

## Natural Disasters and the Operation of F. W. Raiffeisen and H. Schulze's Cooperative Financial Institutions in the Area of Brzesko in the Period 1874 – 1918

In the 19<sup>th</sup> century credit cooperatives were among the most popular sources for acquiring funds, especially by less affluent town and village dwellers. The cooperatives' origins in the Western Europe date back to the middle of the century, when the movement joined the members in self-governed organisations whose main objective was to meet common economic needs. Its development did condition and has conditioned, up till the present moment, a number of factors of political, economic, social and cultural character.

Credit cooperatives were modelled on Friedrich Wilhelm Raiffeisen and Harman Schulze's financial institutions, and their statues were usually adapted to the existing situation in a given area. While maintaining general structural forms, their objectives were adapted to local needs.

The Thesis, *Natural Disasters and the Operation of F. W. Raiffeisen and H. Schulze's Cooperative Financial Institutions in the Area of Brzesko in the period 1874 – 1918*, serves as an attempt to confirm a hypothesis of direct influence of natural disasters, as fires, floods, plagues or crop failures, on functioning of the mentioned institutions. It has been assumed that in the periods when the phenomena occurred, evident changes in the number and amounts of secured credits should be seen; that they would influence the number of members and their own resources (shares) deposited at individual cooperatives; that clear differences between the *Towarzystwo Zaliczkowe* (Advance Payment Society) in Brzesko, aiming at more affluent dwellers of Brzesko area, and *Kasa Oszczędnościowo-Pożyczkowa* (Savings and Credit Union) active in Jasień, Okocim and Szczepanów, should be noticeable.

The Thesis' chronological frames cover the period of 1874-1918, i.e. when mutual assistance cooperatives operated in the analysed area of the county of Brzesko. The first date is when the oldest of the institutions, *Towarzystwo Zaliczkowe*, commenced its operation, while the second one marks the end of the Great War and the rebirth of independent Poland, which had a significant impact on general conditions in which financial cooperatives operated not only in the analysed area, but also in the whole country. On numerous occasions in the Thesis earlier and later events have been presented, which aimed at full explanation of particularly important questions whose significance many a time went beyond borders of the analysed county. Because of the same reasons an introduction presenting causes and directions of development of cooperative assistance movement in Germany, Russia and Austria-Hungary has been included in the Thesis. This has allowed to show the analysed reality on the background of general character.