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Personality in Norm and in Pathology 2021**ECONOMIC CONSCIOUSNESS IN A MULTICULTURAL
SOCIETY. EVIDENCE FROM SOUTH URAL AND KHAKASSIA**

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Abstract

The problem of economic consciousness in a multicultural society is becoming increasingly relevant due to the growing pace of international migration and corresponding possibilities and threats. The purpose of the study is to identify the peculiarities of the structure and content of economic attitudes of youth in a multicultural society (on the example of the South Ural and Khakassia). The "Economic Attitudes Questionnaire" was used to examine the peculiarities of economic consciousness in a multicultural society. The study (N=203) revealed the universal dominant values perceived by students in a multicultural Russian society: the ability to achieve financial success by their own efforts depending only on themselves, as well as the awareness of the irrationality of consumer behavior. Students from Khakassia are more active and independent in the economic sphere of life as compared to the youth of the South Ural and are less worried about money and ready to take risks, and more sympathetic towards entrepreneurs. At the same time, Students from Khakassia choose health over money (salary), which can be explained by the high priority of health in the harsh natural environment of the region. The results suggest that the structure and content of economic consciousness acquire specific features within a multicultural society. These peculiarities may be due to both the influence of the regional economy and the unique ethnic traits of the nations that comprise the Russian Federation.

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Keywords: Consumer behavior, economic consciousness, economic behaviour, multicultural society

1. Introduction

The problem of economic consciousness in a multicultural society is becoming increasingly relevant due to the growing pace of international migration and corresponding possibilities and threats.

A society in which people of different ethnic, confessional and racial groups, different social class and life experience, different professions, ages, characteristics of behavior and thinking organize life activities, living in the same territory, is called a multicultural society (Korableva, 2013). In this sense, Russia is a typical example of a multicultural society that historically united more than 190 nationalities living in the same territory (Skulmovskaya, 2017).

Obviously, economic behavior in a multicultural society in Russia should have certain characteristics. On the one hand, the country's common economic policy dictates common rules of conduct for all peoples in the economic sphere. However, the multinational character of the Russian population cannot but influence the specifics of economic behavior due to the wide range of cultural, historical, social and economic traditions, religious and moral norms that have developed over the centuries. Consequently, an important feature of public policy in the multicultural society should be the consideration of national-cultural characteristics of the economic behavior.

2. Problem Statement

There is a certain lack of studies on multicultural societies and, more specifically, on the peculiarities of economic consciousness of the people who live in these societies. There is a piece of evidence, which proves that multicultural societies have specific characteristics as opposed to monocultural societies, such as more cultural creativity due to the inclusion of foreign ideas (Cho et al., 2018), different attitudes towards innovation within oneself (Grigoryan et al., 2018), less negative and more positive intergroup and political attitudes (Rosenthal et al., 2015). A multicultural society is characterized by the concept of polymentality (Zakharova, 2012), which is considered as systemic integrity, whose individual structures contain qualitative differences in lifestyles, mindset, worldview, spiritual values, standards of behavior of ethnic and confessional communities in the country. The studies of polymentality in relation to the economic behavior on the Russian sample revealed the connection of mentality with the economic behavior of the population of Russia, named as "economic mentality in the structure of Russian polymentality" (Zakharova, 2012).

Economic consciousness is understood as a set of notions, concepts, assessments, attitudes, traditions, and entire theoretical systems, through which the economic subjects explore the sphere of economic life (Samsin, 2002). Economic consciousness reflects the centuries-old experience of economic activity of the nation (Pejic Bach et al., 2018; Samsin, 2002). One of the important components of economic consciousness is economic attitudes (e.g., Aljanabi, 2018; Deyneka & Zabelina, 2018; Mehtap, et al., 2017). At the same time, the concept of multiculturalism itself is sometimes interpreted through the term "attitude". For example, multiculturalism explained the unique difference in attitudes towards people from other countries as a result of monitoring participants' degree of national identification, orientation towards social dominance, and degree of positive feelings about themselves (Bernardo et al., 2013). Moreover, there are evidence that economic consciousness is determined by cultural characteristics

(Cruz-Cárdenaset al., 2019; Luzan et al., 2019). Based on these findings, we hypothesize that attitudes in a multicultural society may differ across different nationalities. On the other hand, they should also have something in common in their economic consciousness, which would allow them to find a basis for interaction in the economic sphere. On the other hand, they should also have something in common in their economic consciousness, which would allow them to find a basis for interaction in the economic sphere.

Two Russian regions – the South Ural (Chelyabinsk region) and Khakassia – were chosen to identify the peculiarities of economic consciousness in a multicultural society. The Chelyabinsk region is one of the largest constituent units of the Russian Federation in terms of economy. The industrial development of the region is determined by metallurgical, machine-building, fuel and energy, buildings, agricultural and industrial industries. The metallurgical sector is the leading one in the economy, with more than 60% of the industrial output. The reverse side of the industrial development of the region is the environmental problems of the region.

Metallurgical, electric power, and mining industries are considered the leading industrial sectors in the economy of the Republic of Khakassia. The region supplies electric power, hard coal, iron ore, molybdenum concentrate, gold, aluminum, aluminum foil, facing marble products, containers, etc to Russian markets. The power system of the republic includes the largest hydroelectric power plant in Russia – Sayano-Shushenskaya Dam (Sorokozherdiev, 2020).

The Republic of Khakassia, as well as the territory of the South Ural, are multicultural regions; Khakassians, Russians, Ukrainians, Latvians, Germans, Shor, Kyrgyz, Tatars, Mordovians, Bashkirs, Kazakhs, and others reside on its territory. For this reason, these regions were chosen to study the peculiarities of economic consciousness in a multicultural society.

3. Research Questions

The following questions helped to address the stated problem:

- Which economic attitudes are the most manifested among students in the South Ural and Khakassia? Which economic attitudes are least expressed?
- Are there any differences in the expression of economic attitudes among students in the South Ural and Khakassia?
- What is the structure of economic attitudes among students in the South Urals and Khakassia? Are there any differences in the structures of economic attitudes among students in the South Ural and Khakassia?

4. Purpose of the Study

The purpose of the study is to identify the peculiarities of the structure and content of economic attitudes of youth in a multicultural society (on the example of the South Ural and Khakassia).

5. Research Methods

The "Economic Attitudes Questionnaire" (Deyneka & Zabelina, 2018) was used to examine the peculiarities of economic consciousness in a multicultural society. The questionnaire aims to study economic attitudes. It includes various spheres of economic behavior such as the behavior of the owner (attitude to money, property, saving, and investment behavior), the consumer, the entrepreneur, and the employee. It allows to comprehensively describe the field of the individual's economic attitudes. The questionnaire was adapted for a student sample (Cronbach's Alpha coefficient 0.736).

The study included 140 people – students of Chelyabinsk State University (Liberal Arts educational programs), aged from 18 to 24 years old, 13.4% of whom were young men. The second group was made up of 63 students of Khakassian State University named after N.F. Katanov (Liberal Arts and Science educational programs), aged from 18 to 34 years old, 13% of whom were young men.

6. Findings

To answer the first research question, we analyzed the values of descriptive statistics in the study groups (Table 1 and 2).

Table 1. Economic attitudes of students from the South Ural: descriptive statistics

| Attitudes | Min. | Max. | M | SD |
|--|------|------|--------|---------|
| 1. Significance of independent economic achievements | 2.00 | 7.00 | 6.4500 | 1.03413 |
| 2. Awareness of irrational consumption | 3.00 | 7.00 | 5.9214 | 1.12568 |
| 3. Economic aspirations | 2.00 | 7.00 | 5.5857 | 1.49813 |
| 4. Willingness to save money | 1.00 | 7.00 | 5.3429 | 1.53037 |
| 5. Significance of financial status | 1.00 | 7.00 | 5.2286 | 1.58837 |
| 6. Activities, rationality in the banking sector | 1.00 | 7.00 | 5.2000 | 1.79608 |
| 7. Financial optimism | 1.00 | 7.00 | 5.0929 | 1.63987 |
| 8. Consumer activity | 1.00 | 7.00 | 5.0429 | 1.84224 |
| 9. Financial illiteracy | 1.00 | 7.00 | 4.5643 | 1.62804 |
| 10. Social responsibility of wealth | 1.00 | 7.00 | 4.2929 | 1.61154 |
| 11. Priority of money over vocation | 1.00 | 7.00 | 4.1643 | 1.69473 |
| 12. Customer satisfaction | 1.00 | 7.00 | 4.0000 | 1.89661 |
| 13. Financial literacy | 1.00 | 7.00 | 3.9643 | 1.44148 |
| 14. Rational purchase decisions | 1.00 | 7.00 | 3.8857 | 1.26994 |
| 15. Distrust in banks, irrationality | 1.00 | 7.00 | 3.7000 | 1.47741 |
| 16. Real estate activities | 1.00 | 7.00 | 3.6571 | 1.99918 |
| 17. Cognitive economic activities | 1.00 | 7.00 | 3.6071 | 1.70777 |
| 18. Priority of money over health | 1.00 | 7.00 | 3.5286 | 1.89449 |
| 19. Willingness to invest | 1.00 | 7.00 | 3.2071 | 1.82901 |
| 20. Negative attitude towards entrepreneurs | 1.00 | 7.00 | 3.1357 | 1.68877 |
| 21. Confidence in the future thanks to savings | 1.00 | 7.00 | 3.1357 | 1.60579 |

The significance of independent economic achievements and awareness of consumer irrationality is most appreciated by students in both groups. It can be assumed that the ability to achieve financial success by one's own efforts, relying only on oneself, is a powerful universal economic value among young people in a multicultural society. The perception that goods and services in modern society are largely imposed by advertising and fashion is also universal in the economic consciousness of the respondents.

The desire to achieve greater economic achievements than most people (economic aspirations) is sufficiently important in the structure of economic consciousness of students in both regions (and especially in the South Ural). Apart from this, the financial status, which they would like to achieve, is very important for the students of the South Ural. The savings also play an important role for the respondents of this group. Savings also play an important role for respondents of this group.

Students from Khakassia show a relatively high level of financial optimism as they are confident that their income will substantially increase in the future. Besides that, they demonstrate a higher level of consumer activity, including real estate activities.

Table 2. Economic attitudes of students from Khakassia: descriptive statistics

| Attitudes | Min. | Max. | M | SD |
|--|-------------|-------------|----------|-----------|
| 1. Significance of independent economic achievements | 3.00 | 7.00 | 6.3448 | 1.11085 |
| 2. Awareness of irrational consumption | 1.00 | 7.00 | 5.3793 | 1.65645 |
| 3. Financial optimism | 1.00 | 7.00 | 5.2414 | 1.88329 |
| 4. Consumer activity | 1.00 | 7.00 | 5.1724 | 1.62720 |
| 5. Economic aspirations | 1.00 | 7.00 | 5.0690 | 2.01656 |
| 6. Willingness to save money | 1.00 | 7.00 | 4.9655 | 2.25963 |
| 7. Real estate activities | 1.00 | 7.00 | 4.8621 | 1.82687 |
| 8. Significance of financial status | 1.00 | 7.00 | 4.8276 | 1.92853 |
| 9. Social responsibility of wealth | 1.00 | 7.00 | 4.6552 | 2.09209 |
| 10. Activities, rationality in the banking sector | 1.00 | 7.00 | 4.4138 | 2.17973 |
| 11. Financial illiteracy | 1.00 | 7.00 | 4.3448 | 2.05767 |
| 12. Customer satisfaction | 1.00 | 7.00 | 4.1724 | 1.69177 |
| 13. Willingness to invest | 1.00 | 7.00 | 3.9310 | 2.26670 |
| 14. Priority of money over vocation | 1.00 | 7.00 | 3.8276 | 1.89113 |
| 15. Financial literacy | 1.00 | 7.00 | 3.7931 | 1.78044 |
| 16. Rational purchase decisions | 1.00 | 7.00 | 3.6897 | 1.39139 |
| 17. Distrust in banks, irrationality | 1.00 | 7.00 | 3.6897 | 1.83427 |
| 18. Cognitive economic activities | 1.00 | 7.00 | 3.3103 | 1.87280 |
| 19. Priority of money over health | 1.00 | 7.00 | 2.9655 | 2.02630 |
| 20. Confidence in the future thanks to savings | 1.00 | 6.00 | 2.6552 | 1.39581 |
| 21. Negative attitude towards entrepreneurs | 1.00 | 6.00 | 2.3793 | 1.34732 |

Negative attitudes towards entrepreneurs and the sense of confidence in the future due to savings rank last in both groups. Probably, positive attitudes towards entrepreneurs and uncertainty about the future due to the lack of personal savings should be considered as the universal economic attitudes of youth in a multicultural Russian society. Both parameters can be easily explained by the age of the

respondents. Students are at the beginning of their professional and economic path and simply did not yet have time to accumulate the savings that are necessary to feel secure. At the same time, they have a spirit of risk-taking and are active, which encourages them to have a sympathetic attitude towards entrepreneurs.

To answer the second research question, we used a non-parametric Mann-Whitney U test. The comparison of the expression of economic attitudes in both groups revealed significant differences in such parameters as real estate activities ($p=0.004$) and negative attitude towards entrepreneurs ($p=0.029$). At the trend level, differences were found for such parameters as Activities, rationality in the banking sector ($p=0.071$), willingness to invest ($p=0.137$), and priority of money over health ($p=0.127$). We can assume that for students from Khakassia it is more important to buy real estate, as they monitor prices on this market more often. For them, the image of the entrepreneur is even more positive than for students in the South Ural, it is almost devoid of any negative moral qualities. When evaluating a job in terms of a large salary and health damage, students from Khakassia are more likely to prefer to keep their health and earn less money. It is possible that this fact can be interpreted through the influence of the harsh environment of this region, where health has a special value. In addition, respondents in this group are more likely to think about investing their own money than students in the South Ural. On the other hand, students from the South Ural show a higher level of activity and competence when dealing with bank deposits, which may also indicate an increased concern about money.

To answer the third research question, we analyzed the structure of economic attitudes among representatives of both groups. In each group, exploratory factor analysis made it possible to identify four factors in the structure of economic attitudes, however, the content of these factors was different (Table 3).

Table 3. Factor representation of the structure of economic attitudes among the South Ural students

| 1. Factor of economic achievements, 17.96% | |
|--|-------|
| Significance of independent economic achievements | .802 |
| Economic aspirations | .748 |
| Significance of financial status | .735 |
| Awareness of irrational consumption | .495 |
| Financial optimism | .494 |
| 2. Factor of confidence thanks to savings and rationality, 9.5% | |
| Confidence in the future thanks to savings | .655 |
| Social responsibility of wealth | .596 |
| Customer satisfaction | .523 |
| Rational purchase decisions | .428 |
| Financial optimism | .413 |
| Willingness to save money | .410 |
| 3. Factor of financial literacy, 8.6% | |
| Financial illiteracy | -.737 |
| Real estate activities | .521 |
| Cognitive economic activities | .508 |
| Financial literacy | .484 |
| 4. Factor of wage work, 7.3% | |
| Negative attitude towards entrepreneurs | .634 |
| Priority of money over vocation | .597 |
| Priority of money over health | .572 |
| Customer satisfaction | -.417 |

The first factor, combining the attitude to independent economic achievements, economic ambitions, the significance of financial status for an individual, the awareness of the irrationality of the consumers, and financial optimism, received the greatest load. A large part of the respondents in this group value material goods a lot, they strive for a high level of income and financial success, and they are also characterized by ambitious economic goals, while demonstrating sufficient rationality in the economic sphere.

The second factor includes confidence in the future through savings, social justice (responsibility of the rich to the poor), satisfaction with consumer opportunities, rational purchasing decisions, the desire to save money, and financial optimism. This factor reflects the positive attitude towards savings in the economic consciousness of respondents, as well as the desire for rational behavior in the consumption of goods and services, which leads to greater satisfaction in this area and financial optimism.

The third factor includes investment and financial literacy, and property activities. This factor primarily reflects the cognitive component of economic consciousness - the focus on the search for knowledge in the financial sphere, which can be used later in life.

The fourth factor included such indicators as cognitive activity in the economic sphere, negative attitude towards entrepreneurs, the priority of money over health, consumer satisfaction (with a negative sign). This factor demonstrates negative attitudes in the economic consciousness, which are probably related to the low income of students, the inability to take responsibility for independent economic activities, as well as the "psychology of the employee."

Table 4 presents the results of the factor analysis of the economic attitudes of students from Khakassia.

Table 4. Factor representation of the structure of economic attitudes among the Khakassian students

| 1. Factor of optimism based on the activity and knowledge, 22.5% | |
|---|-------|
| Financial optimism | .740 |
| Consumer activity | .723 |
| Customer satisfaction | .723 |
| Real estate activities | .684 |
| Significance of independent economic achievements | .594 |
| Activities, rationality in the banking sector | .552 |
| Financial literacy | .520 |
| 2. Factor of consumer irrationality and savings, 14.1% | |
| Rational purchase decisions | -.760 |
| Awareness of irrational consumption | .735 |
| Willingness to save money | .732 |
| Confidence in the future thanks to savings | .630 |
| Social responsibility of wealth | .447 |
| 3. Factor of wage work, 9.9% | |
| Negative attitude towards entrepreneurs | .731 |
| Priority of money over health | .661 |
| Significance of financial status | .635 |
| Priority of money over vocation | .578 |
| 4. Factor of investments, 8.7% | |
| Financial illiteracy | -.795 |
| Distrust in banks, irrationality | -.568 |
| Willingness to invest | .542 |
| Economic aspirations | .514 |
| Cognitive economic activities | .510 |

The first factor included the following indicators: financial optimism, consumer activity, customer satisfaction, real estate activities, the significance of independent economic achievements, activity, rationality in the banking sector, and financial literacy. The content of this factor reflects optimistic attitudes in the financial sphere, which are supported by economic activities and financial literacy.

The second factor combined two trends in the economic consciousness of students: a decrease in rationality in consumer behavior and the desire to accumulate savings. Being aware that consumer behavior is mostly irrational, respondents in this group strive to provide themselves with a "safety cushion" for the future.

The third factor in this group is substantially similar to the fourth factor that was identified in the group of students from the South Ural. It reflects the psychology of a hired worker who is ready to sacrifice his health and vocation for the sake of a high salary and who despises entrepreneurs. Attitudes related to willingness to invest stand out as a separate factor in the group of students from Khakassia. This is a truly unique factor, which demonstrates the peculiarities of the economic consciousness of young Khakassians who are ready to risk their personal funds and at the same time seriously approach the matter of investment, gaining knowledge, and improving their financial literacy.

7. Conclusion

In summary, all of the research questions were answered in the course of the study. We identified the universal dominant values perceived by students in a multicultural Russian society: the ability to achieve financial success by their own efforts depending only on themselves, as well as the awareness of the irrationality of consumer behavior.

The comparison of the expression and structure of economic attitudes of students in both regions demonstrates that students from Khakassia are more active and independent in the economic sphere of life compared to the youth of the South Ural, and are less worried about money, ready to take risks, and more sympathetic towards entrepreneurs. At the same time, Students from Khakassia choose health over money (salary), which can be explained by the high priority of health in the harsh natural environment of the region.

The results suggest that the structure and content of economic consciousness acquire specific features within a multicultural society. These peculiarities may be due to both the influence of the regional economy and the unique ethnic traits of the nations that comprise the Russian Federation.

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