

THE HUMAN FACTOR IN THE ACTIVITIES OF THE MUTUAL LOAN SOCIETIES NOVGOROD PROVINCE

Y. A. Vasilev, V. E. Bezhovets

In the period of large-scale reforms of the government of Alexander II (1860-1870) has been transformed and a credit-banking system, which became operational in the new, capitalist basis. The old state-owned banks gave way to renewed credit institutions operating in different spheres of economic life. In this system an integral part of and entered the society of mutual credit. They were created to provide its members with loans on concessional terms.

Mutual loan societies (MLS) systems have gained a lot of experience, which confirms their usefulness for the local population. However, their activity was not free from certain objective and subjective problems and deficiencies in the work. One of them was the human factor – first and foremost, shortcomings in the work of the staff of these credit institutions, violations of the rules of operations, etc.

This applies to MLS the province of Novgorod, which in the main directions of its activities, in General, did not differ from those of credit institutions of the Russian Empire.

A typical example of the influence of the human factor on activity of the studied institutions is the distribution of the net profit in MLS. The main deductions from gross income went to repay operating costs and maintenance companies, which includes salaries to employees and management, rent, heating, lighting, taxes, judicial and notarial fees, etc. and the Rest was pure profit is distributed according to the statutes of the societies and their General meetings.

Often, the bulk of the profits are spent is on the salaries of the employees, and more than a third of it was given to the Board and the accountant with the assistant, who drove all the paperwork (e.g., MLS Novgorod craftsmen "Public credit").

The cost of employee salaries OBK (especially their boards) approached the costs for the similar purpose much larger credit institutions – public Bank. There were some cost overruns to pay for the guide OBK, which, as a rule, practically is not engaged neither accounting nor by the current proceedings.

At times, when profits fell significantly, some local MLS even had to retrench workers what happened, for example, in an unfortunate period of activity borovich OBK. Was abolished the post of special teller, by the way, specially invited from St. Petersburg that the local newspaper commented, "what an unnecessary thing to throw, with the laying on of his duties to one of the members of the Board. The assistant accountant was replaced by an ordinary clerk.

In General, the work of the Board borovich MLS in the first years of its existence, valued members of society quite dramatically. So, the Chairman and some Board members visited sloppy operating days, technically belonged to his duties. A subledger accounting was not conducted at all, and other entries could not be made for months, the balance was reduced on the personal instructions of the Board etc.

Similar complaints against executives of other companies of the Novgorod province also took place, such as MLS Novgorod Zemstvo (district Council).

One of the main factors of successful work of the Lombard was a constant current control on the part of founders and members. They had not only to annually approve the report, but also conduct regular inspection of accounts, take care of the development of cases, etc. overall, they are serious and sensitive about his duties. However, had a negative impact on the work of DEC's by the lack of serious control of the Ministry of Finance. This indirectly has become one of the reasons for the bankruptcy of two of the first MLS in the province.

However, despite these shortcomings in the work, Novgorod MLS steadily served its established niche in the economic life of the province and was closed only after the establishment of Soviet power.

Notes

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