

The Role of Middle Class in Forming of Consumption Habits of Market Institutions among Kazakh Households in Transition Period

Daurenbek Kuleimenov, Elmira Otar

Abstract—Market institutions extension within transit societies contributes to constituting the new type of middle class and households livelihood strategies. The middle class households as an example of prosperity in many cases encourage the ordinary ones to do the same economic actions. Therefore, practices of using market institutions by middle class households in transit societies, which are mostly characterized by huge influence of traditional attitudes, can carry habitual features for the whole society. Market institutions consumption habit of the middle class households makes them trendsetters of economic habits of other households while adapting to the market economy. Moreover different social-economic positions of households lead them to different consuming results such as worsening or improving household economy due to indebtedness.

Keywords—Middle class, Households, Market institutions, Transition.

I. INTRODUCTION

WHILE economy transition period and modernization processes local society is required to pave the way for building modern market system through destroying previous structure of everyday economic habits planning and organization [1]. Kazakh society middle class formation is the main trendsetter of spreading market institutions among households. The social and economic characteristics of middle class households give them the opportunity to use market institutions such as credits or savings for satisfying their consumption demands. Middle class households usually take on loans without worrying about interests on it and its further redeeming. Absolutely different situation have poor households, who use loans to cope with some problems resulted from their insecure economic position. Market institutions can provide poor households with new options to solve their economic problems in short terms and have all consumption possibilities as middle class households do. Therefore the middle class households consuming habits have produced the necessity and demand for market institutions among all societies, which due to the weak social security system need alternative ways of solving economic problems. The former social security systems of poor households such as social capital and reciprocity [2] are no more reliable for urban households due to urbanization tendency and splitting huge communities. Therefore, the growth of market institutions

follows with collapse of household's social capital system. The market institutions offer some alternative ways to get sustainability for both actors of social relationships who get help and support from their relatives. Now the problems of Kazakhstan poor households are credit indebtedness, failure in making savings and family budget planning. The middle class formation process in transit society increases the demand to use market institutions and spread some elements of market lifestyles. Therefore, it is interesting to what extent middle class in Kazakh society can influence accelerated rates of Kazakh households adaptation to the market? There should be obvious social meanings of using market institutions (credits, savings) by households as well, because households with financial benefit of credits can also acquire a status and respect among society. Using market institutions among poor households to avoid financial problems is becoming common practice and habitual for them reflected in folk proverb "Do not be the leader of the community - you can be jinxed and do not be a lagging man of the community - you can be mocked". Therefore, the market institutions extension can change economic habits of households and destroy the group responsibility in providing social security.

II. HOUSEHOLD LIVELIHOOD STRATEGIES BASED ON CONSUMPTION

In 80's, ideological foundations of the Soviet society started collapsing quickly, gradually "everything that is not forbidden became authorized". At the same time while carrying out economic reforms the subjects of new middle class appeared according to formation of new models of economic behavior.

The growth of the new middle class was advanced by both realized state economic and social policy. This aspect of middle class formation and development is the most interesting today for Kazakhstan. After becoming independent there were large economic and political transformations in the country led to the Kazakhstan society structure change.

There was an absolute and relative decrease in standards of living, social status, working conditions, prestige value and the number of different social and professional groups (scientists, engineers, officers, teachers, etc.). Moreover, the growth of prestige value and the number of other groups (bank workers, employees of a state machinery, etc.).

Now the Kazakhstan middle class possesses not only the human capital of high level, but also the unique knowledge and skills. Three groups of the middle class can be seen in the country, differing in their types and sources of location. They

D. Kuleimenov and E. Otar are PhD student of Department of Sociology – Faculty of Social Sciences, L. N. Gumilev Eurasian National University, Astana, Kazakhstan (phone:+7-707-846-2040; e-mail: deekurec87@gmail.com, ot_el@mail.ru).

are businessmen (possessing economic assets), managers (possessing administrative assets) and professionals (possessing cultural assets) [3].

It is necessary to emphasize that economic progress promoted the emergence of new consumer society in post-Socialist Kazakhstan is based on mass consumption. The middle class growth reflects not only reorganization of a social order, but also new social identity creation requirement of surrounding commodities and property [4]. Consumption is one of the important characteristics for to determine the middle class.

The Kazakhstan middle class as it is observed in the field does not seem to be simple or certain social stratum. Actually it is more various and heterogeneous than it seems to be at first sight. Today extremely different consumer behavior and way of life in Kazakhstan class distinctions involve. In conclusion we may say as opposed to the West middle class the Kazakhstan one is identified generally through consumption models. As wealth, education, life style and social network are connected with class positions the ways of consumption have to work as standard mechanism to differentiate between the tastes divided by the same group within the class limits [5].

During the last 21 years of independence Kazakhstan has reformed its banking system and built up a new model to facilitate the market institutions development and adaptation process of people to these institutional changes. Today there is two-tier banking system. The National Bank of the RK is first tier bank and usually deals with managing entire banking system, printing currency and realizing the government monetary policy. Almost the whole second tier banks are the commercial banks networks and other credit organizations, which include a lot of micro-financial agencies. Currently Kazakh households can take on a loan from 35 commercial banks (Zhilstroysberbank is the only state one among all second tier banks) and plenty of micro-credit organizations (pawn shops, credit unions [7], purchasing goods for installment, leasing, etc.) [6].

Commodities consumption is an effective tool for self-expression and a source of identity for the person. If consumption individual features are expressed by means of commodities consumption and the commodities have symbolical value out of their material value then the commodities consumption is actually consumption of values. If consumption of values grasps such terms as "taste", "fashion" and "life style", it means that consumption are commodities, which are reflexively consumed [8].

Nevertheless, it is noticeable that micro-credits consumption has not only social and cultural measurement as it can be defined by economic point of view, because probably people need credits for satisfying their urgent needs. For example, households start taking on loans more and more and they are getting immersed by the game of modern market with dominating consumption organizational principle [9]. Therefore, taking the micro-credits for some goods purchase is a necessary decision to survive and not to be behindhand with the modern development. Loans taken by a lot of households

are necessary to build their coping strategies, even if they realize the risk to be indebted.

The state mortgage company is one more popular type of credit institutions among households [10]. The main difference of this program is low annual interest rates. For instance, if the lowest and the highest annual interest rates of commercial banks are 13% (the program "express-alternative" of BTA bank up to 3 years) and 45% (credit programs of the Home bank up to 4 years) [11], the state Zhilstroysberbank can offer mortgage with 4-5% of annual interest rates up to 15 years. Similar services of mortgage credits in commercial banks have 11-14% of annual interest rates for 25-30 years on average. Hence, households are totally out-of-pocket using these long term mortgages with very high interest rates. Therefore, many urban households try to get comparatively cheap and new housing through the state mortgage company.

Nevertheless, there are many cases of taking mortgage credits from commercial banks due to the bureaucratic restrictions of the governmental mortgage company. In this way due to imperfect credit system households have to risk when using commercial credits that demands from them to mobilize their economic activities in search of income. Households are immersed in debts for 15-25 years on average with long term credits.

III. CONCEPTUAL FRAMEWORK

The middle class is a part of society which holds middle position on status positions between the highest and lowest class [12]. The middle class representatives are a professional group of people with not manual skills having the position between high and working classes [13]. It consists of professionals, administrators of high level, managers and all those who provide the employer with not only labor, but render valuable services where certain skills are necessary. The middle class is also named as service class. Service class is characterized by the service contract relationship that is exchange contract, rather long-term and various, according to which services are rendered to a company or employer [14].

It is necessary to note that people of the middle class are not only owners of the capital, but also consumers of commodities and services [4]. Distinctive life opportunities create characteristic requirements for commodities and services and these requirements lead to various access possibilities. All these allow analyzing middle class on the basis of consumption [15], [16].

Defining the concept of consumer society Western scientists often emphasize and of people's wishes and possibilities to possess some modern, fashionable and expensive things in order to get some status assessments or just to show off their possibility to purchase them [17]. Many of these ideas are derived from ideal model of consumer society of Western Europe postmodern and high industrialized countries, but in case of Kazakh society's consumer behavior after the transition these ideas are not the crucial ones.

Households try to secure themselves from instability from everyday financial problems in several ways. The savings of households is one of the ways to reach social security and get

some confidence in future. According to common definition of savings, there are differences between temporal incomes and expenses of households [18].

Different development activities of Kazakh households during the rapid process of transformation underline their final aspiration to get sustainability. These livelihood strategies of households based on certain traditional and modern views are aimed to reach more sustainable position by all means they have such as their skills and education, social capital, physical capital, financial resources, etc. [19]. According to SLA concept, households can use their different assets (financial, natural, human, social and physical) to cope with vulnerabilities and reach more sustainable economic positions [20], mainly basing on the household's income level. Household strategies can be based on the type of capital they have and derived from their capabilities to get something, where the new market institutions can play crucial role and offer them one more option to solve problems.

IV. METHODOLOGY

The conducted narrative interviews with private households of Astana city and Akmola region gave us much deeper answers to analyze the ongoing changes during the adaptation process and coping strategies in households' everyday lives. During the sociological research we focused on exploring the households' "social capital" and major motives to use the market institutions such as credits and savings. Therefore, our main arguments in this paper are on the results of conducted interviews among households in Astana and Akmola region. The sampling of respondents in qualitative research of households from Astana and Akmola region is comprised of 40 people, who were representatives of households. The 25 interviews were recorded in Astana and the rest 15 were recorded in Akmola region. The respondents from Akmola region were interviewed in villages/settlements as Burabay, Zhaltyr, Akkol', Aksu-Ayuly, Engels. Mainly the interviewees were women as in Kazakh households women mostly deal with family budgeting and goods distribution.

The narrative interviews were maximally detailed and to some extent looked like in-depth interviews because we sought to avoid common disadvantages of narrative interview, which according to opinions of some researchers reveal conscious intentions and unconscious cultural and at the same time individual preconditions and processes due to surplus of life stories [21]. The narrative interview was conducted with the help of the questionnaire which consisted of 13 questions and took a respondent about 45-60 minutes. Interviews were recorded and then were transcribed and analyzed in MaxQDA 2007 software.

V. RESULTS AND DISCUSSION

A. Credit Aims and Amount

Households have a possibility to take the sum not exceeded 2 million tenge from banks (13 422\$). Notably, the credit amounts of households depend on their aims. So let's have a look at the main groups of households concerning the amount

of credits taken. They are households, which never borrow and avoid taking on loans, households, which take small credits up to 1000-1500\$ for some seasonal purchases, households, which take credits up to 5000-6000\$, households, which take credits from 6000\$ to 10000\$ and households, taking on loans amounting to over 10000\$. The cultural peculiarities of Kazakh households with their traditional events and customs influence the amount of credits they take.

The households, which usually do not take any credits or try to avoid taking any due to their previous negative credit experiences, are conservative concerning this issue and perhaps they have their own assessment positions on credit consumption.

Muslims say that to give and take loans is a big sin. My parents told about this in my childhood. Even if we take on a loan in a bank it is a sin too. But it is done as a result of being in unpromising situation. We don't borrow from people and we borrow from the state. When we took on our loan that time there wasn't any Islamic bank. I heard about this bank. I heard that the bank takes percent from profit and it doesn't press on the person. How do other banks do? You have to pay high interests without setting up a business. I think it is incorrect (Int. Gul'zhamal, urban household, female, §31).

Economically vulnerable households take on loans and risk due to their desperate situation and needs. Social capital of households can be expressed often in large festivities or events like a marriage or funerals, but not so much in everyday life. If urgent financial problems of rural households can be solved with the help of loans, then there are the problems of weak budget planning and acquiring new credit habits [22]. Small credits up to 1500\$ are rather popular when covering urgent expenses or purchasing some appliances as well.

We have two loans. The first one was taken one year ago to buy a new computer, which cost 150000 tenge (1000\$). We have to pay 45000-50000 tenge (300\$-333\$) per month. The second one was taken on to buy an LCD-TV and a washing machine. We also pay our debts and solve everyday problems as rental of the apartment (Int. Madiyar, urban household, male, §14).

The loans from 1500\$ to 6000\$ are the most popular among households. Taking into account comparatively high loan interests households try to take on loans of medium amount for 2-3 years. Such type of loan is widespread to buy furniture, appliances, cars and spare parts. Due to flexible requirements of these loans such as level of income, possibility to take on a collateral-free loan, etc. many households prefer to deal with them.

As a rule, we go by public transport and stay at relatives as it is more cost-effective, though we have our own car. We bought it on credit from show room last year so we have to pay it now. But we do not regret, because a new car will serve us at least several years without repair (Int. Batima, urban household, female, §11).

According to collected data loans are tools to solve some urgent financial problems or to do some shopping (including auto lending that does not exceed 6000\$). Generally households do not risk with consumer credits over 6000\$.

Noticeably that credits over 6000\$ are taken by middle class households for business aims to start or develop own business.

I took on a loan of 25000\$ two years ago. But our credit has been stopped for last six months; we took a break for half a year. Thus we don't pay it now because we don't have possibilities to pay it...

...We took on this loan to open our new business. We have hired workers to build a new small shop within our courtyard area. It costs 7000\$ to build a shop. We are going to open it soon. The rest part of borrowed money was spent on covering different expenses such as house repair and purchase of the gates for the house, etc. (Int. Gaziz, urban household, male, §13)

B. Mortgages

Commercial banks usually offer home equity loans for business (over 6000\$) but many urban households have housing problems and can afford only medium consumer credits. Especially urban households without stable income usually take mortgage, which is usually given for the period over 15 years. The banking system of mortgage lending requires certain material assets or collateral property from loaners. However some households find a way to avoid such rules and restrictions through their acquaintances or they can just find an official guarantor. This risk is justified enough and rational even in terms of high interest rates of commercial banks (11-14% of annual rates), because households without their own accommodation have to pay for rent, which makes them financially vulnerable as well. Taking mortgage from state banks is much easier (4-5% of annual rates) for households, but problems are weak availability and lack of social housing that is only for state employees. The rest households can use state credits only in case if they save half of the sum for accommodation purchase, which is possible not for all households taking into account weak development of saving institutions in transit societies.

A lot, It takes 50% of my income. I will have to pay my mortgage for 16 years and a lot of money...

...When I had taken mortgage and I couldn't pay, I pawned my jewelries. But it was for 2 months only. When you have mortgage, you pay for it by business, cashing. Now I can work out my salary, earlier I pawned my jewelries...

...The rent was almost the same (90000 KZT (608 USD)) as I pay now for my mortgage. Now you know that when you finish to pay, you will have your own apartment, which will be your daughter's property (Int. Shynar, urban household, female, §30, §38, §62).

C. Credits for Education and Wedding

The national traditions and customs in the households' everyday life are the peculiarities of the Central Asian societies which distinguish them from other post-socialist countries (perhaps except of Caucasus region). Established family traditions still exist today and they are reflected in economic behaviors of households. They explain some households' economic actions, which are not comprehensible in terms of their efficiency for outside observers without social

and cultural background of history and traditions of nomadic societies. However, traditions are changing gradually and becoming unified with common models of economic activity during the transition period. It is worth noting that this process has own specific for post-soviet societies due to the recent got independence, where many countries started to look for roots in traditions and history during the state building process through constituting new traditions and recovering forgotten ones. For example, credits for education and wedding are totally responsibility of parents. A lot of our interviewed households said that they had permanent financial crises during studying of their children in the city. The level of children's education and weddings are considered in society as an indicator of the household's sufficiency.

Parents do all for the children to enable them not to be as old foggy among their friends. For instance, they think that all friends of their son had good weddings and they want to make happy their son too by organizing him nice wedding. We are Kazakh and the Kazakhness influence to us (Kazakhness is a complex of folk traditions and customs belonging to Kazakh culture, which are hospitality, respect of elders and close interrelation between relatives and neighbors, as well as endless competition between tribes and clans). Most households compare all weddings in the village and try to arrange the respectful event for their child. Therefore, mainly they have to take on loans. We are ready to take a risk, because we have to do good wedding for our child despite of its expensiveness. It is a matter of my son's honor. Moreover he grew up without father and I tried to do everything for him not to feel the absence of father, who died 20 years ago. It is my true intension for taking on this loan (Int. Mariyam, urban household, female, §18).

D. Consumption of Saving Institutions

One of the functions of the National Kazakhstan Bank is state providing financial system and protecting interests of the deposit holders.

Moreover there are 36 second tier banks which can offer several saving programs and facilities. There are possibilities for households to make savings in banks and deposits provided by the state. The state seeks to encourage a lot of households to make savings in banks and offer them facilitations to do that. For example the holders of deposits in Zhilstroysberbank can receive from 10% to 20% of annual additional interest rates from the state. We can say also about facilitations of State educational saving system (SESS), which offers a saving program for education of children to parents since their childbirth. According to this program state offer additional bonus of 5% (7%) of the deposited sums every year except of high interest rates of the deposits. Thus the state seeks to involve people to savings sphere as much as possible and "to teach" households to save their own money. But the problem is the absence of desire or means of poor households to make savings in both state and private deposits. Many households, particularly elder generation do not invest to deposit institutions and after losing their deposit accounts of pensions or savings during early 90-s many of them stopped

trusting the state saving institutions at all.

I think that the possibility of saving is absolutely meaningless idea, because there are not any guarantees that the money, which you are saving will remain the same sum. I can say honestly, I don't trust the banks my savings, because our family lost a lot of money twice. My brother-in-law and my mother lost their enormous savings in deposit. Unfortunately I don't trust the banks and nobody can ensure me that somebody among the bank superiors will save my money in future. We all save our money in jars as in the Soviet time (Int. Galina, urban household, female, §16).

Middle class households with possibilities to save money mostly put them on deposits. There are some people with skeptical attitudes to savings in funds, who have already had negative experiences of saving in 90-s during the crisis.

I haven't got a possibility to save. If I do not go to the resort I will consistently save this money for my children. I would not keep this money at home, because it is so scary. I would keep this money at home of familiar retired lady (laugh). I don't trust banks. I lost 50 000 tenge (333\$) in Khalyk bank (Int. Sholpan, urban household, female, §16).

Mostly ordinary households do not save money in banks because of their distrust to banking saving services after losing their deposits at the beginning of 90-s, but they do not have enough money for opening a deposit as well.

Yes, we do this. We make this saving to provide financial stability in critical situations, when our salary is late for paying the credits or for covering other urgent expenses. We save our money at home. We do that because this is not enough money for opening the deposits. If we had some urgent financial problems or some expenses for anniversaries we would receive support from our parents once every three-four months (Int. Madiyar, urban household, male, §16).

Everybody in all many households is aware of necessity to make savings and even have plans to use this possibility in future. Most of them expect improvement in their household welfare. But the main problem of household's limitations of using saving institutions is their indebtedness. According to mentality of post-soviet middle class only well-off people can make savings since society in Soviet state was really poor. The ideas of well-being were against class ideology. Apparently, many households do not seek to make savings for future, but currently these attitudes of people concerning saving money is changing (to any types of savings) positively and households have desire to invest money in saving sector when having more success economic situation.

But in general, I think we will save for the future. I think we will save on the deposit probably. It is better to put it on a deposit than to keep it in the house. Better to let the money work (Int. Ayman, urban household, female, §27).

VI. CONCLUSION

The common problem of many middle class households of transit society is getting new self-perception as an economic unit in market system relationships, where the role of the state is far from regulating process. Households have been building their own model and own action strategies within market

conditions during 20 years of independence. The middle class in the transit society are the main trendsetters for less sustainable households and automatically play certain role of expanding habits of dealing with market institutions such as credits and savings. Having sustainable social and economic positions helps middle class households to use market institutions and experience dealing with them. As a result, middle class households can afford themselves to use credits and savings for reaching their own consumption aims. Even Ancient Greek philosopher Aristotle in the well-known work of "Politician" specified middle class as the best class element of the state system, because middle class representatives as he considered, are the most ready to follow the rational principle in life conditions [23]. In case of poor households which just do not have possibilities to save money or get certain amount of money to satisfy consumption demands (buying a car, houses or some house appliances) taking on loans is a good decision as we can see the growing phenomenon of consumption for the transit society and splitting up huge social networks in urban area [24]. The middle class households quicker learn market rules and possibilities of using market institutions. Some of them build their own credit strategies for few years in advance. But even after 20 years of adaptation to the market economy households do not ready for open market conditions because of weak budget planning. The problem is in exceeding use of loans and indebtedness of many poor households because of the lack of experience or necessary knowledge concerning market institutions. The role of the state as "invisible hand" while trying to support market principles of free market [25] has an illusion of self-regulating systems, which is not applicable to transit societies, where households just were not ready for free market. Households take on loans and mortgages even with their informational bias about all conditions of current credits. Banks should play this role, but they are out of any social responsibilities. When ongoing adaptation process is through institutional changes or structure, at the first time it should orient on action of majority groups (or bottom groups) in order to proper work of these institutions in the future. The people over 35 years old, who were socialized in soviet times, have problems with credits. The problems with using credit institutions should be solved by changing of household generations and with developing social responsibility of commercial banks. We should realize that taking on loans is perceived among households as a fashion constituted by middle class households (like a chance to follow them), which can impose ordinary households to consume it together with surrounded social networks and framing of new consumer lifestyle with growing rates of consumption [26].

Transition from plan economy to market one allows us to look at changes in economic behavior of households, particularly in terms of using market institutions. Transformational period revises tendencies of monetary changes concerning educational institutions, which in terms of many western scientists' influences on households' possibilities to save means [18].

The influence of middle class in forming social habits of

making savings is not obvious as using credits, because savings are enough common practices for ordinary households derived from Soviet times. Nevertheless, the crisis of early 90's influenced changing of households saving strategies especially of those which lost all deposits and pension savings in transition period. Therefore, saving practices are often used by middle class households that help us realize the role of these households in extending saving habits as well.

Weak social security of households and indebtedness to state or credit organizations are main problems of households without saving strategies at the moment. Therefore, using of market institutions by poor households is mostly for coping with temporal financial problems.

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