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***Tukhteneva S.P.***

***Doctor of History,***

***Expert-researcher of PLC “Ethnoconsulting”***

**MULTIPLICITY OF KINDS OF MONEY IN MODERN ALTAI**

**Summary.** The article considers vocabulary estate sector and kinds of money. For the first time on the basis of cognitive-linguistic analysis describes the concept of ownership – mal – at Altaians, ethnic culture that evolved over time-based on the nomadic and semi-nomadic pastoralism.

**Key words:** Altaians, estate, property, mal (ownership).

Introduction

This article is based on research supported by the Institute of Money, Technology and financial inclusion of the University of California, USA. The "Yesterday's nomads and modern money" project was held among the Altai living in the Altai Republic (Russian Federation), from June 2009 to July 2010.

The aim of the project was to study how human relationships are structured on the basis of money and equivalent objects having value among the Altai people. The results showed that among the objects which are equivalent money in Altai refers cattle in the form of a live animal and meat form, gold and silver as jewelry, furs , textiles, alcoholic beverages. Altai people actually use the money in the form of banknotes, coins and metal plastic bank cards as well as all other people in the world :they buy food and other essential goods , pay bills for electricity, water , gas and taxes. The same money but in the form of coins , they make oblation to the local spirits of the hosts and this practice is associated with the specifics of their ritual life . Different kinds of money and equivalent items and things are used in different situations , as a rule, during the rites of the segue (by A. van Gennep ) . These are the traditional rituals connected with childbirth , weddings, funerals , and modern family celebrations associated with the wires in the army and the return from the army , obtaining the diploma of the university , the value of which is identical to the value of rites of segue , i.e., markering a new phase in life in new status . In each of these situations different material values are applied. The usage of these things as money or things,which are used instead of money seems to me as ethno cultural practices specific to the Altai .

Research objectives of the project were as follows:

- Exploring modern ideas about Altai own money and their substitutes objects;

- Exploring the social practices and relationships between people in the family, patronymic , neighbors, friends , and others associated with these representations.

Particular attention was paid to the poorest families.

Methods of the researching project:

- To explore the family budget from three districts of the Altai Republic, differing in natural and climatic characteristics , and, accordingly, the population of which have different resources for livelihoods;

- To conduct monthly monitoring of prices of basic consumer goods in selected areas;

- To collect statistical information on the official cash income of workers and unemployed people ;

- For details of income and expenditure, ask to record daily expenses and income received by members of households with different socio -economic status;

- To conduct expert interviews with heads of households, who make decisions about expenditures.

- To explore the practices and attitudes Altai people to new technologies available via mobile phone.

Historical Context

Economic history of the region from antiquity to modern times is characterized by a gradual folding of integrated farming. The main kind of economic activity at the inhabitants of the Altai Mountains in the Paleolithic period was hunting. The objects of hunting were large animals : antelopes, bisons , wild horses , mammoths , woolly rhinoceroses ; in the Mesolithic period there were hunted argali , Siberian ibex , roe deer , red deer , yaks. Hunting, gathering and fishing were the base remained the livelihoods of people in the Neolithic and Bronze Age. Archaeological sites of the Altai Mountains suggest that background for cattle breeding were forming here throughout the II millennium BC ( Shnirel'man 1980). In the literature, it is believed that the cattle breeding appeared in the Altai Mountains and adjacent areas north of China , northwestern Mongolia by people attributable to archaeologists Afanasiev and Andronov culture, who existed here at the end of IV - beginning of II millennium BC ( 2002 Molodin : 103-125 ) . In the VII century BC, in the Altai,arosed nomadic herding and the horse was used for riding, according to the point of view of the researchers of early nomads mounds from the Bronze Age and Iron Age , VII century BC - I century AD .The culture of early nomads of Altai cu existed synchronous with the culture of Scythian population of the Northern Black Sea ( Potapov 1948 : 14-21 ) .

Burial items of early Altai nomads demonstrates the high level of property differentiation. In large barrow (V-III century BC ), together with the owner of 10 horses were buried in mounds smaller - 1-2 horses ; in one of the mounds Shibe (II century BC - I century AD ) together in the deceased was buried 14 horses , and other mounds - from 2 to 5 ( Potapov 1948 : 17-18) . According to L.P.Potapov , between the VII century BC - I century AD, Altai people has developed the original nomadic culture of ancient herdsmen, the main features of extant (Potapov, 1948 : 14). By VI-II centuries BC on the territory of the Altai Mountains a steady pastoral,hunting, farming and the collecting economy, which characteristics the I millennium AD , and the beginning of the III Millennium (History of the Altai Republic , 2002, Vol.1 . S. 359).

In the early twentieth century Altai people bred mainly horses, sheep , cows of local breeds , yaks, in a small number of goats and camels. Herding had extensive semi- character : the whole population together with the cattle roamed from winter pastures kyshtym to summer pastures jaylu , and vice versa ( and only in Chu steppe population roamed 4 times a year ) . As a rule, migrations occurred vertically upwards: from the intermountain valleys to alpine meadows twice a year, in spring and autumn. Important place in the life-support system played hunting on taiga ungulates and fur-bearing animals , birds . Equally important in the power system had a nutty, berry hunting and gathering wild plants . Agriculture until the first quarter of the twentieth century was roustabout and was done mainlyby women . For cultivation they used hand hoeabylaja and plow =andazyn . Draft power was a horse .It was sown mainly hardy spring barley, millet and wheat. Central and eastern peoples of Altai still use medieval subak irrigation facilities , but not for irrigation of arable lands , but for watering gardens.

In the early 21st century Altai people living in villages south- east of the republic, were engaged in private farming . The term " private" as used in modern Russia as a legacy of the Soviet economy, implies otherwise , the principal activity , bringing funds for livelihood . Today, however, for most of the villagers of Altai, privatefarming, actually,is the main source of livelihood . They raise sheep , cows, horses , goats, yaks for milk , meat, wool, down , skins. In addition to their own consumption livestock, contained for sale in order to obtain cash. (Surprisingly, but even in the larger villages , with a population of over three thousand people , there is still no markets in which everyone would buy fresh meat ) . In some of the larger stores, in villages with a population of over one thousand people, it is possible to buy fresh milk, but no meat . Meat markets are only in the city of Gorno-Altaisk and there townspeople buy poultry , beef and pork . Lamb is a rarity , because apparently , this sort of meat goes to meet the needs of families . Livestock is kept almost by all the villagers and some of the townspeople, who not so long ago moved to live in the Gorno- Altaiskfrom village . In addition to livestock, almost all residents of the country , except perhaps a slight layer of very wealthy citizens , are engaged in horticulture and much smaller part in gardening and beekeeping. The products of gardening and beekeeping is used in families and goes on sale. And in the villages, the local produce market is not developed, in contrast to the city . Usually, potatoes bought for food in winter in large quantities , often has a seasonal character - immediately after harvest of potatoes and the spring before planting. Thus, most of the villagers of Altai today continues to subsistence farming , consuming all that they have grown themselves - milk, meat , potatoes and a small amount of other vegetables. In addition to the diet of rural Altai people include wild berries and mushrooms. Exceptions are residents of one alpine steppe area - Kosh- Agach - which because of the climate and the landscape can only deal with cattle and because all other foods , except dairy and meat , people acquire in store . In second place, after the cattle breeding, source for earning cash is collecting pine nut . In particularly good years in the taiga ,whole families with school-age children go there to collect pine. Then nut - dealers sell to intermediaries who export pine nut processing enterprises , both within Russia and abroad , mainly in China . Many men are engaged in hunting and fishing.

In conclusion,I would like to admit, that the economic features of the current situation in Altai is characterized by complex economy , which is based on cattle breeding and horticulture , even those who are employed in the public sector and have a small but stable cash earnings.

Types and forms of money in circulation in Altai

The results showed the coexistence of different kinds of money or money equivalents in the life of modern Altai .

Interchangeability and accepted by all ethnic and cultural value forAltaian people allowed me to take them to the cash equivalents :

1.1. Actual money , paper and metal coins . In addition to using the Russian ruble and the U.S. dollar European Euro storage savings. And, as a rule, from 2009 Russian Ruble stored in bank accounts, dollars and euros - in cash . Bank cards in the vast majority of Altai people are debit cards, opened by them in connection with the transition of the institutions in which they work on a cashless system of payment of wages . Typically, this plastic card with chip belonging to the system of Sberbank of Russia (" SBERCARD "), and at least - international cards Visa and Maestro. Certain part of the Altai people use credit cards by commercial banks (" Home Credit ", " Russian Standard" ), which were initially sent by mail to customers who had made at least once a purchase on credit by means of the bank of large appliances . Now credit cards with a limited term ( 50 days) usage of interest-free cash, are offered by all banks, which are available in the country.

1.1 ***Vodka ( alcohol ) as the money equivalent.*** “Pollitra” (otherwise referred to as a *kabak araki* (“kabak alcoholic drink”) *ak araki* (“white coloured alcoholic drink”) in the Soviet and early post-Soviet period as a standard accepted to all service fee – now does not work as before. Each type of service provided by an oral agreement between two citizens mostly paid in cash: to dig a garden costs 400 rubles, 1 day of mowing costs 500 rubles per day. But alcoholic drinks as a sign of attention to the doctor (a colleague, a friend, a university teacher, school teacher) have been presented more and more in the villages and in the cities.

The studying the structure of cash expenditures of holding one of such an important rites of the life cycle as a wedding, *toi*, showed that more than 60 % of the sum is for the purchasing of alcoholic drinks. As a rule, for weddings people buy at least 10 boxes of vodka, 10 boxes of wine, beer (a wooden standard box stores 20 standard 0.5-liter bottles of vodka, a cardboard box – 12 bottles of the same volume. There are two photos in the photo illustration part: in the first photo there is a notebook sheet with an entry made in 2002 of the necessary amount of alcoholic beverages for a wedding, in the second photo there are boxes of vodka brought by relatives of the groom for the bride's family). Judging by the entry made in 2002 in the notebook, 10 boxes of wine (no amount specified) and vodka (worth 7900 rubles), 7 boxes of beer (worth 1120 rubles), 6 bottles of champagne (worth 300 rubles), 5 bottles of cognac (worth 350 rubles), 10 bottles of expensive vodka and vintage wine (worth 500 rubles), 6 packs of juice and 10 liters of spirits were bought for that wedding party. All purchased alcoholic beverages are not drunk at the wedding party - most of them are sent to those family members of the wedding organizers relatives who can not come, as well as to treat the guests leaving the wedding on their way home (for this purpose bride’s mother prepares special packages which contain as a rule 1 bottle of wine, 1 bottle of vodka, 1 pack of tea, a chunk of boiled meat with bone). During the pre-wedding rituals, the main of which is the matchmaking, *kuda*, an alcoholic drink is interpreted and articulated as a “value” of a girl – besides her marriage portion, which is many times more expensive than alcohol, people do not emphasize. In the Altai language the expression “to drink an alcoholic beverage given by the groom's relatives as a bride price” sounds as *kuda icher*, literally “to drink”. Thus, in this case, alcohol acts as a symbolic “value” of the bride.

It seems to me, that perhaps at a time when people drank only low alcohol drinks which were obtained by distillation of specially fermented milk, the joint drinking symbolically accustomed to the sacred “white product” since olden days respected by all Turkic- Mongol-speaking nomads. Milk vodka was harvested specially for the wedding, it was brought as a material and symbolic help during the rites of passage, and that process of collecting and redistributing of milk vodka, as part of a relationship, built on generalized reciprocity (Sallinz 1999), served to further bonding of kinship, neighborhood and friendly ties. A person who received alcohol from the wedding organizers, must treat with this drink as many people as possible each time telling them that the drink was gifted him after the marriage and status changes of a daughter of such family, etc. The process of accumulation and spending, distribution of alcohol has something in common with the potlatch and indicates that milk vodka was also a social capital. Assessing the level of the wedding ceremony, people still say that on the wedding of N. “were a lot of alcohol” and this expression means that N. has a very good relationship with the people who supported him by bringing to the wedding of his son / daughter specially prepared milk vodka (photo 3, 4 – a ritual *kuda* with an offering of milk vodka and ordinary alcohol). (Vodka with the maximum content of milk can be stored for six months. It is produced only in the warm season, when an abundance of milk allows to prepare for future use such dairy products as butter, baked milk and hard smoked cheese *kurut*). The emergence of extensive trading network of shops in Soviet time (up to a mini-car stores, called “avtolavka” (car + shop) that could reach to the distant stops of shepherds) in which it was possible to buy vodka, replaced the tradition of drinking alcohol. Instead of low-alcohol milk drink Altaians joined to drink 40 degrees wheat vodka. But the tradition of assisting by purchasing alcohol for a wedding or a funeral remained. Thus, during wedding and funeral holdings - the most socially significant and symbolically saturated rites of passage – people give the family of ceremony organizers, in addition to money, alcohol, food (meat, vodka, wine, milk vodka), and even fabrics, as well as provide physical assistance in the ceremony venue preparation, making long tables and benches, cooking meals in large containers on an open fire.

1.3. ***Domestic pets*** for Altaians are also ***money equivalent***. *Mal* in the Altai language means both livestock in general and horses in particular (photo 12). *Mal* in the meaning of “cattle” is an important economic concept and a customary law term, as it covers both the main sphere of life of Altaians – cattle breeding, and the main object of customary law – cattle. My more detailed reasoning about the concept of “mal” in the meaning of “ownership” and “property” I expounded here (Tyuhteneva S.P. Science Bulletin of the International Humanitarian University. Science compendium (Naukovyi visnyk mizhnarodnogo humanitarnogo universyteta. Naukovyi zbirnyk.) Edition III-2011: 68-75). When Altaians say about someone that this person has “mal”, literally *malda-ashta* (“(he) has a cattle-food”), they imply that he also has enough money. Typically, Altaians give children the cattle when they reach the age of 1 and 12, as well as a wedding gift. Gifting cattle means giving possible money that can be obtained in the future by selling annual cow, sheep or horse yield. In addition, for holding the rites of passage, close relatives that engaged in cattle breeding bring mutton as a gift. This meat, apart from the practical, has a symbolic meaning of food as a gift, in other words the wishes to a young family always to have meat = food = money in the future. Another important aspect concerned with the concept of *mal* – is an equivalence and interchangeability of the man’s (owner’s) soul and his horse’s soul. And, on this basis, giving the horse to a man means a recognition of his valuable personality and desire to become the master of a large herd (photo 13).

1.4. ***Fabric as a******money equivalent*** is also relevant while holding the rites of a wedding cycle. The cuts of cloth of three to five meters long have been used as a belt for long-skirted dress at all times. Usually it is a cotton or silk fabric (photos 5, 6, 7). Preparing for the ceremonies and rites of wedding cycle, relatives bring as a gift=help to the family=parents of the groom and the bride a piece of fabric for belts, because such cuts may be needed up to 100 or more (this is 300-500 meters of fabric at least). Each Altaic family has a small stock of such cuts which are not used for other purposes (making clothes, for instance). To underscore the high status of the guest he is usually dressed in a silk sash. Silk belts, especially made of thick Mongolian silk, highly estimated by Altai people and practically not used for making clothes, though covered with thick Mongolian silk sheepskin coat belongs to the category of the prestigious clothes – it is worn by turns in large families.

Fabrics are built up, stored and distributed (and interpreted) as a financial assistance. This form of money equivalent, as well as all the rest kinds of money forms, concerned with the recent past of Altaians. Mongolian, Chinese and Indian silk, Chinese and Indian cottons were very popular among Altai people. Till the first quarter of the 20th century Altai purchased fabric rolls (in exchange for cattle or money) to always have fabrics in stock for clothing, for daughter’s dowry and to use it as a belt for guests – the higher the status of a guest, the more expensive fabric is used. This principle applies today. Informant E. bought for pre-wedding rite 2 belts for 350 rubles per 1 meter each and 30 belts for 85 rubles per meter each. And since modern Altaians, like the other peoples of the world, wear off-the-peg clothes, E. bought two cuts of expensive fabric 2.65 meters long, so they can be used as curtains.

***2. Mobile phones and electronic money.*** Altaians have widely used mobile phones since about 2002-2003. Widespread of mobile phones became possible after the appearance of special retailers shops selling goods on credit. I repeatedly hear such sentiments: “Nice mobiles do exist!”, “I can’t imagine how we could live without mobile phones before!”, etc. Alataians appreciate mobile phones exactly for their mobility (as well as the horse gives man mobility in movement) as their basic function. Despite the fact that due to the high mountains stable mobile connections can’t be found in all villages of the republic, people find different ways of using mobile phones. I saw several ways to use connection in places where there was no radio signal. In one case, a young man, a farmer, saddled his horse and rode up to the mountain, to make a call from it’s top. In another case, you just had to walk around the territory of homestead and find a spot where a stable signal could be caught. In the third case, a young man sat in the car and drove to the place where he could make a call. As a rule, it is usually a hill or a mountain (photo 8, 9, 10, 11). Absolutely everyone uses mobile phone - children aged 6-7 years and elderly people aged over 80 years. A fairly large number of people use two mobile phones and several SIM-cards, “playing” on the possibilities offered by mobile operators in the form of bonuses and special offers.

However, mobile phones do not belong to the category of expensive things, even if they cost more than 10 thousand rubles, for instance. Mobile phones as a good of prestigious consumption concerned with the status of the owner among the schoolchildren since the middle school, the first- and second-year students and a certain part of small entrepreneurs. Cell can be presented for a birthday, New Year, after graduating from the high school, but they aren’t gifted on a wedding day.

Generally people understand and do not feel any distrust to the process of cash depositing on mobile subscriber. And I think that if the banks and mobile operators implemented the services of mobile and Internet banking more actively, the inhabitants of the republic would use them with a good grace. (An informant, 52-year-old women, the hostess of a little restaurant and shop, said: “I faced some difficulties while buying tickets on the airline website. My daughter, son-in-law and granddaughter couldn’t fly to me because I couldn’t pay for their tickets with my credit card. I got a card of Visa Electron system at Sberbank, and I specially asked the girl working at the bank for a card with which I would be able to make purchases on the Internet and she told me that card was right for me.” As a result, this woman had to pay 120,000 rubles ($ 4000 USD) for three tickets, as the chance (time) to buy cheap tickets was missed. As this story shows, the problem is not only the lack of awareness of the people, but also an ignorance of the bank workers themselves). In the meantime, the situation is that cardholders use mobile banking basically to recharge their mobile phones.

**Conclusions.**   
The wide variety of types and forms of money used by Altaian people and generalized reciprocity (= deferred return) – are two basis on which the economy of Altaians rests. Even in the poorest families by supporting relatives no one is needy. Of course, the members of poor families are limited in the possibility of buying clothes, shoes and other things. And here the tradition of distribution of worn clothes within large families relieves, too.

On the occasion of social practices of the inhabitants of three different regions (Kosh-Agach, Ongudai, Shebalinsky regions) it should be noted that these relations are based on mutual support within the kindred, friendship and neighborhood networks.

The study was conducted during the global financial and economic crisis and this factor allowed to make a vivid picture of the life of the provincial Russian community. On the one hand, the crisis irritates people because of the lack of prospects and stability. People's faith in the possibility of improvements of the situation by the state representatives are shrinking with each passing day. And this psychologically negative background affects on the interpersonal relationships, especially those involving money. On the other hand, in native communities, such as Altai, kindred communications and networks actualize first of all. Reciprocity of social relations and the multiplicity of types and forms of money - is an ethnic and cultural heritage left of the nomadic and semi-nomadic life, the main resource of modern Altaians life support.

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**Тюхтеньова С.П. Види грошей у сучасних алтайців. - Стаття.**

**Анотація.** У статті розглядається лексика майнової сфери та грошей. Вперше описаний концепт власності *мал* у алтайців, етнічна культура яких складалася протягом тривалого часу на основі кочевого і напівкочове скотарства.

**Ключові слова:** алтайці, майно, власність, *мал***.**

**Аннотация.** В статье рассматривается лексика имущественной сферы и денег. Впервые описан концепт собственности у алтайцев мал, этническая культура которых складывалась в течение длительного времени на основе кочевого и полукочевого скотоводства.

**Ключевые слова:** алтайцы, имущество, собственность, мал.