





PREDICTORS AND EFFECTS OF THE ECONOMIC CONSCIOUSNESS OF THE INDIGENOUS PEOPLES OF THE NORTH

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Abstract

Globalization and its consequences have had a noticeable impact on the lives of the indigenous peoples of the North, including their economic behavior. Due to geographical and social isolation, studies of the economic consciousness of the Northern peoples are limited. This article seeks to fill this gap through the study of predictors and effects of the economic consciousness of the Northern peoples. Structural equation modeling revealed various types of economic consciousness of the Northern peoples, as well as their predictors, both internal (attitude to time, values) and external (culture, gender, age) contribute differently to the formation of subjective economic well-being. The most significant and positive contribution is made by a balanced strategy of economic behavior, which assumes an optimal ratio of savings, investments and activity, reliance on financial knowledge in making economic decisions, a high level of self-regulation and self-control in the economic sphere. The increased importance of material values, the willingness to receive them at the expense of health and vocation, combined with distrust of financial institutions and actors, on the contrary, reduces the level of subjective economic well-being. The developed model offers directions for the transformation of the economic behavior of the indigenous peoples of the North.

Keywords: Indigenous peoples of the North, economic consciousness, economic attitudes, attitude to money, subjective economic well-being

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1. Introduction

The social and cultural changes taking place under the influence of globalization processes have had a critical impact on the indigenous peoples of the North, who preserve their identity through traditional farming. The industrialization of the northern territories has had a huge impact on the lives of the indigenous peoples of the North, whose well-being directly depends on the ecological situation in the region, the fishing potential of the territory, as well as external influences on their social way of life, customs and traditions (Leksin & Porfirev, 2015). The most noticeable consequences of globalization are in the economic sphere, where unemployment, a decrease in interest in entrepreneurship, economic pessimism and apathy, and unwillingness to plan for their financial future are often observed. Modern youth of indigenous Northern peoples share the same values, social expectations and behavioral norms as their peers in other geographical and cultural spaces – only 29% of young people wanted to live their lives the same way as their parents (Osipova, 2014). On the other hand, the traditional livelihood of indigenous peoples is gradually losing its role as a source of monetary income and employment, but at the same time, retains and even increases the importance of a moral core, a spiritual support for young aborigines (Pilyasov, 2009). Hence, the solution to the problem of the positive transformation of the economic behavior of the Northern peoples, their adaptation to the changed socio-economic conditions should begin with the study of the peculiarities of their economic consciousness.

2. Problem Statement

Despite the importance of the problem, studies on the economic consciousness of the indigenous peoples of the North has been limited. This highlights the relevance of this issue and the growing interest among researchers in this area in recent years (e.g., Luzan et al., 2019). Economic consciousness is defined as an integral system of reflection of objective economic reality, consisting of various elements represented in the psyche of an economic subject that are in regular hierarchical relationships with each other (Lewis, Webley & Furnham, 1995; Zabelina, 2021). Without completely identifying economic consciousness and behavior, scientists agree that they are closely related, and that economic consciousness largely determines economic behavior (Deyneka, 1999; Deyneka, 2011).

The main components of economic consciousness are distinguished as economic representations; social attitudes of the individual on various forms of economic behavior, the attitude of the individual to money, psychological readiness for competition with other individuals in the economic sphere; and orientation to economic values (Zhuravlev & Kuprejchenko, 2003). In this study, we focused on economic attitudes, including monetary ones as the variables that most fully characterize the economic consciousness of the indigenous peoples of the North.

The external factors determining economic consciousness include economic culture (belonging to a certain ethnic group), gender, age, level of education, and occupation (Harlampieva et al., 2020). Economic culture is understood as a set of social values and norms that are regulators of economic behavior and perform the role of social memory of economic development, contributing to the translation, selection and renewal of values, norms and needs functioning in the sphere of the economy and orienting its subjects to certain forms of economic activity (Arhipova, 2001). Each ethnic group has a peculiar economic culture, which consists of an attitude to work, to wealth, poverty, to partners and competitors, and to traditions and innovations (Karnyshev & Vinokurov, 2010). The traditional way of life of the indigenous peoples of the

North still retains the prestige of generosity, informal rules for the distribution of prey by hunters among the whole community, and implicit knowledge of techniques for hunting sea whales, walrus and seals and grazing deer. The aboriginal system of monitoring and use of biological resources is integral, in contrast to the clear differentiation of environmental monitoring services and environmental management agencies in government structures (Luzan et al., 2019).

The internal determinants of economic consciousness in this study include attitudes to time, which reflect the changes wrought by globalization (Zabelina et al., 2016), and the values associated with them. The attitude to time is a fundamental and unconscious process that influences the perception of the events of one's life. There is substantial evidence that perception and attitude to time is a culturally conditioned phenomenon (e.g., Zabelina, 2021), which may indicate a certain specificity in the study group.

One of the factors influencing how individuals perceive and experience time and how they treat it is the motivational-value sphere of personality. The idea of the relationship between the attitude to time and the value sphere of personality can be found in a number of works (Abulkhanova & Berezina, 2001; Zabelina, 2021 etc.). Thus, the concept of the personal organization of life time is based on its value-based time-spatial stable architectonics, in which the relationship of the individual with the world is built. The value character of time is set by the limitations of life, the irreversibility of time, as well as the need of a person for self-expression and self-realization (Abulkhanova & Berezina, 2001).

The effects of economic consciousness are reflective of the economic maturity of the individual (Drobysheva & Zhuravlev, 2016), adaptability (Vyatkin, 2010), economic and psychological adaptability (Deyneka, 1999), and subjective economic well-being (Khashchenko, 2012). In this study, we used two criteria: a) Subjectively estimated income level (Deyneka, 1999) - this criterion indirectly indicates the subjective economic well-being of individuals in terms of the extent of their economic comfort and their satisfaction with their material wealth, and the extent to which they imagine themselves to be financially successful (Khashchenko, 2012); b) Life satisfaction (subjective happiness; psychological well-being) (Czapiński & Panek, 2015; Diener et al., 1999) – a broader criterion than well-being in the economic sphere which allows the comprehensive assessment of the psychological well-being of individuals.

3. Research Questions

The results of the theoretical analysis allowed us to formulate the following research questions:

- i. What types of economic consciousness (or features of economic behavior) are found among the indigenous peoples of the North?
- ii. What factors influence the formation of the certain types of economic consciousness?
- iii. What effects (manifestations in economic reality) suggest different types of the economic consciousness of the Northern peoples?

4. Purpose of the Study

The purpose of the study is to identify the types, determinants and effects of the economic consciousness of the indigenous peoples of the North.

5. Research Methods

In order to diagnose the economic consciousness of the indigenous peoples of the North, the Money Beliefs and Behavior Scale (Furnham, 1984) and a scale multivariate questionnaire for diagnosis of economic attitudes (Deyneka & Zabelina, 2018) were used. The first questionnaire includes 45 statements related to money transactions. Respondents were asked to assess the level of agreement with the statements using a 7-point scale, where "1" means "completely disagree" and "7" means "completely agree". The second questionnaire allowed us to comprehensively characterize the economic attitudes of an individual in various social roles, e.g., the owner, the consumer, the entrepreneur and the employee. At the same time, it is quite compact (21 statements) and easy to process.

In order to study the internal, psychological determinants of the economic behavior of the indigenous peoples of the North, Attitudes to Time by Nuttin was used. It is based on a semantic differential that allows us to study the emotional attitude to the past, present and future (Muzdybaev, 2000).

To diagnose life values, an expanded and refined version of Schwartz's PVQ-R was used (Schwartz et al., 2012). To date, this is one of the most popular methods for diagnosing motives and values, which has confirmed its validity in various categories of the Russian sample (Schwartz & Bilsky, 1987).

To diagnose the level of life satisfaction, the Life Satisfaction Scale by Diner was used (Osin & Leontiev, 2008). This questionnaire has proven itself well in the Russian sample due to its simple and unambiguous internal structure. The technique allows for measuring the level of subjective well-being and comparing the indicators of different individuals, demonstrating how much one individual is happier, more satisfied, more positive than another (Litvina & Bogomaz, 2014).

To diagnose subjective economic well-being, Deyneka's (1999) adaptation of Furnham's scale of the level of subjective income was used. Respondents were asked to assess their income level on a 7-point scale. This technique is widely used in economic psychology research as an indirect indicator of an individual's subjective economic well-being.

Data processing was carried out using the SPSS statistical package 24.0, including the AMOS module. The study involved 213 people aged 15 to 73 years (59% women and 41% men) who were representatives of indigenous peoples of the North living in the Arctic zone of the Russian Federation: Nenets, Khanty, Dolgans, Itelmen, Koryaks, Nivkhs, Evens, Chukchi, and Eskimos.

Empirical material was collected during expeditions to the northern regions of the Russian Federation. In total, 7 regions were visited: Arkhangelsk Region, including Nenets Autonomous Okrug, Murmansk Region, Tyumen Region, including Khanty-Mansi Autonomous Okrug - Yugra and Yamalo-Nenets Autonomous Okrug; Krasnoyarsk Territory - Taimyr (Dolgano-Nenets) Autonomous District; Kamchatka Region - Koryak Autonomous Okrug; Sakhalin Region and Chukotka autonomous okrug. The questionnaires were presented to respondents in paper form, and detailed instructions were given for filling out.

6. Findings

At the first stage of the study, an exploratory factor analysis was carried out in order to identify the types of the economic consciousness. The indicators of the economic attitudes (Table 1) and attitudes to money (Table 2) were analyzed.

Table 1. Results of the factor analysis of the economic attitudes of the indigenous peoples of the North

	Factors		
	1	2	3
confidence in the future thanks to savings	.813		
financial literacy	.795		
consumer satisfaction	.772		
the desire to save	.661		
activity in the banking sector	.602		
financial optimism	.565		
willingness to invest	.541		
consumer activity	.535		
rationality of purchases	.533		
cognitive economic activity	.518		
negative attitude towards entrepreneurs		.805	
priority of earnings to health		.710	
significance of financial status		.484	
distrust of banks		.475	
preference for loans		.452	
priority of earnings to vocation		.433	
the value of independent economic achievements			.784
awareness of consumer irrationality			.698
economic ambitions			.555
investment illiteracy			.460
Proportion of the explicable variance, %	20.19	12.70	10.12

The analysis made it possible to identify three factors interpreted as types of the economic consciousness, or strategies of economic behavior of the respondents. The first factor explains the economic behavior based on the creation of savings, taking into account the knowledge of financial laws. This type of economic consciousness is associated with satisfaction in the economic sphere, financial optimism, willingness to act as an investor, and increased activity in the economic sphere. This factor reflects a balanced position in economic behavior, which assumes finding the optimal ratio of savings, investments and activity, in which decisions are made rationally and reasonably (based on knowledge of financial laws).

The second factor includes a negative attitude towards entrepreneurs, a willingness to sacrifice health and vocation for high earnings, a willingness to take credit obligations, and at the same time, distrust of banks as financial institutions, as well as a desire to attain a high financial status. This factor combines, on the one hand, the importance of material values, and on the other, a negative attitude towards financial institutions and actors. In addition, the content of this factor indicates the inability of the respondents to consciously control financial spending and their desire to have material goods in the present with deferred payment for them, that is, a slight decrease in self-regulation in economic behavior.

The value of independent economic achievements occupies the greatest weight in the third factor, which indicates a developed internal economic locus of respondents' control. In addition, this factor includes awareness of consumer irrationality, expressed economic ambitions, as well as recognition of their own low awareness of investment issues. This factor reflects the type of economic consciousness, which is

based on self-confidence, self-reliance in making economic decisions, a conscious view of marketing mechanisms, high financial claims, but at the same time, a lack of specific economic knowledge for their implementation.

Table 2 presents the results of the factor analysis of the attitude to money.

Table 2. Results of the factor analysis of the attitude to money of the indigenous peoples of the North

Statements	Factors		
	1	2	3
F42 Sometimes I buy things I don't need to impress my friends	.744		
F21 If I have some amount of money, I feel uncomfortable until I spend it	.714		
F44 I make friends by spending my money on them	.712		
F41 I play the lottery	.627		
F35 I often buy things I don't need just because the price for them is reduced	.577		
F34 I think about money more often than others	.571		
F11 I often use money to influence rivals or enemies	.559		
F30 I despise money and those who possess it	.536		
F17 I often spend money on myself when I'm in a bad mood	.428		
F13 I usually feel better than those who have less money	.415		
F43 I firmly believe that money can solve all my problems		.673	
F36 I feel more free when I have money		.652	
F39 I would use every opportunity to have enough money		.517	
F26 It's a pleasure for me to spend money		.516	
F37 The best gift is money		.513	
F29 I like to count money		.491	
F27 I often discuss the problem of money with my parents or friends		.469	
F38 Most of my friends have more money than me		.436	
F33 In our country, a person is judged by the amount of money he has		.407	
F8 I always know how much I have accumulated			.648
F5 I am proud of my ability to save money			.636
F9 My financial situation is better than most of my friends think			.601
F14 I always count the change			.575
F4 I carefully examine the design of bills and coins			.539
F20 I'm saving money "for a rainy day"			.537
F22 I keep records of my expenses and income			.521
F10 It is difficult for me to make decisions about spending money, regardless of their amount			.484
F15 I think money is the only thing I can rely on			.434
F18 When shopping first of all I think about the price			.422
F40 I lay out the money in my wallet carefully according to its worth			.414
Proportion of explicable variance, %	12.09	10.2	10.09

Factor analysis allowed us to identify three factors that characterize the respondents' attitude to money. The first factor is quite contradictory in its psychological content, which can be considered as a sign of some neuroticism in relation to money. On the one hand, attitudes that indicate an irrational attitude

to money (playing the lottery, buying unnecessary things due to low cost) are included here. Money is presented here as an instrument of social influence (solving problems, achieving social success, establishing social ties). The contradiction is also observed in the emotional background associated with money. On the one hand, it is a contempt for wealth, and on the other hand, a preference for money as a therapeutic means to recover from failures, as well as satisfaction that there are many of them.

The second factor generally reflects the respondents' concentration on money - money as the highest value. This is a kind of "obsession" with and "fetishization" of money, as well as a strong dependence on its availability. Money here is the key to solving all problems, associated with personal freedom and social status. This factor can be considered as a manifestation of anxiety related to finances.

Finally, the third factor combines attitudes related to the desire to save money, not spend it, but save it with attentive, careful, rational attitudes to money.

Factor analysis conducted for indicators of life values found that all of them were included in one factor with a high weight (more than 0.7), which explains 75.7% of the total variance. This factor can be interpreted as the overall level of motivation of respondents and their passion for something in life. The dominant role in this factor is played by the values of independence, universalism, security, and kindness, which is consistent with previous research (Zabelina et al., 2020).

To test the hypothesis about the determinants and effects of the economic consciousness of the indigenous peoples of the North, a structural equation modeling method was used. The simulation results showed satisfactory correspondence indices of empirical data to the theoretical model ($p = 0.005$; GFI = 0.937; CFI = 0.953; RMSEA = 0.051; $P_{close} = 0.455$). All elements of the model show significant relationships (Table 3).

Analysis of the values of the relationship indicators in the model shows that different types of economic consciousness are determined by different factors and have different effects. A balanced strategy of economic behavior contributes significantly to the formation of the subjective economic well-being of respondents and their satisfaction with life in general. On the contrary, the importance of material values, coupled with the willingness to obtain these at the expense of health and vocation, combined with distrust of financial institutions and actors, to a certain extent predicts a low level of subjective economic well-being.

The respondents' attitude to money does not directly affect income satisfaction; but it contributes to a certain extent, life satisfaction in general. Respondents' "obsession" with money and dependence on its availability reduces the level of satisfaction with life. On the contrary, an attentive, thrifty attitude to money, rationality in handling it and the ability to ensure significant savings increases the level of satisfaction with life of these representatives of the northern peoples.

Table 3. Regression coefficients in the model

			Estimate	S.E.	C.R.	P
FA1	<---	ethnic group	.053	.019	2.773	.006
FA1	<---	gender	-.294	.110	-2.683	.007
FA1	<---	present focus	.087	.039	2.247	.025
FA2	<---	present focus	.162	.032	5.112	***
FM3	<---	present focus	.114	.034	3.342	***

			Estimate	S.E.	C.R.	P
FA2	<---	values	-.279	.055	-5.116	***
FM3	<---	values	-.106	.050	-2.117	.034
FM1	<---	gender	-.219	.106	-2.075	.038
FA3	<---	values	.151	.059	2.571	.010
FM1	<---	values	-.167	.055	-3.038	.002
FA3	<---	age	.010	.005	2.197	.028
FM1	<---	age	-.008	.004	-2.005	.045
FM1	<---	future focus	.096	.026	3.678	***
income	<---	FA1	.498	.077	6.439	***
income	<---	FA2	-.210	.085	-2.480	.013
life satisfaction	<---	FA1	.709	.101	7.009	***
life satisfaction	<---	FM2	-.219	.098	-2.227	.026
life satisfaction	<---	FM3	.338	.114	2.963	.003

Note: FA 1 –balanced economic strategy, FM1 – factor of monetary neuroticism, FM2 – factor of financial anxiety, FM3 – factor of rational attitude to money

The cultural factor – belonging to a certain ethnic group – contributes to the formation of a balanced strategy of economic behavior (the optimal ratio of savings, investment, and activity). This strategy is most pronounced among Evens and Koryaks. On the contrary, this strategy is less typical for the Nivkh, Nenets and Chukchi. This fact is also confirmed by lower indicators of subjective economic well-being and life satisfaction of these peoples.

Gender specificity in a certain part determines a balanced strategy of economic behavior and a contradictory, neurotic attitude to money. Both a balanced strategy of economic behavior, assuming a high level of self-control in economic activity, an optimal ratio of savings, investments and activity, and a certain level of neuroticism about money are more typical for men. The latter fact must be taken into account when forming groups for teaching financial literacy.

Age characteristics also determine economic behavior to a certain extent. In particular, with increasing age, the probability of choosing a strategy based on the internal economic locus of control increases. On the contrary, the younger the representative of the ingenious peoples, the more likely it is for him to have a contradictory, neurotic attitude to money.

The contribution of internal factors (attitude to time, values) turned out to be stronger than external variables. A more critical attitude to the present largely determines the choice of a strategy for achieving material well-being by any means, and to a lesser extent - the choice of a balanced strategy of economic behavior. In addition, a realistic attitude to the events of the present influences the formation of a rational attitude to money - the desire to save your money, not to spend it. An unattractive image of the future, fear of it contributes significantly to the formation of neuroticism in matters related to money.

Finally, life values as an indicator of individuals' passion for certain ideas and the desire to realize something in life increase the internal economic locus of control and largely smooth out conflicting feelings about money, reduce financial deprivation.

7. Conclusion

The conducted research allows us to formulate a number of conclusions. The model verified in empirical research allows us to highlight the existence of different types of economic consciousness and various strategies of economic behavior based on these types among the indigenous peoples of the North. The identified strategies contribute in several ways to the formation of the subjective economic well-being of representatives of these peoples. The external and internal predictors of the economic consciousness of the small numbers of indigenous peoples of the North are revealed in this study. Along with belonging to an ethnic group (economic culture), gender and age, life values make the greatest contribution to the formation of productive strategies of economic behavior and leveling unproductive ones. This is another proof that the preservation of values and ethnic identity has a positive effect on economic consciousness, and through it on the subjective economic well-being of the indigenous peoples of the North.

This research makes it possible to formulate recommendations for the prevention of unconstructive economic strategies among the representatives of the northern peoples, especially the young and those with insufficient experience. These recommendations include enhancing their financial literacy, self-confidence, encouraging independence in making economic decisions, and forming a positive image of the future. An important role is played by the preservation of ethnic identity and the maintenance of values such as independence, universalism, security and the preservation of friendly relations with loved ones.

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