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EDUCATIONAL AND PROFESSIONAL ACTIVITIES OF THE COOPERATIVE ORGANIZATIONS IN POLTAVA PROVINCE AT THE BEGINNING OF THE 20th CENTURY

L. Krot

Kremenchuk Mykhailo Ostrohradskiy National University
vul. Pershotravneva, 20, Kremenchuk, 39600, Ukraine. E-mail: vikolo07@mail.ru

Purpose. The aim of this work is to analyze the educational and professional activities of cooperative institutions of the Poltava province at the beginning of the 20th century. **Methodology.** Methodological basis of the given research is the principle of historicism, taking into account the peculiarities of development of the economy of the Russian Empire in the period of capitalism. The civilisation approach is used, which defines the anthropological features of the Ukrainian peasantry in the era of modernization and its relationship to power. **Results** The positive role of zemstva in the promotion and development of consumer societies is underlined. It is stressed on the influence of cooperative department of the provincial zemstvo and instructors in cooperation with the district zemstva on the operations of cooperative institutions. The supply and marketing operations of cooperatives, characterized by outreach and professional activities of credit and savings and loan societies are examined; the role and the main activities of agricultural societies in disseminating agricultural knowledge among peasants of Poltava region in the early twentieth century are characterized. A close relationship between agricultural societies and bodies of local self-government is shown on the example of the Kremenchuk district zemstvo. It is analyzed the materials of cooperative publications and their role in promoting cooperation itself. **Originality** The work comprehensively explores the positive impact of cooperative institutions on the formation of peasants' social consciousness, parenting collective responsibility for their actions. **Practical value** The practical significance of the research is based on the belief that the credit cooperation was one of the most effective ways of mutual aid of the population in solving its financial problems. In modern Ukraine, a positive experience of the past can become an example of cooperation between local governments and small/medium-sized businesses. References 31, table 1.

Key words: cooperation, credit unions, savings and loan societies, small agricultural societies, zemstvo, financing, loans, credits.

ПРОСВІТНИЦЬКА ТА ПРОФЕСІЙНА ДІЯЛЬНІСТЬ КООПЕРАТИВНИХ ОРГАНІЗАЦІЙ ПОЛТАВСЬКОЇ ГУБЕРНІЇ НА ПОЧАТКУ ХХ СТОЛІТТЯ

Л. М. Крот

Кременчуцький національний університет імені Михайла Остроградського
вул. Першотравнева, 20, м. Кременчук, 39600, Україна. E-mail: vikolo07@mail.ru

У статті проаналізовано просвітницьку та професійну діяльність кооперативів Полтавської губернії на початку 20 століття. Наголошено на позитивній ролі земств у сприянні створенню та поширенню споживчих товариств. Охарактеризовано напрями просвітницької та професійної діяльності кредитних і ощадно-позичкових товариств, досліджено роль та основні напрями діяльності сільськогосподарських товариств у поширенні агротехнічних знань серед селянства Полтавщини на початку ХХ століття. На прикладі Кременчуцького повітового земства показано тісний зв'язок між сільськогосподарськими товариствами і органами місцевого самоврядування. Проаналізовано матеріали кооперативних видань та визначено основні шляхи пропаганди кооперації через друковані засоби масової інформації. Наголошено на позитивному впливі кооперативних установ на формування громадської свідомості у селян. Зазначено, що кредитна кооперація була одним з найефективніших способів самопомоги населення у вирішенні його фінансових проблем.

Ключові слова: кооперація, кредитні товариства, ощадно-позичкові товариства, дрібні сільськогосподарські товариства, земство, фінансування, позики, кредит

PROBLEM STATEMENT. The basis for ensuring food security, satisfying needs and wants of population with high-quality food (in different assortment and in sufficient amount) is efficient agricultural production.

Support for small and medium forms of management in agriculture is identified as a priority in agricultural policy of the most successful countries in the world. Nowadays, farmers have difficulty in getting loans, acquisition of equipment, fertilizers and other necessary things for the management of goods, processing and profitable sales of agricultural products. In addition, work informative experience is much to be desired. Solving the urgent problems of farmers, improving their well-being to a certain extent depends on the combination of the efforts of executive bodies

and local self-government bodies, as well as heads of village councils and local communities.

With that end in view, comprehensive targeted programs are implemented in order to develop rural areas, stimulate economic processes in rural areas and to form a middle class of peasants through the development of agricultural cooperation. Such cooperation will help raise the competitiveness of small farms and lay the foundation for the revival of the Ukrainian village.

In this connection, the study of experience of cooperative economic organizations, such as serving agricultural, consumer, and credit cooperatives are of great importance. As history shows, only they fulfill an important socio-economic mission in the conditions of

economic instability: provide its members with needed services, aimed at improving the efficiency of small, medium businesses; improve the living standards of the population. Therefore, the majority of scholars see in pre-revolutionary cooperation a sample of the desired model.

The leading economists-cooperators of the pre-Soviet period (Professor I. Vitanovych [1], O. V. Merkulov [2], V. F. Totomianc [3], A. V. Chajanov [4]), as well as modern researchers (M. V. Aliman [5], S. G. Babenko [6], V. V. Goncharenko [7], O. M. Krasnikova [8], A. O. Panteleimonenko [9, 10]) devoted their work to various aspects of development cooperation and agriculture in the left-bank Ukraine. Especially, they highlighted the problems of cooperative distribution and agronomic knowledge for the development of progressive management. Despite substantial research of those authors, there is a need in elaboration of educational and professional activities of the cooperative organizations of Poltava province in the early 20th century.

The aim of this work is to highlight educational and professional activities in consumer, credit, savings and loan associations, and agricultural societies that functioned in Poltava province in the early twentieth century.

EXPERIMENTAL PART AND RESULTS OBTAINED. Cooperation as a socio-economic phenomenon is an important component of market relations, especially in rural areas. It arises and gets a rapid development when wide layers of the population are involved in this sphere of relations; when many people begin to feel the need to unite for the purpose of collective solutions to economic problems, actual for most.

Deep and comprehensive understanding of the process of pre-cooperative movement formation allows making quite a substantiated conclusion, that accumulated cooperative experience, which was formed in the second half of XIX – early XX centuries, should not be regarded as distant history, unable to exert significant influence on the development of modern Ukrainian village. While studying it, it is important to take into account the fact, that the cooperative movement in pre-Soviet village was formed in the period of establishment of market relations. A similar process is happening in Ukraine now. Moreover, the problems, which are modern small and medium-sized agricultural producers or just ordinary villagers face, were successfully solved almost half a century ago by means of rural cooperatives (consumer, agricultural and credit cooperatives). Without exaggeration, we can state, that the accumulated cooperative experience in the past, is not only a scientific-theoretical aspect nowadays, but also has a practical value. It can be useful and can be creatively used in modern co-operative practice [10, p. 213].

In the end of 19th – early 20th century cooperation was rapidly developing in Russian Empire. Significant role in its propagation was played by zemstvo, which conducted extensive work among the peasants for the

promotion of new methods of farming. Life itself has convinced zemstva's leaders that cooperation was necessary and that it was impossible to avoid them. Bitter experience has proved that the land work is often fruitless where there is no association. According to a prominent zemstvo worker S. Maslov, "the objectives of zemstvo and cooperation are similar in such an important matter as the raising agriculture. Because of the backwardness of most farmers, the agronomic activities of the zemstva were met with strong opposition from the population, who treated innovations with great disgust. However, zemstvo's leaders saw that agricultural activities were made easily through cooperatives. What is not feasible for an individual farm is quite easy by using credit or agricultural society. Any activity, carried out by the cooperative, the farmers trust. The zemstva were forced to promote agriculture only by helping cooperatives" [11, p. 82].

The cooperation in the form of consumer savings and loan associations has received a large spread in the beginning of the XX century.

Consumer society is a voluntary association of farmers for joint business activities with the aim to improve their economic and material condition. It carried out trade, procurement, production and other (not prohibited by law) activities, contributed to the creation of socio-economic structure of agriculture. Its work was based on the principles of voluntary membership, democracy, social justice, mutual aid and cooperation, free enterprise, based on market relations. Active participation in promoting the creation and dissemination of consumer societies was taken by zemstva.

In the report of Kremenchuk uyezd zemstvo (1916) it was noted that the consumer society as a cooperative's was a school to identify initiatives and performances. Taking part in general meetings of the society, the population is accustomed to doing comprehensive community work. While electing officers, forcing them to run a business appropriately and discussing various issues, the community members expanded their horizons, acquired necessary knowledge.

The first consumer society in the Kremenchuk district appeared in 1902. On January 1 in 1915, there were 25 consumer societies, and 8 of them appeared in 1913-1914 [12, p. 274]. In the middle of 1915, the number of consumer societies has increased to 38, and in the end – to 42. That is, in the last few years a rapid growth was seen.

The main reasons for the increase in societies of this type were:

- high prices on items of daily consumption;
- dishonesty of private traders who did not disdain any means in the pursuit of profit;
- the emergence of interest on cooperative activities in recent years.

Not the last role was played by zemstva, which carried out an extensive propaganda work to attract farmers to the cooperative organizations. As can be seen from previous data, most of the cooperatives in the uyezd appeared in post-revolutionary and pre-war

years. Moreover, at this time zemstvo stepped up its activity in the direction of cooperation expansion. The resolution of the 50th regular session of the Kremenchuk zemstvo (1914) introduced the position - a specialist of cooperation.

That position required the following duties:

- 1) to conduct a study on current consumer societies and to get acquainted with their needs and wants;
- 2) to give written and oral explanations for cooperation to all people and institutions;
- 3) to facilitate in opening new consumer societies;
- 4) to promote correct statement of business accounting and office management in the companies;
- 5) to advocate the usefulness of cooperation through the readings and conversations with the population;
- 6) to provide the society with statutes and account books;
- 7) to organize regional congresses and meetings for representatives of societies;
- 8) to undertake activities for the development and improvement of cooperative business in the uyezd [13, p. 26].

During 1915 the instructor of cooperation took the commissions of Town Council as follows:

- 1) conducted a complete audit of such consumer societies in: Galytske, Svyatylivka, Zhuky, Velyki Krynky, Mali Krynky, Omelyk, Lamane, Fedorivka, Popivka, Kryukiv, Ustymivka, Manuilivka, Pisky, Gorbanivka;
- 2) organized discussions about cooperation and all socio-economic measures at 16 village assemblies;
- 3) set the correct bookkeeping using the American double system of accounting in 16 societies;
- 4) opened a new consumer society in the village of Kobelyachok;
- 5) made the annual report approved at the meeting of consumer societies in: Galytske, Svyatylivka, Velyki Krynky, Mali Krynky, Omelyk, Fedorivka, Kryukiv, Ustymivka, Manuilivka, Pisky;
- 6) carried out economic-financial studies of Kremenchuk district, and its data was the basis for the creation of the provincial small cash loan;
- 7) instructed on conducting the accounting transactions in a mediatory operations;
- 8) delivered lectures on cooperation at general meetings of agricultural societies: Nedogarky, Bogomolivka, Fedorivka, Motronivka [13, p. 33-34].

The expansion of consumer societies contributed to the prices decline for products in their areas of operation. Thus, in September 1915 in Kremenchuk district, the prices for consumer goods were: in places, where the consumer shops existed, 1 pound of kerosene cost 5 kopecks, sugar – 13 kopecks, lump sugar – 15-16 kopecks, millet – 5 kopecks; and where the consumer shops didn't exist, respectively, 1 pound of kerosene cost 6-8, sugar – 15-17 kopecks, lump sugar – 18 to 20 kopecks, millet – 7-8 kopecks [13, p. 29].

Thus, the prices of these goods differed by 5 – 20%.

During 1913-1914 the Kremenchug district has worked closely with cooperatives in distributing of agricultural products. Thus, they had purchased 58834 pounds of rye at the price of 84 kopecks per pound.

Oboznivka credit society attended the auction and has supplied 18 thousand pounds to the amount of 15120 karbovantsiv; credit society in Gradizk – 10436 pounds worth 8766 karbovantsiv 24 kopecks; agricultural society in Motryne – 8965 pounds to the amount of 7530 karbovantsiv 60 kopecks. [12, p. 382].

With the help of the unions of consumer societies it was carried out the sale of vegetables and dried fruits for the army. About active functioning at Poltava cooperative-drying factories was evidence of building 13 drying factories in consumer societies, which in 1914 dried over 12 tons of vegetables for the amount of 56 thousand karbovantsiv. [14, p. 139].

The efficiency of supply and sale activities for a considerable part of consumer societies is evident by the facts. Thus, the growth of trade of consumer society in Bairak (Poltava province) was increased in three times in comparison with 1915 (29 thousand karbovantsiv) [15, p. 548-549]. Also successful was the activity of "Consumer society of rural owners of Lubny district", appeared in 1915; during the first year of activity it brought together more than 1300 members, the size of the share capital amounted to 9139 karbovantsiv, reserve capital – 1234 karbovantsiv, annual turnover – about 50 thousand karbovantsiv [16, p. 548-549].

Significant place in the activities of consumer societies of the early twentieth century was devoted to educational work. One of its participants, I. Pryhozhenko, has identified five areas of educational activity: "The easiest way for the spread of cooperative consciousness is cooperative book and cooperative press...; the second way – the edition posters of an art genre with cooperative small texts and small leaflets – cooperative proclamation...; the third method, concerning cooperative consciousness, is the most complex and expensive... is conducting short-term general courses in each village at least once a year, individual lectures on various issues of cooperation in the accompanying drawings, magic lamp or cinematography, conversations...; the fourth way is the introduction of cooperation in the schools, especially in primarily or elementary ones...; finally, the fifth and the last way should be considered the annual observance of cooperation holidays, the so-called "days of cooperation..." [17, p. 5].

The consumer society in Opishnya, which operated in the region, initiated the provision of legal advice to its members. It prepared the relevant rules of consultation [18, p. 529].

Consumer societies along with agricultural associations practiced discussions, concerning issues of consumer cooperatives. Thus, in 1910, at a meeting of the cooperative department of the Poltava Agricultural Association the following reports were made: "About credit consumer cooperatives and their members" (V. G. Sobolev), "About workers of consumer societies" (G. P. Makarenko,) and "Accounting and reporting in consumer societies" (M. M. Volkov). The abstracts were published [9, p. 193].

With the strengthening of market relations the need for skilled workers increased. Thus, in 1916 through Poltava Union of consumer societies, the provinces

organized short and long term courses in Poltava, courses-meetings, concerning accounting issues in Poltava and Opishnya (1917), courses-meetings in seven villages of Poltava district (1918). To ensure the quality of education Union based cooperative school, and later College [10, p. 59].

The deductions of consumer societies grew for charitable purposes and educational activities. Thus, in Poltava province (in 1908), seven rural societies expelled to the promotion of this work 196 karbovantsiv 61 kopecks. [10, p. 59].

Individual consumer societies together with credit cooperatives and agricultural associations were the co-founders of cooperative publications. Questions of cultural activities were highlighted at cooperative congresses, meetings, conferences. [19, p. 24]. In 1915 Poltava provincial cooperative Congress endorsed the wish to organize a cooperative school with Ukrainian language of teaching, but also decided about the necessity of teaching native language at schools during Kiev Congress of the cooperative unions (1916) [20, p. 161].

Thus, the pre-Soviet transition of consumer societies of Ukraine to active public education and charitable activities was evidence to an increase in their financial strength and a strong desire to involve the cooperative movement of new members to further the development of local societies and their associations.

Rural credit cooperatives became the basis of home credit cooperatives, which were based on the left-bank Ukraine, in Poltava region. First savings and loan association in Ukraine was founded in 1869 (Gadyach), which existed until 1918, Later, other institutions of this type began to appear. The most successful among them was Sokyrynyanske that in the province of Poltava, which was founded in 1872. Public authorities were considered to be the general meetings, the Management Board, the Supervisory Board and Trustee [21, p. 71]. In the early twentieth century, credit case in Poltava province has achieved a remarkable development. Dated from January 1, 1913, there were 203 credit unions, 71 savings and loan offices, 5 banks and 267 rural public institutions - among the last: 2 rural funds, 6 rural banks, others - the county funds [22, p. 65]. The total number of credit companies in Poltava province was approximately 336 (January 1, 1916).

Credit societies in Poltava province appeared mainly with the assistance of the Treasury. From the amount of 948961 karbovantsiv of fixed capital the share of funds from the Treasury accounts for 621708 karbovantsiv or 65%, and the share for zemstvo – 76854 karbovantsiv, or 8%, for private individuals and institutions – 23253 karbovantsiv, or 2.5% and for societies – 226876 karbovantsiv, or about 24% [22, p. 69]. In the main capital among the number of specified Treasury funds and additional borrowings there were

funds for long-term loans as well. Together they amounted to 269 thousand karbovantsiv.

The leading issue in the work of these cooperatives was crediting their members. In the early twentieth century, credit operations in the activities of credit and savings societies (according to consolidated balance sheets) amounted to 90-95 %. The capital that was concentrated in the credit cooperatives was granted to members of the cooperatives in the form of loans. Short-term loans were given for one year (purchasing plough, seeds, fertilizers, fodder) and long term loans were given for 3-5 years on business, making a profit only after a certain time (purchasing equipment, horses; draining of meadows; construction of the mill) and were usually used in economic activity [3, p. 249]. According to typical statutes of credit and loan societies, the loans were provided under a private trust, the guarantee members or other 'trustworthy persons', and under the pledge of grain, cattle, agriculture tools and others [3, p. 245–269; 23, p. 26; 24, p. 3]. The amount of the loans ranged from 50 karbovantsiv to 300 karbovantsiv, and sometimes even up to 1000 karbovantsiv, if the society accepted agricultural products as a pledge [3, p. 237, 260; 4, p. 148].

The abovementioned amounts of loans gave the opportunity to strengthen the peasant's economy, to make it more effective. The loans had a production purpose, and were provided for consumer's needs. Thus, credit cooperatives were made a producer closer to the source of the loan. The activities of the loan companies focused their attention on their members. The members could receive loans on more favorable terms than when they, as individuals, acted independently [3, p. 245–269; 2, p. 9].

At the turn of the 20th century, credit cooperatives took over procurement and distribution functions for its members. An important place in the supply of credit cooperatives (mostly credit unions) was taken to purchase transactions, which provided the members of the above associations with needs and wants. To this end, the society organized the warehouses, and consumer shops. Supply operations were carried out with the help of zemstva, less frequently, private firms, and more often by the cooperatives. In the latter case, the source of financing was working capital.

The cooperative supply was widely practiced to the members of those societies, by means of agricultural machinery, tools, seeds, fertilizers and so on. It should be noted that not only the society carried out a search of goods at the lowest prices. Entrepreneurs also sought broader contacts with them, foreseeing potential clients in loan saving and credit associations, which were able to conclude wholesale trade deals [10, p. 194].

A certain place in the procurement operations of savings and loan societies was given to supply home-made goods, needed in the peasant economy. Consolidated materials in Poltava province (see table

1) can give you some idea about the level of activity of credit cooperatives for the supply of necessary goods.

Table 1 – Turnovers of savings and loan associations and credit societies of Poltava province in the sphere of goods delivery [25, p. 45]

The essence of activity	1907		1908	
	Credit societies	Savings and loan associations	Credit societies	Savings and loan associations 1908
Supplying goods to its members, thousand of karbovantsiv	184	188	1060	475

Also sales activities were extended to operations on grain, sugar beet, tobacco, tomatoes realization. Realizing the profitability of sales of ready-to-use products, credit cooperatives in the early 20th century intensified the processing.

In the early twentieth century, credit cooperatives of Ukraine have stepped up educational work for members and public. "Cultural-educational activity, – was rightly noted in one of those publications – is an important partner in cooperation, because without it, it is impossible the normal development of cooperation" [26, p. 23]. Education had several important directions:

- publishing cooperative press and specialized literature;
- organization and full support of cultural institutions of educational nature, particularly for libraries, schools, people's homes;
- increasing agriculture level members of credit cooperatives.

The most popular among credit cooperatives of Ukrainian provinces on a survey of 1914 were such specialized periodicals as the "Journal of Small Credit", "Splotchyna", "Journal of cooperation" and "Ant – Insect" [26, p. 23]. Also the issues of cooperative credit on their pages was covered by print media in agricultural and consumer societies – "Farmers", "South cooperator", "Arable land", "The Union of consumers", "World summer lighting" and the like. Quite often, a cooperative periodicals published through close cooperation and joint funding from the societies of various kinds, as well as the zemstva.

Thus, in the report of the editorial board of the newspaper "Trud" (which was published by Zinkivskiy Department of Poltava society of agriculture), it was stated that credit societies in Borkiv, Velyki Budyscha, Tarasivka, Velyka Pavlivka, and mutual credit society in Zinkiv actively participated in financing the abovementioned editorial board. Annual financial support for the newspaper by the above mentioned cooperatives was in 1915 – 155 karbovantsiv [27, c. 6].

The organization and comprehensive support of cultural institutions of educational nature (libraries, schools, people's homes, in particular) was an important part of the educational work that was continuously carried out by credit cooperatives. Credit societies in Chornuhy, Yatsynivka were engaged into active financing of libraries-reading rooms in province of Poltava [28, p. 25]. In 1909 credit company Tagamlyk (Kostyantynograd county, Poltava province) together with the local agricultural association built people's house, in which there was a large hall for general meetings, lectures, readings, discussions, and performances, concerts, etc [29, p. 182].

Credit cooperatives of Ukraine in pre-Soviet times have been actively taking care of increasing agricultural level of its members. The journal "Zemskiy agronomist" on this occasion said: "Experience shows that having cooperatives (including credit ones – after the author) concentrating the conscious elements, is relatively favorable environment for implementing the most different agricultural activities among the broad masses of working people» [30, p. 9].

Thus, generalized the historical experience of cultural and educational activities of domestic credit cooperation it can be creatively used now, particularly in the practice of credit unions and agricultural cooperatives.

In the early 20th century in Poltava province, there was a small intensive agricultural society, which brought together the most educated part of the peasantry. They operated within the village or volost (a small rural village). Due to their regulations, they were the cooperatives of educational character, but they carried out commercial activities aimed at improving the economic well-being of their members.

A big role in the process of agricultural society's formation played provincial and district zemstva, which provided them both with financial and material support. Agricultural societies have become a sort of reference points through which they conducted their activities.

Only in Poltava province on January 1, 1915, there were 317 agricultural societies. Most of them were in Gadyach district – 28, and the least (10) – in Prilutsk. They united around 5.4% of all farms in the province [31, p. 17]. The number of cooperatives of this type in Poltava province, starting from 1910, was ranked first in Russia, being well ahead of neighboring regions. Thus, according to 1912, in Poltava acted 241 small-scale agricultural societies, whereas in Ekaterinoslav province their number was 48, in Kharkiv – 47, in Chernihiv – 61, in Kherson – 55 [28, p. 3].

Among the activities for promoting agronomic knowledge, which were conducted based on zemstvo agricultural societies, we should include the foundation of libraries, conducting readings and discussions, courses on agriculture, small short-term exhibitions, experimental fields and other places.

Almost every agricultural company in Poltava province had its own library, in which the amount of literature was constantly growing. Therefore, in 1911, only one cooperative counted 177 titles of books, 1912 – 209 [32, p. 205]. Reshetylivka agricultural society had the largest library– about 3 thousand titles and 313 readers [32, p. 205]. On average, one company accounted for almost three periodicals. Grunsk

agricultural society of Zinkiv uyezd, subscribed to most magazines and newspapers (18) in 1912 [32, p. 205]. Among the periodicals "Farmers" was the most popular, it was subscribed by 149 agricultural societies; next in turn was "Grain grower" – 98 subscribers. There were also other journals, popular and well subscribed: "South Russian agricultural Gazette", "Arable land", "The farm", "Mayak" and others [32, p. 205].

On the example of the Kremenchuk district, it can be noted, that almost half of library users were peasants who were not included in societies. 593 members of agricultural societies and outsiders (508) have used library services in 1915 [12, p. 336]. Thus, thanks to the activities of libraries of agricultural societies a significant number of farmers, who were not included in the cooperatives had the opportunity to receive useful information. Reading and conversations, which were held on the basis of the agricultural societies, played an important role in the broadening of agricultural knowledge. They were mainly held during the general meeting of the cooperative. In 1914, 1,5 thousand conversations and readings in Poltava province were conducted. Lecturers were from agronomists, agricultural wardens, secretaries of societies. The main topics of the lectures and discussions were the issues of soil science, livestock, cooperatives, horticulture, etc. During such reading sessions, the students were given away free booklets and leaflets on various issues of agriculture.

Another form of agricultural broadening were courses that have been arranged in 7 societies in 1912. They lasted 15-30 days. In Kremenchuk uyezd, such courses were held for the first time that year on the basis of Omelnik agricultural society. The experience of holding such events showed that farmers, who received training, have become elements that are more conscious and were able to understand the particular issues of agriculture. Students were reliable guides for zemstv, providing agricultural knowledge in a peasant environment. An important factor in the promotion of advanced methods of farming were various exhibitions.

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Thus, agricultural societies (Vasylyvske, Machukhivske, Reshetylivske) held an exhibition of cattle and sheep in 1913 [33, p. 161].

Without hesitation, demonstration fields and plots can be attributed to the measures for agricultural extension. Thus, 101 agricultural societies had them in 1911 and 118 in 1912, almost half of the cooperatives. In most cases, they were laid on the lands of members of agricultural societies. On the example of experimental fields and plots, farmers had the opportunity to see the advantage of the application of scientific methods of farming.

Thus, agricultural societies together with zemstva did a great job in the dissemination of agricultural knowledge among the population of Poltava province. Their joint efforts contributed to the improvement of farming, but the measures covered only a small part of the population. The main obstacle was the low level of culture in any Ukrainian village. Unfortunately, the level of literacy among the peasants of Poltava province was approximately 13%. The population, outdated in cultural development, did not grasp the innovations.

CONCLUSIONS. The formation of market relations in agrarian sector of Ukrainian economy (the second half of 19th – early 20th century) slowed significantly due to the unsatisfactory state of general and special education among agricultural producers. Credit institutions and district councils, which functioned in the Poltava province in the early twentieth century, played an important role in solving this problem. A retrospective analysis of educational and professional activities of consumer, credit, savings and loan and agricultural societies strongly suggests, that credit cooperatives were one of the most effective ways of self-help of the population in solving its financial problems. It contributed significantly to the development of the agricultural sector of the economy. Positive experience deserves a thorough study. It can be used as an example of cooperation of local governments with small and medium-sized businesses.

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ПРОСВЕТИТЕЛЬСКАЯ И ПРОФЕССИОНАЛЬНАЯ ДЕЯТЕЛЬНОСТЬ КООПЕРАТИВНЫХ ОРГАНИЗАЦИЙ ПОЛТАВСКОЙ ГУБЕРНИИ В НАЧАЛЕ XX ВЕКА

Л. Н. Крот

Кременчугский национальный университет имени Михаила Остроградского
ул. Первомайская, 20, г. Кременчуг, 39600, Украина. E-mail: E-mail:vikolo07@mail.ru

В статье проанализирована просветительская и профессиональная деятельность кооперативов Полтавской губернии в начале XX века. Акцентировано внимание на положительной роли земств в содействии созданию и распространению потребительских обществ. Охарактеризованы направления просветительской и профессиональной деятельности кредитных и ссудо-сберегательных обществ, исследованы роль и основные направления деятельности сельскохозяйственных обществ по распространению агротехнических знаний среди крестьянства Полтавщины в начале XX века. На примере Кременчугского уездного земства показано тесное взаимодействие между сельскохозяйственными обществами и органами местного самоуправления. Проанализированы материалы кооперативных изданий и определены основные пути пропаганды кооперации через печатные средства массовой информации. Отмечено позитивное влияние кооперативных организаций на формирование гражданского сознания у крестьян. Определено, что кредитная кооперация была одним из самых эффективных способов самопомощи населения в решении его финансовых проблем.

Ключевые слова: кооперация, кредитные союзы, ссудо-сберегательные общества, мелкие сельскохозяйственные общества, земство, финансирование, ссуды, кредит.

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