

Cooperatives in the Upper Hungarian Region at the Intersection of Embourgeoisement and Nation-Building (1898–1918)*

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Abstract. Cooperatives, which abound in theoretical constructions, can be defined as associations of people who unite for a specific purpose and try to satisfy their economic needs through a democratically operated, jointly owned enterprise. However, it is an established fact that, by the end of the nineteenth century, industrial revolution and capitalism had brought many economic and social problems and manifold grave social challenges. This led to the further organizational development of self-help which, in turn, was an effective tool for shaping ethnic communities in the great trend of modernization and embourgeoisement.

Self-help associations had a long tradition in the Habsburg Monarchy, including the territory of the Kingdom of Hungary, already from the first half of the nineteenth century. However, especially in the last third of the nineteenth century, the development and consolidation of cooperative networks in this Central European region went hand in hand with ethnically based cooperative self-organization controlled from above by the agrarian elites. Cooperative centres were established, which performed not only economic and social, but also national policy-related tasks, at the same time gradually monopolizing some producer-supplier areas. Certain interpretations view cooperatives as important tools of small-state economic nationalism, relegating their economic goals to the background.

Focusing on the period between 1898 and 1918, this study deals with the process and stages of development in the Hungarian cooperative system in Upper Hungary, whose solid foundations were laid from the late nineteenth century onwards. Relying on archival sources, it discusses the strategies of the two most significant cooperative centres, the *Országos Központi Hitelszövetkezet* (National Central Credit Cooperative) and *Hangya* ('Ant'). In the early twentieth century, these Hungarian attempts at integration coincided with the increasingly pronounced decentralization ideas of the Slovak cooperative elite.

Keywords: society in the Kingdom of Hungary, nation-building, ethnic nationalism, cooperative policy, cooperative centres, self-help, middle classes

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In memoriam András Vári

“In the history of social movements, this extraordinary success finds explanation in the fact that the cooperative religion rests on modern economic foundations because it promises goods and advantages not only in the afterlife but here on earth, too. The magic of its religious-moral content, adopted from Christ-like morality, conquers souls; but its effect is permanent only for the reason that the soul of today’s man remains strong and loyal to his ideals only because these satisfy his material needs. The secret of the success of the cooperative movement lies in the fact that it is able to provide, in appropriate and cautious forms and with careful preservation of its ideological purity, not only spiritual joy, but also significant material benefits to certain social strata. This explains its enormous success with the credit, consumers’, and agricultural cooperatives of all the countries in the world, which were able to multiply even the self-sustaining power of nations, the way the Polish, Danish, Irish, and Saxon peasant cooperatives did.”¹

The above characterization may seem like an idealized interpretation, according to which only cooperatives can remove the suckers of the capitalist system. In public thinking and in the literature on cooperatives, the concept of cooperatives has thus been associated with various overemphasized, sometimes not truly economic, often even ideological or pathetic, adjectives. Many consider cooperatives the most democratic forms of social cohesion. They are also made to seem as the only arms-bearers of social justice and solidarity. It remains a fact that, with the expansion of the agricultural market, which may be viewed as a kind of reaction to nineteenth-century capitalist developments, they played an important role in the modernization of economic life.

Researchers on nationalism and those who interpret cooperatives as being at the interface of ethnic conflicts and economic nationalisms approach this from a different perspective. In their opinion, the mediating role of cooperatives seemed irreplaceable to the political elite that shaped national communities, since they represented communication channels to the peasantry, including mainly farmers, through which they could perform socio-organizing and socio-political tasks on the one hand, and mobilize and politically activate their members in the interest of national goals on the other hand.²

1 Méhely, *Az ipari szövetkezetek szerepe*, 3.

2 Lorenz, *Introduction. Cooperatives in Ethnic Conflicts*, 9–44; Schultz and Kubû, eds, *History and Culture of Economic Nationalism*; Lorenz, *Das Genossenschaftswesen Mittel- und Osteuropas*, 99–117.

Due to their importance for people's livelihood and their prestige-creating weight, cooperatives had the function of creating a middle class. They played a positive role in embourgeoisement. They activated their members with the help of common ideals (cooperative ideology, humanitarian goals, self-help), operated autonomous and democratic hierarchies, and undertook organizational innovations in the economy (industrial and agricultural enterprises). An important aspect of cooperatives is that they are owned by their members (i.e., those who use the services of the cooperative or buy its products) rather than external investors. Their organizational and business decisions are based on the 'one member equals one vote' principle, regardless of the investments the individual members made into the cooperative. The participants made joint decisions about the resources and their distribution and ensured not only their daily livelihood (making a profit) but also supported projects that provided social protection, education, and culture (training, education, upliftment). At the local level, they were promoters and catalysts of communal cohesion and solidarity.³

By the early twentieth century, cooperatives had become economic institutions balancing self-help, capital, and profit.

The Slovak perspective

Slovak historiography treats cooperatives as important tools and objects in the struggle for the advocacy of national policy and national emancipation. Slovak historians judge their economic activity almost exclusively according to the role they played in shaping the ethnic community. They place special emphasis on stressing ethnic grievances and separation.

They accentuate an 'anti-minority policy' in the cooperative policies of the state (especially Hungary). A common feature of these interpretations is that they put cooperatives into a winner-loser dichotomy. However, when presenting the later twentieth-century cooperative networks of Czechia and Slovakia, as well as of Subcarpathia, the Austrian imperial period before the change of empire and the antecedents in Hungary cannot be ignored. It is beyond dispute that the economic integration of the Monarchy—which was not unidirectional, was territorially different, asynchronous, not free of inconsistencies, but can be characterized as an obvious trend—had a beneficial effect on the genesis of the cooperative structures in various parts of the country and, in general, even on the enhancement of cooperative awareness.⁴

3 <https://www.ica.coop/en/cooperatives/cooperative-identity> (Accessed: 23 October 2023); Ortman nad King, *Agricultural Cooperatives*, 42.

4 Brusatti, *Die Habsburgermonarchie*, 29–53; Ránki, *Gazdasági integráció*, 100–13.

From the mid-nineteenth century onwards, the political elites of the minorities in Hungary, including the Slovaks, also realized that, in organizing ethnic societies, it is first the building of association networks, then cooperative ones, and the representation and influence gained in the state economic sector, that can efficiently support both ethno-political and community-organizing cultural goals. On the other hand, the cooperative sub-system of the Upper Hungarian Region—hypothetically, forms of union that already move away from associations—came into being later. At the initiative of state bodies and organizations for protecting economic interests, rural cooperatives, agricultural cooperatives (milk and producers' cooperatives), and cooperatives specializing in one particular economic area (e.g., dairy, machinery, or warehouse cooperatives), were established on a systematic basis.⁵

The cooperative movement in the Upper Hungarian and Slovak ethnic regions⁶ drew from two forms of organization and partnership. The developing cooperative network relied partly on societies and economic associations active in agriculture, and partly on the farmers they organized.

In the 1850s, and mainly in the 1870s, farmers' circles, economic and aid associations, loan banks, and consumers' associations were formed one after the other on the initiative and with the effective help of the local Slovak intelligentsia (priests and teachers). They were widespread not only in the northern areas inhabited by Slovaks, but also among the Slovaks in Budapest, in the Great Hungarian Plain, in Vojvodina, and in Transylvania.⁷ At the same time, we also see their ties to the national trends and to the internal association patterns of the Slovak region.⁸

The membership of the economic associations of Upper Hungary and their publications reflected the ethnic and linguistic situation in the region. Associations operating in the Slovak ethnic area also represented the interests of Slovak livestock breeders and crop producers. However, the regional development goals formulated

5 Cp. Gaučík, *A jog erejével*, 29–34.

6 I adopted the notion and territorial demarcation of the Upper Hungarian Slovak (or ethnic Slovak) region from László Szarka. Szarka meant the sixteen counties of Upper Hungary where roughly eighty percent of the Slovaks lived in the latter half of the nineteenth century: Trencsén, Árva, Turóc, Zólyom, Liptó, Szepes, Sáros—these were of a Slovak majority, and Pozsony, Nyitra, Bars, Hont, Nógrád, Gömör, Abaúj-Torna, Zemplén, and Ung with a Slovak majority in their parts lying above the language border. Hungarians and Germans were found in ethnic enclaves and cities. Szarka, *Szlovák nemzeti fejlődés*, 48, 271, note 1.

7 See, e.g., *Stanovy Nad' lackej vzájomnej pomocnice*.

8 Fabricius et al., *150 rokov slovenského družstevníctva*, 27–29; Holec, *Ako Martin Rozumný zbohatol*, 78; Ábrahám, *Megmaradni vagy beolvadni*, 40. Implementing the idea of a kind of public service, several people took on tasks in the Slovak cooperative movement (Samuel Jurkovič, Daniel Gabriel Lichard, Ján Liub, Samuel Ormis, Andrej Hlinka, Pavol Blaho, Fedor Houdek, Milan Hodža).

specifically by the Slovaks were not always visible in them. Besides an already functioning cultural organization (*Matica slovenská* [Slovak Association]), an attempt in 1865 to establish an independent Slovak economic association (*Slovenský hospodársky ústav* [The Slovak Institute of Economy]), largely promoted by Daniel Gabriel Lichard (1812–1882) and with its headquarters in Liptovský Svätý Mikuláš, failed due to the negative attitude of the Locotenential Council.⁹ There may be the state's realistic assessment of the situation behind this decision, but we do not know whether the case was that of conscious ethnic discrimination. At that time, the *Országos Magyar Gazdasági Egyesület* (National Hungarian Economic Association) already had an impressive track record, which also embraced the regional management of the economy. Whether justified or not, the Slovak initiators may have viewed this refusal as an ethnic offence.¹⁰

With varying levels of success, by 1918, the Slovak ethnic interests and demands for the use of the Slovak language had also appeared within Hungarian economic associations. The best example is the *Nyitra-völgyi Gazdasági Egyesület* (Economic Association of the Nitra Valley) which, under the leadership of Georg Friesenhof,¹¹ consciously (or naturally) took into account the needs of its Slovak (and German) members, which constituted its majority. It organized courses of economics in Slovak. For some time, the association used *Obzor* (Horizon), the only business magazine in Slovak, as its official mouthpiece, since there was no demand for a Hungarian-language newsletter. Between 1888 and 1902, the association published its periodical in Slovak (*Zprávy hospodárskeho spolku údolia Nitry* [News of the Economic Association of the Nitra Valley]) and German (*Vereinsblatt des Neutrathaler Landwirthschaftlichen Vereines*).¹² The *Trencsén Megyei Gazdasági és Erdészeti Egyesület* (Economic and Forestry Association of Trencsén County) also promoted the use of the mother tongue of Slovak farmers.¹³

9 Jurkovič, *Hospodárske spolky*, 86–87; Ábrahám, *Megmaradni vagy beolvadni*, 42.

10 Cp. Holec, *Ako Martin Rozumný zbohatol*, 41–42.

11 Georg von Friesenhof, Graf von Welsburg (1840–1913), came from a family with Russian-Austrian aristocratic roots that was related to the Pushkins and the Goncharovs. He was the organizer of the rural society of the Upper Nitra Region, a promoter of Slovak economic and cultural aspirations, and one of the founders of the *Matica slovenská* (Slovak Association) organization. He was also the director of the activities of the *Nyitra-völgyi Gazdasági Egyesület* (Economic Association of the Nitra Valley) and the president of the *Nyitra Vármegyei Orvos és Természettudományi Egyesület* (Department of Natural Science of the Medical and Natural Science Association of Nitra County). He also dealt with meteorology and the development of agriculture.

12 Gergelyi, *Dejiny hospodárskych spolkov*, 149–54, 159.

13 Fojtík, *Polnohospodársky a lesnícky spolok*, 107–29.

In the northern areas, the smaller associations, societies, and farmers' circles of local importance, specialized in their activities, can be considered as Slovak or ethnically mixed (Slovak–German–Hungarian, Slovak–German, Hungarian–German), which is naturally reflected by their administrative language(s), too.¹⁴

The role of the National Central Credit Cooperative

The idea of the provision of institutional credit to farmers and of the development of a network of credit cooperatives—with these efforts fitting into a general criticism of capitalism and a desire for social reform—was embraced by the agrarians.¹⁵ The 1884 draft of *Gazdakör* (Farmers' Circle) contained concrete proposals for the development of credit cooperatives to meet smallholders' needs for credit.¹⁶

The first step resulting from the collaboration of Count Sándor Károlyi¹⁷ and the large and mid-sized farmers of Pest County, from the conjunction of the initiatives of cooperatives and farmers' circles and, last but not least, from the provision of external capital resources, was the establishment of the *Pestvármegyei Hitelszövetkezet* (Credit Cooperative of Pest County) on 19 December 1886, with the county's significant financial support. This organization also acted as the county centre for credit cooperatives. Initially, the Károlyi Group represented the concept of county-level and county-run cooperative centres, but this was quickly rectified after the fall of the Tisza Government. It was necessary to extend the Pest centre to the national level, which went hand in hand with institutionalization. A periodical titled *Szövetkezés* (Cooperation) was launched in 1890. In 1894, the *Pestvármegyei Hitelszövetkezet* (Credit Cooperative of Pest County) adopted the name *Hazai Szövetkezetek Központi Hitelintézete* (Central Credit Institute of Domestic Cooperatives) and established close credit relations with the *Pesti Hazai Első Takarékpénztár* (First Domestic Savings Bank of Pest). It expanded the scope

14 For example, *Hangya's* branch office in Zsolna promoted Slovak farmers' circles in the counties of Árva, Liptó, Trencsén, Turóc, and Gömör. *Vlast a svet*, 11 January 1914, 18. Cp. also Gaučík, *Történelem és mítoszteremtés*, 42–60.

15 In this place, I will not discuss the stages of development, ideology, goals, and achievements of the Hungarian agrarian movement in more detail. These were addressed in detail by András Vári. Vári, *Urak és gazdászok*.

16 Csepregi Horváth, *A magyar szövetkezeti intézmény története*, Vol. 1, 42–43.

17 Count Sándor Károlyi (1831–1906) was a large-scale landowner in Fót, an agricultural politician, father of the Hungarian cooperative movement, and a builder of an organizational network for the protection of farmers' interests. He also founded and supported many charitable institutions.

of its business and also dealt with the collection of savings deposits and insurance.¹⁸ A new institutional image, with the introduction of state control and with the effective support¹⁹ of Agriculture Minister Ignác Darányi (1849–1927), was created in 1898 when the *Országos Központi Hitelszövetkezet* (*OKH*; National Central Credit Cooperative) was started.²⁰

OKH extended the scope of its activities to the entire country and participated in the establishment of numerous rural cooperatives. Ninety percent of its members were agricultural credit cooperatives, which provided loans for the purchase of machinery and the improvement of livestock.²¹ The development of industrial credit cooperatives, practically according to the ‘template’ of agricultural and credit cooperatives, was also carried out under its aegis. The primary concern was the share of industrial government subsidies, while the cooperative elite ignored the specific problems of small producers and the nature of the professions in industry. In a smaller number, mixed industrial-agricultural credit cooperatives were also established.²²

Aiming at long-term economic and financial developments, what *OKH* had in mind was harmonizing material strength and morals: “A credit cooperative is usually able to fulfil most of the cooperative tasks and, within the framework of a credit cooperative, far-reaching tasks can be accomplished in addition to the maintenance of financial credit with purposeful organization through the training of professional groups or occasional interest partnerships.”²³

Members of *OKH* had uniform statutes and also defined the limit of limited liability.²⁴ Member cooperatives received various tax and interest exemptions and other discounts. Their operations, finances, and management were supervised by auditors. The audit consisted of several sub-elements. Through the inspections, they wanted to achieve the transparency of money management, the correct handling and safekeeping of money (bills of exchange and bonds), and proper accounting. They were required to take an annual inventory of their assets. If a member

18 Schandl, ed., *A magyar szövetkezés negyven éve*, 14–16, 19–21; Vári, *A magyarországi hitelszövetkezeti mozgalom*, 639–41.

19 Fehér, *Darányi Ignác*, 14.

20 *Magyar hitelszövetkezeti törvények és törvényerejű rendeletek*. The adoption of the law was preceded by almost a decade of liberal-agricultural political struggles. The legal regulation was necessary partly because fake cooperatives, established by savings banks and ‘Christian entrepreneurs’ under ‘the guise of anti-Semitism’, had to be restricted based on the protection of the cooperative idea and economic considerations. Bernát, *Az új Magyarország agrárpolitikája*, 263–67.

21 Seidl, *Visszapillantás*, 13–14.

22 Seidl, *Visszapillantás*, 14; Méhely, *Az ipari szövetkezetek szerepe*, 21–22, 27–28.

23 Seidl, *Visszapillantás*, 6.

24 Cp. *Nagy-magyar és vidéke*.

cooperative did not have a competent accountant, an auditor was deployed to prepare its annual balance sheet. The centre expected its member cooperatives to keep accurate records of their members. Member cooperatives were obliged to notify the companies court of any changes in their activities and organizational lives. The centre expected its members to pay their business shares duly and the management of the member cooperative to comply with the rules of interest payment and capital repayment. The moral example of the cooperatives' officials was important: were they accumulating debt or not, were they repaying in exact amounts, and were they setting a good example for members? The auditors closely monitored the observance of the statutes, the holding of general assemblies, and the functioning of elected bodies (management, board of directors, and supervisory board) and departments.

OKH saw its priority in providing credit to smallholders, especially in the form of bills of exchange and medium-term lending; in addition, it was issuing bonds. It gained a monopoly position in the rural credit market and its member cooperatives could only take out loans from it. *OKH* advocated cautious lending, which remained within the framework stipulated in its statutes and did not endanger the operations of the credit cooperative in the short or long term. With all these measures, it wanted to filter out fake cooperatives that violated cooperative principles. It was never mandatory to join *OKH*, and several cooperatives outside its competence retained their autonomy but were not eligible for state subsidies.²⁵

From 1898, *OKH* participated in Ignác Darányi's upland (Ruthenian) project aimed at uplifting the economically backward and poor population of the Northeast Carpathians. By the end of 1913, 206 credit cooperatives with 51,000 members were operating in the upland branch in the counties of Bereg, Ung, Máramaros, and Ugocsa.²⁶

From 1902, *OKH* was also involved in the Transylvanian economic development program initiated by the government and economic interest protection organizations. This manifested itself in the establishment of credit cooperatives and the provision of long-term agricultural loan packages.²⁷

In the light of the available sources, it should be emphasized that *OKH* adapted to the ethnic and linguistic situation in the region. The use of Slovak and German as the only administrative languages, or in parallel with Hungarian, was a living reality (the measures of public administration bodies restricting the use of Slovak require further research). *OKH* issued at least some of its publications related to the establishment, operations, and promotion of credit cooperatives also in Slovak.²⁸

25 Seidl, *Visszapillantás*, 20–21.

26 Braun, *Hitelszövetkezetek*, 12–31.

27 Balaton, *A székelyföldi (erdélyrészi) kirendeltség*, 84, 86.

28 Bajcsy, *Návod k založeniu*; Szántó, *Družstvá v službe zdravotníctva dediny*.

Within its capabilities, it also supported financial and accounting consultancy in Slovak. Moreover, there were attempts to establish a cooperative press, along with the dissemination of the idea of Hungarian supremacy (e.g., the supplement on cooperatives in 1909–1910 of the pro-government *Slovenské noviny* [Slovak News] newspaper edited by Adolf Pechány [1859–1942]).

It was not by chance that the Upper Hungarian branch of *OKH* operated from Nyitra (Nitra), as²⁹ *OKH* could collaborate closely with the *Nyitra Megyei Gazdasági Egyesület* (Economic Association Nitra County) led by József Emődý (1857–1920), which announced the establishment of a countywide cooperative network in April–May 1898. The association held educational lectures in the villages of the county. It formulated its main goal as “every village group that belongs to a parish or territorial registry should have its own cooperative”³⁰ and “the cooperative law should find a ready cooperative network in the county.”³¹ For this, they managed to secure the support of notaries, priests, and landed gentry in the county.³²

The economic association established a central county credit cooperative, which did not provide private loans, but met the credit needs of the cooperatives in the county. According to plan, this organization was to function as the county’s control centre of credit cooperatives and could support the consumer cooperatives founded by the *Nyitra Megyei Gazdasági Egyesület* (Economic Association of Nitra County) in financial terms as well.³³ This central county credit cooperative then joined *OKH*.³⁴

29 The tasks of the Nyitra branch included conducting inspections of the *OKH* cooperatives of the Upper Hungarian counties, as well as monitoring their administration and financial situation. MNL OL, Z 149, Folder 11, 8954.

30 “A szövetkezeti ügy fejlődése Nyitramegyében” [The Development of the Cooperative Project in Nitra County]. *Köztelek*, 11 May 1898, 716.

31 “Új szövetkezetek Nyitramegyében” [New Cooperatives in Nitra County]. *Köztelek*, 20 April 1898, 603.

32 “A nyitramegyei birtokosok a szövetkezetekért” [Landowners of Nitra County for the Cooperatives]. *Köztelek*, 18 May 1898, 756. The grants were financed as follows: Baron Albert Wodiáner Jr. 200 gulden, Baron Sándor Stummer 100 gulden, Baron Ágost Stummer 100 gulden, Count Lajos Károly 300 gulden. Count Imre Hunyady donated a hundred forints annually for four years, Dezső Ocskay Sr. and József Emődý a hundred forints annually each for three years. In early May 1895, credit cooperatives were established in three villages, in Szilád (Siladice), Kisbáb (Malý Báb), and Nagycétény (Velký Cetín), with 261 members and 415 business shares in total. See: “A szövetkezeti ügy fejlődése Nyitramegyében” [The Development of the Cooperative Project in Nitra County]. *Köztelek*, 11 May 1898, 716.

33 “Vármegyei központi hitelszövetkezet Nyitrán” [The Central County Credit Cooperative in Nitra]. *Köztelek*, 27 August 1898, 1256; “Szövetkezeti mozgalom Nyitramegyében” [The Cooperative Movement in Nitra County]. *Köztelek*, 29 October 1898, 1573.

34 *A Nyitramegyei Központi Hitelszövetkezet*.

As of 26 June 1898, the economic association could boast of impressive results at the cooperative public assembly held in Vágtornóc (Trnovec nad Váhom): 8,000 members united in more than fifty credit cooperatives, paying in 170,000 forints as shares, with the revenues amounting to forty thousand forints.³⁵ It was thanks to this economic association that the county's credit cooperative network was developed and became a dominant force in the region in a few years.³⁶

In fact, as András Vári showed, Upper Hungarians had not figured on the national credit cooperative map before 1895.³⁷ Thanks to the founding and organizing activities of *OKH*, by the early twentieth century, the credit cooperative movement in the Upper Hungarian Region had borne fruit. In 1894, there were only fifty-three credit cooperatives, whereas their number rose to 292 by 1909. In 1909, the centre of gravity of credit cooperatives was in three counties, Nyitra, Pozsony (Bratislava), and Zemplén (Zemplín). 56 percent of the region's credit cooperatives were based in them. In the Slovak ethnic region, only Trencsén (Trenčín) County showed outstanding results. Árva (Orava), Liptó (Liptov), Sáros (Šariš), Szepes (Spiš), and Turóc (Turiec) produced modest data, with only three to four credit cooperatives established on average. On the one hand, this showed *OKH*'s phase delay in organization and, on the other hand, the unfavourable terms of organizing credit in the northern subregions and their peripheral economic weight in the country.

However, the countywide distribution of credit cooperatives in the Upper Hungarian Region between 1894 and 1909 reveals noteworthy data (Figure 1). In six out of sixteen counties in the region, an exceptionally large number of cooperatives, a total of 263, had been established by 1909: seventy-five in Nyitra, fifty in Pozsony, thirty-nine in Zemplén, twenty-five in Trencsén, and twenty in Nógrád (Novohrad)—wherein Nyitra County alone represented 29 percent of this figure. Compared to 1894, the pace of founding cooperatives was even faster in 1909, when

35 "A szövetkezeti eszme térfoglalása" [The Cooperative Idea Gaining a Foothold]. *Köztelek*, 29 June 1898, 968. That was when the *Tornóc-Vágvecsei Fogyasztási Szövetkezet* (Consumers' Cooperative of Tornóc [Trnovec nad Váhom] – Vágvecse [Veča]) was established, too. Its president was Gyula Mezey, one of the leading figures in the organizing movement of Upper Hungarian farmers.

36 In 1898, they numbered fifty. "Ötven szövetkezet Nyitramegyében" [Fifty Cooperatives in Nitra County]. *Köztelek*, 3 October 1898, 1463. It was with the help of this economic association that the credit cooperatives in Stepano (Štefanov) and Mocsonok (Močenok) were established, on 8 September and 11 September 1898, respectively. "Új szövetkezet Nyitramegyében" [A New Cooperative in Nitra County]. *Köztelek*, 14 September 1898, 1338. For the establishment of the credit cooperatives in Sasvár (Šaštín) and Pöstyén (Piešťany), see: "Szövetkezeti mozgalom Nyitramegyében" [The Cooperative Movement in Nitra County]. *Köztelek*, 29 October 1898, 1573.

37 Vári, *Urak és gazdászok*, 386.

twenty times more credit cooperatives were established in Nógrád County, thirteen times more in Bars (Tekov) County, twelve and a half times more in Nyitra and Pozsony counties, twelve times more in Hont County, nine times more in Zemplén County, and 8.3 times more in Trenčsén County.³⁸

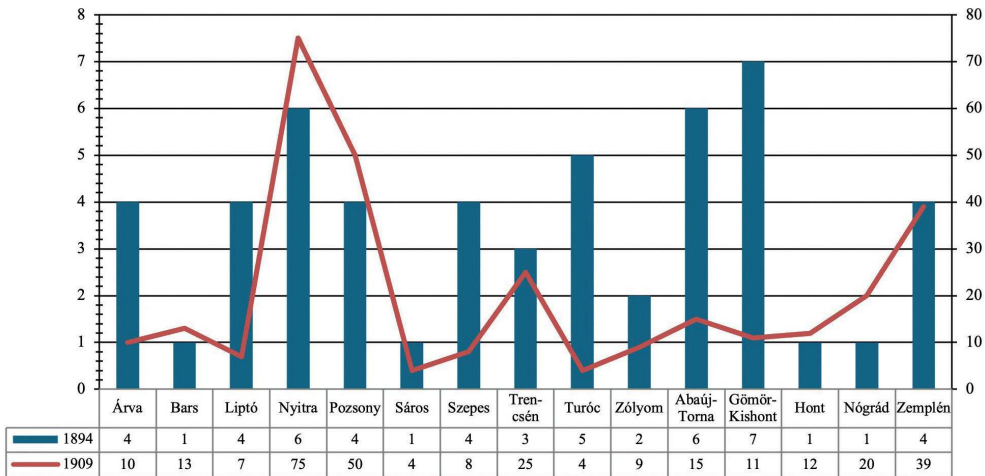


Figure 1 Number of credit cooperatives in the Upper Hungarian Region (1894–1909)³⁹

By 1909, the total number of their members had exceeded 100,000, which represented 10 percent of the members organized in credit cooperatives in Hungary (Figure 2). In 1909, the highest number of cooperative members were found in two counties: 21,000 in Nyitra and 14,000 in Pozsony. The most remarkable rise in membership (eighteen to forty members) could be seen in the counties of Bars, Hont, and Trenčsén. In the Slovak counties of Árva, Liptó, Turóc, and Sáros, the increase in the number of members was more modest.⁴⁰

A high proportion of the members of the credit cooperatives in Upper Hungary worked in agriculture (Figure 3). Nógrád County stands out with 82.9 percent, but the data of the other counties also underline the strong rural character of the northern Upper Hungarian Region.

38 Fabricius et al., *150 rokov slovenského družstevníctva*, 56.

39 Z 143, Folder 1, Statistics. Out of these sixteen counties, the entire territory of ten, and half the territory of roughly six—Abaúj-Torna, Gömör-Kishont, Hont, Komárom, Nógrád, Zemplén—fell on the territory of present-day Slovakia. In these calculations, I took into account the entire territory of the county, and this slightly increases the data.

40 In addition, we do not yet know how many of these were Károlyi-an credit cooperatives.

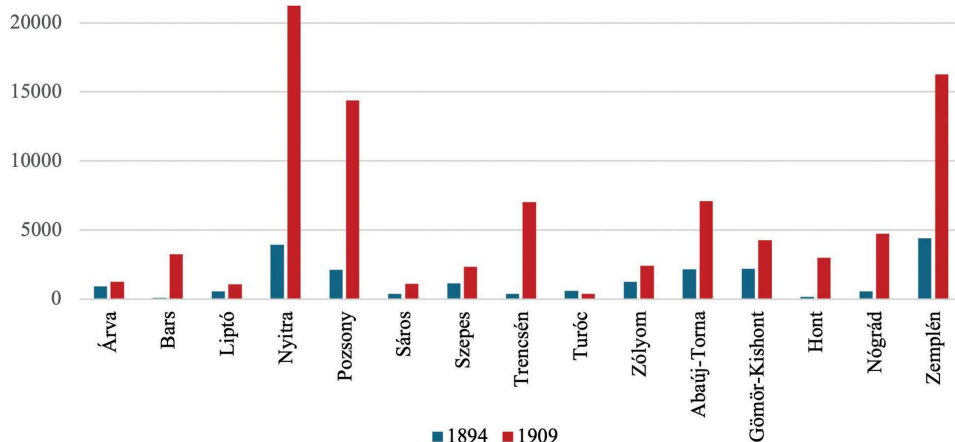


Figure 2 Membership of Upper Hungarian credit cooperatives (1894–1909)⁴¹

We cannot idealize cooperatives though. In many cases, unanimous initiatives and alliances were missing, which contemporaries were aware of. Local indifference, passivity on the part of the intelligentsia (priests and teachers), and mistrust and ill will on the part of the farmers hindered the implementation of the cooperative idea. Village familiarism and customary rights posed another challenge to newly established cooperatives. The long-term prospects of cooperatives based on one or two people were doubtful. Private interests and unprofessionalism could also endanger the operations of a cooperative. It was partly because of these that the value of the role of central control increased.⁴²

41 Z 143, Folder 1, Statistics. Out of these sixteen counties, the entire territory of ten, and half the territory of roughly six—Abaúj-Torna, Gömör-Kishont, Hont, Komárom, Nógrád, Zemplén—fell on the territory of present-day Slovakia. In these calculations, I took into account the entire territory of the county, which slightly increases the data.

42 Seidl, *Visszapillantás*, 10. For example, when the *Vágkirályfa és Vidéke Fogyasztási és Értékesítő Szövetkezet* (Consumers' and Sellers' Cooperative of Vágkirályfa [Kráľová nad Váhom] and Its Vicinity) was established in 1901–1902, it was difficult for the parish priest and the primary school teachers of Vágkirályfa (Kráľová nad Váhom) to tackle the negative experience with the fake cooperatives in Sókaszelőce (Selice), Vágfarkasd (Vlčany), and Érsekújvár (Nové Zámky) and the resulting reservations, and the cooperative could start operating only thanks to the campaigning of Pál Meskó. The parish priest Ferenc Janics described the initial difficulties as follows: “The most painful and most bitter feeling was when we had to see, for years, the great indifference of our own partners who, instead of hard work, just sat back and waited for things to fall into their lap. In fact, we were often harshly accused of self-interest and profiteering, although not face to face, but clandestinely, in a way that we did not even have to defend ourselves openly, but our patience never ran out, and we can say with an open face and with calm self-confidence that time has always proved us.” Janics, *Emlékkönyv*, 31.

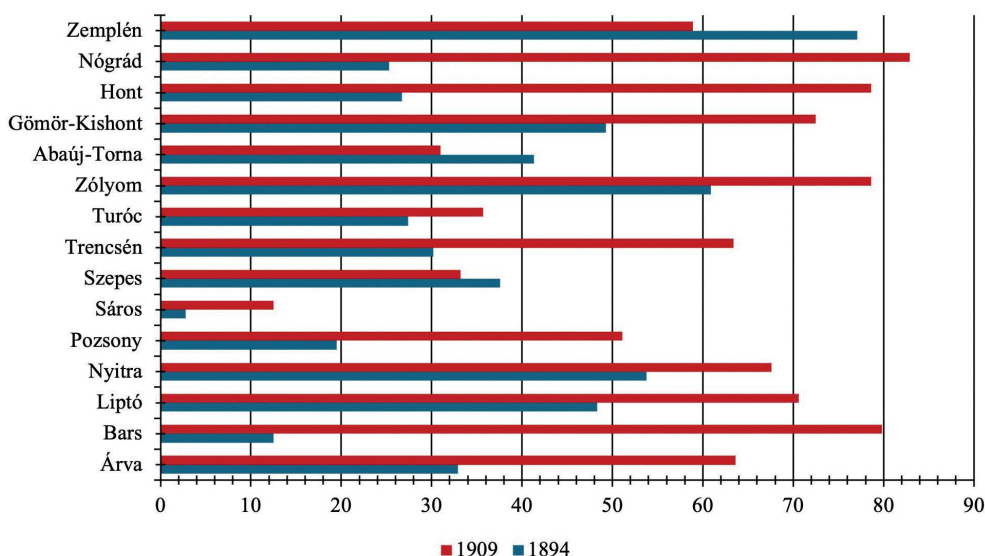


Figure 3 Percentages of the members of credit cooperatives in agriculture in the Upper Hungarian Region⁴³

A detour: urban credit cooperatives

Urban credit cooperatives in Upper Hungary, meant to meet the credit needs of certain occupational groups (small producers, artisans, officials, military officers and their family members), have not been researched yet. At this point, we can only rely on some fragmentary data from Pozsony and Kassa (Košice). In any case, they were fairly structured, financially sound organizations that had been in existence since the 1870s and mostly remained outside *OKH*.

Credit cooperatives played an important role in the credit organization system of Pozsony.⁴⁴ They met the loan needs of the lower social strata, primarily of small producers, artisans, retailers, and officials—clerks of ministries and provincial bodies, postal and telegraph officers, officers of the imperial and royal navy, the army, the gendarmerie, and the railways. It was mainly the officials' organizations that undertook philanthropic-social services based on the principle of self-help

43 Z 143, Folder 1, Statistics. Out of these sixteen counties, the entire territory of ten, and half the territory of roughly six—Abaúj-Torna, Gömör-Kishont, Hont, Komárom, Nógrád, Zemplén—fell on the territory of present-day Slovakia. In these calculations, I took into account the entire territory of the county, and this slightly increases the data.

44 Their structure and scope of activities, and the question whether they as aid provision groups, can be regarded as real credit cooperatives at all, requires further research. Cp. Vári, *Urak és gazdászok*, 385.

(e.g., costs of schooling children and orphans, support for widows, job placement and employment, construction of homes and hospitals, discounts on travel and medical treatment, girls' education programs, legal protection, and funeral assistance).⁴⁵

One of the most significant cooperatives, one embedded in an imperial framework, whose network was established under the directorship of Karl Friedrich Fellman,⁴⁶ was the *Osztrák–Magyar Első Általános Tisztviselő Egylet Pozsonyi Takaréék és Előlegezési Társulata* (*Spar- und Vorschuss-Consortiums des Ersten allgem. Beamten-Vereines der Österreich–ungarischen Monarchie*; Savings and Loan Society of Pozsony of the First General Austro–Hungarian Officials' Association).⁴⁷ The case of this Pozsony branch exemplifies that, compared to the foundations beyond the Leitha river and in Galicia, where officials' associations began to multiply mainly from the 1870s onwards following the Viennese initiative of the 1860s (Lemberg – 1868; Vienna – 1871, Graz – 1872; Prague – 1886), there was no delay in Hungary; instead, we can see certain parallels. This is because this form of cooperation had been known and widespread in Hungary; from 1869 onwards, officials' associations were established on a regional and even ethnic basis.⁴⁸

Thanks to the efforts of Ernst Bayer, an official in the financial directorate, the 'member group' of Pozsony had already been established on 8 December 1864, while the ones in Upper Hungary were established or reorganized later—Kassa in 1869–1882, Trencsén in 1885, and Besztercebánya (Banská Bystrica) in 1869–1886. However, the activities of the Pozsony cooperative, dating from December 1865, remained within a modest framework and stagnated until 1877. The associational reform of 1879, which re-regulated relations between the Vienna centre and member associations, brought a revival in the operations of the Pozsony association.⁴⁹

The officials' association of Pozsony was founded by twenty-two members. By 1889, their number increased to 497. The paid-in deposits increased from 520 to 31,575 forints. Although the amounts of the deposits and of the loans granted up to

45 Schwingenschlögl, *Az Osztrák–Magyar Első Általános Tisztviselő-egylet*, 4–9.

46 Karl Friedrich Fellmann (1808–1886), Knight of Norwill, was an official, Deputy Secretary-General of the Emperor Ferdinand Northern Railway (Kaiser Ferdinands-Nordbahn). He held the position of president of the Association of Officials of the Monarchy between 1868 and 1886.

47 *Az osztrák–magyar*, 18.

48 These were as follows: *Első Magyar Általános Tisztviselő Egylet* (First General Hungarian Officials' Association; Budapest, 1869), *Magyar Tisztviselők Országos Egyesülete* (National Association of Hungarian Officials; Budapest, 1874), *Dél-Magyarországi Tisztviselők Önszegélyező Egyesülete* (Self-Help Association of Southern Hungarian Officials; Temesvár, 1883), *Első Horvát Tisztviselő Egylet – Prvá hrvatska činovnička zadruga* (First Croatian Officials' Association; Zágráb, 1883). See: Schwingenschlögl, *Az Osztrák–Magyar Első Általános Tisztviselő-egylet*, 9–11.

49 Its president was Gusztáv Degen, who also held positions in the financial life of the city. He was succeeded as president by the secretary of the cooperative, Vilmos Beck, in 1885.

1889 by far exceeded those of its sister cooperatives in Besztercebánya, Kassa, and Trencsén, they lagged behind the cooperatives of Budapest and Transylvania.⁵⁰

The other example is that of the *Első Pozsonyi Önségélyző Egylet* (*Erster Pressburger Selbsthilfsverein*; First Self-Help Association of Pozsony).⁵¹ The main driving forces behind its 1873 establishment were the transformation of small-scale production, ‘unlimited’ industrial freedom, and the loss of position against the emerging manufacturing industry. Nevertheless, at the initiative of János Vavrecskay, a pharmacist in Pozsony, it was still founded mostly by retailers and physicians. After overcoming administrative difficulties and the uninform rules for running a cooperative, partly because of lasting disagreement among the management, it did not manage to embark on the path of financial growth:

“This stagnation was caused by personal animosities between the leaders of the association; certain worthy members of the management of the association, who demonstrated greater rigour in the performance of their duties, would thereby displease certain elements and were therefore defeated in the elections with the help of an official, which caused some apathy among the members of the board and this, in turn, hindered the association’s operations outwardly and did not help its reputation.”⁵²

After the election of a new management, under the presidency of János Korče,⁵³ the cooperative was reorganized, and the foundations of its new business philosophy were established in 1890 (as the cooperative was unable to meet larger credit demands).⁵⁴

50 Schwingenschlögl, *Az Osztrák–Magyar Első Általános Tisztviselő-egylet*, 450–453.

51 *Az első*, 1879.

52 *Az első*, 1898, 10.

53 János Korče was the president of the Industrial Body of Pozsony, deputy president of the *Pozsonyi Római Katolikus Autonóm Egyházközség* (Roman Catholic Autonomous Parish of Pozsony, and a municipal representative). He was a general partner of the *Pozsonyi Kereskedelmi és Iparkamara* (Chamber of Commerce and Industry of Pozsony) and the president of the *Római Katolikus Jótékonyossági Egylet* (Roman Catholic Charity Society). In 1903, he participated in the negotiations with the Hungarian government which resulted in the establishment of the *Pozsonyi Magyar Kir. Állami Fémipari Szakiskola* (Hungarian Royal State Metal Industry Vocational School in Pozsony [Bratislava]).

54 *Az első*, 1898, 5–6, 10, 11, 18; *Emlékirat*, 6–13. The *Pozsonyi Korona Takaré- és Hitelszövetkezet* (*Pozsonyer Kronen Spar- und Kreditgenossenschaft*; Crown Savings and Credit Cooperative of Pozsony) was established in 1900 and the *Kereskedők és Iparosok Hitelintézete* (*Kreditanstalt für Handel und Gewerbe*; Credit Institution of Traders and Industrialists) in 1904. The *Signum Iparosok, Kereskedők és Gazdák Hitelszövetkezete* [*Signum Credit Cooperative of Tradesmen, Merchants, and Farmers*] was founded in 1906. Perhaps only the *Pozsonyi Iparosok és Munkások Hitelszövetkezete* (Credit Cooperative of Tradesmen and Labourers of Pozsony) and the *Pozsonyi*

Another example is from Kassa. The seemingly ambitious *Felső-Magyarországi Népgazdasági Kölcsönös Hitel- és Takarékegylet* (Upper Hungarian People's Economic Mutual Credit and Savings Association), known only as the 'Penny Bank', with its headquarters in Kassa, was founded in 1874. For a short time, it established branches in the counties of Heves, Borsod, Zemplén, Szepes, and Sáros. By the end of the century, it possessed serious capital strength, which raised the idea of reorganizing it into a joint-stock company.⁵⁵

The strategies of *Hangya* and the development of consumers' cooperatives

The *Hangya Fogyasztási, Értékesítő és Termelő Szövetkezet* (*Hangya* Consumers', Sellers', and Producers' Cooperative) was founded on 23 January 1898 with the large-scale financial support and share subscription of Count Sándor Károlyi.⁵⁶ In terms of its supporters, the cooperative centre was closely tied to the *Magyar Gazdaszövetség* (Association of Hungarian Farmers).⁵⁷

The latter launched an optimistic, wide-scale campaign for the establishment of consumers' cooperatives, formulating the vision of a new quality of social organization:

“Society needs to be re-created—as the call goes—so that the people's trust and love return to the leading classes and they appreciate again the clod that gives them bread. Thirst for profit and selfishness should be replaced by a sense of solidarity; they should be taught the great power that lies in cooperatives; they should be enlightened that they are one of the main means of rising from today's darkness and misery and of laying the foundations of a better future. Let us start right away by establishing consumers' cooperatives. These can be achieved with the fewest sacrifices, and, in addition, they are highly magnetic for people because their beneficial

Ipari Hitelszövetkezet (Industrial Credit Cooperative of Pozsony) were members of OKH. New credit cooperatives came into being on the eve of the World War I *Központi Takarékpénztár* (Central Savings Bank), *Pozsonyi I. Takaré- és Hitelszövetkezet* (First Savings and Credit Cooperative of Pozsony), *Újvárosi Takarékpénztár és Hitelszövetkezet* (Savings Bank and Credit Cooperative of Újváros), *Virágvölgyi Takarékpénztár és Hitelszövetkezet* (Savings Bank and Credit Cooperative of Virágvölgy [Blumental]). State Archives in Bratislava, Regional Court in Bratislava, Companies Register, Box 230, B-XXXVIII-624, Zp 79/74.

55 *Szövetkezetpolitikai Szemle*, 15 June 1897, 2.

56 *A Hangya a Magyar Gazdaszövetség Fogyasztási és Értékesítő Szövetkezete*, 21.

57 *A Hangya Termelő-Értékesítő és Fogyasztási Szövetkezet*, 24–27; Vári, *Urak és gazdászok*, 514.

effect is immediately apparent. [...] The prevalence of credit cooperatives indicates that the people understood the important mission they fulfil, although the scope of interests of these cooperatives is relatively limited because, after all, not everyone needs credit. On the contrary, every person is a consumer, and it is in the interest of the well-off, as much as it is in that of the poor, to get goods cheaply and of good quality. Therefore, we do not have to worry about making a mistake with consumers' cooperatives.”⁵⁸

Hangya intended to provide cheap and high-quality goods and eliminate usury. Its organization was structured hierarchically to organize sales and excess production. It achieved financial consolidation by increasing its share capital in 1907.⁵⁹ It also cooperated closely with the *Országos Magyar Gazdasági Egyesület* (National Hungarian Economic Association) and the *Magyar Mezőgazdák Szövetkezete* (Cooperative of Hungarian Farmers).⁶⁰

The weight and prestige of *Hangya* was growing from the early 1900s onwards. The buildings and shops of its member cooperatives shaped the typical image of the Hungarian countryside. Cooperatives, which were independent legal entities, had their independent boards of directors and supervisory boards.⁶¹ They helped supply the village, their members gained an advantage through their purchasing and selling activities, and they could establish production units specializing in one particular sector. Their goals included the supply of goods of adequate quality and the provision of protection against the excesses of private trade. Profits were distributed among members in proportion to their purchases in the form of purchase refunds and were used for public benefit goals. They specialized in meeting the smaller, fragmented consumption needs of rural villages. This type of cooperative provided basic necessities, operated with lower overhead costs, and countered the retail monopoly.⁶²

The cooperative centre provided benefits (preferential credit and consultancy), financial advantages, and full support to its member cooperatives. Although they belonged to the *Hangya* organization, it was not obligatory for village consumers' cooperatives to buy all the goods from the centre. Cooperatives accounted for about

58 “Fogyasztási szövetkezetek alakítása” [Establishing Consumers' Cooperatives]. *Köztelek*, 11 May 1898, 715.

59 *A Hangya Termelő-Értékesítő és Fogyasztási Szövetkezet*, 27; Ieda, *Központi és községi szövetkezetek*, 212.

60 “Az igazgató-választmány ülése” [Meeting of the Board of Directors]. *Köztelek*, 3 November 1898, 1592.

61 Bernát, *Az új Magyarország agrárpolitikája*, 269.

62 Csepregi Horváth, *A magyar szövetkezeti intézmény története*, Vol. 2, 6, 9–14, 18–20.

40–60 percent of the centre's turnover. Another important connection consisted in turnover credit and promissory note credit.⁶³

Hangya tried to render its relations with member cooperatives more efficient by establishing offices with regional competence and a warehouse network.⁶⁴ On the one hand, these organizations helped modernize cooperative work (transparent accounting and asset management and credit granting methods); on the other hand, they were the means for promoting the cooperative idea, especially *Hangya*.⁶⁵

The *Hangya* management established control districts and organized regional branches and offices.⁶⁶ To manage Transylvanian cooperatives, in April 1906, it opened a branch in Nagyenyed (Aiud).⁶⁷ To supervise its network of consumers' cooperatives in Upper Hungary, *Hangya* established its second branch office, together with a warehouse, in 1907 in Nagyszombat (Trnava), which had a favourable traffic location with predominantly the consumers' cooperatives of the Vág (Váh) Valley belonging to it.⁶⁸ The Nagyszombat (Trnava) branch office, which existed until 1922 and played a major role in the development of cooperatives Slovak as their administrative language, began its operations in May 1908.⁶⁹ Its scope extended to seven counties—Árva, Bars,

63 Ieda, *Központi és községi*, 210–11. The claim in Slovak cooperative literature that the centre expected complete loyalty from village cooperatives, namely that they should only buy from *Hangya's* sources, is questionable. It would happen that some cooperatives, such as the one in Brogyán (Brodzany), was purchasing from Jewish wholesalers because they were selling goods cheaper than the centre. Fabricius et al., *150 rokov slovenského družstevníctva*, 51.

64 In Tornaľja (Tornaľa), a warehouse was established in 1915. A year later, it bought a plot in Pozsony (Bratislava) to open a branch office there. MNL OL, Z 1385, Bundle 67, Item 724, Pozsony: Raktárépület vázrajza [Pozsony (Bratislava): Schematic Drawing of the Warehouse] (1916); *A Hangya Termelő-Értékesítő és Fogyasztási Szövetkezet*, 30.

65 MNL OL, Z 791, Bundle 10, Item 7, *A Hangya a Magyar Gazdaszövetség Fogyasztási és Értékesítő Szövetkezete Igazgatóságának és Felügyelő-bizottságának közgyűlési jelentése az 1899. évi zárszámadásokról* [Report on the General Assembly of the Board of Directors and the Supervisory Board of *Hangya* the Consumers' and Sellers' Cooperative of the Association of Hungarian Farmers about the 1899 Annual Accounts]. Pátria Irodalmi Vállalat és Nyomdai Részvénytársaság, Budapest, 1900.

66 In 1901, *Hangya* took over from *OKH* the warehouses of the credit cooperatives in the counties of Bereg, Ung, Máramaros, and Ugocsa. *A Hangya Termelő-Értékesítő és Fogyasztási Szövetkezet*, 26.

67 *A Hangya a Magyar Gazdaszövetség Fogyasztási és Értékesítő Szövetkezete*, 83.

68 *A Hangya a Magyar Gazdaszövetség Fogyasztási és Értékesítő Szövetkezete*, 84.

69 MNL OL, Z 791, Bundle 10, Item 7, *A Hangya a Magyar Gazdaszövetség Fogyasztási és Értékesítő Szövetkezete Igazgatóságának és Felügyelőbizottságának közgyűlési jelentése az 1908. évi zárszámadásokról* [Report on the General Assembly of the Board of Directors and the Supervisory Board of *Hangya* the Consumers' and Sellers' Cooperative of the Association of Hungarian Farmers about the 1908 Annual Accounts]. Stephaneum Nyomda R. T., Budapest, 1909.

Komárom, Liptó, Nyitra, Pozsony, and Trencsén—and, by 1918, it had been handling the affairs of 154 consumers' cooperatives.⁷⁰

The Balassagyarmat branch operated from July 1909.⁷¹ Twenty-seven cooperatives in two counties, Hont and Nógrád, belonged to it.⁷² The foundation in Sátoraljaújhely took place later, in 1912.⁷³ The latter branch oversaw 139 cooperatives in nine counties: Bereg, Liptó, Máramaros, Sáros, Szabolcs, Szepes, Ugocsa, Ung, and Zemplén.⁷⁴ The value of the Transylvanian network increased as it expanded in 1917 by the establishment of the Nagyvárad (Oradea) branch.⁷⁵

Most of the consumers' cooperatives in the Upper Hungarian Region, 245 ones in fourteen counties, belonged to the Budapest centre.⁷⁶ This structure, which had considerable reserves and prospects of further expansion, existed until 1918 (Figure 4).

The first foundations of consumers' cooperatives in the Upper Hungarian Region can only be dated from the 1890s. In the beginning, there were only some

70 MNL OL, Z 803, Bundle 16, Item 29, Megszállt és nem működő szövetkezetek adatai [Data of Occupied and Defunct Cooperatives].

71 MNL OL, Z 791, Bundle 10, Item 7, A Hangya a Magyar Gazdaszövetség Fogyasztási és Értékesítő Szövetkezete Igazgatóságának és Felügyelőbizottságának közgyűlési jelentése az 1909. évi zárszámadásokról [Report on the General Assembly of the Board of Directors and the Supervisory Board of *Hangya* the Consumers' and Sellers' Cooperative of the Association of Hungarian Farmers about the 1909 Annual Accounts]. Rigler R. T., Budapest [1910].

72 MNL OL, Z 803, Megszállt és nem működő szövetkezetek adatai [Bundle 16, Item 29, Data of Occupied and Defunct Cooperatives].

73 MNL OL, Z 791, Bundle 10, Item 7, A Hangya a Magyar Gazdaszövetség Fogyasztási és Értékesítő Szövetkezete Igazgatóságának és Felügyelőbizottságának közgyűlési jelentése az egyezerkilencszáztizenharmadik évi zárszámadásokról [Report on the General Assembly of the Board of Directors and the Supervisory Board of *Hangya* the Consumers' and Sellers' Cooperative of the Association of Hungarian Farmers about the 1913 Annual Accounts]. Rigler Ede József Papírneműgyár R. T. könyvnyomdájából, Budapest, 1914; *A Hangya Termelő-Értékesítő Fogyasztási Szövetkezet*, 28.

74 MNL OL, Z 803, Bundle 16, Item 29, Megszállt és nem működő szövetkezetek adatai [Data of Occupied and Defunct Cooperatives].

75 MNL OL, Z 791, Bundle 10, Item 7, A Hangya a Magyar Gazdaszövetség Fogyasztási és Értékesítő Szövetkezete Igazgatóságának és Felügyelőbizottságának közgyűlési jelentése az 1917. évi zárszámadásokról [Report on the General Assembly of the Board of Directors and the Supervisory Board of *Hangya* the Consumers' and Sellers' Cooperative of the Association of Hungarian Farmers about the 1917 Annual Accounts]. Pátria Irodalmi Vállalat és Nyomdai Részv. Társ., Budapest [1918], 11. For more details on the Transylvanian branches of *Hangya*, see: Balázs, *Ne nézze senki csak a maga hasznát*, 16–17.

76 MNL OL, Z 803, Bundle 16, Item 29, Megszállt és nem működő szövetkezetek adatai [Data of Occupied and Defunct Cooperatives].

sporadic initiatives. Rather than an example to be followed, the *Kisgarami Kincstári Vasgyár Munkásainak Fogyasztási Szövetkezete* (Consumers' Cooperative of the Labourers of the Treasury Ironworks of Kisgaram [Hronec]) of 1888 was an exception, a unique case. The *Nyitrai Tisztviselők Fogyasztási Szövetkezete* [Consumers' Cooperative of the Officials of Nitra] was founded in the summer of 1892.⁷⁷ The *Sáros Megyei Gazdasági Egyesület* (Economic Association of Sáros County) established the *Sáros Vármegyei Fogyasztási és Értékesítési Szövetkezet* (Consumers' and Sellers' Cooperative of Sáros County) in October 1897, i.e., before the foundation in Brogyán (Brodzany),⁷⁸ and, in just over a year, it could boast 2,200 members and twenty-nine branch offices in the county.⁷⁹ Zoltán Szilassy,⁸⁰ the editor-secretary of the *Országos Magyar Gazdasági Egyesület* (National Hungarian Economic Association), praised the activities of the cooperative as follows: "There is no other example of such rapid development in this country, and the only explanation is that it fills the greatest need and is managed in the best possible way. It is so simple to manage the affairs of a cooperative that even a Slovak peasant with minimal intelligence can handle a rural cooperative, and the goods it provides in excellent quality are so affordable that they immediately attract the rural population."⁸¹ This cooperative of Sáros County seems to have gone its own way because only nominally did it belong to *Hangya*.⁸²

77 *Szövetkezés*, 15 June 1892, 3.

78 Consumers' cooperatives were being established from 1897 onwards in Árva County in Hruštín and Veličná, and in Gömör County in Klenovec. *Szövetkezetpolitikai Szemle*, 15 April 1897, 9.

79 *Szövetkezetpolitikai Szemle*, 15 October 1897, 5.

80 Zoltán Szilassy (1864–1932) was a farmer, economics writer, and co-editor of the *Köztelek* periodical in 1894–1906 and 1915–1918. He was an editor of several agricultural publications and a politician. He graduated from the Academy of Economics in Mosonmagyaróvár. In 1887, he became the secretary of the *Mosonvármegyei Gazdasági Egyesület* (Economic Association of Moson County). He conducted study tours in Europe and the USA. In 1892, he was elected executive secretary of the *Országos Magyar Gazdasági Egyesület* (National Hungarian Economic Association), where he was working from 1893 onwards as an editor-secretary. In 1905, he joined those who had quit the *Szabadelvű Párt* (Liberal Party), the so-called dissidents, and became their representative. In 1906, he became a representative again, this time as a member of the *Országos Alkotmánypárt* (National Constitution Party). Between 1920 and 1926, he was the director of the *Országos Magyar Gazdasági Egyesület* (National Hungarian Economic Association).

81 [Sz. Z.] Szilassy Zoltán: A sárosi gazdák [The Farmers of Sáros (Šariš)]. *Köztelek*, 5 October 1898, 1440. Szilassy refers to it as the *Eperjesi Fogyasztási és Értékesítő Szövetkezet* [Consumers' and Sellers' Cooperative of Eperjes (Prešov)].

82 MNL OL, Z 791, Bundle 10, Item 7, A Hangya a Magyar Gazdaszövetség Fogyasztási és Értékesítő Szövetkezete köreihez tartozó fogyasztási szövetkezetek 1903. évi üzleteredményének táblázatos kimutatása [Profit and Loss Statements in Tables of Consumers' Cooperatives under the Aegis of *Hangya* the Consumers' and Sellers' Cooperative for the Year 1903]. Pátria Irodalmi

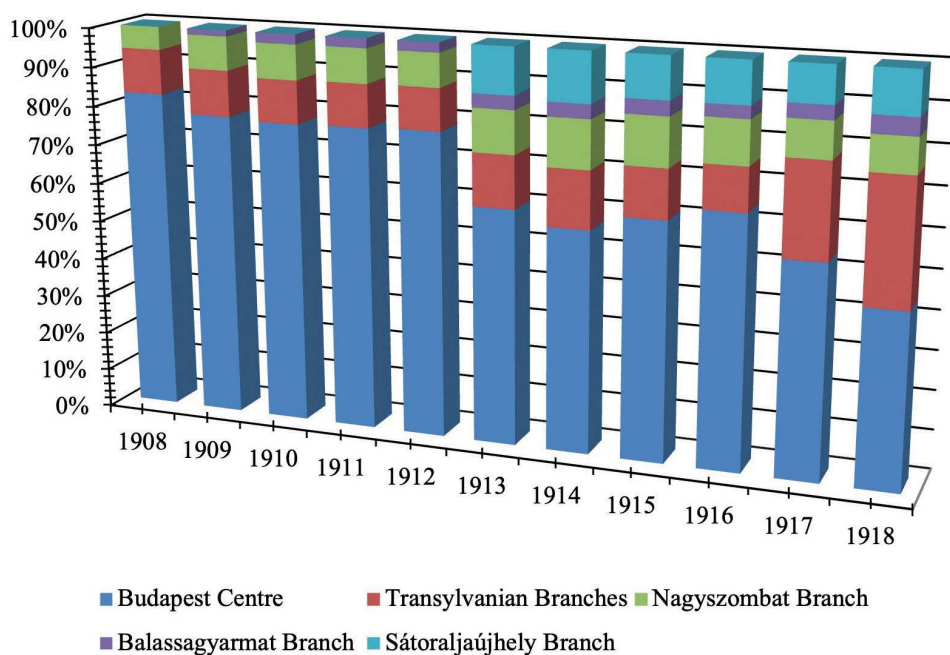


Figure 4 Turnover of *Hangya* branches (1908–1918, in percentages)⁸³

The consumers' cooperative in Brogyán, established on 12 April 1898, can be considered as the first *Hangya* foundation (the *Brogyáni Községi Hitelszövetkezet* [Credit Cooperative of the Village of Brogyán]). It had been established earlier, in 1895, so it might have served as an inspiring local example. The cooperative allegedly resulted from the organizing activities of Elemér Balogh,⁸⁴ but Balogh's efforts would have been in vain if the landowner of the village, Princess Natalia Oldenburg,⁸⁵ had not assured him of her support. The princess's example prompted 183 local Slovak farmers to join the cooperative.⁸⁶

Vállalat és Nyomdai R. T. nyomása, Budapest, 1904, 12.

83 Data drawn from the 1908–1918 annual reports of *Hangya*. MNL OL, Z 791, Bundle 10, Item 7.

84 Elemér Balogh (1871–1938) was an economist, cooperative specialist, and politician. He worked as a banker in Hungary, Austria, and Germany. Invited by Count Sándor Károlyi, he was involved in the activities of the *Magyar Gazdaszövetség* (Association of Hungarian Farmers) and *Hangya* from 1898 onwards. He was the secretary and then the executive director and president of *Hangya*.

85 Natalia Vogel, Herzogin von Oldenburg (1854–1937), was born into the Friesenhof family. Her mother, Alexandra Nikolaevna Goncharova, was the elder sister of Pushkin's wife. Princess Natalia married Friedrich Elimar von Oldenburg in 1875.

86 *A Hangya a Magyar Gazdaszövetség Fogyasztási és Értékesítő Szövetkezete*, 21.

It was at the extraordinary general assembly of *Hangya* on 14 September 1898 in memory of the murdered Queen Elizabeth that Count Sándor Károlyi announced the establishment of new cooperatives, including ones in Upper Hungary—in Árvanásd (Trstená), Bodrogszerdahely (Streda nad Bodrogom), Brogyán (Brodzany), Gúta (Kolárovo), Lubotény (Lubotín), Ólubló (Stará Lubovňa) and Újlubló (Nová Lubovňa), and Perbenyik (Pribeník).⁸⁷

In Felső-Szemeréd (Horné Semerovce) in Hont County, a consumers' cooperative whose scope of operations extended also to the surrounding villages was founded on 14 September 1898 under the leadership of the landowner Oszkár Ivánka⁸⁸ and the parish priest Károly Viszolašjzky.⁸⁹

The 'founding father' of cooperatives in the region of Bodrogköz was Count József Majláth.⁹⁰ The establishment of credit cooperatives started gaining momentum in the region already in 1894–1895, which was followed by consumers' cooperatives. The first of the latter was the *Perbenyiki Fogyasztási Szövetkezet* (Consumers' Cooperative of Perbenyik), founded in 1898, which was transformed a year later into the *Bodrogközi Gazdák Értékesítő és Fogyasztási Szövetkezete* (Sellers' and Consumers' Cooperative of the Farmers of Bodrogköz) with a broader regional competence.⁹¹ Promoters of the cooperative idea included Júlia Nádasy

87 A „Hangya” rendkívüli közgyűlése [The Extraordinary General Assembly of “Hangya”]. *Köztelek*, 17 September 1898, 1354.

88 Oszkár Ivánka (1852–1936) was a landowner in Hont County, a member of parliament, and an imperial and royal chamberlain. He was one of the leading personalities of the agrarian policy. He studied law in Heidelberg and Pozsony (Bratislava). As a member of the *Nemzeti Párt* (National Party), he was a representative of the electoral district of Szalka (Salka) between 1892 and 1897 and of that of Korpona (Krupina) between 1897 and 1901. From 1906 onwards, he was a representative of the electoral district of Ipolyság (Šahy). He was the superintendent of the Lutheran parish of Egyházmárot (Kostolné Moravce). He was a member of the board of directors of *Hangya* when it was established in 1898. A year later, he was elected as its vice-president and was involved in the activities of its executive committee.

89 Károly Viszolašjzky (1843–1929) was a parish priest and church writer. He was the parish priest of Alsószemeréd (Dolné Semerovce) from 1874 until his death. “Uj fogyasztási szövetkezetek” [New Consumers' Cooperatives]. *Köztelek*, 28 September 1898, 1409.

90 Count József Majláth (1858–1940) was a large-scale landowner and a prominent figure of agrarian policy. The centre of the Majláths' estate was Perbenyik (Pribeník). From 1886 onwards, he was the president of the *Bodrogközi Tiszaszabályozó Társulat* (Tisza-Regulation Association of Bodrogköz). He was the founder and president of the *Felső-Tiszai Vármegyék Hitelszövetkezeteinek Szövetsége* (Association of the Credit Cooperatives of the Counties of the Upper Tisza Region) in 1897.

91 *Zemplén vármegye és Sátoraljaújhely R. T. város* [Zemplén County and Sátoraljaújhely, A Town with an Orderly Council], 175. “Szövetkezeti ünnep Perbenyiken” [Cooperative Holiday in Perbenyik (Pribeník)]. *Görög Katholikus Hírlap*, 22 October 1904, 4–5.

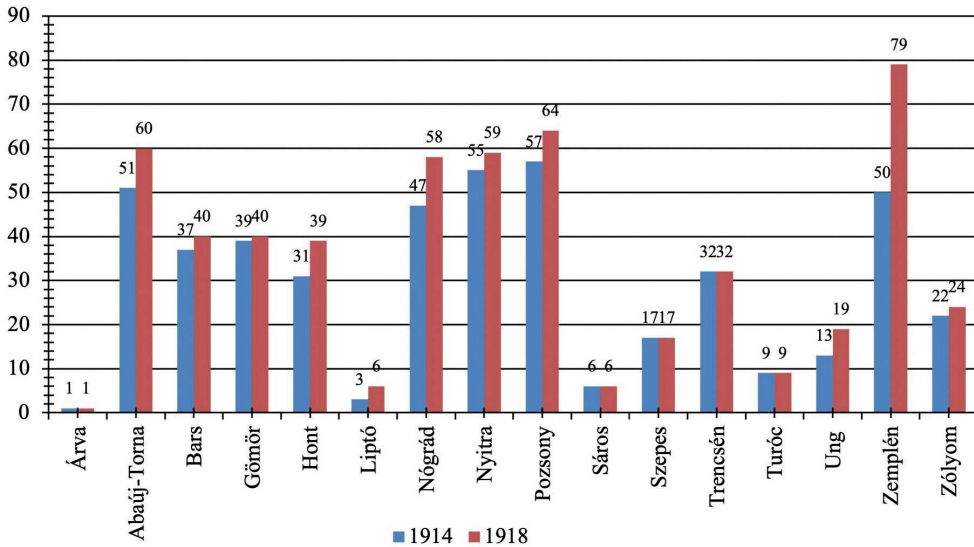


Figure 5 Distribution of *Hangya* cooperatives in Upper Hungarian counties (1914–1918, in percentages)⁹²

(1869–1939), the wife of Baron Béla Sennyey, and Mária Széchenyi (1887–1972), the wife of Prince Ludwig Windischgrätz (1887–1972) in the Bodroghöz region, and Pál Szmrecsányi (1846–1908), the Bishop of Szepes, in the Szepesség region.⁹³

In Pozsony County, consumers' cooperatives came to be established from 1899 and were first organized in Slovak villages—in Gidrafa (Budmerice), Pozsonynádas (Trstín), and Szomolány (Smolenice). In a year or two, they were followed by the Hungarian villages of the regions of Mátyusföld and Csallóköz—Baka, Csallóközcsütörtök (Štvrtek na Ostrove), Felsőszeli (Horné Saliby), Illésháza (Eliášovce), Magyarbél (Velký Biel), Nagylég (Velké Lehnice), and Nyárasd (Topoľníky).⁹⁴

92 MNL OL, Z 791, Bundle 10, Item 7, A *Hangya* a Magyar Gazdaszövetség Fogyasztási és Értékesítő Szövetkezete Igazgatóságának és Felügyelő-bizottságának közgyűlési jelentése az 1915. évi zárszámadásokról [Report on the General Assembly of the Board of Directors and the Supervisory Board of *Hangya* the Consumers' and Sellers' Cooperative of the Association of Hungarian Farmers about the 1915 Annual Accounts]. Pátria Irodalmi Vállalat és Nyomdai Részv. Társ., Budapest, [1916], 25; A *Hangya* a Magyar Gazdaszövetség Fogyasztási és Értékesítő Szövetkezete Igazgatóságának és Felügyelő-bizottságának közgyűlési jelentése az 1919. évi zárszámadásokról [Report on the General Assembly of the Board of Directors and the Supervisory Board of *Hangya* the Consumers' and Sellers' Cooperative of the Association of Hungarian Farmers about the 1919 Annual Accounts]. Pátria Irodalmi Vállalat és Nyomdai Részv. Társ., Budapest [1920], 35.

93 *A Hangya a Magyar Gazdaszövetség Fogyasztási és Értékesítő Szövetkezet*, 24, 26; *A Hangya Termelő-Értékesítő és Fogyasztási Szövetkezet*, 54.

94 MNL OL, Z 791, Bundle 10, Item 7, A *Hangya* a Magyar Gazdaszövetség Fogyasztási és Értékesítő

The matter of consumers' cooperatives in Pozsony, Kassa, and other towns is still an unexplored chapter of the Upper Hungarian cooperative movement.⁹⁵

The Upper Hungarian network of consumers' cooperatives rested on the pillars of five counties—Abaúj-Torna, Nógrád, Nyitra, Pozsony, and Zemplén. 58 percent of all cooperatives were located in them. The thirty-nine consumers' cooperatives of the counties of regions with a Slovak majority, i.e., Árva, Liptó, Sáros, Szepes, and Turóc, which accounted for seven percent of the Upper Hungarian Region, indicate that *Hangya* still possessed significant reserves there (Figure 5).

The *Hangya* management disclosed the ethnic composition of its member cooperatives in the years of the World War I. However, we have to be careful with these datasets because they certainly reflect the ethnic distribution of the villages located in ethnic blocks, diasporas, and contact zones with mixed populations, rather than providing information about the one or more, sometimes parallel, administrative languages of individual cooperatives. Nevertheless, the large number of consumers' cooperatives registered as Slovak or as mixed Hungarian–Slovak (in 1918, 248 and 116, respectively,) is striking at the national level (Table 1).

Other specialized types of cooperatives

Up to the end of the World War I, several cooperatives of a national competence had been active through their branches in the Upper Hungarian Region, including the *Magyar Mezőgazdák Szövetkezete* (Cooperative of Hungarian Farmers),⁹⁶ the Pozsony branch of the *Gazdák Biztosító Szövetkezete* (Farmers' Insurance Cooperative),⁹⁷ and the *Magyar Gazdák Vásárcsarnok-ellátó Szövetkezete* (Cooperative of Hungarian Farmers Supplying the Market Hall).

Szövetkezete köréhez tartozó fogyasztási szövetkezetek 1903. évi üzleteredményének táblázatos kimutatása [Profit and Loss Statements in Tables of Consumers' Cooperatives under the Aegis of *Hangya*, the Consumers' and Sellers' Cooperative for the Year 1903]. Pátria Irodalmi Vállalat és Nyomdai R. T. nyomása, Budapest, 1904, 11–12.

95 In Pozsony (Bratislava), a consumers' cooperative was established only in 1897 (it was the *Pozsonyi I. Általános Fogyasztási Egylet* [The First General Consumers' Society of Pozsony]). The consumers' cooperative of the employees of the Dynamit-Nobel corporation was probably also established at the close of the nineteenth century. In Érsekújvár (Nové Zámky), the *Magyar Királyi Államvasutak Alkalmazottai Fogyasztási Szövetkezete* (Consumers' Cooperative of the Employees of the Hungarian Royal State Railways) was founded in 1906. SNA, MPMSS, prez. XII, 1921, Box 47, 1024. The consumers' cooperatives of Budapest are addressed by Bódy, *Szervezett fogyasztás*, 261–66.

96 *Magyar Mezőgazdák Szövetkezete*, 45.

97 Paur, *Gazdák Biztosító Szövetkezete*, 21; MNL OL, Z 1034, Box 5, 1124; SNA, MPMSS, prez. XI, 1920, Box 11, 5621.

Table 1 'Ethnic' distribution of Hangya cooperatives (1914–1918)⁹⁸

	1914	1918
Hungarian	817	1310
Hungarian–German	15	34
Hungarian–Slovak	75	116
Hungarian–Romanian	84	184
Hungarian–Croatian	3	3
Hungarian–Serbian	4	12
Hungarian–German–Romanian	9	20
Hungarian–German–Slovak	7	10
Hungarian–German–Croatian	1	4
Hungarian–Romanian–Saxonian	2	5
German	25	40
German–Slovak	2	2
German–Croatian	2	3
German–Serbian	0	3
Slovak	173	248
Slovak–Romanian	2	3
Slovak–Ruthenian	1	1
Romanian	44	106
Croatian	4	7
Polish	1	1
Total	1271	2112

Cooperatives specializing in one branch of production or crop cultivation, animal husbandry, milk production, crop sales, soil improvement, land lease, insurance, warehousing, or fertilizer sales were established. Several types of industrial cooperatives also started emerging: those involved in the production of spirits, cottage

98 MNL OL, Z 791, Bundle 10, Item 7, A Hangya a Magyar Gazdaszövetség Fogyasztási és Értékesítő Szövetkezete Igazgatóságának és Felügyelő-bizottságának közgyűlési jelentése az 1915. évi zárszámadásokról [Report on the General Assembly of the Board of Directors and the Supervisory Board of *Hangya* the Consumers' and Sellers' Cooperative of the Association of Hungarian Farmers about the 1915 Annual Accounts]. Pátria Irodalmi Vállalat és Nyomdai Részv. Társ., Budapest, [1916], 26; A Hangya a Magyar Gazdaszövetség Fogyasztási és Értékesítő Szövetkezete Igazgatóságának és Felügyelő-bizottságának közgyűlési jelentése az 1919. évi zárszámadásokról [Report on the General Assembly of the Board of Directors and the Supervisory Board of *Hangya* the Consumers' and Sellers' Cooperative of the Association of Hungarian Farmers about the 1919 Annual Accounts]. Pátria Irodalmi Vállalat és Nyomdai Részv. Társ., Budapest [1920], 37.

industry, small-scale industrial production, and machinery rental. Cooperatives simultaneously performing agricultural, consumption, and credit tasks were rather special. Associations performing specialized and practical tasks of agricultural water management, focusing on inland water drainage and flood reduction, operating on the basis of cooperatives and managed by the large-scale landowners of the regions, were important. In addition, there were cooperatives dealing with water regulation, soil improvement, drainage, and silting.⁹⁹

The example of ideological infiltration

The rapid development of credit cooperatives and consumers' cooperatives implied the success and strengthening of the agrarian policy. According to Count Sándor Károlyi's original concept, these organizations could help not only in the financial recovery of the Hungarian rural areas and the farming class, and in the new positioning of the landowners, but they also had the serious potential to shape the society.¹⁰⁰

In contrast to non-denominational agrarian cooperatives, an emphatically denominational Catholic cooperative alternative was also born. It must be emphasized, however, that Count János Zichy's Catholic policy was delayed, i.e., was seeking answers to the Károlyi's strategy too late.¹⁰¹

The *Katolikus Néppárt* (Catholic People's Party), with its foundations reaching back to 1867, undertook to protect the social positions of the Catholic Church. It was characterized by anti-liberalism and action against laws targeting church politics. It emphasized the protection of the interests of small farmers and labourers against large industry and large capital.¹⁰²

On 6 February 1899, the *Néppárt* (People's Party) established a *Keresztény Szövetkezetek Központja* (Centre of Christian Cooperatives), which published a newsletter called *Szövetkezzünk* (Let Us Form Cooperatives) from 1904 onwards (the establishment of cooperatives had already started a year or two earlier).¹⁰³ In

99 *Zpráva o činnosti*, 39–40, 42; Fabricius et al., *150 rokov slovenského družstevníctva*, 59; Košovan, *Príspevok k dejinám*, 131–49; Košovan, *Počiatky vodných družstiev*, 147–60.

100 Vári, *Urak és gazdászok*, 217, 376.

101 In fact, we can only talk about Catholic and non-Christian politics because the Protestant churches stayed away from these struggles. Gergely, *A kereszténydemokrácia Magyarországon*, 116, 118.

102 *Magyarországi pártprogramok*, 164–66.

103 On the relations of the *Néppárt* and the Slovaks in more detail, see: Ábrahám, *Megmaradni vagy beolvasni*, 201.

fact, the centre could not fulfil its objective “to alleviate mercenary profiteering trade for the benefit of the weak with self-moderating love and prices.” With unconcealed intention, through its establishment of cooperatives in the Upper Hungarian Region, e.g., in Zsarnóca (Žarnovica) and Irtványos (Kopanice), the *Keresztény Szövetkezetek Központja* (Centre of Christian Cooperatives) intended to gain the support of Slovak Catholic farmers, too.¹⁰⁴ It was planning to build a network of Catholic-run credit cooperatives and consumers’ cooperatives using the base of Catholic bachelors’ and farmers’ circles, but it saw mixed success.¹⁰⁵ However, with the support of the large-scale landowner aristocracy and the Catholic clergy, ‘Christian’ cooperatives were established in greater numbers in the Transdanubian region.¹⁰⁶

The pro-agrarian press was vehemently attacking these initiatives. It branded them as socially and economically harmful and regarded them as hotbeds of anti-Semitism.¹⁰⁷ In the Besztercebánya region, the competent chamber of commerce and industry investigated the cooperatives established by the *Néppárt*. In the northern ethnic region, the *Néppárt* was accused of promoting pan-Slavic aspirations.¹⁰⁸ With Slovak priests gradually moving away from the *Néppárt* under the leadership of Andrej Hlinka,¹⁰⁹ the consumers’ cooperatives, whose number is unknown and which are paradoxically labelled as multifunctional in the literature on Slovak cooperatives, were already fitting into a new nation-building strategy, although they did not go much beyond their regional roles. In Slovak historiography, their importance seems to be exaggerated.¹¹⁰

By 1918, the *Keresztény Szövetkezetek Központja* (Centre of Christian Cooperatives) had established around 300 consumers’ cooperatives, which were

104 Some of the Catholic consumers’ cooperatives of Upper Hungary that can be identified are as follows: Alsómislye (Nižná Myšľa), Felsővisnyó (Višňové), Késmárk (Kežmarok), Kislomnic (Lomnička), Luboka (Hlboké), Pribilina (Pribylina), Szucsány (Sučany), Trencsénselmec (Štiavnik), Újluubló (Nová Lubovňa). SNA, MPMSS, prez. XI, 1921, Box 45, 2974.

105 For Catholic cooperatives, see: Csepregi Horváth, *A magyar szövetkezeti intézmény története*, vol. 1, 116–20.

106 Gyimesi, *A parasztság és a szövetkezeti mozgalom*, 629, 631.

107 “A néppárti szövetkezet mint Jáger Mari” [The Cooperative of the People’s Party as the Poisoner]. *Szövetkezetpolitikai Szemle*, 1 July 1897, 1–2.

108 “Pánslávista szövetkezetek” [Pan-Slavic Cooperatives]. *Szövetkezetpolitikai Szemle*, 1 March 1898, 1.

109 Andrej Hlinka (1864–1938) was a Slovak priest and politician. His career as a politician began in Zichy’s *Katolikus Néppárt* (Catholic People’s Party). He founded the Slovak People’s Party in 1905. He was one of the most important politicians of the Slovak national movement before the coup. In 1918, he was a member of the Slovak National Council. He reorganized the Slovak People’s Party and became the standard-bearer of the movement for Slovak autonomy.

110 Fabricius et al., *150 rokov slovenského družstevníctva*, 54–55.

integrated into *Hangya* in May 1918. The president of the centre, Count Aladár Zichy,¹¹¹ joined *Hangya*'s board of directors.¹¹²

The Slovak cooperative alternative: nation-building and market expansion

The establishment of Slovak Catholic cooperatives in the Liptó region at the end of the 1890s and Andrej Hlinka's agitation in the Slovak villages in the vicinity of Besztercebánya indicated that Slovak economic organization was tied to national emancipation and to the need for the development of the minority society. The actual breakthrough, however, was in the early twentieth century in other regions and under different circumstances—narrowly speaking, in the Erdőhát region, and broadly speaking, in the Slovak ethnic parts of the historical counties of Pozsony and Nyitra.

This economically developed region in question, located in the catchment area of Pozsony and Vienna, was inhabited predominantly by Catholic Slovaks with a strong national identity, who were undergoing embourgeoisement. An important factor for the spread of cooperatives was that neither *OKH* nor *Hangya* were able to establish a network in these regions. Cooperatives founded by the *Néppárt* did not spread either; instead, it was at the local initiative of Slovak Catholic circles that consumers' cooperatives were established.¹¹³ Another important factor was the efforts of the nationally minded Slovak intelligentsia, whose members built and organized Slovak society from above partly through cooperatives.¹¹⁴

The most significant figure of Slovak cooperative foundations in the Erdőhát region, and the father of cooperatives with specialized profiles in Szakolca (Skalica), was Pavel Blaho.¹¹⁵ Thanks to his social, economic, and cultural activities, the region developed into the 'Mecca' of Slovak cooperatives, since cooperatives were

111 Count Aladár Zichy (1864–1937) was a large-scale landowner and politician. He was the president of the *Katolikus Néppárt* in 1903–1918, a member of parliament in 1896–1918, and the president of *Hangya* in 1925–1934.

112 *A Hangya Termelő-Értékesítő és Fogyasztási Szövetkezet*, 31, 46.

113 Fabricius et al., *150 rokov slovenského družstevníctva*, 60–64.

114 Ábrahám, *Megmaradni vagy beolvadni*, 87.

115 Pavel Blaho (1867–1927) was a physician, politician, and cooperative founder. In 1896, he was one of the founders of the organization called *Československá jednota* (Czechoslovak Union) that supported the idea of Czechoslovakism. He was a member of the generation of young politicians gathered around the liberal Slovak newspaper *Hlas* (Voice) and one of the signatories of the Martin Declaration. He was an early representative of the Slovak agrarian policy led by Milan Hodža.

established there in the following places: Egbell (Gbely), Nagylévárd (Veľké Leváre), Jókút (Kúty), and Holics (Holíč). As a result of Blaho's persistent agitation, thirty-four consumers' cooperatives had been established by the 1910s. Instead of buying their goods from *Hangya*, they were consciously purchasing them from Moravian merchants.

The farmers' meetings in Szakolca, organized by Blaho between 1906 and 1913 and attended by Moravian cooperative leaders as well, became forums for Czech–Slovak rapprochement. In addition to cooperative-related matters, Slovak economic, developmental, educational, and political issues were also discussed at these farmers' meetings.¹¹⁶

As can be seen, Czech–Moravian economic relations had a national political dimension to them. Czech–Slovak reciprocity and political cooperation were increasingly strengthened. The regional social reform was also tied to the agrarian policy concept. However, this did not mean that an ideal Czech–Slovak relationship followed. Numerous conflicts, including those of interest, arose especially in the field of financial relations as, in terms of capital, the encounter was between an economically stronger party and a much weaker one.¹¹⁷

The Slovak political elite recognized early on the importance of establishing an independent Slovak cooperative centre. An organization called *Ústredné družstvo pre hospodárstvo a obchod* (Central Cooperative for Economy and Trade) was founded in Budapest in 1912 in the spirit of the agrarian program of Milan Hodža (1878–1944) with significant Czech administrative and financial support.¹¹⁸ In April 1913, the leader of the Slovak cooperative movement, Pavel Blaho, was appointed president of this central cooperative. The Slovak cooperative centre started its activities in May 1913, and, by the end of that year, it established twenty-four cooperatives. Eight more Slovak consumers' cooperatives, one dairy cooperative, and one shoemakers' cooperative joined the centre. The next foundation was the *Lábi Gazdasági és Hitelszövetkezet* (Economic and Credit Cooperative of Láb) in February 1914.¹¹⁹

The national political goal of the Slovak cooperative centre, which was nurturing ambitious plans, was to control the Slovak cooperative network and achieve a central status. It performed a wide range of activities: it provided favourable loans, distributed fertilizers,¹²⁰ supplied and acquired machinery, provided insurance, and

116 Fabricius et al., *150 rokov slovenského družstevníctva*, 60–64.

117 Holec, *Agrárne hnutie*, 59–75.

118 The headquarters of the cooperative centre were in József Boulevard in District VIII of Budapest. “Ústredné družstvo pre hospodárstvo a obchod v Budapešti” [The Central Cooperative for Economy and Trade in Budapest]. *Slovenský týždenník*, 16 January 1914, 4.

119 Fabricius et al., *150 rokov slovenského družstevníctva*, 73–75.

120 “Nové smery v hospodárstve” [New Trends in the Economy]. *Slovenský týždenník*, 26 July 1914, 4.

established new cooperatives. The Budapest-based *Ústredná banka* (Central Bank), founded in 1909 with Czech stakeholders, was its financial centre and the collection point for the capital of its member cooperatives. The centre published an official newspaper titled *Gazdasági Figyelő* (*Hospodársky obzor*; Economic Observer) and ran an independent publishing house.¹²¹

The Hungarian authorities quickly noticed the centralization efforts of the Slovak cooperative policy. Since they saw pan-Slavic and anti-state agitation in the activities of the cooperatives, they kept their representatives under surveillance and launched a discrediting campaign against them in the Hungarian press. In many cases, the county administration had these cooperatives dissolved by the gendarmerie on the charge of unauthorized political groupings or made it impossible for them to pursue their activities, e.g., in Benefalva (Benice), Pribóc (Príbovce), or Szucsány (Sučany).¹²²

In this regard, Slovak–Hungarian antagonism also had an economic dimension. In 1913, the Slovak National Party proposed that the *Központi Szövetkezet a Gazdaságért és Kereskedelemért* (Central Cooperative for Economy and Trade) negotiate with the Upper Hungarian Branch of the Hungarian Government about support to the farmers and about cooperative issues as an equal partner. However, the Upper Hungarian Branch was relying on farmers' circles and went its own way. It considered the natural conditions of the northern counties, so it focused on establishing dairy cooperatives and animal insurance cooperatives.¹²³ The *Köztelek* cooperative newspaper reacted negatively to the Slovak proposal, while also protecting the interests of the *Országos Magyar Gazdasági Egyesület*. It categorically rejected presenting economic issues in the guise of politics and ethnicity.¹²⁴

Although the Slovak Central Cooperative for Economy and Trade was pursuing its activities on the eve of the World War I when Slovak–Hungarian national antagonism escalated, i.e., under limitations, it carried an important message: the Hungarian state must consider Slovak emancipation efforts in the field of cooperatives. The 1918 collapse and the subsequently developed Slovak cooperative structure did confirm this message.

121 Cambel, *Úsilie Milana Hodžu*, 186–206.

122 Fabricius et al., *150 rokov slovenského družstevníctva*, 77.

123 The Upper Hungarian Branch was operating from 1908 with its seat in Zsolna. Its scope extended to the counties of Árva, Trencsén, Liptó, and Zólyom (Zvolen). The latter came under its jurisdiction in 1911. The branch aimed to eliminate economic backwardness and poverty and develop animal husbandry and agriculture. It supported the use of chemical fertilizers, quality fodder production, and horticulture. It launched educational programmes, organized public libraries, and helped farmers with the purchase of machinery and breeding stock.

124 Fabricius et al., *150 rokov slovenského družstevníctva*, 75.

Conclusion

Based on the analysis provided, it seems that cooperatives can be regarded as products of nineteenth-century industrial capitalism and an outcome of responses given to specific socio-economic challenges.¹²⁵ They appeared as another type of nineteenth-century joint enterprise (besides joint-stock companies, general partnerships, and limited liability companies), in which ‘capital pooling’ came to the fore. It was this feature that was emphasized against individual entrepreneurial and, in the eyes of the public, sometimes even excessively profit-seeking behaviour.¹²⁶

The idea of forming cooperatives in the economic field, i.e., the pooling of the capital of the lower classes of people—and, at the same time, the birth of a modern form of enterprise—was brought to life by the painful experience of social inequality and wealth distribution, and as a kind of criticism of the system. The Western European industrial development that was unfolding from the first half of the nineteenth century fundamentally remoulded English, French, and German societies and economies. This resulted not only in capital accumulation and soaring industrial profits, but also in stagnating incomes from labour and sharpening social inequalities and tensions.¹²⁷

Gyula Kautz (1829–1909) perceived these dynamic changes in Hungary with a minor delay (from about the late 1850s) and, quite naturally, in other, Central European dimensions and in a different socio-economic environment. Among the segments of the ‘modern system of partnership,’ i.e., banks and savings banks, he singled out people’s banks and loan associations, as not very easily distinguishable antecedents of cooperatives, operating on the principle of self-help. He linked the birth of various forms of cooperatives to the spread of the idea of ‘association,’ brought about by conflicts of interest between two groups in economic opposition (capitalists versus small producers and labourers). Kautz wrote about this as follows:

“Therefore, the need arises for those classes of the society that do not possess much capital and for whom it is their person and labour that provides the actual guarantee of their material existence that, if they do not want to jeopardize their economic position and wish to compete with large capital and the superior intellectual and technical expertise that is related to it: to join forces and together strive for creating the conditions indispensable for achieving this goal that is vital for them.”¹²⁸

125 The demographic, economic, technological, and socio-political aspects of nineteenth-century European industrialization are discussed in detail by Cameron, *A Concise Economic History of the World*, 223–74.

126 Jócsik, *A közösség gazdasági élete*, 77.

127 Diederiks, *Nyugat-európai gazdaság- és társadalomtörténet*, 218; Piketty, *A tőke*, 17–19.

128 Kautz, *A társulási intézmények*, 260–61.

The other aspect was very important precisely because of its socio-historical significance. The Hungarian cooperative system, which was laying its solid foundations from the late nineteenth century onwards, can be regarded as an integration experiment controlled from above by the agrarian elite. In the early twentieth century, the Slovak cooperative elite was considering decentralization or, in reality, a parallel system already. However, this was posing a threat to the regional strategies of *OKH* and *Hangya*. At the same time, the economic and social cooperation of individuals, the establishment of cooperatives, and self-help eventually unfolded in the great wave of embourgeoisement, which made a reciprocal impact on urban and rural societies, including the formation of classes and wealth gain. The phenomenon can also be interpreted in a way that cooperatives and their predecessors tried to achieve a balance between individualization and private and community interests.¹²⁹

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