

## Artículo de investigación

## THE CRISIS OF NOBLE LAND OWNERSHIP IN THE SECOND HALF OF XIX - EARLY XX CENTURY (BASED ON MATERIALS FROM THE MIDDLE VOLGA REGION)

КРИЗИС ДВОРЯНСКОГО ЗЕМЛЕВЛАДЕНИЯ ВО ВТОРОЙ ПОЛОВИНЕ XIX – НАЧАЛЕ XX ВЕКА (ПО МАТЕРИАЛАМ СРЕДНЕГО ПОВОЛЖЬЯ)  
 LA CRISIS DE LA PROPIEDAD DE LA TIERRA NOBLE EN LA SEGUNDA MITAD DEL XIX - ANTES DEL SIGLO XX (BASADO EN MATERIALES DE LA REGIÓN DE VOLGA MEDIO)

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### Abstract

The article analyzes the situation in the field of noble land tenure of the Middle Volga region. The study was carried out on the basis of a combination of methods of various sciences: historical, economic and statistical. Such methods as comparative historical, systemic, quantitative, problem-chronological were used in the process of research. The main causes of negative dynamics in this area were identified; Numerous figures confirm the conclusion that almost all the studied indicators had a pronounced negative trend. The activity of the State Noble Land Bank is shown; its role in the processes of mobilization of noble land ownership is considered. The analysis of the dynamics of the main operations carried out by the bank noted significant fluctuations in the number and volume of loans granted, which was caused, first and foremost, by reasons of a socio-political nature.

**Keywords:** noble land tenure, local nobility, mobilization of land tenure, noble landowners, land loan, State Noble land bank, loan, province, county, noble estate.

### Аннотация

В статье проанализирована ситуация, сложившаяся в сфере дворянского землевладения Среднего Поволжья. Исследование осуществлено на основе сочетания методов различных наук: исторических, экономических и статистических. В процессе исследования применялись такие методы, как сравнительно-исторический, системный, количественный, проблемно-хронологический. Были продемонстрированы основные причины, негативной динамики в указанной сфере, приведены многочисленные цифровые данные подтверждающие вывод о том, что практически все исследуемые показатели имели ярко выраженную отрицательную тенденцию. Показана деятельность Государственного дворянского земельного банка, рассмотрена его роль в процессах мобилизации дворянского землевладения. Анализируя динамику основных операций, производимых банком, отмечаются значительные колебания в количестве и объемах предоставленных ссуд, что было вызвано, в первую очередь, причинами социально-политического характера.

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**Ключевые слова:** дворянское землевладение, поместье дворянство, мобилизация землевладения, дворяне-землевладельцы, земельный кредит, Государственный Дворянский земельный банк, ссуда, губерния, уезд, дворянское имение.

## Resumen

El artículo analiza la situación en el campo de la tenencia de la tierra noble de la región del Volga Medio. El estudio se llevó a cabo sobre la base de una combinación de métodos de diversas ciencias: histórico, económico y estadístico. Métodos como el comparativo histórico, sistémico, cuantitativo, problema cronológico se utilizaron en el proceso de investigación. Se identificaron las principales causas de la dinámica negativa en esta área; Numerosas cifras confirman la conclusión de que casi todos los indicadores estudiados tuvieron una tendencia negativa pronunciada. Se muestra la actividad del Banco Estatal de Tierras Nobles; Se considera su papel en los procesos de movilización de la noble propiedad de la tierra. El análisis de la dinámica de las principales operaciones llevadas a cabo por el banco observó fluctuaciones significativas en el número y volumen de préstamos otorgados, que se debieron, en primer lugar, a razones de carácter sociopolítico.

**Palabras clave:** noble tenencia de la tierra, nobleza local, movilización de la tenencia de la tierra, nobles terratenientes, préstamo de la tierra, banco estatal de tierras nobles, préstamo, provincia, condado, estado noble.

## Introduction

The land has always been the basis of agricultural activity; economic and even political processes in provinces largely depended on the owner of the land. The situation did not change even after the peasant reform of 1861; even in the conditions of capitalist modernization of the agrarian sector of the economy, the land and everything connected with it continued to remain the core of any economic activity. However, when the land became a commodity and representatives of any class could buy it, the position of the local nobility, as the main owner among private landownership, began to deteriorate significantly. Noble landowners quickly got rid of their excess land plots, focusing on processing the remaining part of the estate, but this did not help everyone. The landlords who failed to adapt to the new realities laid their savings in land banks or even sold them completely. All this led to a crisis of noble land tenure, to a situation in which the local nobility was mainly assigned the role of a donor in the land market.

## Methods

Consideration of the processes of mobilization of upper class land ownership in the second half of the XIX - early XX century required the involvement of various sciences: historical,

economic and statistical methods. In the process of research, such methods as comparative historical, systemic, quantitative, problem-chronological were used. For example, a comparative method allowed to follow the changes that took place during the period under study on the land market; a statistical method was used to consider the indicators of the dynamics of the nobility land tenure. In order to maximize the holistic study of the concrete historical situation, to uncover the internal mechanisms of the systems under study, the historical-systemic method was applied. The most important stages of the process of adapting the local nobility to new realities made it possible to identify the problem-chronological method.

## Literature review

The problem of studying land tenure issues of the local nobility of the Middle Volga region in the second half of the XIX - early XX century, including phenomena and processes mediating the issue, remains a controversial topic in Russian historical science.

Contemporaries of these events began to consider and systematize issues related to the reduction of upper class land ownership. In the 1880s, at the beginning of the XX century, the

tendencies of mobilization processes in noble land ownership were clearly defined and the results of land censuses were published. Researchers have repeatedly pointed out that the nobility was not only the main seller, but also one of the most active buyers of land. At the same time, many of them called for strengthening the positions of noblemen-landowners by legislatively securing estates in land tenure (Glinka, 1898; Zomanov, 1899; Lilienfeld, 1897; Tsertelev, 1894). The most active noble ideologists advocated the restoration of the pre-reform status of the nobility (Pazuhin, 1886; Terpigorev, 1881). Pre-revolutionary researchers paid quite a lot of attention to the development of a credit system for the local nobility and the analysis of the activities of the State Noble Land Bank (Goluben, 1880; Khrulev, 1898).

The historiography of the Soviet period continued the study of noble land tenure, land use through the prism of class struggle, the division of society into exploiters and exploited, "parasitic" and "producing", etc. In this period, many works appear on the analysis of the general tendencies of noble economy in post-reform period, and focused on individual processes (Anfimov, 1969; Kabytov, 1982; Shestakov, 1924). Some researchers tried to solve the issue of the place and role of the nobility and its economic potential in the modernized economy (Kovalchenko et al., 1982; Korelin, 1979; Soloviev, 1968), others focused on the problems of the evolution of noble land tenure and land use (Anfimov, 1962; Minarik, 1964; Minarik, 1971; Proskuryakova, 1973).

The works of recent decades are focused on the most objective consideration of all aspects of the evolution of the upper class. The gradual abandonment of ideologized approaches at the present stage of the study of noble land tenure contributed to the emergence of new views on the problems of mobilization processes that took place in the area under study in the second half of the XIX - early XX centuries. Today, a wide range of issues related to the upper class is being investigated on a national scale. Noble land tenure and land use are being studied; The role of the nobility in the agrarian evolution, the relationship of the nobility with other classes, the development of the noble enterprise (Nazarov, 2012; Nikulin, 2005; Shapovalov, 2011) is being actively investigated. Much attention is focused on financial and credit activities to support agricultural production, including the activities of land banks (Dyakin, 1997; Proskuryakova, 2004; Proskuryakova, 2002; Proskuryakova, 1994; Proskuryakova, 2014; Frolov, 2004).

In general, an analysis of the historiography on this problem shows that the study of the issues of the nobility land tenure of the Middle Volga region was conducted mostly fragmentary. As a rule, studies were conducted in the context of studying narrowly focused issues, such as the activities of noble societies, the interaction of power and nobility, the socio-cultural evolution of the estate, its charitable activities and a number of others. The problem of the mobilization of the nobility land tenure of the analyzed region was not the subject of a special study at the regional level. Although historians have done significant work in terms of studying the nobility in a specified time, a large amount of factual material has been introduced into scientific circulation, yet there are many gaps in the study of the issues under consideration.

### Results and discussion

In the study period in Russia, representatives of the nobility class had the largest share in private land tenure. At the same time, after the reform of 1861, which actually allowed them to sell their land (if the peasants were given land or transferred for redemption) (Korelin, 1979), the land fund of the nobility was sharply reduced, which was recorded by the land census first in 1877 and then in 1905. So, if the noble landowners owned 5,615,957 desiatinas of land in 1862 in the Middle Volga region, by 1877 the upper class land holdings were reduced to 4,873,783 desiatinas of land, and by 1905 to 2,803,777 desiatinas of land (RGIA, D. 205a; Kazan province, 1906; Simbirsk Province, 1905; Penza province, 1906; Samara Province, 1906). Despite the sharp decline in the land fund of the local nobility, they continued to remain the main land holder among all private landowners in 1877 in the Middle Volga region (4,873,783 out of 6,632,785 desiatinas of all privately owned land, or 73.5%). The largest share of noble land ownership in the total area of private land ownership was in Simbirsk province, where the nobility owned 89.6% of all private land ownership (1,173,052 out of 1,308,125 desiatinas); nobles of the Penza province owned 83.6% (1,077,081 of 1,287,473 desiatinas); the local nobility of the Kazan province owned 81.2% (590,517 out of 727,295 desiatinas); representatives of the main class in the Samara province owned 61.4% (2,033,133 out of 3,309,892 desiatinas) (Kazan province, 1906; Simbirsk Province, 1905; Penza province, 1906; Samara Province, 1906).

The situation was even more deplorable in 1905: the amount of land belonging to the local nobility

was greatly reduced - to 2,803,777 out of 6,635,657 dessiatinas of all privately owned land (or 42.2%). Although the nobility continued to own most of the land of the entire private land fund in the three provinces of the Middle Volga region: the nobles of Kazan province owned 457,938 (or 62.3%) of 734,591 dessiatinas of all privately owned land, in Penza - 787,084 (62.2%) from 1 264 091 dessiatinas, in Simbirsk - 632 714 (57.9%) of 1 092 496 dessiatinas. In the Samara province noblemen already owned only 926 041 dessiatinas from 3 544 479 dessiatinas (only 26.1%; however, if we take into account absolute values, this figure is higher than similar indicators in other provinces) (Kazan province, 1906; Simbirsk Province, 1905; Penza province, 1906; Samara Province, 1906).

Thus, in the period between 1877 and 1905, there were noticeable changes in the quantitative indicators of noble land ownership in the structure of private land ownership in the Middle Volga region. Thus, the total amount of land owned by the nobility was almost halved from 4,873,783 dessiatinas in 1877 to 2,803,777 dessiatinas in 1905 (by 42.5%). The largest reduction occurred in the Samara province. Here, noble land tenure decreased from 2,033,133 to 926,041 dessiatinas, or by 54.5%. In Simbirsk province, the upper class land fund also significantly decreased: from 1,173,052 to 632,714 dessiatinas, or 48.1%. Less significant changes occurred in the Penza and Kazan provinces: here noble land tenure decreased from 1,077,081 to 787,084 dessiatinas, or by 27.0%, and from 590,517 to 457,938 dessiatinas, or by 22.5%, respectively (Kazan province, 1906; Simbirsk Province, 1905; Penza province, 1906; Samara Province, 1906).

The amount of land in privately owned property (6,632,785 dessiatinas in 1877 and 6,635,657 dessiatinas in 1905) and a significant reduction in the land of the nobility (from 4,873,783 dessiatinas in 1877 to 2,803,777 dessiatinas in 1905) eloquently testifies that the noble estates began to become the property of representatives of other estates who more quickly orient themselves in the new economic situation, and also possessed the necessary money capital — merchants, burghers, wealthy peasants, peasant societies.

The tendency to decline of noble land ownership in the second half of the XIX century in the Middle Volga region was connected, first of all, with the fact that the reform of 1861 lifted all legal restrictions on the sale and purchase of land property. Before the reform, noble estates could

be sold and transferred only to hereditary nobles, since by law the land could only be sold with peasants who cultivated it (i.e. it was possible to sell peasants with land). Accordingly, the land could be sold to someone who had the right to own the peasants (that is, the nobleman), then after the liberation of the peasants, the nobility received the right to sell the land as such to members of any class. Another equally important factor in the reduction of noble land ownership was the unreadiness and inability of the majority of landowners to switch to capitalist forms of economic activity; their economic complexes were initially focused on the use of free peasant labor, so most landlords did not particularly care about the modernization of their economies, and this gradually led to their technological backwardness. After the reforms of the mid-XIX century, in the conditions of growing competition, the lack of financial resources required for the modernization of production activities and the remuneration of civilian workers, local nobles were forced to sell their land.

Under these conditions, the mobilization processes that took place in the noble land tenure during the post-reform period led to the fact that the land fund of the local nobility had considerably decreased by the beginning of the XX: the nobility in the Middle Volga region owned 5,615,957 dessiatinas of land in 1862 (or 21.6% of the total area region), the upper class owned only 4,873,783 dessiatinas of land by 1877 (18.8%), and only 2,803,777 dessiatinas by 1905 (or 10.8%). As a result, between 1862 and 1905, the lands of the nobility declined by 2,812,180 dessiatinas (or by 50.1%). At the same time, the process of reducing noble land tenure in the provinces of the Middle Volga region had a different rate character, the percentage reduction of noble land ownership fluctuated greatly from 28.1% in Kazan province to 63.3% in Samara (RGIA, D. 205a; Kazan province, 1906; Simbirsk Province, 1905; Penza province, 1906; Samara Province, 1906).

It is important to note that the decline in noble land ownership in the region as a whole is superior to that of all-Russia. So, in 1862, noble land tenure in European Russia amounted to 87,169 thousand dessiatinas, it was reduced to 51,248 thousand dessiatins by 1905, decreasing by 41% (Korelin, 1979) versus 50.1% in the Middle Volga.

Mobilization processes in land tenure also affected indicators such as the number and average size of noblemen's possessions. So,

noble landowners of the Middle Volga region had 4,825, and they owned an average of 1,010.1 dessiatinas of land in 1877, their number had decreased to 3,811, and the average size of ownership had decreased to 735.7 dessiatinas by 1905 (Kazan province, 1906; Simbirsk Province, 1905; Penza province, 1906; Samara Province, 1906).

Most of all, these figures changed in the Samara province: the number of possessions between 1877 and 1905 decreased by 25% from 1,082 to 810, and the average size decreased by 39% from 1,879.0 to 1,143.3 dessiatinas. In the Penza province, the number of possessions decreased by 24% - from 1,639 to 1,250, while the average size of ownership remained almost the same, the reduction was only 5% - from 657.2 to 629.7 dessiatinas. In Simbirsk province, the number of noble estates decreased by 22%, and their average size decreased by 31% - from 878.7 to 604.9 dessiatinas. In Kazan province, the number of possessions decreased by 8.5% - from 769 to 705, and the average size of ownership lost 15.5% - from 767.9 to 649.6 dessiatinas (Kazan province, 1906; Simbirsk Province, 1905; Penza province, 1906; Samara Province, 1906).

At the same time, the counties of the provinces of the Middle Volga significantly differed in the number of noble landowners, in the amount of land in their ownership and in the average size of estates. So, in 1877, there were only 4 owners in Kozmodemyansky district of Kazan province, who owned 1,739 dessiatinas of land, with an average size of ownership of 434.8 dessiatinas and, on the contrary, these figures in the Nikolaevsky district of Samara province looked like: 168 owners 499,083 dessiatinas of land and an average size of possession are 2,970.0 dessiatinas. These differences can be explained by a number of features inherent in the counties of the analyzed provinces: the different area of these counties, the presence or absence of convenient land, the forest cover. P. S. Kabytov noted that the presence in the Middle Volga region of all forms of land tenure (treasury, inheritance, churches and monasteries, private companies and institutions (Kabytov, 1982)) also influenced the degree of concentration of noble land tenure. The nobles, as a rule, oriented the economy on grain production, had land ownership mainly in black earth counties; the concentration of noble land tenure was much lower where land was unsuitable for farming.

In the study period, most of the values considered in almost all counties of the region had a clearly pronounced negative trend, which was typical for

European Russia as a whole. The growth trends of the studied indicators that took place in some counties of the Middle Volga provinces were insignificant and did not affect the overall dynamics, indicating the parallel process of redistribution of noble land tenure within the estate.

The impact on reducing the size of the noble land ownership had the fact that most of the noble landowners did not live in their estates in the post-reform period. Those of the landowners who ceased to consider their land plots as something natural, inherent to them initially, who began to treat their estates as a property complex used for business, without making special efforts, began to manage them by hiring a manager or clerk, preferring to live in a more comfortable urban environment. Land for the majority of the landed gentry is gradually becoming a commodity with which one can easily part without much difficulty and, moreover, quite profitably. Thus, it is stated in the annex to the report of the governor of the Samara province for 1872 that "the majority of landowners who own large areas of land do not live in the province and lease the land" (TsGA SO, F. 3). For example, in the Samara district in 1885, the total number of noblemen-owners of the land was 263, and the list of nobles living in the county in 1888 contained only 134 surnames (TsGA SO, F. 211), that is, almost half of the landowners did not live on their estates. One of the prominent ideologues of the nobility of that period, A. D. Pazukhin, stated: "The big landowners, since the reforms, stopped visiting their estates and broke off all ties with the province. The new stateless warehouse of county life could not satisfy these people, accustomed to honor ... the richer and noble class of the Russian nobility, now has almost nothing to do with the provincial nobility ... Living in St. Petersburg, now abroad, he became a semi-semi-cosmopolitan. In the eyes of our large landowners, patrimonial fiefdoms are valuable only in terms of revenues sent by patrimonial offices to their foreign addresses" (Pazuhin, 1886).

At the same time, the Government, which saw in the local nobility a strong base on the provincial and especially on the county level, soon realized the whole destructiveness of the situation. In order to stabilize the position of the nobility of the district and the nobility of land ownership, a number of laws were issued at the end of the XIX century. Thus, the law "On noblemen's immortal assets" was adopted in 1883, the Provision on temporary reserved estates was adopted in 1899, according to which hereditary nobles were given



the right to "establish temporary and reserved estates belonging to them as both tribal and acquired land assets" (PSZ – III, 1899). Such an estate "could not be completely or part of it, could not be alienated by its owner through any act or transaction, or subject to division, even if all the descendants of the owner agreed to that (PSZ – III, 1899). In 1901, the law "On the allotment to private persons of state-owned lands in Siberia" was adopted (PSZ – III, 1901). This provision emphasized the special importance of the nobility in strengthening the authority and authority, expressed special confidence and hope in its strength from the state. According to this act, in a number of Siberian provinces and general governorates were allowed: 1) the sale of state-owned land to private individuals for the formation of private farms; 2) allotment for the same purpose of the specified lands to private individuals for rental use with the right to acquire them into ownership (PSZ – III, 1901). At the same time, the class character of this normative act was specifically stipulated. Thus, Article 11 indicated that land on loan is granted exclusively to persons of noble origin, who "by their economic reliability, are desirable, in government forms, landowners in Siberia" (PSZ – III, 1901). All these measures in the end did not save the nobility land tenure from the reduction, although they slowed down this process.

Another way out of this situation, according to most, was to create a system of loans secured by land, because the money could go to pay for civilian workers, purchase inventory, seeds, agricultural machinery and equipment, and in general to modernize noble economies.

The first land bank in the Russian Empire was opened in Odessa in 1864. It was the Zemsky Bank of Kherson Province. In 1866, another land bank was opened in St. Petersburg - the Society for Mutual Land Loan, which operated on the basis of mutual guarantees. The Society for Mutual Land Loan functioned on the land market on the basis of the Charter, approved on June 1, 1866, and extended its activities to the entire territory of the empire, issuing loans to private landowners, primarily landowners.

The Society of Mutual Land Loan occupied a leading place among all commercial credit institutions operating on the land market. The experience of these institutions has shown that provincial landowners are in dire need of money. One Society of mutual land loan issued loans for 100 million rubles in the period from 1865 to 1873, and on January 1, 1885 in Russia, the Mutual Land Loan Society had mortgages in the

amount of 201,995,099 rubles (Statistical collection, 1887). In addition, during this period, an excessively high relative yield of land was observed, which, according to S. S. Khrulev, reached 10% of the purchase price of land and higher (Khrulev, 1898).

Since this credit institution was the first in the system of mortgage lending for land tenure, it was not free from flaws. S. S. Khrulev claimed "The establishment of such a bank, one for the whole of Russia, which issued loans in gold currency was a major mistake, since the ruble exchange rate was not fixed, constantly fluctuated, which was the subject of speculation" (Khrulev, 1898). Therefore, after the establishment of the Noble Bank, the Society of Mutual Land Loan under the law of June 12, 1890 (PSZ – III, 1890) was transferred to the Noble Bank as a special department, subject to liquidation after the payment of all debts and arrears.

Despite this, the Society for Mutual Land Loan occupied a leading place among all commercial credit institutions. On January 1, 1886, the company issued loans to 1,092 private landowners of the Middle Volga region in the amount of 29,307,175 rubles, while 1,279,965 dessiatinas of land was mortgaged, which was about 20% of all private land ownership. The largest number of estates was mortgaged in Simbirsk province - 377, at the same time landowners of the Penza province received the most credits - 10,805,288 rubles. Most of the land pledged was taken in the Samara province - 435,672 dessiatinas, but the amount of loans issued here (4,390,800 rubles) was the smallest among all the provinces of the Middle Volga region, and significantly more than doubled than in the Penza and Simbirsk provinces. This circumstance is explained by the low cost of land in the Samara province, which was formed due to the large size of private land ownership, the continued process of land grants and their low population (Statistical collection, 1887). Total, by January 1, 1885, estates in the amount of 201,995,099 rubles were mortgaged in the Society of mutual land loan (Statistical collection, 1887).

The success of the Society of mutual land loan in the early stages of its activity led to the fact that joint-stock land banks began to emerge quite actively in the early 1870s. On the territory of the Middle Volga region, the Moscow Land Bank began its activities in 1872, extending its operations to the Penza province, the Nizhny Novgorod-Samara Land Bank began in 1872,

operating in Kazan, Samara, Simbirsk provinces and from 1875 in the Penza province, and Saratov - Simbirsk land bank began working in Simbirsk, Samara, and Kazan provinces since 1873.

The circle of their actions was limited to issuing loans to persons of all classes on the security of land (in rural areas) and on the security of urban real estate. The loan had a free (untargeted) character. The loan was not subject to any conditions of its use. Each bank had a territorial activity approved by the charter; sometimes these spheres overlap. Only two mortgage banks could operate in the same province (not counting the "Land Mutual Loan Society") (Proskuryakova, 2014).

The scale of their activities was quite significant and continued to expand even when the State Noble Land Bank began to operate. So, by 1891 in the Middle Volga region, 775 estates with the amount of land of 483,000 dessiatines and the total amount of debt - 10,886,000 rubles were laid in joint-stock land banks. By 1896, the amount of debt increased by 2,037,000 rubles, the number of pledged estates — by 88, and the area of mortgaged land — by 34,000 dessiatinas. Private landowners of the Penza province most of all owed to joint-stock banks - 5,169,000 rubles in 1891 and 5,400,000 rubles in 1896, which accounted for 47.5% and 41.8% of all debt in the Middle Volga region (Khrulev, 1898).

At the same time, the Society of Mutual Land Loan and joint-stock land banks did not indulge their clients with low interest rates, so the rate on loans in the Mutual Land Loan Company was 9% per annum, land banks offered at best 7.5% (Khrulev, 1898). These circumstances led to a further increase in the debts of the local nobility, often leading them to ruin. In addition, the loan conditions established by the Land-Loan Company did not give it to borrowers the opportunity to transfer to joint-stock banks. This caused extreme dissatisfaction of borrowers, which they stated at the Zemsky and nobility meetings, as well as in the press. In addition to everything, the Ministry of Finance initially imposed restrictions on commercial banks on the size of loans issued by them, which also caused dissatisfaction of the upper class, accustomed to more protective policies.

The above circumstances forced the government to again resort to the practice of preferential land loans, which was embodied in the creation of the State Noble Land Bank, which was supposed to

change the situation in favor of the nobility land tenure, slowing down the process of its loss.

The State Noble Land Bank began its activity in 1885 on the basis of the provision "On the State Noble Land Bank" dated June 3, 1885 (PSZ – III, 1885). This document was approved on April 21, 1885, on the day of the celebration of the centenary anniversary of the Chartered diploma. A rescript was published to the "Most Noble Russian Nobility", which stated the establishment of the Noble Land Bank. K.P. Pobedonostsev, the closest political adviser to Emperor Alexander III, wrote the appeal. On the same day, the rescript was read at a meeting of the nobility in the hall of the Noble Assembly in the presence of all the great princes. It said the following: "In consideration of the needs of noble land tenure, upset by the depletion of economic resources and the difficulty of credit, we ordered the Minister of Finance to proceed, on the basis indicated by us, to establish a special Noble Land Bank, so that noblemen would be even more attracted to permanent residence their estates, where they will predominantly apply their strength in the activities required of them by their rank" (Proskuryakova, 2004).

The main purpose of the State Noble Land Bank, in accordance with Article 1 of the Charter, was to maintain the land tenure of hereditary nobles by issuing cash loans on the security of their lands for a period of 11 to 67 years (The Charter of the State Noble Land Bank, 1896).

Since its inception, the bank has been issuing loans at 5.5%, it is obvious that it was not possible for the joint-stock land banks to set such interest rates. In addition, commercial banks had to take into account their economic feasibility and the possibility of further repayment when granting loans, as a result of which the size of loans was limited, as were the financial capabilities of banks. In turn, the Noble Bank was not limited under any circumstances and could easily issue loans in the amount of 75% of the property valuation, i.e. practically paying its full cost.

The volume of activity of the Noble land bank in the Middle Volga region in the first year of operation indicates that the expectation of the bank in the Middle Volga region was high. Thus, in 1886, 204 loans were granted in the three provinces of the Middle Volga region; the largest amount was in the Penza province — 101, in Simbirsk — 88, and in Kazan — only 15, due to the later opening of the branch on July 30, 1886. 183,779 dessiatinas were laid in the region, with more than half in the Penza province - 96,101

dessiatinas, or 52.3%, and in Kazan, only 15,651 dessiatinas, or 8.5%. The total amount of loans issued amounted to 7,369,764 rubles, of which 4,276,976 rubles accounted for the Penza province (58.0%), Simbirsk - 2 675 822 (36.3), Kazan - 416 966 rubles. (5.7%) (Report of the State Noble Land Bank, 1888) (The branch of the Noble Bank in the Samara province was opened only in 1887).

Favorable conditions created by the government allowed the State Noble Land Bank to expand its activities. By the beginning of 1898, debts to this credit institution amounted to 489,201,500 rubles, by 1901 - 606,206,700 rubles, by 1907 - 646,690,200 rubles, and by January 1, 1911 - 585,583,400 rubles. In 1898, 15,613 estates with 13,452,895 dessiatinas of land consisted of pledge, in 1901 - 18,721 estates and 16,002,206 dessiatinas of land, in 1907 - 19,198 estates with 15,113,004 dessiatinas, in 1911 - 17,345 estates with 12,345,658 dessiatinas of land. The overall assessment of all the land pledged in the bank was in 1898 - 856,435,633 rubles; in 1901, 1,060,409,348; in 1906 - 1,131 853 192; in 1911 - 1,019,438,120 rubles. The significant decrease in the volume of the bank's activity observed from 1907 to 1911 was caused not by the absence of the need for crediting, but by reasons of a socio-political nature. The first Russian revolution of 1905-1907 and the massive agrarian unrest led to the fact that from 1907 to 1911, the number of pledged estates decreased by almost 9.5% (from 19,148 to 17,345), the amount of pledged land fell by 18.3% (from 15,113,004 to 12,345,658 rubles), the reduction affected both the nominal amount of the loan (9.4%) and the balance of the debt (10.1%) (Report of the State Noble Land Bank, 1901; Report of the State Noble Land Bank, 1907; Report of the State Noble Land Bank, 1911; RGIA, F. 593).

The scale of activity of the Noble Bank on the territory of the Middle Volga region was also impressive: the bank's debt amounted to 50,157,000 rubles by January 1, 1898, 1,521 estates with 1,648,706 dessiatinas of land, estimated at 88,235,170 rubles, were mortgaged. By the same period of 1901, the size of the debt increased to 60,813,100 rubles (+ 21.2%), the number of pledged estates was already 1,769 (+ 16.3%) from 1,935,266 dessiatinas of land (+ 17.4%) estimated at 107 381 978 rubles (+ 21.7%). Then there was a rather sharp decline in indicators due to the reasons indicated above. By the beginning of 1907, the number of pledged estates decreased from 1,769 in 1901 to 1,580 in 1907 and to 1,300 in 1911. Following this, the amount of land pledged in them decreased from

1,935,266 dessiatinas in 1901 to 1,190,574 in 1911, or by 38.5%. The nominal loan amount from 1901 to 1911 decreased by 27.9%, and the total assessment of the pledged land decreased simultaneously - by 29.2%. In relation to the nominal loan amount, the total balance of debt was slightly reduced, in 1898 it was 97.1% relative to the nominal loan amount, by 1911 it was already 94.7% (Report of the State Noble Land Bank, 1901; Report of the State Noble Land Bank, Report of the State Noble Land Bank, 1911; RGIA, F. 593).

In general, the State Noble Land Bank, as expected, took the leading place among all credit institutions operating in the land market. When comparing the volume of mortgaged land owned by hereditary nobility, as well as the number of loans and their amount, the Noble Bank several times exceeded nominal competitors. Thus, in 1897, in the Middle Volga region, out of 3,215,454 dessiatinas of land owned by the nobility, 2,223,912 dessiatinas accounted for credit institutions, while the share of the Noble Bank was 2,053,295 dessiatinas, or 92.3%. The bank issued loans in the amount of 56,077,040 rubles, which accounted for 92.7% of the total of 60,494,826 rubles of loans granted on the security of land (RGIA, F. 1283).

The highest indebtedness of noble land tenure was observed in Kazan province, where 76.5% of the entire estate class was pledged - 385,367 dessiatinas out of 503,444 dessiatinas. At the same time, the Dvoryansky Bank accounted for 88.1% of all dessiatinas laid down, which is lower than the average for the region. In monetary terms, the nobles of the Penza province had the greatest debt - 19,847,110 rubles, of which 18,649,373 rubles in the Noble Bank, or 93.9% of the total debt in the province (RGIA, F. 1283).

The First World War had a negative impact on the economic situation in the country as a whole and on the financial services market in particular. This situation had a negative impact on the activities of the Noble Land Bank, forced to tighten the rules for issuing loans. Thus, according to the law of July 23, 1914, loans for estates, first presented to a pledge to the Noble Bank, could only be issued at a normal valuation, and loans for re-pledge were possible no earlier than the expiration of 5 years from the previous pledge of the estate at the bank. In addition, the war exacerbated the economic problems of the nobility, led to an increase in their arrears in payments to the Nobility Land Bank, deprived



the nobility of manpower, and as a result hired labor rose sharply (Frolov, 2004).

Subsequently, the political instability in the country, which caused the emperor to detach from the throne as a result of the revolutionary events of February 1917, also led to extreme instability in the land lending system. Among other things, the beginning of large-scale peasant unrest caused a massive ruin and devaluation of noble estates, which led to significant delays in payments.

The decree of November 25, 1917 on the abolition of the Noble Land Bank in pursuance of the decrees on land and on the destruction of estate institutions is among the first acts of the Soviet government. Their liquidation was entrusted to the State Bank (Frolov, 2004).

As a result, even a preferential land loan granted to the local nobility did not prevent the general tendency to reduce noble land ownership both in the country and in the Middle Volga region, although this process was significantly slowed down. By 1917, most of the land belonging to the nobles of the Middle Volga region was laid in land banks. A significant proportion of the funds raised by local noblemen from doing business was spent on servicing loans annually, which limited the possibility of monetary investments to develop their economies, and pushed the upper class to sell part of the land in order to repay loans.

### Conclusion

In general, the trends in the sphere under study throughout the post-reform period allow us to conclude that the gradual process of redistribution of property went among the private land tenure of the Middle Volga region. At the same time, noble landowners acted as the main seller of the land, most of whom failed to adapt to the situation in which activity, sober calculation, ability to adapt to the constantly changing market conditions were required. In these conditions, they were forced to get rid of land that could not contain and cultivate.

Thus, the mobilization processes that took place among the private land tenure of the Middle Volga region led to the fact that the local nobility lost half of their land ownership by the beginning of the XX century. The system of preferential loans secured by land, which was the main means of financial support for noble landowners and was aimed at maintaining estate in private land ownership, did not save the situation.

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