

## ARAKCHEYEV PEASANT LOAN BANK IN THE VILLAGE OF GRUZINO

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The establishment in the first half of the 19th century peasant banks (in fact, it was small credit institutions) was an attempt to individual landlords to provide them with some financial assistance for the conduct and development of the economy and to raise the profitability of their estates. Arakcheev from this combined with ill-discipline and petty regulation of all aspects of life and business.

To create a farm-banks became part of the program of partial reforms of Alexander I and was the result of a long (1801) discussion of the idea of their creation, the goals and objectives of activities, projects, compiled by N. S. Mordvinov and A. A. Arakcheyev. In 1820, Arakcheev shall establish a Loan Bank for the peasants at the estate of the Gruzino composed for his own Position and even puts in his own capital of 10 000 rubles.[7]

The purpose of the Bank Arakcheev in paragraph 1 of the Statute about the Bank identified as providing fast and reliable assistance to the peasants, so they do not have to resort to "...outsiders ... loans, often unreliable and always hard for the poor...". Farmers could borrow money in the Bank "...for the purchase of cattle work, your structures, all the needs, not only on a life of their master, but their trades and crafts..." (p. 2). In addition, every year the Bank had to buy 200 to 300 sacks of rye flour for sale in duty to the poor (p. 2 and 11). This is true for the peasants of the Gruzino lands was forbidden to buy flour in debt from shops and vendors (p. 21). Peasants were allowed to Deposit money in a Bank at 5% per annum (clause 4) [5]. To build a house could get up to 150 rubles., purchase of cows – up to 60 rubles, horses – up to 100 rubles at the rate of 5% per annum. The poor peasants could count on an interest-free loan [8].

Arakcheev was very proud of the Bank and did not forget to emphasize his work to guests attending the Gruzino. They left about its activities, generally positive reviews. The model of his estate showed that a serf economy with a careful and business owner who maintains strict discipline, can achieve significant results. [1, 4]. However, many noted that excessive strictness, petty control and attacks the count made the situation of farmers is very heavy.

The worldly activities of the Gruzino Bank Arakcheev was monitored carefully and constantly, through his monthly reports each year were audited [3].

In the future, the researchers turned to the history of the peasant Bank in Gruzino, as part of the economic system imposed Arakcheyev in their ancestral lands. N. I. Yakovkina speaks about the Bank's activities in Gruzino, a negative (as on economic experiment Arakcheev at all) [7]. K. M. Iachmenikhin gives a more optimistic evaluation.[8]

After the death of Arakcheev (1834), the Bank continued to operate with Gruzino estate in 1845-1846 was transferred to the Ministry of state properties [2].

The following information on the Borrowing Bank in Gruzino belong to 1857 From his report that the cash capital held by the Bank consisted of 14 403 RUB In storage were still capital in the amount of RUB 48 249.[5]

According to some in the 1870 ies his capital still amounted to 30 000 rubles.[8]

Last spotted information about Gruzino Bank debt related to the early 1890, s. To 1893, its capital consisted of 51 607 RUB.

Overall, from the report for 1891, that he's acted (and most of the surviving pre-reform institutions) as the establishment of small rural credit. A large part of fixed capital have long been issued in loans to the peasants, and the leadership struggled to collect back at least the interest. Deposits and other cash funds were invested in government interest-bearing securities, giving the Gruzino Bank some income. Accounting for 300 rubles. per year led by the assistant parish clerk.[5]

Then the traces of the Gruzino debt of the Bank is finally lost. There is no data nor in the Memorial book of the Novgorod province, no other reference or reporting documents such as occasionally collected by the Ministry of Finance the information on pre-reform and caste institutions of small credits (1896-1898, 1902).[6]

#### Literature

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