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## FROM THE HISTORY OF THE COOPERATIVE MOVEMENT IN THE KURPIE REGION DURING THE SECOND POLISH REPUBLIC

### Z DZIEJÓW RUCHU SPÓŁDZIELCZEGO NA KURPIOWSZCZYŹNIE W II RZECZYPOSPOLITEJ

In the Kurpie region, the development pace of the cooperative movement was comparable to, or even bigger, than the one in other counties in Mazovia<sup>1</sup>. It proves that the level of knowledge concerning formal foundations of the cooperatives' activities was at a relatively high level and it utterly influenced the development of this kind of entrepreneurship. Having in mind that a Kurpian village was struggling with a huge problem of illiteracy, which could not be overcome even after World War II, and consequently with an insufficient level of promoting education in the subregion, the achievements within the area of the cooperative movement became significant<sup>2</sup>. Against adverse conditions, an intensive development of the cooperative, mainly dairy and food, was a consequence of the economic situation in the area. Frequently, membership in a cooperative became the only opportunity to ensure decent living conditions for Kurpian families. Moreover, through establishing cooperatives, the level of the citizens' knowledge increased, as well as the degree of social sensitivity to external collective conditionings. It ought to be stated that the development of Kurpian cooperatives positively influenced the development of small Forest communities, by shaping their pro-civic and pro-social attitudes, and also by passing the knowledge concerning social economics and the basic principles of entrepreneurship<sup>3</sup>. Those theses were based on in-depth research analysis of particular Kurpian cooperatives.

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<sup>1</sup> *Statystyka ruchu spółdzielczego w Polsce 1934 i 1935*. Statystyka Polski (Warszawa) 1938, Series C, Issue 66, pp. 39–40.

<sup>2</sup> AAN (the Archive of New Files), the Bureau of the Government Plenipotentiary for the Fight against Illiteracy, Registration of the illiterate and semiliterate in the region of Warsaw voivodeship. Numerical data [1949–1951], sign. 109, k. 8. During the fight against illiteracy in the years 1949–1951, the scale of the phenomenon was the biggest in the region of Ostrołęka county. The number of the illiterate was approximately 5748 inhabitants, whereas in Przasnysz county there were 2554 illiterates, and in Maków county – 1583.

<sup>3</sup> The example of the cooperative in Dąbrowy, which will be discussed in the further part of this article will be significant.

The history of the cooperative movement has been looked into already at the dawn of the independence of Poland. A renowned expert and researcher of the subject was Stanisław Wojciechowski<sup>4</sup>. Stanisław Staszic, an outstanding scientist and a reformer, a social and political activist, the founder of “Hrubieszowskie Towarzystwo Rolnicze Ratujące się Wspólnie w Nieszczęściach”, uniting peasants working together as a cooperative, was considered the forefather of Polish cooperatives<sup>5</sup>.

A major influence on the development of the Polish cooperative movement had the ideologies spread by Robert Owen (Great Britain) and Charles Fourier (France)<sup>6</sup>. The latter promoted creating self-efficient production communities, whose activity would be able to satisfy the basic needs of their members<sup>7</sup>. Robert Owen, on the other hand, represented a philosophical thought, according to which in a society there should be raised a new man, free of egoism, able to closely cooperate with other social units<sup>8</sup>. Establishing the Society of Equitable Pioneers in Rochdale, Great Britain, is considered to be the beginning of the great initiative of cooperatives. The Society’s ideological principles provided a benchmark for other cooperatives, i.a.: the principle of common membership, democracy, the division of excess revenue in proportion to the turnover of a cooperative and, additionally, there was a limited interest on shares, and also optionally: apolitical stance and religious neutrality, selling goods only for cash and carrying out, next to economic activity, also educational<sup>9</sup>.

In the Kingdom of Poland, the cooperative movement was less active than in the other occupied lands. Already in the 19th century, Polish economists (i.a. Aleksander Makowiecki), focused around the “*Ekonomista*” magazine, writing about a cooperative movement, established the Consumer Association (Cooperative) of the Rochdale type, called “*Mercury*”. However, it did not meet the expectations of its signatories. It was said straightforward that “*Mercury*” and few other cooperatives came to a standstill. According to A. Makowiecki, the

<sup>4</sup> S. Wojciechowski, *Kooperacja w rozwoju historycznym*. Wydawnictwo Wydziału Propagandy Związku Polskich Stow. Spoż., Warszawa 1923; Idem, *Ruch spółdzielczy*. Wydawnictwo Spółdzielczego Instytutu Naukowego, Warszawa 1930.

<sup>5</sup> F. Stefczyk, *Początki i ogólne warunki rozwoju spółdzielczości w Polsce*. Wydawnictwo Spółdzielczego Instytutu Naukowego w Krakowie, Kraków 1925, pp. 2–3.

<sup>6</sup> Ibidem; S.J. Pastuszka, R. Turkowski, *Spółdzielczość jako ruch obywatelski na przełomie XIX/XX wieku w Europie i w Polsce – inspiracja dla przyszłości*, [In:] *Spółdzielczość w budowie społeczeństwa obywatelskiego – historia i współczesność*. Materials from the conference held on 15 November 2012 in the Museum of Independence in Warsaw. Ed. And introduction T. Skoczek, Warszawa 2013, p. 29.

<sup>7</sup> A. Piechowski, *Rodowód przedsiębiorczości społecznej*, [In:] *Przedsiębiorstwo społeczne w rozwoju lokalnym*. Zeszyty Gospodarki Społecznej, Vol. 2. Eds. E. Leś, M. Ołdak. Warszawa 2007, p. 24.

<sup>8</sup> Ibidem, pp. 24–25.

<sup>9</sup> H. Cioch, *Zasady Roczdelskie i ich realizacja w praktyce*. Polska Akademia Nauk, Teka Komisji Prawniczej (Lublin) 2009, Vol. II, pp. 26–27.

reason for that situation was the willingness to collect high dividend by the members of the cooperatives, despite their weak financial condition<sup>10</sup>.

In Northern Mazovia, the cooperative movement had been developing already before the outbreak of World War II. In 1870, the Savings and Loan Society was established in Płock, in 1887 – the Loan Fund in Pułtusk, and in 1895, the Small Credit Society of Ciechanów<sup>11</sup>.

In 1919, in counties were established the so-called interim provisioning boards, whose task was, until the establishment of regional councils, to distribute basic necessities in the county<sup>12</sup>. After constituting regional councils in March 1919, they took over the tasks of the provisioning boards. However, the regional councils wanted to cede a significant part of their tasks to cooperatives and, therefore, they actively supported establishing district cooperative alliances (also by granting them subsidies), which were given statutory tasks<sup>13</sup>.

Already in 1920, the issues related to cooperatives were regulated by adopting a law on cooperatives on 29 October<sup>14</sup>.

The development of the idea of cooperatives was manifested i.a. in the need to employ in particular Kurpian counties competent instructors for cooperatives, whose task would be to educate the Kurpian youth in terms of, among others, the secrets of the competitiveness of companies and the phenomenon of unfair business practices as well as proper management. However, there were numerous management mistakes in the functioning of dairy cooperatives, e.g. in Jednorożec, in the Dairy Cooperative “Orzyc”, where the local management embezzled the sum of 4 396, 82 zlotys in the first half of the 1930s<sup>15</sup>.

The first Kurpian rural cooperatives were established already at the dawn of the independence. In the initial phase of the existence of this form of rural entrepreneurship, the threat was the Polish-Bolshevik war of 1920, whose consequence were countless robberies of collectivized inventory, like in

<sup>10</sup> Wiek. Gazeta Polityczna, Literacka i Społeczna 1875, No. 85, p. 1.

<sup>11</sup> E. Kołodziej, *Spółdzielczość na Mazowszu do 1939 r.* Mazowieckie Towarzystwo Naukowe, Rocznik Mazowiecki 1999, No. 11, pp. 123–125.

<sup>12</sup> A decree on establishing temporary county provisioning Boards, Dz.U. of 1919, No. 8, item 114.

<sup>13</sup> T. Świecki, F. Wybult, *Mazowsze płockie w czasach wojny światowej i powstania państwa polskiego*. Czcionkami Drukarni Toruńskiej S.A. w Toruniu, Toruń 1932, p. 491.

<sup>14</sup> The Act dated 29 October 1920 on cooperatives, Dz.U. of 1920, No. 111, item 733; the Act dated 4 December 1923 on partial change of the Act of 29 October 1920 on cooperatives, Dz.U. of 1923, No. 135, item 1119; the Act of 13 March 1934 on the change of the Act on cooperatives, Dz.U. of 1934, No. 38, item 342.

<sup>15</sup> The Archive of New Files in Warsaw (hereafter: AAN), the Cooperative Board in Warsaw, the Dairy Cooperative “Orzyc” in Jednorożec 1936–1939, sign. 6293, k. 11; W. Łukaszewski, *Z dziejów jednorożeckiej spółdzielczości. Spółdzielnia Mleczarska „Orzyc” w Jednorożcu w latach 1928–1939*. TPZK, Krasnosielcki Zeszyt Historyczny 2016, No. 7, p. 48.

Oborczyńska (Baranowo commune), where the local Consumer Cooperative Association “Puszczanka”, established on 2 April 1920, was robbed by the Bolsheviks and, due to the lack of funds, ceased its activity. On 14 April 1926, the Cooperative requested the relevant in terms of territory District Court in Mława for self-dissolution, which took place on 2 September 1926<sup>16</sup>.

In Poland of 1931, about 61% of people were farmers, and agricultural production in 1929 constituted 79% of the overall value of production, whereas industrial production – barely 21%<sup>17</sup>. The Great Depression caused that the majority of prices for industrial goods, articles and crops produced by farmers decreased. The price of milk for 100 liters was as follows: in 1929 – 41,7 zlotys, and in 1929 – 40,1 zlotys. A significant decrease of prices began in 1930, when people had to pay respectively – 33,5 zlotys, in 1932 – 22,4 zlotys, in 1934 – 15,7 zlotys; and in 1935, when the crisis ended – 16,0 zlotys<sup>18</sup>. The above-mentioned factors had a negative influence on the condition of cooperatives.

One of the first dairy cooperatives in Kurpie was the dairy Cooperative “Przyszłość” in Czarnia (Wach commune), established on 27 August 1927. However, as it turned out later, the cooperative did not implement the regulations of the act of 29 October 1920, i.a. it did not send reports on its activity to the Cooperative Board and it did not publish balance sheets informing about the assets and liabilities of the cooperative. Moreover, according to article 13 of the act, a cooperative had to consist of at least 10 members and the Cooperative in Czarnia had only 8 members. During an inspection of the Cooperative, the so-called audit, the Controller put forward a proposal to charge the members of the former Board: Józef Deptuła, Józef Warych and Antoni Skorupski, with the cooperative’s loss of 2813,36 zlotys. The consequence of the carried out inspection of the cooperative’s activity was passing a resolution on its liquidation on 15 June 1930 by an annual general meeting. However, in two weeks’ time, on 29 June 1930, it was eventually decided not to liquidate the cooperative and on that day the annual general meeting chose a new Board consisting of: Julian Kosakowski from Surowe village, Konstanty Cichy from Czarnia and Antoni Skorupski from Ruchaje village<sup>19</sup>.

Another cooperative which did not exist long was the Dairy Cooperative “Zgoda” from Pełty, functioning since 1934, when it opened a food and colonial store, and the statute was registered in the District Court in Łomża on 2 April 1935. In 1937, the Cooperative consisted of 52 members, including one woman. Its President was Stanisław Drząszcz, the treasurer – Józef Pac, the secretary –

<sup>16</sup> AAN, the Cooperative Board in Warsaw, “Puszczanka” in Oborczyńska (Warsaw voivodeship, Przasnysz county), sign. 12886, b.n.k.

<sup>17</sup> Z. Landau, J. Tomaszewski, *Zarys historii gospodarczej Polski 1918–1939*. Książka i Wiedza, Warszawa 1986, pp. 178–179.

<sup>18</sup> Ibidem, p. 184.

<sup>19</sup> AAN, the Cooperative Board in Warsaw, “Przyszłość” Dairy Cooperative in Czarnia (Białystok voivodeship, Ostrołęka county), sign. 2974, k. 20.

Franciszek Konięcka. The books were kept by Kazimierz Sulewski. The Cooperative employed one shop assistant in its own shop<sup>20</sup>. The situation of the Cooperative became complicated at the night of 22 to 23 May 1937, when as a result of the fire, the shop burned down with all the commodities (the loss was estimated at 849,13 zlotys) and the books of account, protocols of annual general meetings, of the Supervisory Board and the Management. As the inventory had not been insured, re-opening the shop was postponed to 4 December 1937 due to financial difficulties. The necessary funds for launching the shop were borrowed from Kasa Stefczyka in Myszyniec and from the members of the Cooperative, by paying 9% of the total loan cost to Kasa and 12% to the Cooperative members, which was a relatively high margin considering the realities at that time. Besides, the cooperative from Pełty had an overdue debt of 156,94 zlotys from before the fire<sup>21</sup>. An additional blow for the members of the Management were the penalties of 20 zlotys imposed on them by the District Court in Łomża for not publishing balance sheets in an official magazine. However, after applying for the withdrawal of the penalties, it received a positive opinion<sup>22</sup>. In a letter of the Management members to the Cooperative Board at the Ministry of Treasury, there were descriptions of the intentions of cooperative members from Pełty:

“1. We wanted to run cooperatives in a village, on the border of East Prussia and we only lacked experience and proper theoretical and practical preparation.

2. A Kurpian village is eager to cooperate because it is poor and the farmyards are not self-sufficient.

3. We are very poor because each one of us owns barely a few hectares of poor-quality sandy infertile land and we breed only 1 horse and 1 cow per person, and we are making a polite request to address the District Court in Łomża, as the Registry Court, for the abolition of the fine imposed on us unjustly due to our unawareness, because if the fine is not remitted, in our village no one will be willing to belong to any collective cooperation as they will be afraid of all penalties”<sup>23</sup>.

In Myszyniec, on the other hand, there was a Consumer Cooperative “Jedność”<sup>24</sup>, whose statute was registered by the District Court in Łomża on 8 August 1928. The area of action of the Cooperative was Myszyniec and its neighborhood. According to the statute of “Jedność”, the registration fee of new members was 2 zlotys (during an Annual General Meeting on 15 July 1934 it was lowered to 0,50 zlotys), and the participation fee of a member was 25 zlotys<sup>25</sup>.

<sup>20</sup> AAN, the Cooperative Board in Warsaw, the Consumer Cooperative “Zgoda” in Pełty (Białystok voivodeship, Ostrołęka county), sign. 13722, b.n.k.

<sup>21</sup> Ibidem.

<sup>22</sup> Ibidem.

<sup>23</sup> Ibidem.

<sup>24</sup> AAN, the Cooperative Board in Warsaw, the Consumer Cooperative “Jedność” in Myszyniec (Warsaw voivodeship, Ostrołęka county), sign. 12231.

<sup>25</sup> Ibidem, b.n.k.

Another cooperative in Myszyniec was the Dairy Cooperative of an identical name – “Jedność”, whose area of action were the localities: Myszyniec, Myszyniec Stary, Dąbrowy, Wolkowe, Cięćk, Niedźwiedz, Białusny Lasek, Świdwiborek and Pełty<sup>26</sup>. The cooperative operated on the basis of the statute signed into the register of the District Court in Łomża on 24 October 1928. According to the state dated 23 September 1937, the cooperative consisted of 126 members, including one priest and 125 farmers. The membership in the cooperative cost 50 zlotys, a register fee was 2 zlotys. The three-member Board, chosen on 28 February 1937 for a three-year term of office, consisted of: the president – Józef Ropiak and his deputy Józef Soliwoda, both from Stary Myszyniec, and the treasurer – Kazimierz Gierczyk from Osada Myszyniec. The cooperative was functioning quite dynamically, which is evidenced by the generated profit of 4891,58 zlotys<sup>27</sup>.

Particular attention should be paid to the Dairy Cooperative “Zrozumienie” from Zawady, which also bred hens<sup>28</sup>. On 28 March 1928, it was accepted as a member of the Revisional Association of Polish Agricultural Cooperatives<sup>29</sup>, and its statute was registered in the District Court in Łomża on 23 August 1928<sup>30</sup>. Among its founders were: Stanisław Gałązka, Walenty Płoski, Piotr Zera, Henryk Koziątek, son of Walenty, Konstanty Olender, Henryk Koziątek, son of Piotr, Stanisław Olender, Józef Płoski, Stanisław Kuta, Konstanty Gałązka and Stanisław Suchecki<sup>31</sup>. The reports of the Border Guard show that the founder of the cooperative was Aleksander Kopeć, a teacher from a local school, and the president was Stanisław Koziątek, the head of the Czarnia commune, the treasurer was Konstanty Koziątek, and the manager of the cooperative – Stanisław Bórs<sup>32</sup>. According to the statute of the cooperative, its core activities were: “carrying out common processing or sale of milk and dairy products; collecting and selling eggs as well as joint buying of articles needed by each member in their farmyards”<sup>33</sup>.

It ought to be mentioned that on 22 September 1933, the District Court in Łomża, requested by the Revisional Association of Agricultural Cooperatives of Białystok District in Białystok, changed the legal form of the cooperative from “limited liability” to “with shares liability”. According to the state on 31 December 1936, the Cooperative consisted of 141 members from Kurpian villages: Zawady,

<sup>26</sup> AAN, the Cooperative Board in Warsaw, the District Dairy Cooperative in Myszyniec (Warsaw voivodeship, Ostrołęka county), sign. 12230, b.n.k.

<sup>27</sup> Ibidem, b.n.k.

<sup>28</sup> AAN, the Cooperative Board in Warsaw, the Dairy Cooperative “Zrozumienie” in Zawady (Białystok voivodeship, Ostrołęka county), sign. 22626.

<sup>29</sup> Ibidem, b.n.k.

<sup>30</sup> Ibidem, b.n.k.

<sup>31</sup> Ibidem, b.n.k.

<sup>32</sup> AAN, the Embassy of the Republic of Poland in Berlin, Border issues. The situation in borderland counties, mainly German. The activity of the Polish Border Guard. Information of the Border Guard Headquarters, correspondence, 1936 r., sign. 2770, k. 84.

<sup>33</sup> AAN, the Cooperative Board in Warsaw, the Dairy Cooperative “Zrozumienie”...

Brodowe Łąki, Błędowo, Wola Błędowska, Dąbrowa, Rawki, Wierchowizna, Nowa Wieś, Skuze, Olszyny, Kopaczyska, Binduga, Krukowo, Zareby, Bandysie, Kierzek, Łany, Cupel, Brzozowy Kąt. In its plans, however, the dairy was to reach with its range as far as to other villages, such as: Żelazna, Guzowatka, Długie, Czarnia, Surowe, Julianowo, Poścień, Raszujka, Rzodkiewnica, Pruskołęka, Kucieje Stare, Karaska and even remote Parciaki. The value of the cooperative's share was 25 zlotys and the registration fee was 1 zloty<sup>34</sup>. The dairy collected cream from the farmers from the above-mentioned villages by the owners of the so-called centrifuges. The amount of the cream fluctuated from a few to 85 kg per week from one farmer. A total number of cows owned by all members of the cooperative was 400 heads. The amount of processed milk in 1928, namely 1 million 140 thousand liters, which was an impressive number for a rural cooperative, proves that the cooperative was functioning dynamically. Butter from Zawady was sent in 25-kg boxes to the Association of Dairy and Egg Cooperative to Warsaw, and then further, due to a perfect class, for export, outside the country. However, the cooperative's boom became significantly complicated because of the tax interference of the Revenue Office in Ostrołęka, which published a report stating that, due to the trade in dairy products with entrepreneurs not belonging to the cooperative, it should have paid a higher sales tax from half of its turnover. An additional unfavorable phenomenon was illegal activity of „self-taught” milkmen, such as i.a.: Stanisław Mąka, who established milk factories in Brodowe Łąki, and then in Długie. The village representative of Kierzek village, named Piendak, on the other hand, collected cream from farmers without a proper permission to do so, and kept the cream in critical sanitary conditions. Similarly, Franciszek Piórkowski from Długie made butter in a barn, violating elementary hygiene requirements. Another individual non-attached producer of butter was Aron Gerber, who made butter in Żelazna. A private dairy was owned by a man named Dąbrowski, an inhabitant of Czarnia, who competed with a dynamic dairy underground<sup>35</sup>.

Another dairy cooperative functioning actively was a cooperative from Baranowo, which was trying to manage the surplus milk in the cooperative functioning since 1926<sup>36</sup>. Already in 1927, as a branch of the milk processing establishment in Przasnysz, it was able to process 8 thousand liters of milk a day, which is the amount processed by the main dairy in Przasnysz, which also had three other branches<sup>37</sup>. The first president of the Management of the Cooperative was Józef Mydło from Baranowo, the secretary was Władysław Tabaka from

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<sup>34</sup> AAN, the Embassy of the Republic of Poland in Berlin, Border issues..., k. 84.

<sup>35</sup> Ibidem, k. 77, 84.

<sup>36</sup> AAN, the Cooperative Board in Warsaw, the District Dairy in Baranowo near Ostrołęka (Warsaw voivodeship, Przasnysz county; sector: 10), sign. 553.

<sup>37</sup> T. Świecki, F. Wybult, op. cit.

Baranowo, the treasurer was Józef Brzozowy from Orzeł, and Paweł Zyra and Piotr Stolarczyk from Orzeł were the members of the Management<sup>38</sup>.

Another cooperative functioning in the region of Kurpie was the Consumer Cooperative “Dąbrowianka” from Dąbrowy<sup>39</sup>, where 100 people out of 2 thousand inhabitants belonged to the cooperative. The cooperative was established in 1931 by a border guard. It had equity of 5 thousand zlotys, an annual turnover was 30 thousand zlotys, and the value of one share in the cooperative was 10 zlotys<sup>40</sup>. In Dąbrowy, already since 1926, there were organized evening courses for adults, during which the idea of the cooperative movement was passed on. The major motive of action for the cooperators from Dąbrowy was establishing their own prices and the need to become independent of the speculations of private trading. The situation was mature enough in January 1931, when the cooperative was established and given the name “Dąbrowianka”. The founders began their activity from a financial collection of membership fees, for which they decided to open a food store. At the first General Meeting it was decided that each member of the cooperative who owned horses, would bring the goods from Myszyniec to the store by his farm cart. Moreover, the shop assistant working at the store, the cooperative’s accountant and the members of the Management committed themselves to work for free during the first three months, and the rest of the members pledged to buy goods in the cooperative store. The fact that the cooperative became a success was shown by annual dividends paid to 70 members: for 1931 – 196,24 zlotys, for 1932 – 533,07 zlotys, for 1933 – 702,44 zlotys, for 1934 – 158,46 zlotys, for 1935 – 185 zlotys and for other services – 200 zlotys, which in total amounted to 970 zlotys. In the first quarter of 1936, the cooperative had about 5 thousand zlotys in cash deposited in the “Społem” bank in Warsaw and it bought one bond of the “National Loan”. Besides, the cooperative from Dąbrowy did not fall behind with taxes and it did not have any debts. Additionally, the cooperative achieved important social objectives by supporting socially a local elderly woman; it also granted financial assistance to the local Fire Brigade and it secured a total sum of money for carrying out electrical installation in the church in Myszyniec. Moreover, it supported the action of the Association for the Support of Public Schools’ Construction. It also supported the action and joined the Airborne Defence League of the State. As Michał Leonkiewicz stated in the pro-Sanacja and pro-Piłsudski magazine, “Przegląd Ostrołęcki”, the shop in Dąbrowy was one of

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<sup>38</sup> A. Białczak, *Dzieje Baranowa oraz ziem nad Płodownicą i Omulwią*. Baranowo–Ostrołęka 2005, p. 244.

<sup>39</sup> AAN, the Cooperative Board in Warsaw, the Consumer Cooperative “Dąbrowianka” in Dąbrowy (Białystok voivodeship, Ostrołęka county), sign. 3428.

<sup>40</sup> AAN, the Embassy of the Republic of Poland in Berlin. Border issues..., k. 82.



the three cooperative shops in Myszyniec commune, next to Myszyniec and Pełty, being a model for other villages<sup>41</sup>.

Apart from consumer cooperatives, there were also cooperatives including folk artists, whose core activity was folk crafts. Such a cooperative was the Folk Weaving Manufacturers' Cooperative "Kurpianka", whose statute was registered in the District Court in Łomża on 10 May 1928<sup>42</sup>. The cooperative consisted of 43 members, including: 1 craftsman, 2 physical workers, 8 white-collar workers, 4 representatives of freelancers, and also 6 representatives of other professions. The president of the Cooperative was a teacher, Józef Rządcki from Wach; the treasurer was another teacher, Michał Leonkiewicz from Dąbrowy and the secretary was Anna Kordecka, a weaver from Myszyniec. One of the members of the Association's Supervisory Board was a priest from Myszyniec, Czesław Rogalski<sup>43</sup>. The Cooperative ceased its activity on 19 November 1932 due to an unfavorable economic situation of the country. In the years of prosperity, the crafts produced by the cooperative were sold in the entire country, gaining a significant popularity. However, in the early 1930s, there was observed an evident collapse in the demand for this kind of goods<sup>44</sup>. A similar activity profile had the Folk Weaving Manufacturers' Cooperative "Lipniczanka" in Lipniki<sup>45</sup>.

Kurpian cooperatives also functioned in Kadzidło, in the number of as many as five: the Dairy Cooperative<sup>46</sup>, the Consumer Cooperative "Puszczanka"<sup>47</sup>, the Agricultural-Construction Cooperative<sup>48</sup> "Swój do Swego", the Consumer Cooperative<sup>49</sup> and the Construction Association "Jedność" in Kadzidło, based in Dylewo<sup>50</sup>. In Ostrołęka there were: the Housing and Building Cooperative<sup>51</sup>, the

<sup>41</sup> M. Leonkiewicz, *Jak rolnicy w Dąbrowach, gm. Myszyniec dążą do poprawy swego bytu przez spółdzielnię*. Przegląd Ostrołęcki 1936, No. 10, p. 2.

<sup>42</sup> AAN, the Cooperative Board in Warsaw, "Kurpianka" the Folk Weaving Manufacturers' Cooperative in Myszyniec (Warsaw voivodeship, Ostrołęka county), sign. 12229.

<sup>43</sup> Ibidem, b.n.k.

<sup>44</sup> Ibidem.

<sup>45</sup> AAN, the Cooperative Board in Warsaw, the Folk Weaving Manufacturers' Cooperative "Lipniczanka" in Lipniki (Białystok voivodeship, Ostrołęka county), sign. 9263.

<sup>46</sup> AAN, the Cooperative Board in Warsaw, the Dairy Cooperative in Kadzidło (Białystok/Warsaw voivodeship, Ostrołęka county), sign. 6465

<sup>47</sup> Ibidem, the Consumer Cooperative "Puszczanka" in Kadzidło (Białystok voivodeship, Ostrołęka county), sign. 6467.

<sup>48</sup> Ibidem, the Agricultural-Construction Cooperative in Kadzidło (d.: construction cooperative) (Białystok (Warsaw) voivodeship, Ostrołęka county), sign. 6466.

<sup>49</sup> Ibidem, "Swój do Swego" Consumer Cooperative in Kadzidło (Białystok/Warsaw voivodeship, Ostrołęka county), sign. 6468.

<sup>50</sup> Ibidem, "Jedność" Construction Association in Kadzidło located in Dylewo (Białystok/Warsaw voivodeship, Ostrołęka county), sign. 4102.

<sup>51</sup> Ibidem, the Construction and Housing Cooperative in Ostrołęka (Białystok voivodeship, Ostrołęka county), sign. 13294.

Dairy Cooperative “Ostrołęczanka”<sup>52</sup>, the Cooperative of Consumers Railway Workers<sup>53</sup>, the Housing Cooperative of Public Employees<sup>54</sup>, the Agricultural and Trading Cooperative “Wspólna Praca”<sup>55</sup>, the Consumer Cooperative of the 12th Horse Artillery Division in Ostrołęka Wojciechowice<sup>56</sup>, the Housing Cooperative of the City Hall Workers’ Trade Union<sup>57</sup> and the Consumer Cooperative of the 5th uhłans regiment in Wojciechowice<sup>58</sup>. Other cooperatives were in Łyse: the Dairy Cooperative<sup>59</sup> and the Consumer Cooperative of “Stach Konwa”<sup>60</sup>, in Szafranki<sup>61</sup>, in Dąbrówka<sup>62</sup> and in Krukowo.

A highly important branch of the cooperative movement was savings and loan cooperatives. The activity of loan funds was based on gathering savings and granting loans. In central and eastern voivodeships in the middle of the 1930s there were as many as 910 savings and loan associations<sup>63</sup>.

The established in Galicia Kasy Stefczyka were modeled on the savings and loan cooperatives founded in the 19th century by a German community worker and a reformer Friedrich Wilhelm Raiffeisen. The characteristics of this kind of cooperatives were a minor range of activity limited usually to administrative borders of a parish, a joint and unlimited responsibility of the cooperative’s members for its liabilities, a social nature of work, except for the functions absorbing more time, appropriating the earned financial surpluses for indivisible funds. A typical element of the activity of the Raiffeisen’s cooperative was that it could have been joined by indigent members of local communities. Normally, the

<sup>52</sup> Ibidem, the Dairy Cooperative “Ostrołęczanka” in Ostrołęka (Białystok voivodeship, Ostrołęka county), sign. 13297.

<sup>53</sup> Ibidem, the Cooperative of Consumers Railway Workers in Ostrołęka (Białystok voivodeship, Ostrołęka county), sign. 13299.

<sup>54</sup> Ibidem, the Housing Cooperative of Public Employees in Ostrołęka (Białystok voivodeship, Ostrołęka county), sign. 13295.

<sup>55</sup> Ibidem, “Wspólna Praca” the Agricultural and Trading Cooperative in Ostrołęka (Białystok voivodeship, Ostrołęka county), sign. 13300.

<sup>56</sup> Ibidem, the Consumer Cooperative of the 12th Horse Artillery Division in Ostrołęka Wojciechowice/Ostrołęka (Białystok voivodeship, Ostrołęka county), sign. 13298.

<sup>57</sup> Ibidem, the Housing Cooperative of the City Hall Workers’ Trade Union in Ostrołęka (Białystok voivodeship, Ostrołęka county), sign. 13296.

<sup>58</sup> Ibidem, the Consumer Cooperative of the 5th uhłans regiment in Wojciechowice (Warsaw voivodeship, Ostrołęka county), sign. 21712.

<sup>59</sup> Ibidem, the Dairy Cooperative in Łyse [Łyse] (Białystok voivodeship, Ostrołęka county), sign. 11145.

<sup>60</sup> Ibidem, the Consumer Cooperative “Stach Konwa” in Łyse [Łyse] (Białystok voivodeship, Ostrołęka county), sign. 11146.

<sup>61</sup> Ibidem, the Dairy Cooperative in Szafranki (Białystok voivodeship, Ostrołęka county; branch: industrial and trading), sign. 18249.

<sup>62</sup> Ibidem, the Cooperative Association of Consumers “Jedność” in Dąbrówka (Białystok voivodeship, Ostrołęka county), sign. 3429.

<sup>63</sup> *Gminne kasy pożyczkowo-oszczędnościowe. Przegląd Ostrołęcki 1936*, No. 49, p. 6.

managing functions in the discussed entities were served by local priests, organists or teachers<sup>64</sup>.

A dynamically functioning loan cooperative in Baranowo was “Kasa Stefczyka the Cooperative with unlimited liability”, which covered the following communes with its range: Baranowo, Jednoróżec, Sypniewo, Zaręby and Kadzidło. Its statute was registered on 30 April 1937 in the District Court in Płock. The president of the Cooperative was Jan Puścion, also acting as the secretary of Baranowo Commune; the vice-president was Franciszek Tyc from Czerwińskie; the treasurer was Józef Grzyb from Bakuła. The cooperative consisted of 184 members; the participation fee was 10 zlotys. According to the balance sheet from 31 August 1937, the cooperative had assets of 13 770, 06 zlotys<sup>65</sup>. The outbreak of World War II put an end to the activities of the Cooperative. The documents produced by the workers were hidden by the treasurer, Józef Grzyb. However, after a carried out denunciation, they fell into German hands, who collected the borrowings recalculated to the German currency – marks. Then, after repaying the loans, the documents were destroyed<sup>66</sup>.

Another Kasa Stefczyka was established in Zawady<sup>67</sup>. On 1 May 1932, at the founding meeting, the management was chosen, consisting of: Franciszek Osowiecki – the president, Stanisław Gałązka from Zawady, the vice-president, A. Koziatek – the treasurer<sup>68</sup>.

Kasa also functioned in Myszyniec<sup>69</sup>. Its founder and the first president was Fr. Klemens Sawicki, who was supported by local intelligentsia and a group of clerks<sup>70</sup>. The room necessary for the functioning of the entity was made available free of charge. The transactions carried out in Kasa were noted in the Financial Bank Book and they were confirmed with the signatures of the cashier and the accountant or a member of the Management. A registration fee for Kasa in 1927 was 3 zlotys, and a participation fee was 25 zlotys<sup>71</sup>. During the German occupation, the documentation of Kasa was burned by one of the workers. Then, the Germans forced the accountant to recreate the list of debtors from memory. The

<sup>64</sup> E. Pudełkiewicz, *Spółdzielcze formy gospodarowania w Polsce i w innych krajach Unii Europejskiej*. Zeszyty Naukowe SGGW. Polityki Europejskie, Finanse i Marketing 2009, No. 2, p. 269.

<sup>65</sup> AAN, the Cooperative Board in Warsaw, Kasa Stefczyka in Baranowo (Warsaw voivodeship, Przasnysz county; sector: 5), sign. 522, k. 2.

<sup>66</sup> A. Białczak, op. cit., p. 250.

<sup>67</sup> AAN, the Cooperative Board in Warsaw, Kasa Stefczyka in Zawady (Białystok voivodeship, Ostrołęka county), sign. 22625.

<sup>68</sup> J. Gołota, *Ostrołęka. Miasto i powiat w okresie międzywojennym*. Wydawnictwo OTN im. A. Chętnika, Ostrołęka 2000, p. 185.

<sup>69</sup> AAN, the Cooperative Board in Warsaw, Kasa Stefczyka in Myszyniec (Warsaw voivodeship, Ostrołęka county), sign. 12228.

<sup>70</sup> J. Gołota, op. cit., p. 185.

<sup>71</sup> Online: <http://kbsmyszyniec.pl/index.php/o-banku/historia-banku> [6.08.2017].

pre-war debts were converted at the rate 2,10 zlotys = 1 German mark. Due to a boycott of German authorities, the recreated list of debtors turned out to be obviously shortened<sup>72</sup>. Kasy Stefczyka were also established in Ostrołęka<sup>73</sup>, Lipniki<sup>74</sup>, Olszewka<sup>75</sup>, Zalas<sup>76</sup>, Czarnia<sup>77</sup>, Dąbrówka<sup>78</sup> and in Kadzidło<sup>79</sup>.

The number of particular cooperatives according to their types and in comparison to other Mazovian counties is presented in table 1. In terms of the number of members of those cooperatives as of 31 December 1934, in the following counties there were: Ciechanów – 6914 members, Maków – 5733, Przasnysz – 5670, Pułtusk – 8460, Łomża – 15 349 and in Ostrołęka county – 6210 members<sup>80</sup>.

Gradual regeneration of the cooperative movement after the period of the Great Depression was interrupted by the outbreak of the Second World War. When the war ended, pre-war cooperators were trying to recreate the old cooperatives but they did not have the support of the authorities any more. The cooperative movement during People's Poland was treated by the citizens even as a form of collectivization<sup>81</sup>. The so-shaped system caused reluctance of the citizens to this kind of cooperative economic activity.

<sup>72</sup> A. Lewkowska, *Wojenne losy banków spółdzielczych*. Online: <https://www.bs.net.pl/z-innej-beczki/na-weekend-wojenne-losy-bankow-spoldzielczych> [6.08.2017].

<sup>73</sup> AAN, the Cooperative Board in Warsaw, Kasa Stefczyka in Ostrołęka (Białystok voivodeship, Ostrołęka county), sign. 13290.

<sup>74</sup> Ibidem, Kasa Stefczyka in Lipniki (Białystok voivodeship, Ostrołęka county), sign. 9260.

<sup>75</sup> Ibidem, Kasa Stefczyka (Kasa Spółdzielcza) in Olszewka (Warsaw voivodeship, Ostrołęka county), sign. 13072.

<sup>76</sup> Ibidem, Kasa Stefczyka w Zalasi [Zalas] (Białystok voivodeship, Ostrołęka county; branch: loan), sign. 22391.

<sup>77</sup> Ibidem, Kasa Stefczyka (Kasa Spółdzielcza) in Czarnia (Warsaw voivodeship, Ostrołęka county), sign. 2973.

<sup>78</sup> Ibidem, Kasa Stefczyka w Dąbrówce (Warsaw voivodeship, Ostrołęka county), sign. 3436.

<sup>79</sup> Idem, Kasa Stefczyka in Kadzidło (Białystok voivodeship, Ostrołęka county) [1913–1920, 1925–1926, 1929, 1932, 1935, 1937–1938, 1946], sign. 6464. The predecessor of Kasa Stefczyka in Kadzidło was the savings and loan cooperative, “Towarzystwo Oszczędnościowo-Pożyczkowe”, established in 1913. Its organizer was Fr. Kazimierz Suchcicki. The Cooperative started its functioning on 27 July 1913. The President of the Board was the aforementioned Fr. Kazimierz Suchcicki and he kept the position until 1918), the secretary was Józef Sobiech and the treasurer was Franciszek Kosiński, *Życiorys ks. gen. bryg. Kazimierza Suchcickiego*. Online: [http://www.kadzidlo.pl/2016/sources/zyciorys\\_ks\\_suchcickiego.pdf](http://www.kadzidlo.pl/2016/sources/zyciorys_ks_suchcickiego.pdf) [6.08.2017].

<sup>80</sup> *Statystyka ruchu spółdzielczego w Polsce 1934 i 1935*. Statystyka Polski (Warszawa) 1938, Series C, Issue 66, p. 44, 46.

<sup>81</sup> B. Adamczyk, *Szanse rozwoju spółdzielczości wiejskiej jako formy organizowania się rolników w Polsce w odniesieniu do warunków społecznych i gospodarczych w Unii Europejskiej*. *Studia Ecologiae et Bioethicae UKSW w Warszawie* 2007, No. 5, p. 492.

Table 1

The number of union cooperatives in selected counties of Białystok and Warsaw voivodeships in the years 1934–1936

| County     | Total number of cooperatives |            |             | Types of cooperatives |       |                         |           |              |          |                            |                       |       |       |       |
|------------|------------------------------|------------|-------------|-----------------------|-------|-------------------------|-----------|--------------|----------|----------------------------|-----------------------|-------|-------|-------|
|            | 1 Jan 1934                   | 1 Jan 1936 | 31 Dec 1936 | Consumers'            |       | Loan (savings and loan) |           |              | Farmers' |                            |                       |       |       |       |
|            |                              |            |             | consumers'            | other | in total                | including |              |          | purchase and sales general |                       | dairy | other | other |
|            |                              |            |             |                       |       |                         | universal | agricultural | workers' | agricultural and trade     | agricultural and food |       |       |       |
| Maków Maz. | 22                           | 24         | 25          | 3                     | –     | 13                      | 3         | 9            | 1        | 2                          | –                     | 5     | 1     | 1     |
| Przasnysz  | 16                           | 16         | 18          | 4                     | –     | 9                       | 3         | 6            |          | 1                          | –                     | 4     | –     | –     |
| Pułtusk    | 40                           | 36         | 35          | 10                    | –     | 21                      | 8         | 12           | 1        | 1                          | –                     | 3     | –     | –     |
| Łomża      | 54                           | 47         | 49          | 14                    | 1     | 24                      | 9         | 15           | –        | –                          | –                     | 10    | –     | –     |
| Ostrołęka  | 31                           | 33         | 34          | 8                     | –     | 21                      | 3         | 17           | 1        | 1                          | –                     | 4     | –     | –     |
| In total   | 163                          | 156        | 161         | 39                    | 1     | 88                      | 26        | 59           | 3        | 5                          | –                     | 26    | 1     | 1     |

Source: *Statystyka ruchu spółdzielczego w Polsce 1934 i 1935*. Statystyka Polski (Warszawa) 1938, Series C, Issue 66, pp. 39–40.

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### SUMMARY

The cooperative movement in the Kurpie region marked its dynamic progress during the Second Polish Republic. The carried out informational actions, trainings of instructors for cooperatives as well as the legal regulation introduced by the act of 1920, led to the change of attitude of the inhabitants of the subregion of Kurpie. Frequently, the lack of basic qualifications related to establishing and running a cooperative mixed with the involvement of the Kurpie people, who were trying to influence the change their own material situation by establishing cooperatives. A significant aspect of the Kurpian cooperative movement was its social nature. Cooperatives which generated financial surpluses relatively often supported charity institutions and aims, the activity of state education as well as pro-defensive actions, which were becoming particularly important in the 1930s.

**STRESZCZENIE**

Ruch spółdzielczy na obszarze Kurpiowszczyzny zaznaczył swój dynamiczny progres w okresie II Rzeczypospolitej. Prowadzone akcje informacyjne, szkolenia instruktorów ds. spółdzielczości, a także regulacja prawna wprowadzona ustawą z 1920 r. doprowadziły do zmiany świadomości mieszkańców subregionu kurpiowskiego. Dostyc często brak elementarnych kwalifikacji związanych z zakładaniem i prowadzeniem kooperatyw mieszał się z zaangażowaniem Kurpiów, którzy poprzez tworzenie spółdzielni próbowali wpłynąć na zmianę własnej sytuacji materialnej. Bardzo ważnym aspektem kurpiowskiego ruchu spółdzielczego był jego socjalny charakter. Kooperatywy, które generowały nadwyżki finansowe, dostyc często wspierały charytatywne instytucje i cele, działalność państwowej oświaty, a także działalność proobronną, która w latach 30. nabierała szczególnej roli.

**Key words:** Cooperatives, cooperative movement, Kurpie region, a cooperative, food industry, savings and loan fund

**Słowa kluczowe:** Spółdzielczość, ruch spółdzielczy, Kurpiowszczyzna, kooperatywa, spożywczość, kasa oszczędnościowo-pożyczkowa