

The Cooperative Pattern of Territorial Development in Hungary*

The Expansion, Organisation, and Turnover of the *Hangya* Cooperative (1898–1923)

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Abstract. This paper addresses the following question: What is the spatial pattern of the spread of the most significant consumer cooperatives in Hungary in the first quarter of a century following their establishment in 1898? Spatial pattern is employed as an indicator in order to ascertain the spatial developmental differences. My hypothesis is that organising and operating a cooperative is an indicator of community activity with the objective of attaining a superior quality of life. Although the *Hangya* Consumption Cooperative in Hungary received considerable support from landlords and later the state, the study indicates that local cultural patterns of organisation and the strength of traditional economic districts are significant. Concurrently, the analysis demonstrates that it is possible to delineate the role of social welfare in the establishment and functioning of local consumer organisations. On the other hand, the *Hangya*'s operations served to disseminate anti-Semitic ideologies. The macro-regional analysis aims to contribute to the broader investigation of peasant farm development, grassroots modernisation, and the discourse on territorial inequality.

Keywords: territorial inequality, consumer cooperative, Hungary, peasant farm, quality of life

Background

In Central and Eastern Europe, the development of cooperatives was based on the Austrian Cooperative Law of 1873. Within the Austro-Hungarian Monarchy, Austria, and the Czech Lands, the economy was more industrialized, commerce was more developed, and produced a more substantial part of the GDP, while Hungary was an agricultural country. This difference determined the various ways in which cooperatives developed from country to country, while their beginnings and thus their top-down organisation were very similar, as was the fact that the cooperatives

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that formed a national network were prominent players in each country's economy.¹ In agrarian countries, the spread of consumer cooperatives contributed to the development of peasant agriculture.² Several studies have examined the organisational and structural implications for agricultural development.³ Although in Hungary cooperatives assumed an agrarian character, people from other social groups also found their place and even played a decisive role in them. Apart from taming capitalism, the main merit of cooperatives was their key role in developing peasant agriculture and rural civilisation.⁴ The Hungarian cooperative system, established in previous decades, contributed to the spread of consumer cooperatives. The cooperative movement of the Transylvanian Saxons, following the Raiffeisen model, and especially the credit cooperative organisation that developed from the last third of the century, can be seen as precursors to the consumer cooperative. The former sought to alleviate the damage caused to rural farmers by the economic crisis of 1873, thus served as a direct model for the consumer cooperative.⁵

Although we seem to have obtained a solid picture of the direction and limits of the development of the Hungarian peasantry, our basic caution goes beyond reservations about Marxist literature. In addition to abandoning the deterministic view of historical development, the interdisciplinary approaches and technical progress of recent decades have enabled stratified research at the settlement level, where Hungarian researchers are now producing internationally relevant results. This spatial data research also resonates with spatial differences in development, which requires a rethinking of the existing metanarrative, to say the least.⁶ This suggests that a more nuanced comprehension of peasant civilisation necessitates a more comprehensive understanding of the internal variations in landscape structure, coupled with a far more intricate examination of these discrepancies. The following pages will focus on the development of the Hungarian countryside and the potential for peasant enterprise development. Focusing on the operation of the Hangya (literally meaning: 'ant') Consumption and Sales Cooperative (Hangya Fogyasztási és Értékesítő Szövetkezet, abbrev. Hangya), an institution that increasingly organised its rural cooperatives with a private capital base, seems to be suitable for this purpose. The study aims to contribute to the dynamic field of research on territorial inequality in Hungary, while also serving as a methodological experiment with a new indicator (the spread of cooperatives).7

¹ Brazda et al., "The Rise and Fall"; Slavícek, "From Business," 423–24.

² Fernandez, "Trust, Religion."

³ Mordhorst and Jensen, "Co-operatives."

⁴ Gyimesi, "A parasztság," 624; Kaposi, "Die Tätigkeit"; Ieda, "Központi és községi," 158.

⁵ Vári, Urak és gazdászok, 354–55.

⁶ Demeter, *Területi egyenlőtlenségek*; Szilágyi, "Az életminőség"; Demeter, Bottlik, and Karácsonyi, *Fantomhatárok nyomában*; Szilágyi, *Ismeretlen Alföld*.

^{7 &}quot;Obviously, »sufficient capital« requires the payment of shares, and the Hangya Centre found

From the point of view of the development of the Hungarian peasant farm, the transformation of the feudal property system from the 1850s onwards was accompanied by an expansion of the peasantry's market relations. This shift also strengthened the desire to acquire some of the rapidly developing technological means that pushed capable peasant farmers towards intensification. In the absence of capital to invest, purchases were often made with usurious loans, which led to the indebtedness of the estates, especially because the goods produced by the peasant farms were unable to compete with large-scale production in terms of quantity and quality, among other things, due to a lack of storage and packaging facilities.⁸

The Marxist narrative, arguing with little data and without subtle transitions, ignored the intensification and regional transitions of the concept of agricultural development. It neglected the structuring role of space, i.e., the importance of transport, which developed alongside traditional trade routes via the rail network.9 In other words, the emphasis was on reducing opportunities for extensive expansion, which reduced the role of factors that could be transformed over time into land tenure in the development of peasant economies, such as the complexity of market participation (from selling to local buyers, to selling at home, to exhibiting at fairs, to participation in regional or even national markets by typically female household members). The image of the peasant farmer who goes beyond peasant self-exploitation, who does not fully consume the surplus produced, but accumulates it, also requires a chiselled image in the context of maximising the organisation of labour, taking into account the practice of prestige investment.¹⁰ Thus, the statement by economic historian Sándor Gyimesi that, under the circumstances of the second half of the nineteenth century, "the peasant smallholding was doomed to die,"11 is no more acceptable than holding the landed elite, who are experiencing increasing economic disempowerment, accountable for their self-interest, which can be demonstrated alongside their altruistic aspirations.¹²

that the easiest way to achieve this was for the members of the co-operatives to borrow money to pay for their shares. However, in 1900, when the Centre discontinued the equipment loan, it justified this on the grounds that the cooperatives should raise sufficient capital and members by their own efforts, however difficult this task may be." Ieda, "Központ és községi," 169.

⁸ Gyimesi, "A parasztság," 617–18; Slavícek, "From Business," 428–29.

⁹ Varga, "Öreg Gyüker," 453–72; Igaz, "Gyüker család"; Szilágyi, *A személyes paraszti*; Koloh, "A paraszt terei."

Chayanov, *The Theory*; Tóth, *Nagybirtoktól nagyüzemig*; Medick, "The proto-industrial," 291– 315; Szilágyi, "Kerti gazdálkodás," 462–93.

¹¹ Gyimesi, "A parasztság," 619.

¹² Scott, Hutter, and Székely, "Fél évszázad," 301; Puskás, Scott, and Lánc, "Adatbázis," 317; Gyimesi, "A parasztság," 620; Orbán, "Fogyasztási," 22; Fehér, *A származás*, 317; Vári, *Urak és gazdászok*.

The 1923 commemorative volume published on the occasion of the twentyfifth anniversary of the founding of the *Hangya* cooperative paints a particularly one-sided picture of its founding. Its tone is strongly anti-Semitic, on a larger scale towards the new plutocracy that was displacing the historical middle class and large landowners, and on a smaller scale towards the unscrupulous retailers in the smaller towns and villages, whose immigration from the Galician border areas left no doubt about their Jewishness.¹³ In this narrative, the impact of US and Russian wheat imports is almost negligible. It is evident that this tone is not limited in time and space to the festive publication. An example from an earlier period is the company's 1908 yearbook, where, under the heading 'Ten Years of Happy Moments', we find more than one parable against local merchants, with explicit references (Weisz's Solomon's shop; Solomon's tavern: "I could tell at once by this gentleman's nose that he was not of the *Hangya* »denomination«)."¹⁴ An example of widespread anti-Semitism in the region is the operation of the *Hangya* in Pécs, where anti-Semitic feelings were particularly fuelled by the difficulties the Serbian occupation caused.¹⁵

Another, much more prominent component of the origin story is the portrayal of the founder, Sándor Károlyi, as the new Széchenyi, which reflects the influence of Gyula Szekfű's influential 1920 study titled *Három nemzedék* (Three Generations), not only as a relatively new reading at the time, but as a master narrative serving the ideological establishment of the Horthy era.¹⁶ In addition, the jubilee volume provides an important snapshot of the economically and socially impactful *Hangya* association, and takes us closer to the peasant society of the period in Hungary.

As the main source of my research, the 1923 publication contains the location, year of foundation, annual turnover, the local initiator and members of the

^{13 &}quot;The distilleries were mostly in the hands of foreign elements that had immigrated across the Galician border. [...] The northeastern straits of the Carpathians were increasingly infiltrated by Galician immigrants, and at the same time the emigration of Hungarians across the sea became more and more conspicuous. [...] The mountainous areas were overrun by the scum of Galicia, and the Bereg and Maramuresian peoples died together with the Ruthenians..." A "Hangya" szövetkezet első 25 éve, 17–20. For the historical development of the public image of the Jewish usurer, see: Bolgár, Miért éppen a zsidók, 172–90. The wave of immigration from Galicia is not related to the emigration of Hungarians, firstly because most of the emigration did not take place in the areas inhabited by Hungarians, and secondly because the period of immigration dates back to the eighteenth century. See also: Faragó, Bevezetés, 197–98, 226, 366.

¹⁴ Magyar Gazdaszövetség évkönyve, 54–62.

^{15 &}quot;[...] In 1920, during the Serbian occupation, the town was taken over by the communist regime led by Béla Linder, which offended the interests of the Catholic-majority community. The deliberate mixing of liberal, Jewish, and communist terms made a strong impact, so Christian communities supporting or joining the *Hangya* Cooperative could rightly expect strong support." Kaposi, "Die Tätigkeit."

¹⁶ Szekfű, Három nemzedék; Csunderlik, Radikálisok, 346.

cooperatives belonging to the *Hangya* at the time—and most importantly, all this information is grouped by settlement. These data were also published in the statistical section of the General Assembly reports, but at that time only in summary form.¹⁷

Previous studies of the cooperative movement, including the Hangya, have typically approached its operation and role either from the perspective of national institutional history or from that of their local operation. Of the former, the most comprehensive works in contemporary literature are the two-volume monograph by János Csepregi Horváth and the book by Károly Ihrig and Károly Schandl. Elemér Almási Balogh, as one of the main organisers of the Hangya, and Frigyes Wünscher, who held a leading position there from the second half of the 1930s, are the main sources of information on the Hangya.¹⁸ Among the major works on the subject in the 1960s are Sándor Gyimesi's study and Miklós Szuhay's monograph focusing on the 1930s, while during the regime change of the 1990s, Ieda Osamu published several studies on the Hangya.¹⁹ Over the past decade and a half, the subject has been increasingly explored.²⁰ Regional and local studies provide relevant examples of the history of the institution, which are also used in the present paper. Gábor Egry provides an in-depth study of the Saxon Raiffeisen movement in Transylvania, while István Gaucsík gives a detailed account of the history of the institution in Slovakia.²¹ Settlement studies are numerous; from the point of view of historical sensitivity, some works point to important correlations, such as the studies of Zoltán Kaposi about Pécs, and Péter Hámori and Zsolt Sári about Tordas.²² Another direction of the analysis of the history of the institution is the study of the lives and careers of the people who played leading roles in its organisation, with a focus on Sándor Károlyi and Ignác Darányi.23

¹⁷ Magyar Gazdaszövetség 1922.

¹⁸ Csepregi Horváth, *Magyar szövetkezeti*; Ihrig, *A szövetkezetek*; Sandl, ed., *A magyar szövetkezés*; Almási Balogh, *Önellátás, túlélés*; Wünscher, "A szövetkezet jövője."

¹⁹ Szuhay, Az állami beavatkozás; Gyimesi, "A parasztság"; Ieda, "Központi és községi," Ieda, "Hanza és Hangya."

²⁰ Bak, "A Hangya"; Bódy, "Szervezett fogyasztás"; Szarvas and Sidó, "Hangya a világrendszerben"; Szeremley and Szabó, "Múltra építő"; Vári, "A magyarországi hitelszövetkezeti."

²¹ Egry, "Az erdélyi szász"; Egry, *Nemzeti védgát*; Gaucsík, "Áldemokrácia"; Gaucsík, "A szövetkezeti autonómia"; Gaucsík, "A Hangya." For the institutional history in Transylvania, see also Balaton, "A székelyföldi"; Vita, *Erdélyi gazdaság*.

²² Kaposi, "Pécs gazdasági"; Kaposi, "Nagykanizsa"; Kaposi, "Népesség és társadalom"; Kaposi, "Válságból válságba"; Sári, "A Hangya"; Hámori, "Tordas." And for cross-border studies, see: Balázsi, "Ne nézze"; Győrfi, "A nagyenyedi"; Braun, *Hitelszövetkezetek*.

²³ Fehér, "Darányi, a korszerű"; Fehér, *Darányi Ignác élete*; Fehér, "Károlyi Sándor"; Fehér, *A szár-mazás*; Fehér, "Egy arisztokrata"; Estók, "Károlyi."

Question

What are the spatial patterns in the development of peasant agriculture viewing it through the lens of Hangya cooperatives? Based on the above, my analysis is primarily aimed at reconstructing the expansion, annual turnover, and organisation of the Hangya, to which most consumer cooperatives in Hungary belonged. In addition to organising the cooperatives, it was also responsible for their supervision, equipment, and supply of goods.²⁴ The objective can be achieved over a longer period, from 1898 to 1923. The time frame was determined on the basis of processing the settlement data in the twenty-fifth anniversary publication of the Hangya. As part of my undertaking, I also mapped out the organisations moved outside Hungary's new borders during the imperial changes. However, the section of the jubilee volume entitled The list of cooperatives in the occupied territories does not show exactly what state the list reflects, since by then Czechoslovakia had already passed Cooperative Law No. 210, which required the units there to sever their ties with the Hangya and be integrated into the 'forced centre,' the Central Cooperative (Ústredné druzstvo), by the end of July 1919.²⁵ In view of this, I take the end of 1918 as the ideal date for the stock on the map (i.e., the cooperatives in Trianon Hungary are the ones founded in that year the latest).

Information on each cooperative's financial strength in 1921 is provided by the turnover analysis. On the other hand, the analysis of disparate territorial patterns is inherently explanatory, particularly given that the turnover data are not regarded as absolute values but, in the absence of data on the number of cooperative members, adjusted to the number of inhabitants per capita.

The social impact of the *Hangya* is illustrated by an analysis of the local initiators' professions. I will try to find out if there is a correlation between the foundation year, the turnover, and the identity of the initiator. Who were involved in setting up local organisations and to what extent, beyond the literature's finding that they were mostly local pastors or teachers?²⁶

Overall, on the basis of examples, the cartographic and correlational studies identify which areas show greater developmental success from the perspective of peasant farm development, who were the agents (mostly) that stimulated this effort. In addition, I also reconstruct regional patterns through a snapshot. In doing so, I would like to contribute from a cooperative perspective to the research on the development of the quality of life in the period. One of my main findings is that, at the beginning of the twentieth century, there are no sharp regional differences in the

²⁴ Révai Nagy Lexikon, Vol. VII. 630.

²⁵ Gaucsík, "Szempontok," 16.

²⁶ Ieda, "Központ és községi," 169; Gaucsík, "A Hangya," 4.

quality of life in the territory of Trianon Hungary. At least, there are no discernible fault lines that would divide the area under study into two or more regions of divergent 'development'.²⁷ At the same time, regions with different levels of development are clearly visible, illustrating the country's territorial disparities over time.

Source, data, and method

The main source for my analysis is the section on rural cooperatives in the twentyfifth anniversary volume of Hangya, where the settlements are listed by county, year of foundation, name of initiator(s) and turnover in 1921. "Our co-operative society in this small, stunted country includes the leadership of about 2,000 villages, and it is safe to say that it includes the entire village population."²⁸ Including the rural towns, 1890 municipalities are listed, providing varying degrees of detail. This is slightly more than half of the population of the settlements of Trianon Hungary (about 55 percent), but given that the extent was most moderate in the small rural settlements of South and West Transdanubia, this 55 percent represents about 70,000 square kilometres of the country's territory, or 70 percent of the country's area. However, including the registered cooperatives in the annexed territories, the cooperative settlements accounted for one fifth of the country's historical population-but this is more a reflection of organisational concentration, which will be discussed later. The interpretation of the Trianon settlements as a data set is favourable in several respects. The year of establishment is known in 1,875 cases (99.2 percent), and the annual turnover shows a similar proportion (97.9 percent). However, the data on the initiator's occupation is strikingly poor, as the name of the initiator(s) is given in a similarly low percentage of the cases, and their occupation is only recorded in 1,097 cases (58. percent). In my analysis of occupations, I rely on the occupation of the first person in the list of initiators, as the data recording showed that for several initiatives the first person's occupation does not always follow the hierarchy of occupations. In a number of other examples, the initiator is named but not identified by occupation-not only can this study not attempt to unambiguously identify the latter, but only deep drilling can provide some results for individuals without specific characteristics.

I managed to map 99 percent of the settlements using the Quantum Geographic Information System (QGIS) software. The high identification rate is largely due to the selfless help of other scholars. As part of an earlier OTKA project, Gábor Demeter and his colleagues created a geographic information system for Hungary, which they

²⁷ Szilágyi, "Az életminőség," 47.

²⁸ A "Hangya" szövetkezet első 25 éve, 61.

made freely available.²⁹ Zsolt Szilágyi provided me with the settlement-level shapefiles of the country in the interwar period, while the population of the settlements in 1920 and 1930, as published in the census publications, was previously recorded by Miklós Zeidler. I reconstructed the cooperatives not belonging to the *Hangya* in 1922–1924 on the basis of the 1925 Compass.³⁰ I have geo-referenced to my own map layers the maps of the rail network and of the quality of life on which the comparisons are based.³¹

For reasons of space, I have used the results of some of the above-mentioned studies at the settlement level for the interpretation of the results. I have also referred to the multi-generational memories of peasant families, in the context of which I have tried to construct a picture of the long transformation of the peasant world from the end of the eighteenth century. From the 1880s until his death, József Gyüker (1862–1932), a farmer in Külsőbőcs (now Borsod-Abaúj-Zemplén County), continued his grandfather's records, which were a mixture of reminiscences and agricultural diaries.³² The co-operative was an investment opportunity for the already developing economy, immediately after its local organisation. In addition to the examples from Northern Hungary and Southern Transdanubia, I will also consider the economic conditions of a settlement in the Great Plain. The comparative study of Endrőd in Békés County is based on extensive local historical research.³³

Results

Spread

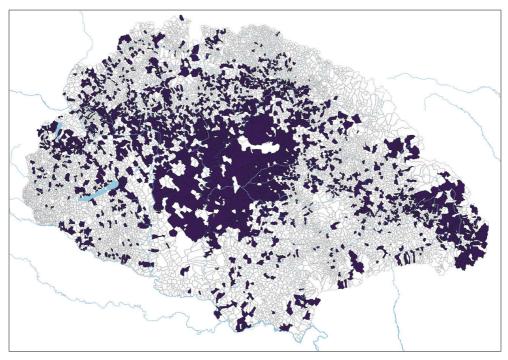
Map 1 shows the spread of the *Hangya* at the end of 1918. By then, domestic consumer co-operatives had been around for half a century, but their general spread can only be considered to have begun at the turn of the century, preceded by a few local initiatives.³⁴ As the anniversary volume notes, the slow initial expansion of the *Hangya* was preceded by careful consideration of the suitability of each site. It was also influenced by the experience that, in the early years, the members' share of the business, financed by loans, put the local organisation on a shaky footing.³⁵

- 32 Igaz, "Gyüker család"; NM EA 4410.
- 33 Hornokné, Az endrődi.
- 34 Gyimesi, "A parasztság," 627–28; Egry, "Az erdélyi szász," 101–3.
- 35 "The organisation of each cooperative took into account the local conditions, the financial strength, and the absorption capacity of the population in order to ensure the viability of the cooperatives from the outset. As a result of this caution, the start was slow, with no spectacular

²⁹ Térinformatikai rendszer kiépítése.

³⁰ Nagy Magyar Compass 49/2.

³¹ Magyarország vasuti térképe.



Map 1 Distribution of Hangya villages (1918)

Looking at the distribution of rural *Hangya* cooperatives in 1918, it is striking that most of them were concentrated in the catchment area of the Carpathian Basin, also showing a coherent network in the Székely region. A significant contribution to the expansion of the *Hangya* was its merger with the network of the Centre of Christian Cooperatives in 1918. According to Compass data from that year, there were 2,149 *Hangya* cooperatives in the country, to which the Christian cooperatives added some 333 local organisations, the personal and political background of which I intend to explore in a separate manuscript.³⁶ The map also reflects, and the report of the 1915 General Assembly confirms, that the *Hangya* was expanding in the ethnically Hungarian areas. Of the 1,276 cooperatives in operation at the time, 817 were purely Hungarian, while a further 198 were at least partly Hungarian—even if the interpretation of this status statistic involves the enormously complex problem of ethno-linguistic identification.³⁷

successes, but the cooperatives set up by *Hangya* proved to be solid creations. Their development has been slow, but gradual and steady." *A "Hangya" szövetkezet első 25 éve*, 53; Ieda, "Központ és községi," 169.

³⁶ Nagy Magyar Compass 1918, 1016; A "Hangya" szövetkezet első 25 éve, 31.

³⁷ *A Magyar Gazdaszövetség 1915*, 26. For a summary on statistical assimilation, see: Kövér, "Statisztikai asszimiláció."

I show the distribution of settlements with functioning cooperatives in the 1923 census in five-year cycles, without indicating the units that have since ceased to exist, those that have been re-established, and those that previously belonged to Christian cooperatives (Map 2).³⁸ It is striking that the earliest cooperatives—con-firming Paul Krugman's notion of development³⁹—were mostly located along the common lines of rivers and railways, such as the triangle bounded by the Rába, the Danube and the Tisza catchment areas. This is still the case even when significant discrepancies between the rivers are identified, which in turn necessitates a more detailed and rigorous examination. In addition, the Ipoly region, the Balaton highlands and some larger settlements, such as Kiskunfélegyháza, or the Pitvaros–Medgyesegyháza–Kevermes karst, which includes Tótkomlós and Mezőkovácsháza in the Viharsarok region, are more loosely connected. In the case of the latter, the role of the Slovak community in the spread of the cooperative movement cannot be excluded but I consider the development.⁴⁰

Between 1903 and 1907, the expansion of organisations took place mainly in the former core areas, mainly in the Tisza basin, but especially in the region of the Körös rivers, between the Körös and the Maros, and on the right bank of the river, north-northeast of the Zagyva. In addition to the Ipoly and Rába regions, organisations were formed in an increasing number of villages in the Dráva region, with greater activity in the villages around Budapest. This development continued between 1908 and 1912, but between 1913 and 1917—due to the partial organisation of food supply during the war⁴¹—the cooperative movement rapidly expanded, even in previously intact regions, such as the Nyírség and most of Transdanubia.

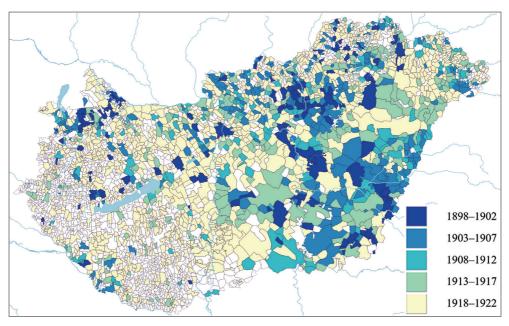
^{38 &}quot;Various abuses were common, such as illegally granting themselves large loans, charging commissions on goods purchased outside the centre, etc. It also happened that the local landlord, abusing his authority, made large loans to the cooperative shop and the management lacked the strength to collect the debt. Many mistakes were also caused by a lack of expertise and adequate management staff. Village leaders, unfamiliar with the goods, were often deceived by wholesalers or even by their own shop managers. This led to many initial failures: by 1903, nearly a hundred cooperatives—almost a fifth of the *Hangya* membership at the time—had closed, mostly through bankruptcy." Gyimesi, "A parasztság," 629.

³⁹ Krugman, Földrajz; Halmos, "Földrajz."

⁴⁰ *Magyar Gazdaszövetség 1915*, 26; Gyimesi, "A parasztság," 629; Gaucsík, "A Hangya," 4; *Pallas*, Vol. XVII. 76.

⁴¹ A "Hangya" szövetkezet első 25 éve, 57.

[&]quot;During the First World War, the number of *Hangya* cooperatives increased from 1276 to 2140. The reason for this growth was not only the interest of the villagers, but also the fact that, in 1918, the civil »Centre of Christian Cooperatives« in the city was merged with 300 cooperatives, and even more the fact that the *Hangya* cooperative became the centre of the state's material and other distribution activities." Sárközi, "A Hangya," 7; Bódy, "Élelmiszer-ellátás."



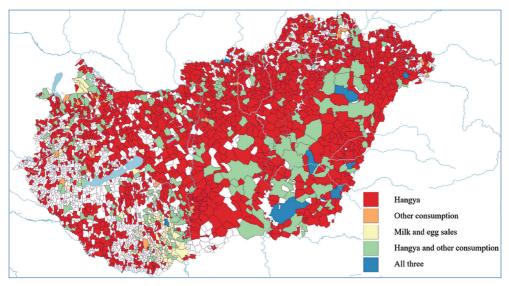
Map 2 Distribution of Hangya by year of foundation

However, the network was more pronounced along the rivers and the railways that ran along them, such as the Danube, the Rába, the Sió, and the Dráva. During its rapid post-war recovery, which was also strongly supported by the state, *Hangya* managed to cover almost the entire territory of the country, with the exception of South and West Transdanubia. Its rapid organisational expansion after 1918 was aided by the establishment of the *Futura* joint-stock company for trade, together with the National Central Credit Cooperative. In addition, *Hangya* expanded its portfolio with industrial production, and strengthened its foreign relations.⁴²

The map shows that cooperatives were established mainly in the settlements located in the countryside along the railway networks. If we look at the areas where there were consumer and sales cooperatives outside the *Hangya* network in 1922–1924 (Map 3), only milk and egg sellers appear in two adjoining areas, namely in three villages in Moson County (Mosonszentjános, Mosonszentpéter, and Mosonszolnok) and a much larger area. from the confluence of the Völgység and the Hegyhát, through the German villages of the Tolnai-Sárköz, down to Kölked, Ivándárda, and from there westwards to Németpalkonya, scattered as far as Sumony—in other words, the Danube valley areas that were at the forefront of the establishment of extensive agriculture.⁴³

⁴² A "Hangya" szövetkezet első 25 éve, 35.

⁴³ On the importance of milk cooperatives in Transdanubia, see: Vörös, "A tejgazdaságok"; Wortmann, "A szövetkezeti"; Surányi, "A hazai."



Map 3 Consumer cooperatives in Hungary (1923)

Although the expansion suggests that cooperatives were first established by the settlements that had better access to traditional trade routes and, thus, more experience in building business networks, it is also worth looking at Zsolt Szilágyi's district-level quality of life maps, which are based on three components: life expectancy, educational attainment, and the arithmetic mean of the value of the standard of living.44 According to Szilágyi's five-factor category system ('spectacularly developing,' 'developing,' 'immobile,' 'backward,' and 'lagging behind'), before 1918 the Hangya cooperatives were more common in the 'immobile' or 'backward,' sometimes in the 'lagging behind' category of settlements in the Tisza catchment area. It is therefore striking that they did not form a larger, coherent network in the areas that developed during this period. In this context, it can be argued that the spread of the *Hangya* may indeed have been determined by the altruistic aspirations of the initiators to halt and reverse the decline of their villages. And the fact that this motivation was stronger in the immobile and backward regions than in the advanced ones (especially along the Dráva, including the Ormánság, famous for its one-child system) shows that in these settlements not only the urge but also the hope for positive change was stronger.

Turnover value

Why hope for progress? Personal example sometimes shades the local relevance of the cooperative. József Gyüker, a farmer in Külsőbőcs, saw his own benefit in setting up a local cooperative:

⁴⁴ Szilágyi, "Az életminőség," 48.

"The year 1921 also began with good weather with a little rain, there was mud. Very good times, it was not cold, we could plough until St Paul's Day. Then it got cold, it was good for carrying the manure; there were very dusty roads, and the last day also saw very good weather. The consumer co-operative in Külsőbőcs was started on 20 January with 50,000 thousand crowns; the wheat was sold at 1,300 forints a quintal [a quintal is 100 kilos – G. K.] [...] the co-operative was also inaugurated with great pomp on 16 October 1924, the building was completed in the autumn of 1924. I also contributed five quintals of wheat worth two million crowns, at a 10 percent yield—this co-operative was started in 1921."⁴⁵

The picture is muddied when we learn that, in 1913, Gyüker was elected to the board of the local credit union, a position he held until 1926.⁴⁶ This suggests in part that the local financial life may have been closely intertwined at the organisational level. In addition, as his systematic record keeping suggests, Gyüker cannot be taken as a typical average Hungarian farmer.

From the point of view of its own economic development, the *Hangya* was a very important instrument at a time when the organisation faced a series of financial difficulties at the national level, which in turn contributed significantly to the increased role of the state in the life of the *Hangya*.⁴⁷ As far as the local operation of credit and consumer cooperatives is concerned, the contemporary monograph on Borsod-Gömör-Kishont County, where the village of Külsőbőcs was situated, does not fail to mention their role in generating development in the village.⁴⁸ Naturally, it would be a mistake to emphasise only the commercial role of the *Hangya* cooperatives, since the example of Endrőd shows that, already before the World War II, the village had a diverse network of shops: the grocer, the paprika seller, the pumpkin seller, some also sold wine, and there were also buyers:

"Uncle Pista Goose started selling geese. He lived in Körözsalja, he grew up there, he had about 300 geese, and he stuffed them. They were slaughtered, and he took them to Pest. The villagers also carried the fattened geese to his house. But he only bought the good ones."⁴⁹

⁴⁵ Igaz, "Gyüker család," 90, 102.

⁴⁶ Központi Értesítő 1891, 115.

⁴⁷ A "Hangya" szövetkezet első 25 éve, 39.

^{48 &}quot;The financial strength of the municipality is supported by the two cooperatives. The Bőcs credit cooperative had been active since 1893. Its leader was Benő Szilágyi, a teacher. In Külsőbőcs, the *Hangya* Consumption Cooperative had a purpose-built building with a garden room in 1924, the wood for which was donated by János Nagy, a teacher, and András Gyüker, the judge of Külsőbőcs." Halmay and Leszih, eds, *Magyar városok*, 582.

⁴⁹ Hornokné, Az endrődi, 97.

This example serves to illustrate the potential local role of the cooperative. Additionally, there were establishments specialising in the sale of groceries, which were operated by more than one local resident. "It wasn't an issue whether one was Jewish or non-Jewish at that time—it was a merchant."⁵⁰ In my view, the person recalling those times downplayed the anti-Semitic sentiments of the period because of the horrid memory of the Holocaust. The appearance of the *Hangya* certainly did not mean that Jewish merchants "had nothing left to do in the village."⁵¹ Besides the cooperative, there were specialist shops, a paper shop, a clothes shop, a hardware store, a timber yard, and the list goes on.⁵²

From the turnover values and the population of the settlements in 1920, I calculated the turnover value per capita (Map 4). The comparison with the quality-of-life survey also shows close correlations. Where the turnover of the local *Hangya* cooperative did not reach 1,000 Austro–Hungarian crowns (560 settlements, 30 percent), the quality of life was also lower, i.e., 'lagging behind.' This is the case in the Hajdúság and the Jászság, but also in the northern part of South Transdanubia. Sometimes, even though the per capita turnover is lower, between 500 and 1,000 crowns, the area is still classified as 'developing' according to the quality-of-life survey. This was the case in Mezőtúr, where there were other consumer and sales cooperatives in addition to the *Hangya*. A comparison between the group of municipalities with only one *Hangya* cooperative (1,569 municipalities) and the group of municipalities with other consumer cooperatives in addition to the *Hangya* (237 groups) shows only a small difference in turnover: the average per capita turnover is 1,999 crowns in the former, and 1,885 crowns in the latter.

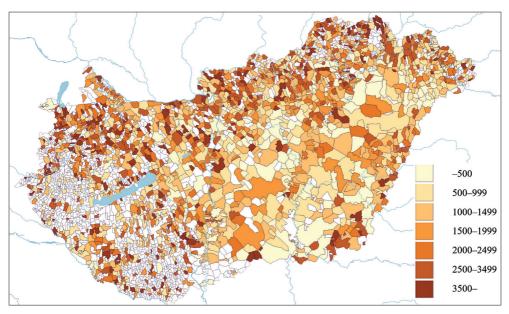
Settlements with a per capita value between 1,000 and 1,999 crowns (626 settlements, 33 percent) are mainly railway hubs all over the country, with a higher concentration in the central part of the country around Kecskemét and on the Romanian border. Several of them are located in counties undergoing spectacular development, such as Tószigetcsilizközi and Kapuvár on the Győr–Sopron axis, Pacsa and Novai in the southwest of Hungary, in some districts around or close to Budapest, and Békéscsaba, Orosháza, Battonya and Torontál districts in the Körös-Maros corner. In the northern part of the country, only the border district of Putnok has such settlements.

A third of the settlements (37 percent) fell into the category of settlements with a per capita turnover of more than 2,000 crowns. The pattern is different for these settlements, which are mostly located in the North Transdanubian region with

⁵⁰ Hornokné, Az endrődi, 101.

⁵¹ A "Hangya" szövetkezet első 25 éve, 44.

⁵² Hornokné, Az endrődi, 97–122.



Map 4 Annual per capita turnover (Korona) in 1921

its good railway network, in the regions with a lower quality of life in Northern Hungary, and in the more remote South Transdanubian regions, and are also more concentrated in the border areas. This can be explained by the fact that the new borders changed the hierarchy of settlements, allowing them to expand their functions, partly because of trade along the border, partly to supply the military units stationed there, but even more because of the greater presence of refugees in these areas, which increased the population and its consumption. This is evidenced by the fact that the *Hangya* saw the employment of refugees as one of its missions, as recorded in the anniversary publication. However, the lack of concrete data and figures to substantiate the argument is a significant drawback.⁵³

Two aspects should be considered for further research when analysing turnover: per capita figures confirm the main regional differences in the spatial distribution of quality of life in the country. They are also sensitive indicators of specific demographic and economic characteristics, such as migration and the benefits of organising transport networks. Overall, therefore, the turnover of cooperatives is a good indicator of regional differences in development. The reason for pursuing this further is that a longer-term study could also answer the question whether in the early twentieth century the *Hangya* as a credit insurance institution was able to

^{53 &}quot;The National Office for Refugees organised a course for dismissed and refugee civil servants and demobilised military officers; some of the graduates were employed by *Hangya*." A *"Hangya" szövetkezet első 25 éve*, 36.

slow down the process of certain settlements falling behind. If this is the case, we can rightly ask, as the example of József Gyüker shows, whether cooperatives contributed to the development of peasant agriculture, either by helping to increase the size of land holdings through the provision of money loans, by improving the intensification of assets, or by improving the conditions of transport and market presence through integration into the railway network.

Initiators

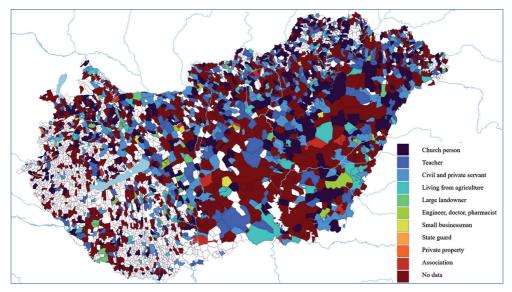
Finally, let us take a closer look at the local initiators of the cooperative. As said before, these data are weaker than the previous ones, so I will only use them to formulate hypotheses (Table 1).

Main occupational group	1898–1902	1903–1907	1908–1912	1913–1917	1918–1922	Sum
Church person	31	37	32	64	245	409
Teacher	8	38	33	35	154	268
Civil and private servant	7	29	14	41	156	247
Living from agriculture	10	22	14	12	50	108
Large landowner	5	3	1	1	18	28
Engineer, doctor, pharmacist	1	1	1	2	5	10
Small businessman	0	2	1	2	5	10
State guard	0	0	0	0	2	2
Private property	0	1	0	0	1	2
Association	1	2	2	2	6	13
Total number of initiators	63	135	98	159	642	1097

 Table 1 Distribution of initiators of cooperatives by main occupational groups and time of initiation

 Source: Hangya 1923

Among the main occupational groups, pastors/priests, teachers, and public and private employees stand out. The leading role of these groups is also underlined by the statistics on the composition of the boards in the General Assembly reports although among the cooperative leaders, farmers played a much larger role than Table 1 suggests, working not only as treasurers or accountants, but even as chairpersons.⁵⁴ If we consider the data for the main occupational groups as a random sample, we can hypothesise that pastors remained the main initiators during the quarter of a century under study. With the cooperative presidency, their traditional role as local leaders took on a new aspect: the spiritual leader became the judge of credit and the person who decided to take over the cooperative, in whose eyes it was highly advisable to appear credible: go to church, take communion, make donations and, for Catholics, go to confession. No particular pattern emerges in terms of the occupation of the initiators, with the largest number of the three main groups spread proportionally across the country (Map 5).



Map 5 Main occupational group of initiators

Main occupational group	100–499	500–999	1000–1999	2000–4999	over 5000	No data	Sum
Church person	28	106	139	99	37	0	409
Teacher	22	74	86	58	27	1	268
Civil and private servant	4	48	69	92	34	0	247
Living from agriculture	8	34	34	22	9	1	108
Large landowner	1	4	8	10	3	2	28
Engineer, doctor, pharmacist	0	1	2	4	3	0	10
Small businessman	2	2	3	2	1	0	10
State guard	0	0	2	0	0	0	2
Private property	0	2	0	0	0	0	2
Association	0	0	2	6	5	0	13
Total number of initiators	65	271	345	293	119	4	1097

Table 2 Distribution of cooperative initiators by main occupational groupsand size of municipality (population)Source: Hangya 1923

When viewing settlement size, we also see that pastors and teachers were the dominant initiators in all of its categories. However, this dominance declined somewhat as the size of the settlement increased: while in more than three quarters of the small settlements with less than 500 inhabitants, the initiators were church persons and teachers, only in half of the settlements with between 1,000 and 2,000 inhabitants were they initiators. However, the main groups of occupations and the annual turnover per capita were already higher in those municipalities where the initiator was a person living from agriculture, i.e., typically a small landowner (2,321 crowns), while the value was considerably lower in those where the initiators were teachers (2,153 crowns) and clergymen (2,040 crowns), not to mention civil servants (1,925 crowns). The latter can be easily explained by the fact that other consumer cooperatives also operated alongside Hangya, and as we have seen, they were typically organised in settlements with larger populations. In the case of pastors and teachers, this also confirms the above observation that it was the areas with lower turnover that required a more altruistic attitude, and that this also necessitated the organisation of Hangya. Finally, where the farmers were the stronger initiators, their efforts may have led to greater productivity, helping to make the cooperative a key player in the development of smallholdings. Nevertheless, it will be necessary to investigate the personal networks and economic backgrounds of the individuals who were at the forefront of the process.

Conclusion

The annual data on cooperative turnover provide a spatial pattern of spatial development in Hungary. This not only opens up a new way of clarifying the results of previous historical-geographical research in this field, but also allows us to isolate the patterned picture of peasant farm development according to regional patterns. On this basis, it can be concluded that the *Hangya* cooperatives had development potential immediately after the Treaty of Trianon, partly along traditional and new transport routes, and partly for border settlements undergoing a change of function in the context of role expansion. It can be assumed that the cooperative contributed to the development of local farms, thus slowed down the pace of falling behinds. In any case, this calls for further research, vertically by moving backwards and forwards in time, dynamically by looking at turnover data, and horizontally by examining village banks, savings banks, and credit cooperatives with a similar structure.

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