced by Marx (1975). Marx defined capital as being more than assets; assets will change mode during the production process, such as through investment and employment, which results in the forming of profits. The assets will then change the mode into capital. Marx said that capital is a means of production that can be used as a tool to cheat laborers. Hence, capital is not only about the properties or possessions; it can be transformed from other things. Moreover, Marx suggests that the production and reproduction process is a relationship between humans which consists of four different activities, namely producing, sharing, exchanging, and consumption (Chantavanich, 2008; Kaewthep & Hinwiman, 2008). As a result, capitalism needs to be reproduced in order to pass itself on, or to persist, at all times. It can be said that the above concept supports economic capital transfers within rural households as a means of inheriting the production of capitalism that rural society is facing.

Pierre Bourdieu (1986) classifies capital into new terms, as he thus expands capital into four dimensions, which are Social Capital, Cultural Capital, Symbolic Capital, and Economic Capital. According to Marx and Bourdieu's view, capital is very important in the production process. Bourdieu also supports Marx's conclusion about Economic Reproduction; "The nature of economic capital is that if the reproduction process is stopped, the economic capital will run out, not including investment". This research will consider only economic capital because it assumes that rural households have economic reproduction (Kaewthep & Hinviman, 2008).

There are intergenerational economic transfers in rural households which reproduce capital and are part of the households' role in terms of remaining a family institution. According to Bourdieu's view, economic capital can be transferred from one generation to another. He defines capital as a function of social relations of power, inheritance, or household factors of production, which represent the household as an economic and social unit. This is in response to biological needs and the establishment of economic and social status. It also reflects social relations and economic capital, such as housing, land, valuable possessions akin to income and assets. This type of capital can be found in economic practice and can be transferred.

## Research Methodology

This study was conducted using a qualitative approach. The research was conducted with rural households in Northeast Thailand. Purposive sampling was used to select the study area, targeting a high proportion of households containing three generations. The main occupations of household members were in agriculture, as the participants believed agricultural land to be an important form of economic capital. The community is situated outside the administrative district, which is a reflection of the community's rural character.

The units of analysis used for this study were the community level and household level. At the community level, data collection was obtained using semi-structured interviews. Semi-structured interviewing was also used with 10 key informants in the community, such as the formal and informal leaders of the community, including the sub-district headman, village headman, organization leaders, community philosophers, and elders in the community. Thirteen others were also interviewed, including a local government administrative district officer, policemen, and officers of Peoples' Rights Protection and Legal Aid.

At the household level, data collection was conducted using semi-structured interviews with members of three-generation households. The target of the study were the households where the children's generation, who had already received an inheritance from their parents, had left the capital to the grandchildren's generation, where the evidence of capital transfer was clearly observed and reported (Figure 1). The targets of the study would provide information that could be triangulated in order to check the capital transfer and the result of the capital received. There were only 10 households that had already transferred capital successfully in this way. The data was analyzed by content analysis.

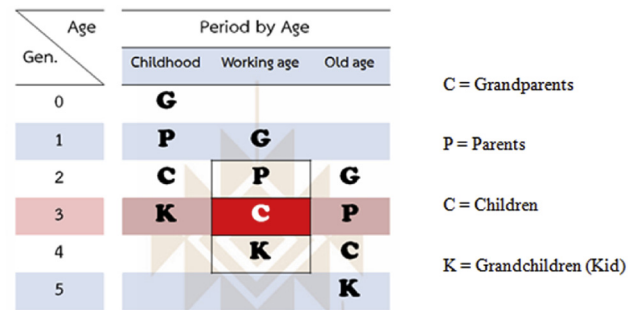


Figure 1 – Household respondents

## Results

The findings of the study of intergenerational transfers of economic capital in rural households in Northeast Thailand can be interpreted under sections: (1) economic capital of rural household, (2) intergeneration economic capital transfers in rural households, and (3) the change in patterns of intergeneration economic capital transfers in rural households. The results are detailed below.

### Economic capital of rural households

The rural household of economic capital production consists of the parental generation (PG: parents' family or elders), the children's generation (CG: filial family or working age members), and the grandchildren's generation (GcG: teenagers or grandchildren), who each work in agriculture, and are accumulating and considering economic capital of different types. For instance:

**Housing** was an important factor in PG. Houses were mainly two storey homes made of wood with a high basement. Houses in CG were built using concrete flooring with the addition of more rooms in the basement. Windows and doors were made of aluminum. Some households had changed their structure into a single storey home and had demolished the wooden second floor. The changes in housing were also considered an accumulation of economic capital, because styles in housing have represented the economic status of rural households.

**Land** was given importance as economic capital in PG, as it provided a source of labor. PG believed that land was an important source of food. The more members in the family, the more land parents needed to have in order to share their land amongst their children equally, so each child could live by themselves when they moved out of the family. According to this study, PG had accumulated as much as 8 ha of land as economic capital; some households holding up to 32 ha. After the transfer of economic capital from PG, land was divided into small pieces to pass on to CG. Hence, currently, families of CG hold around 3.2–8 ha of land. Members of this generation are not interested in accumulating more as the price of land is increasing. Also, while the amount of land owned by members of CG is still enough to provide for members of the household, there is a lack of labor to accumulate more land (labor is only

provided by CG, as GcG has not been contributing its labor). Accumulating more land would be difficult to balance with the available labor and it would be difficult to manage.

**Valuable possessions** include household appliances and other amenities such as other factors of production including capital goods, vehicles for transportation, and equipment. Not surprisingly, rural households have accumulated this form of economic capital in every generation, though the importance of value was perceived differently. In PG, the majority of economic capital was in the form of household appliances and agricultural instruments. CG, on the other hand, tended to accumulate capital in the form of facilities and commercial products, such as electric appliances, televisions, refrigerators, water heaters, and stereos, and vehicles for transportation such as motorcycles, cars, and tractors. According to CG, in a society of consumerism, people can live conveniently, have permanent housing, have electric appliances, have transportation, and also be praised as wealthy people in society. Also, valuable assets can be obtained from the market without spending money. They are, therefore, interested in accumulating economic capital in the form of valuable assets because they are more valuable than land.

**Income and assets** are important primary economic capital that every household tends to accumulate for investment in production or investment in other economic capital as described above. The methods of production for economic capital accumulation and the importance given to the different forms of economic capital varied. As previously mentioned, land was an important economic capital in PG. Therefore, the people of this generation tended to accumulate land more than other valuable possessions. On the other hand, in CG, people need to be accepted in society, so members of this generation tended to accumulate valuable possessions rather than land. Moreover, it was also observed that CG spends its money or income to expand other forms of economic capital, such as cultural capital. Members of this generation want their children to achieve higher education in order to have a secure career. Though this entails a change in career from CG, it doesn't decrease capital production, and it increases economic capital in terms of social status. This generation also supports its grandchildren to do other jobs, both inside and outside the community, which take them away from working on their own agricultural farm or may even cause seasonal migration. The reason for allowing their grandchildren to do other work is to increase the family's economic capital.

### ***Intergenerational economic capital transfers in rural households***

Intergenerational transfers of economic capital are another activity that represents the rural households' role as an economic unit, both responding to biological members' needs and the establishment of economic and social status. It is believed that the main goal of a household is its own members' satisfaction (Cheal, 2002). Interviews with households of three generations showed that the timing of rural household economic capital transfer is determined according to two conditions.

First, economic capital transfers may occur when the youngest daughter of the family gets married or all of the children have moved out. Elders said that marriage normally begins with the oldest child and the youngest marries last. The daughters are still expected to look after their parents because most of them are living with their parents, so this is an appropriate time for transfers of economic capital. Next, when parents feel that they are getting older and they are considering their children's conduct and role in society, parents may consider their children's occupation, marital status, leadership, and thoughtfulness and use these as decisive factors in making capital transfers. The process of agricultural production, however, which uses household economic capital, may lead to a delay in this consideration. Delay has led to many problems, such as a death of parents before the transfer of economic capital.

The economic capital transfers among the three generations of each household were connected and followed a lineal system, which coheres with the majority of other studies of economic capital transfers. Most studies have found that capital transfers differ according to their own lineal system, patrilineal, matrilineal, or both patrilineal and matrilineal (Phumsinsit, 2010; Wolfe, 1966). It was also found that the intergenerational transfers of economic capital were related to the management of housing after marriage. After marriage, households with three generations often allow their sons to live with their wives, or husbands who were required to move into the wife's household. The daughter of the family would live temporarily with the parents, while the son in-law would be a laborer in the household. It would be as if the son in-law was a 'dowry', given to the bride's parents. In rural communities, this was traditionally held to be 'repayment' to the parents of the female for bringing her up to adulthood (Thai Junior Encyclopedia, 2012). Parents suggested that this arrangement was temporary; it could be different for each household in the long-term. Normally, a son will move out when his sister gets married so that her husband can move in. It should be noted that these rural households included families spanning over three generations, but consisted of two families living together, the parental family and the daughter and son in-law family. Sometimes, a household consisted of two daughters and son in-law families, but only for a short time because the arrangement could raise conflict in the household. Regardless, if the children moved out, parents had to transfer capital to them.

### ***Change in patterns of intergenerational of economic capital transfers in rural households***

There were changes in intergenerational transfers of economic capital and patterns of economic capital transfer according to the different types of capital. The details are as follows.

#### ***Housing***

Economic capital transfer of housing has not changed from the past, because housing transfers have always been especially matrilineal and related to management of housing after marriage. Therefore, the daughter who remains in the house receives the transfer.



### Land

In the past, it was found that economic capital transfers, in the form of land, were especially matrilineal through marriage of people in the community, and transfers were connected to the respect of ancestors. The marriage of a daughter would only happen according to the influences of the mother in choosing a partner. In terms of choosing a partner, the decision had to be approved by the elders and according to the liking of the ancestors. This was in the interests of keeping possession of the land. These accounts confirm other studies of rural Northeast Thailand communities and the reports of foreign researchers, which have found that the pattern of economic capital transfers in rural communities was especially matrilineal or that the daughter would receive land as economic capital. A daughter who lived with her parents would receive shelter and land as economic capital (Kemp, 1989; Keyes, 1982). However, sons did not receive land, as a son could have access to land through his wife, after marriage, due to the historical matrilineal inheritance system, so parents believed that their sons could earn their own economic capital in that way.

Regarding current economic capital transfers in the form of land, it was found that the CG (children who are of working age and have already transferred capital) were not interested in lineal transfers, but instead focused on bilateral transfers. The concept of bilateral transfer is that the transfers should be equally divided between members of the generation of posterity. If a family owns a larger piece of land, (more than 8 ha), the land will be equally divided into one more section than there are members in the generation of posterity. For example, if there are 3 people in the generation of posterity, the land will be divided into 4 sections. The extra section of land will be passed on to the members of the generation of posterity who look after the elders in the family. Poor households will keep their land as an economic buffer. Selling their land will serve to solve various problems, for example, if there are no job opportunities or members of CG can't work or look after GcG. Most households, with three generations, agreed with and supported land management to provide security for the elders and working age family members. If they wanted to sell their land, they would sell it to GcG to keep it within the family.

### Valuable possessions

Regarding the economic capital of rural households, it was found that the PG accumulated economic capital in the form of household appliances, equipment, and animals for use in agricultural production (cows and buffaloes). Since economic capital transfers in the form of assets from parents are related to the management of housing after marriage, matrilineal transfers were emphasized. Hence, daughters are the receivers in economic capital transfers. Sons, on the other hand, are skillful and knowledgeable, so they can work and look after their own family when moving out. The son does not receive any forms of capital, such as equipment and animals. The economic capital that the son receives is all related to factors of production so that he can earn his own economic capital. Currently, it was found that all assets are transferred bilaterally. The transfer of household appliances and other facilities, including factors of production such as capital goods, vehicles of transportation, and instruments

that the household has accumulated are normally transferred to GcG according to who bought the valuable assets. For example, if the oldest child buys a car, he or she will own that car.

### Income and assets

Economic capital transfers in the form of assets have not changed from past times, because the transfer of assets was especially equal (bilateral) in the past. In reality, daughters and sons were not treated differently according to their gender. Both PG and CG agreed that transfers of this type of capital depended on the situation in each household and the individual behavior of household members, including considerations such as occupation, marital status, leadership, and thoughtfulness paid to their spouses. Households pointed out that economic capital in the form of income and assets is transferred before other types of economic capital. Capital in this form will be transferred when a family member gets married and the assets are given in the form of a dowry or marriage property. In terms of economic capital transfers in the form of income and assets, households invest and transform economic capital so creating, for example, cultural capital by supporting their children to achieve a higher education or social capital by supporting household members to be part of an organization.

In conclusion, the timing of intergenerational transfer of economic capital varies, as do patterns of economic capital transfer, depending on the situation and logic of each household. Changes in the economic and social context affect practices regarding intergenerational transfers of economic capital in rural households, especially affecting matrilineal patterns. However, patterns of intergenerational transfers of economic capital in rural households of today's consumerist society showed that households with three generations paid more attention to economic capital transfers which emphasize bilateral benefits and also with different conditions for economic capital transfer.

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## Discussion and Conclusion

As the economic and social structure has changed, each generation's beliefs regarding economic capital transfers have also changed within rural households. Moreover, the changing economic and social structure has affected patterns of intergenerational transfer of economic capital. It was found that in the past, because of differences of practice in economic capital transfers, according to the blood lineage systems in rural, Northeastern Thailand households, attention was paid to the mother's side of the blood lineage more than the father's side, or the importance was given to daughters who would inherit from the mother/daughter's side more than the father/son's. Nowadays, it can be seen that the patterns of intergenerational transfers of economic capital show equal consideration to both the maternal and paternal sides. For practical reasons, intergenerational transfers of economic capital in rural households have been related to and have paid most consideration to the daughter, especially the youngest daughter in the family.

However, the timing of transfers of economic capital or patterns of economic capital is not given, as it depends on the situation and logic of each household. Though there are principles for intergenerational transfers of economic capital in the form of land, there have been none set down in writing. Regarding principles of economic capital transfers, it can be concluded that: (1) parents can endow their possessions to anyone; (2) children have the right to receive an equally distributed inheritance; (3) children who look after their parents until their parents' death have rights to receive a larger proportion of inheritance; (4) after receiving an inheritance from parents, one's family has rights to protect its assets in order to pass them to their own children; (5) parents can allow their children to spend their inheritance before giving it to them—the inheritance may be completely gone by the time parents have passed away; (6) a son who is married will receive his inheritance as movable properties instead of land—land will be given to the female spouse; (7) marriage property of parents will be distributed to their children as they are married; and, (8) spouses have rights to buy their parents' land. Some of these traditions are accepted by law, some are not. However, the last three principles are aimed to preserve the family's land size. This conforms to the views of Karl Marx and Pierre Bourdieu that “a household needs to be reproduced in order to pass itself on, or to persist, at all times and the capital of households has a function as a social relation of power (Bourdieu, 1986; Chantavanich, 2008). As a result, these principals have been accepted by the community. In terms of the households, the distribution of inheritance must be accepted by the children. If inheritance is distributed unequally, it could raise conflict within the household (Ganjanapan, 2001; Podhisita, 2011; Santasombat, 2001).

In addition, economic capital, such as land, is another tool that is used in controlling the relationships of family members in each system of relatives. Land played a role as a medium for passing on the ideology, beliefs, culture, and traditions of the community. Rural, Northeast Thailand households are facing a lack of or shortage of agricultural land. Small portions of land are not enough for family members and, therefore, they have to find a different form of capital to make an income. This situation normally happens with households whose land was repeatedly divided during the capital transfer process until the agricultural land could no longer produce enough food for the household members. Nevertheless, even though the land was divided into small pieces, the overall amount of land increased as other households bought more land or rented land from people outside the family to produce food. There are not many households that can continue to accumulate economic capital in the way that they used to; in other words, households that have strong economic capital are still wealthy and own a large amount of land. At the same time, poor households are getting poorer. According to Marx and Bourdieu's view, the nature of economic capital is that if the reproduction process is stopped, the economic capital will be reduced, not including investment. So, rural households that have a lack of economic capital are at risk in maintaining their household. Because household members are finding their own solutions for their family, they are looking out for their own

benefit and striving to be free from large household relationships. A separation of the members of the household occurs and families lose relationships among their relatives.

Therefore, this study applies to both the government and private sectors. Bodies such as the Office of Women's Affairs and Family Development and the Ministry of Social Development and Human Security must develop patterns of economic capital transfer and reduce conflict in households. Moreover, the local administration and the Ministry of Interior should specify public policy concerning mechanisms to support and promote happiness in rural households, including developing the quality of life of people and households in a democratic way.

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### Conflict of interest

No conflict of interest.

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