

Chapter #9

ATTITUDES TOWARDS MONEY AMONG SMALL INDIGENOUS PEOPLES OF THE RUSSIAN ARCTIC

Based on the survey of the Nenets

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ABSTRACT

Negative effects of globalization are visible in the most remote parts of our planet today including human life in the Arctic. The active development of the fuel and energy sector causing environmental problems limits the opportunities for traditional farming and creates a need to change the economic behavior strategies of the indigenous peoples of the North. The attitude to money among the Nenets was studied (N = 150) using the scale of monetary perceptions and behavior (Furnham, 1984). The results of the factor analysis have showed a more fractional structure than in Furnham's studies (1984, 2014) indicating a complex and ambiguous (more diverse) picture of the reflection of money in the economic mind of northern peoples (9 factors). The main trends in the monetary attitudes of the Nenets were identified. They do not put money first in their values, do not use them as a tool of influence on other people, they respect those who know how to save money and do not spend it in vain. At the same time, there is a place for financial anxiety and pessimism, negative feelings related to money. The results should be taken into account in the program for the transformation of the economic behavior of the northern indigenous peoples.

Keywords: money attitudes, small indigenous peoples, economic mind, Russian Arctic, economic behavior.

1. INTRODUCTION

The increased attention to the Arctic zone has historically been determined mainly by the political and economic interests of using its rich resource potential, ensuring national security, and strengthening international political influence (Frolov, 2015; Borisov & Pochukaeva, 2016).

These days the effects of globalization are visible in the most remote corners of our planet including the changes in human life in the Arctic. Perhaps, changes in the economy were the most harmful for the indigenous peoples of the North. The active development of the fuel and energy complex causing environmental problems limits the possibilities of traditional farming and reveals the need to change the strategies for the economic behavior of the indigenous peoples of the northern territories (Detter, 2017; Pavlenko, Petrov, Kutsenko, & Detter, 2019; Sukneva, 2010, etc.). The industrialization of the northern part of Russia had an enormous impact on the life of the indigenous peoples, whose well-being directly depends on the environmental situation in the region, the fishing potential of the territory as well as the external impact on their social way of life, customs and traditions (Leksin & Porfiriyev, 2015). At the same time, the economic behavior of the indigenous peoples of the Russian Arctic including their attitude to money has not been studied enough (Zabelina & Kurnosova, 2018).

1.1. Purpose of the study

The revealed contradictions initiated this study, the purpose of which is to identify the specific and the structure of the attitude toward money among representatives of the indigenous peoples of the Russian Arctic, in particular, on the example of the Nenets.

2. BACKGROUND

Traditionally, economic psychology studies the attitude to money in the context of economic behavior, which, in turn, has a complex socio-cultural determination. Features of ideology, culture, religion, and psychology of various ethnic groups have a significant impact on economic behavior (Pavlov, 2016). Along with the existence of individual characteristics of economic behavior and economic mind that are inherent in a person regardless of race, nationality or culture the specific features of national psychology have always had a profound effect on economic activity, economic behavior and determined the motivation and ethics of work as well as the attitude to social and income inequality, property and wealth (Brega, 2018).

The main factor reflecting the specifics of the national economy and determining the economic situation is the economic culture. Economic culture is “a set of social values and norms that are regulators of economic behavior and fulfill the role of the social memory of economic development: contributing (or interfering) to the transmission, selection and updating of values, norms and needs functioning in the economy and orienting its subjects to those or other forms of economic activity” (Arkhipova, 2001, p.62).

The Arctic economy is based on two different ways of life - the ancient one, represented by the indigenous peoples of the North (in many Arctic communities they continue to dominate numerically) and the relatively new one - represented by settlers from other regions of Russia. This feature creates a peculiar multi-ethnic, multicultural dimension. In the traditional way of life of indigenous peoples of the North, the prestige of generosity, informal rules for the distribution of prey by hunters among the entire community, implicit knowledge of the methods of hunting sea whales, walrus and seals and deer grazing are still preserved. The indigenous system for monitoring and using biological resources is holistic, in contrast to a clear separation of the governmental environmental monitoring services and the nature management agencies.

Economic behavior, as well as economic mind (Lewis, Webley, & Furnham, 1995), are the subjects of study of economic psychology. As relatively independent areas in economic psychology, the studies of attitudes to money of representatives of various social groups are traditionally distinguished from the features of "monetary behavior" (Yamamuchi & Temper, 1982, Furnham, 1987); saving behavior (Furnham, 1985), attitudes to debt and credit (Lea, Webley, & Levine, 1993; Mewse, Lea, & Wrapson, 2010), entrepreneurship psychology (Baron, 2007). Money attitude is an important component of economic mind, and money is an instrument of real economic management (Deyneka, 1999, p. 85). Monetary attributes and their relationship with other psychological and economic factors have been partially studied. For instance, the impact of the work values and demographic variables on the money attitude was revealed (Furnham, 1996). Besides, the influence of financial ability, money attitudes and socioeconomic status on risk in financial decision-making was studied (Von Stumm, Fenton O'Creevy, & Furnham, 2013). Finally, there are some studies of gender differences in attitudes to money (Yamamuchi & Temper, 1982), and influence of personal features on attitude towards money (Deyneka, 1999, etc.). However, the studies of economic mind of the Arctic's indigenous small peoples are very limited.

This paper examines the cultural and psychological aspects of the problem, which will enable finding new approaches to improving negative socio-economic trends.

H1: The structure and severity of attitudes towards money among the Nenets has a qualitative distinctiveness in comparison with representatives of the Russian and European peoples living according to the laws of a market economy (not engaged in traditional types of management).

3. METHOD AND SAMPLE

The indigenous northern peoples in the Yamal-Nenets Autonomous Okrug are the Nenets, Selkups and Northern Khanty. The titular nation among the indigenous peoples are representatives of the Samoyed group of the Uralic language family - the Nenets (Nenets, Nenei Nenets).

This study has involved 150 people: 75 representatives of the Nenets nationality aged 17 to 35 years (average age 28.6) living in the Yamal-Nenets Autonomous District (Aksarka village, Yar-Sale village) and the Nenets Autonomous District (Naryan-Mar city, Nes village, Krasnoye village). The questionnaire was presented to the respondents in hard copy during the Reindeer Breeder Day celebration. To compare the Nenets' attitudes towards money we selected another group of respondents. The second group included students from a university in central Russia: 75 people (33% male, 67% female, mean age is 19.6 years).

The respondents' behavior, the clarification questions they asked, and the time of completion were fixed (the average time for filling the questionnaire was 20 minutes).

Attitude toward money was studied using A. Furnham's questionnaire "Money Beliefs and Behavior Scale" in the adaptation of O.S. Deyneka (1999). Furnham was the first who proposed to explore money attitudes through the multifactorial questionnaire instead of using standardized techniques (Furnham, 1984) because of the flexibility that characterizes attitudes. The questionnaire consists of 45 items that characterize various aspects of the attitude towards money. The respondents had to rate the degree of their agreement with these statements on a 5-point scale (1 - absolutely disagree, 5 - completely agree). The questionnaire was presented in paper format, respondents could ask additional questions to clarify the content of the statements. The average time to complete the questionnaire was 16 minutes.

To substantiate the structure of money attitudes of the Nenets, an exploratory factor analysis was performed based on the method of principal components with Varimax rotation. The Mann-Whitney U criterion was used to study the specificity of attitudes towards money among the Nenets. When processing the data, a statistical package SPSS 24.0 was used (IBM Corporation, Armonk, NY, USA).

4. RESULTS

At the first stage of the study, to identify the structure of attitude towards money among the representatives of the Nenets, exploratory factor analysis was carried out.

A factor analysis of the questionnaires made it possible to identify 9 factors in the structure of the Nenets' monetary attitudes supported by strong correlations that reflect the main trends in their attitude to money.

The first factor (4,9%), "Money - power," includes various ways of influencing people by dint of money (in competition, in friendship and love, through demonstrative behavior and play). According to the descriptive statistics, the respondents mostly deny

manifestations of financial behavior of this type. This factor included with a negative sign the aggregate opinions of respondents on the following statements:

- “I often use money to influence rivals or enemies”;
- “I usually feel better than those who have less money”;
- “I think money is the only thing I can rely on”;
- “I play lotteries”;
- “Sometimes I buy things I don’t need to impress my friends”;
- “Questions about my personal money bother or annoy me”.

It can be assumed that money is not an instrument of influence on other people for the Nenets or a means of achieving goals in personal relationships. In addition, money is not a priority in the value system of these peoples, nor is it a matter of concern or evident care.

The second factor (4,1%), “Money as an indicator in social comparison” (envy, pleasure in spending) combines the commonality of opinion (also with a negative sign) according to the following statements:

- “I do not conceal from others the amount of money I have”;
- “I feel worse than those who have more money than me”;
- “My financial situation is worse than most of my friends think”;
- “I often leave small change to the seller”;
- “It is a pleasure for me to spend money”;
- “Most of my friends have more money than me”.

Negative values of these statements may indicate that the financial situation of the representatives of the indigenous peoples of the Russian Arctic is neither a subject of demonstration for other people nor a secret. They are not inclined to compare their financial status with the status of other people from their environment, the envy of money is also not typical for them.

The third factor (3,8%) of respect for money (ability to save) includes a respect for the ability to save money, not to waste money, accuracy in dealing with money and thereby to increase one's financial well-being. At the same time, this factor reflects the fact that money is not the main value in the lives of these peoples, there are more important things, such as helping another person in need, or the quality and reliability of the goods or services purchased.

- “I am proud of my ability to save money”;
- “My financial situation is better than most of my friends think”;
- “When shopping, I primarily think about the price (with a negative sign)”;
- “I give alms”;
- “I lay out the money in my wallet neatly in order of increasing value”.

The fourth factor (3,5%) combines the idea of oniomania with contempt for money (or “Money is evil”). This factor includes controversial but generally negative opinions about money. On the one hand, this is an irrational desire to spend money, a lack of readiness to clearly realize one’s financial situation. On the other hand, this factor reflects negative feelings associated with money - contempt, expectations of deception, anxiety, etc.

- “I always know how much I have saved (with a negative sign)”;
- “If I have any amount of money, I feel uncomfortable until I spend it”;
- “I despise money and those who possess it”;
- “I feel cheated if I pay for something more than others”;
- “I think about money more often than others”.

The fifth is the “Factor of fetishization of money” (3,3 %). According to this factor, money for the representatives of the indigenous peoples is a symbol of freedom, a force that can solve all human problems. However, the Nenets do not believe that the presence of

money is an indicator of one's moral qualities, and they think that most people share this opinion.

"In our country, a person is judged by the amount of money he has (with a negative sign)";

"I feel freer when I have money";

"The best gift is money";

"I strongly believe that money can solve all my problems".

The sixth factor (2,8%) - the "Factor of restrictive behavior" - reflects the presence of psychological attitudes, mechanisms that restrain monetary spending, among representatives of the indigenous peoples of the North.

"Even if I have a lot of money, I feel guilty spending money";

"I find it difficult to make decisions about spending money, regardless of their amount";

"I like to count money".

The seventh factor (2,8%) - the "Factor of financial control" - indicates the need for a clear, consistent calculation of one's funds and the control of savings, as well as a careful attitude to money.

"I always know how much I have accumulated"

"I keep track of my expenses and income"

"I always know exactly how much money I have with me".

"I lay out the money in my wallet neatly in order of increasing value".

The eighth factor (2,7%) is the "Factor of financial anxiety". This factor also reflects a careful attitude to money and focus on them, as well as the expectation of a financial failure in the future, financial pessimism.

"I carefully examine the design of notes and coins";

"I always recount change";

"I am saving money for a rainy day".

The eighth factor like the sixth one is essentially a reflection of the financial anxiety of the respondents.

The ninth factor (2,6%) is the "Factor of financial success / failure". The core of this factor is the connection of earnings with the abilities and efforts of a person. Lack of confidence in this connection leads to failure in financial affairs, inability to resist their own greed.

"I believe that people's earnings depend on their abilities and efforts (with a negative sign)";

"My financial situation is worse than most of my friends think";

"I often buy unnecessary things only because the price of them is reduced".

Further, we used a nonparametric comparison criterion to test the assumption about differences in the severity of attitudes towards money among the Nenets and non-indigenous peoples. The comparative analysis revealed contradictions in the respondents' attitudes towards money presented in table 1.

Table 1.
Attitudes towards money among young representatives of indigenous peoples of the Arctic zone and Central Russia.

Questions	Average rank		U	p
	Nenets	Control sample		
<i>I do not like to borrow money</i>	42,9	51,5	894	0,107
I always know how much I have saved	41,7	52,4	846	0,057
I often use money to influence rivals or enemies	51,9	45,3	942	0,210
<i>I think money is the only thing I can rely on</i>	53,1	44,5	894,5	0,126
I save money for a rainy day	56,7	41,9	751,5	0,009
If I have any amount of money, I feel uncomfortable until I spend it	54,2	43,70	851	0,049
I give alms	39,6	53,9	763	0,012
I often leave small change to the seller	55,1	43,0	813,5	0,029
I often discuss the issue of money with my parents or friends	41,7	52,4	845,5	0,058
I like to count money	42,0	52,2	859,5	0,074
I despise money and those who possess it	55,8	42,5	786	0,015
I feel more free when I have money	39,9	53,6	777	0,015
I play lottery	57,3	41,5	729	0,001
Sometimes I buy things I don't need to impress friends	55,9	42,5	785	0,008
<i>I make friends by means of spending my money on them</i>	53,9	43,9	864	0,064

Note. Italics indicate differences at the trend level.

Thus, on the one hand, the Nenets are less rational, naiver in dealing with their personal finances than the respondents from the Central part of Russia. For example, they are willing to participate in lotteries, and borrow money easier. Additionally, they do not like to count and plan their money accurately. On the other hand, the Nenets perceive money as something stable that can be relied upon, and, at the same time, associated with negative emotions. Perhaps, due to the revealed contradictions in the economic mind, the Nenets subconsciously seek to get rid of money. They can use money as a tool in building relationships. Perhaps, the Nenets do not completely separate the economic and personal sphere.

5. DISCUSSION

The results of factor analysis showed a more fragmented structure of attitude towards money than in the previous studies (Furnham, 1984), which indicates a complex and ambiguous (more diverse) picture of the reflection of money among representatives of the northern peoples. A. Furnham, while developing the questionnaire, identified 6 scales characterizing attitudes towards money: anxiety about money, using money to manage other people, saving (saving) money, controlling money, insufficient money, and the relationship between efforts and money (Furnham, 1984). The results of this study demonstrate that some of the factors can also be found in the sample: these are money anxiety (factor 8), the use of money to manage people (with a negative sign, factor 1), financial control (factor 7), saving money (factor 3), and the relationship between efforts and money (factor 9).

At the same time, the study on the Nenets sample allowed us to identify four additional factors:

1. factor 5 - fetishizing money (money is identified with the positive characteristics of people - freedom, responsibility, the ability to solve problems);
2. factor 6 - restrictive financial strategy (probably due to low living standards);
3. factor 4 - negative attitude towards money;
4. factor 2 - money as an indicator of social comparison.

The content of these factors leads to the conclusion that their identification is due to the processes of globalization, namely, the forced transition from traditional farming (reindeer herding) to market realities.

The studies based on the Russian sample also showed a more holistic structure of attitudes towards money with fewer scales than in the study by Furnham (Furnham, 1984). For example, the study (Semenov, 2010) identified five factors indicating an integrative assessment of attitude towards money, positive or negative. The first factor reflects a positive and rational attitude towards money, the second - savings, the third - anxiety about money, and the fourth - a negative attitude towards money, tension and a subconscious desire to get rid of them, the fifth - the therapeutic function of money (money as pleasure). In comparison with these data, the structure of the attitude towards money among the Nenets also seems to be more fractional and specific. For example, the study (Semenov, 2010) does not include the factors of fetishizing money and social comparison. On the contrary, the factor of the therapeutic function of money was not found in the structure of the Nenets' attitude towards money, which indicates a weak manifestation of this function in them and the lack of formation of the mechanisms of the consumer society in the studied group.

Despite the large number of factors in the structure, one can see the main trends in the attitude to money among the representatives of the indigenous peoples of the Russian Arctic. They do not put money in the first place in their lives, they are not inclined to use it as an instrument of influence on other people, they respect those who know how to save money and do not waste money in vain. At the same time, the representatives demonstrate financial anxiety and pessimism, negative feelings associated with money (contempt, expectations of fraud, anxiety), the desire to quickly part with money.

The study proves the thesis that the influence of the factor based on the social class overlaps the influence of the level of income on the attitude to money (Deyneka, 1999). The data obtained also agree well with the conclusions about the tendency of the indigenous peoples of the Arctic zone to passive, safe, low-risk financial strategies (Luzan, Koptseva, Zabelina, Kurnosova, & Trushina, 2019), possibly due to increased financial anxiety. These trends highlight the risks of adaptation of the young Nenets to modern economic realities and are confirmed in other studies (Luzan et al., 2019).

6. CONCLUSION

The formulated conclusions about the diverse and contradictory structure of the attitude to money among the indigenous peoples of the Russian Federation on the example of the Nenets indicate alarming factors in terms of the effective economic behavior of these peoples in the changing economic conditions in the Arctic.

The main limitation of the study is associated with a small sample size, which can be explained by the difficulties in the data collection (difficult accessibility of nomadic peoples). Nevertheless, the surveyed sample is representative and includes the respondents varying in age, gender, and socio-demographic characteristics.

The next step in the study of the economic mind and behavior of the indigenous peoples of the Russian Arctic should be the study of other economic attitudes - attitudes towards financial institutions, towards entrepreneurs, towards investments, and towards employment.

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