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PROMOTING THE ESTABLISHMENT OF RAIFFEISEN UNIONS IN HALYCHYNA THROUGH THE COLUMNS OF THE NEWSPAPER «RUSLAN»

Abstract. *The aim of the article is to explore and analyze the process and results of propaganda and application of Raiffeisen's ideas regarding the establishment of credit unions in Halychyna in the late 19th century through the pages of the newspaper «Ruslan». Focusing on the influence of this publication on the formation and development of the cash-credit system in the region, the article seeks to highlight the role of «Ruslan» in promoting cooperative ideas and contributing to the creation of financial institutions aimed at improving the economic situation of the population and the development of agriculture.*

The scientific novelty *of the article lies in the analysis of the role and impact of the newspaper «Ruslan» in popularizing Raiffeisen's ideas about the creation of credit unions in Halychyna. Articles, publications, and editorial materials that illuminate and contribute to the spread of cooperative concepts are considered.*

Conclusions. *As a result of the analysis of the history of propagating the establishment of Raiffeisen's credit unions in Halychyna through the pages of the newspaper «Ruslan», several key conclusions can be drawn. «Ruslan» played a crucial role in disseminating ideas of the credit-cooperative movement in Halychyna. Through its articles and publications, it became a platform for promoting Raiffeisen's ideas and highlighting the advantages of establishing unions in rural communities. The simplicity and effectiveness of Raiffeisen unions were emphasized in the newspaper. «Ruslan» acted not only as an informational channel but also as a platform for expressing the thoughts and opinions of citizens. The active interaction of readers with the editorial team allowed the shaping and adaptation of cooperative ideas to the specific needs of communities. The propaganda of credit-cooperative ideas through the newspaper contributed to the activation of rural communities in establishing Raiffeisen unions. Created unions became not only a financial instrument but also a platform for uniting citizens in addressing their economic needs. However, the proposed projects of progressive reforms by Christian socialists did not find complete approval among the wider audience.*

Key words: *newspaper «Ruslan», Raiffeisen unions, Halychyna, sejm, cooperation.*

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ПРОПАГУВАННЯ ЗАСНУВАННЯ СПІЛОК РАЙФАЙЗЕНА В ГАЛИЧИНІ НА ШПАЛЬТАХ ЧАСОПISУ «РУСЛАН»

Анотація. *Мета статті* дослідити та проаналізувати процес та результати пропаганди та застосування ідей Райфайзена щодо створення кредитних спілок в Галичині в кінці XIX ст. на сторінках часопису «Руслан». Акцентуючи увагу на впливі цього видання на формування і розвиток касово-кредитної системи у регіоні, стаття прагне висвітлити роль «Руслана» у поширенні ідей кооперації та сприянні створенню фінансових установ, спрямованих на поліпшення економічного становища населення та розвиток сільського господарства.

Наукова новизна статті полягає у аналізі ролі та впливу часопису «Руслан» у популяризації ідей Райфайзена щодо створення кредитних спілок у Галичині. Розглядаються статті, публікації та редакційні матеріали, що висвітлюють і сприяють поширенню концепцій кооперації.

Висновки. У результаті аналізу та дослідження історії пропагування заснування кас Райфайзена в Галичині через сторінки часопису «Руслан» можна зробити кілька ключових висновків. Часопис «Руслан» відіграв важливу роль у поширенні ідей кредитно-кооперативного руху в Галичині. Завдяки статтям та публікаціям він став платформою для просування ідей Райфайзена та висвітлення переваг заснування кас у сільських громадах. У часописі наголошувалося на простоті та ефективності спілок Райфайзена. Часопис виступав не лише як інформаційний канал, але й як платформа для висловлення думок та поглядів громадян. Активна взаємодія читачів із редакцією дозволяла формувати та адаптувати ідей кооперації під потреби конкретних громад. Пропаганда кредитно-кооперативних ідей через часопис сприяла активізації сільських громад у заснуванні кас Райфайзена. Створені каси ставали не лише фінансовим інструментом, але і платформою для об'єднання громадян у вирішенні їх економічних потреб. Проте, запропоновані християнськими суспільниками проекти поступових реформ не знайшли повного схвалення серед широкого загалу.

Ключові слова: часопис «Руслан», спілки Райфайзена, Галичина, сейм, кооперація.

Formulation of the issue. Against the backdrop of socio-economic transformations in the agrarian society of Halychyna in the second half of the 19th century, the ideas of cooperation and the establishment of credit unions by Raiffeisen gained special popularity and relevance. This period in the region's history was accompanied by an active search for new forms of social organization, and the credit unions, implemented at the initiative of Raiffeisen, became not only an innovative solution to economic challenges but also a means of strengthening community self-reliance and solidarity.

This scientific article is dedicated to a retrospective analysis and systematization of the process of promoting the ideas and practices of establishing Raiffeisen credit unions in Halychyna through the pages of the newspaper «Ruslan». By examining the contribution of this publication to the formation of credit cooperative structures, we aim to elucidate how the newspaper influenced the development of the cooperative movement in the region, contributing to the establishment and dissemination of Raiffeisen's ideas.

Analysis of recent research and publications. The issue of promoting Raiffeisen unions' establishment has not been thoroughly explored in the scientific literature. Certain aspects of their activities have been analyzed in the works of S. Geley¹, I. Havlich², A. Klish³.

The source study aspect of the article involves the analysis of materials from the newspaper «Ruslan», which is a crucial source for studying the ideas and implementation of credit-cooperative initiatives in Halychyna. In particular, editorial articles, analytical materials, and letters from readers reveal details of the propagation of Raiffeisen's ideas in the public and contribute to the process of union establishment.

The aim of the article is to explore and analyze the process and results of propaganda and application of Raiffeisen's ideas regarding the establishment of credit unions in Halychyna in the late 19th century through the pages of the newspaper «Ruslan». Focusing on the influence of this publication on the formation and development of the cash-credit system in the region, the article seeks to highlight the role of «Ruslan» in promoting cooperative ideas and

1 Гелей С. Для загального добра. Вплив Української Греко-Католицької Церкви на становлення та розвиток кооперативного руху в Галичині. *Дзвін*. 2003. № 4. С. 117–125.

2 Гавліч І. Українська кредитна кооперація у Східній Галичині (остання третина XIX ст. – 1914 р.) : автореф. дис. ... канд. іст. наук: 07.00.01. Л., 2010. 22 с.

3 Кліш А. Між політикою та релігією: суспільно-християнський рух у Галичині наприкінці XIX – на початку XX ст. Тернопіль: Осадца Ю.В., 2018. 468 с.

contributing to the creation of financial institutions aimed at improving the economic situation of the population and the development of agriculture.

Presentation of the main material. The newspaper «Ruslan» was published from 1897 to 1914 in Lviv. It served as the printed organ of the political environment that coalesced around O. Barvynskyi – the Catholic-Ruthenian People's Union (CRPU), the «Ruska Hromada», and the Christian-Social Union. Representatives of these political forces (Christian socials) adhered to the ideas of «organic work», including in addressing the socio-economic problems of Ukrainians.

In our opinion, the thesis put forward by V. Taraban and N. Bila, stating that «the CRPU did not propose any projects for agrarian reforms, as they supported the policies of Polish noble parties and primarily provided peasants with economic advice», appears somewhat oversimplified and tendentious⁴.

At the end of the 19th and the beginning of the 20th century, Christian socials actively advocated agrarian issues, paying particular attention to the establishment of Raiffeisen credit unions. The purpose of these associations was to improve the material and moral relations in rural communities, eliminate usury, educate peasants about savings, and foster interest in investing money in the development of agriculture.

Raiffeisen unions were characterized by several key factors. Firstly, their activity was limited to two rural communities. This allowed only residents of one village to be members of the union, ensuring familiarity with the financial situation of each member and providing a guarantee of responsibility and moral principles. Joining the union required individuals to demonstrate a high level of responsibility and trust.

Another reason for the success of Raiffeisen unions was the prohibition of any financial manipulations, protecting them from potential abuses and financial losses. This longstanding practice contributed to gaining trust and a good reputation, which became crucial factors in the success of these unions⁵.

In the newspaper «Ruslan», the advanced experience of similar unions in Europe was

presented, with a particular emphasis on the founder of credit institutions, Wilhelm Raiffeisen, known for his religiosity and initiative. Raiffeisen, observing German peasants, came to the conclusion that the moral decline of the peasantry affected their material well-being. His idea was to create economic peasant associations based on Christian moral values, solidarity, and the Christian duty of the rich towards the poor.

The newspaper repeatedly drew parallels between the situation of German and Halychynan peasants in a 50-year retrospective. It was noted that in Germany in the 1840s-1850s and in Halychyna in the 1890s, usury was thriving. The newspaper devoted considerable attention to the activities of Wilhelm Raiffeisen, particularly regarding the establishment of communal bakeries that produced cheaper bread for peasants. According to the correspondent of the newspaper, this demonstrated his first successful attempt to unite peasants to reduce their economic dependency. These associations, originating in 1849 in Germany and subsequently spreading to Austria, France, and Italy, survived due to the events of the Austro-Prussian War (1866) and the Franco-Prussian War (1870–1871), as other credit institutions were destroyed by inflation⁶. Anticipating resistance to the establishment of Raiffeisen cooperatives in Halychyna, the authors of the articles repeatedly cited Wilhelm Raiffeisen as an example. Despite pressure and persecution, he remained true to his ideals and continued to open new cooperatives. This attests to the conviction of «Ruslan» publishers in the correctness of the cooperative movement's direction.

The Christian socials saw in Raiffeisen unions a protection for the peasants of Halychyna against usury. A. Vakhnianyn actively used examples of the successful fight against usury by associations in Germany and Western Austria, pointing out their ability to strengthen rural communities. He appealed to the Ukrainian intelligentsia, urging them to support peasants in creating such associations, believing that without their support, the initiative would have limited prospects. A. Vakhnianyn emphasized that Raiffeisen unions

4 Тарабан В., Біла Н. Чинники формування національної свідомості та залучення українського селянства Галичини до визвольної боротьби (кінець XIX – початок XX ст.). *Вісник Національного університету «Львівська політехніка»*, 2009. № 652: Держава та армія. С. 35.

5 О сільських касах системи Райфайзена. *Руслан*. Ч. 57. 1899. С. 1.

6 Засади і організація сільських кас шадничих і позичок системи Райфайзена. *Руслан*. Ч. 58. 1899. С. 1–2.

had the potential to morally rejuvenate rural communities.

The speaker called on the Halychynan intelligentsia to join the development of credit unions based on the Raiffeisen system. He noted that the intelligentsia should use Raiffeisen-style credit unions as a means to assist the peasants. The appeal to the intelligentsia may indicate an attempt to involve different segments of the population in supporting the initiative.

The deputy drew attention to the fact that the parliament perceived the establishment of Raiffeisen unions as assistance to peasants, clergy, and school teachers. This indicates an intention to involve various social strata and leverage their support for the success of the initiative. A. Vakhnianyn pointed out that the success of the new institution was guaranteed by its structure and principles. Additionally, he emphasized the Christian foundation of the institution, which involved helping the weaker members and excluded financial exploitation. This indicates an attempt to embed moral values into the functioning of the economic institution.

A positive aspect of Raiffeisen unions that sets the institution apart from others and leads to interaction and support among its members, according to the deputy, is the combination of capital and labor. Additionally, a positive aspect of these associations was their foundation on mutual assistance and encouragement of their members for self-development.

Overall, A. Vakhnianyn expressed confidence that the new credit institution would be successful and adhere to ethical standards, promoting social development and mutual assistance among rural populations.

The speaker emphasized the problems associated with various forms of usury. He noted that peasants became dependent on usurers who took away all their earnings. Therefore, it was necessary to create new, accessible credit institutions for peasants to help them address financial difficulties and support economic development. It was asserted that the new credit institution opposed various forms of usury.

He expressed hope that the implementation of local credit for peasants could lead to an improvement in the economic situation and

an increase in the standard of living of the population⁷.

On December 28, 1897, A. Vakhnianyn, in his address to the Halychynan Sejm, called for the use of Raiffeisen unions to create affordable conditions for cheap credit for peasants. On December 29 of the same year, he proposed an immediate decision regarding the establishment of loan funds. He justified this necessity by the significant increase in peasants indebtedness, which hindered their economic development. In 1898, A. Vakhnianyn suggested allocating 200,000 crowns from the regional fund for the organization of Raiffeisen unions in Halychyna⁸.

To incorporate the experience of similar associations, the regional administration sent Deputy D. Savchak to Western Austria. After his familiarization with the operations of these associations, a project was prepared and approved by the Sejm. To explain the purpose, methods, and rules of the associations, letters from the administration were sent to the counties. In Lviv, a bureau was established to oversee regional branches, providing information and assisting in legal matters. Financial assistance and inventory for organization were provided to the specially registered associations. A loan fund was created with an initial capital of 2 million crowns, supplemented annually by an additional 40,000 crowns. The administration emphasized that the success of the associations depended on the interest of the peasants, and for this purpose, various brochures and statutes were issued, used in the formation of each association⁹.

The internal structure of Raiffeisen unions was simple. General assemblies of participants annually elected the management of the association, consisting of three individuals: a chairman, a secretary, and a treasurer. A Supervisory Board was also formed to oversee the association's work, with the treasurer reporting to it every three months. Members of the association regularly made small contributions, which formed a reserve fund and covered the expenses of the management.

The treasurer, responsible for the financial operations of the association, did not receive any profit and, therefore, had no interest in the financial dealings of the organization. This ease of control allowed the management and the

7 Річ пос. Вахнянина виголошена в соймі 16. Марця в справі кредиту для селян. *Руслан*. Ч. 53. 1899. С. 1.

8 Річ пос. Вахнянина над пропозицією банкової комісії, виголошена в соймі краснім дня 18. Лютого. *Руслан*. Ч. 32. 1898. С. 2.

9 Засади і організація сільських кас щадничих і позичок системи Райфайзена. *Руслан*. Ч. 58. 1899. С. 1–2; Засади і організація сільських кас щадничих і позичок системи Райфайзена. *Руслан*. Ч. 59. 1899. С. 1–2.

Supervisory Board to influence loan recipients, and in case of violations or irrational use of funds, they could recover the invested money¹⁰.

Unfortunately, Raiffeisen unions did not gain popularity in Halychyna, where only a small network of Raiffeisen unions existed (around 70 branches in 1900). They were typically embraced by wealthier peasants, especially in Krylos near Halych, where 95 individuals joined with a significant initial capital¹¹. Christian socialists actively worked on organizing the Ukrainian society to establish Raiffeisen unions¹².

There were several reasons for this. The newspaper «Dilo» – a press organ of the so-called oppositional populists – started an agitation campaign against Raiffeisen unions. K. Levitsky argued against the need for their establishment, as there were already rural savings banks and agricultural societies united in the Credit Union. In response to these remarks, «Ruslan» stated that the existing credit unions, associations, and societies were still too weak and unable to resist usurers. It was noted that Raiffeisen unions had significant advantages, as they were new to the peasants. The newspaper pointed out that without the help of the intelligentsia, it would be difficult for peasants to understand these new systems¹³.

Surprisingly, Moscow-oriented activists from the Society named after M. Kachkovsky, who were ideological opponents of Christian socialists, positively embraced the idea of creating Raiffeisen unions, seeing tangible benefits for peasants. In particular, this idea was supported by Father Yu. Kunitsky and Father Hr. Chubaty in Ternopil¹⁴.

In the newspaper «Ruslan», dissatisfaction is expressed with the lack of an active stance from «Prosvita» regarding the explanation and support of the initiative to create Raiffeisen unions among the rural population. One of the authors called on «Prosvita» to actively and publicly contribute to the dissemination of information about these institutions to ensure their successful popularization. It was repeatedly emphasized the indifference of the

Ukrainian intelligentsia to the establishment of Raiffeisen unions. This was attributed to the fact that the majority of populists were against it¹⁵.

Another obstacle in the establishment of Raiffeisen unions was certain legal formalities, due to which courts refused to register new associations¹⁶.

Ukrainian peasants in Halychyna essentially lost the opportunity to improve their economic situation through the creation of Raiffeisen unions. «Ruslan» provided numerous examples of how Polish peasants, with the support of the intelligentsia, were creating similar associations and expressed concern that the Ukrainian intelligentsia was passive and lacked understanding regarding the issues of the peasants¹⁷.

Conclusions. As a result of the analysis of the history of propagating the establishment of Raiffeisen's credit unions in Halychyna through the pages of the newspaper «Ruslan», several key conclusions can be drawn. «Ruslan» played a crucial role in disseminating ideas of the credit-cooperative movement in Halychyna. Through its articles and publications, it became a platform for promoting Raiffeisen's ideas and highlighting the advantages of establishing unions in rural communities. The simplicity and effectiveness of Raiffeisen unions were emphasized in the newspaper. «Ruslan» acted not only as an informational channel but also as a platform for expressing the thoughts and opinions of citizens. The active interaction of readers with the editorial team allowed the shaping and adaptation of cooperative ideas to the specific needs of communities. The propaganda of credit-cooperative ideas through the newspaper contributed to the activation of rural communities in establishing Raiffeisen unions. Created unions became not only a financial instrument but also a platform for uniting citizens in addressing their economic needs. However, the proposed projects of progressive reforms by Christian socialists did not find complete approval among the wider audience.

10 В справі Райфайзенівських кас. *Руслан*. Ч. 154. 1899. С. 1.

11 Спілка Райфайзена. *Руслан*. Ч. 82. 1900. С. 3.

12 Потреба охорони селянства. *Руслан*. Ч. 47. 1900. С. 1.

13 Райфайзенівські каси позичкові. *Руслан*. Ч. 155. 1899. С. 1–2.

14 Новинки. *Руслан*. Ч. 20. 1900. С. 2–3.

15 Райфайзенівські каси позичкові. *Руслан*. Ч. 155. 1899. С. 1–2.

16 В справі заснованя «Райфайзенюк». *Руслан*. Ч. 117. 1900. С. 1–2.

17 Райфайзенівські каси позичкові. *Руслан*. Ч. 155. 1899. С. 1.

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