

The Challenges of Land Tenure Reforms and the Financial Inclusion of Peasantry /

Izzivi zemljiškoposestnih reform in finančna vključenost kmetov

Land tenure reforms – especially the abolition of serfdom in the Habsburg Monarchy and the Timar system reforms in the Ottoman Empire – significantly impacted the traditional life in Southeastern Europe in the 19th century. These transitions had positive and negative consequences for the peasantry's political, social, and economic status. Peasants became landowners, and their inclusion in the market and the monetary economy became crucial. The social problems of the rural population persisted even as agriculture progressed. In both empires, peasants were burdened with obligatory compensation repayments to the former feudal lords and landowners. The following articles focus on the consequences of land tenure reforms and the abolition of the feudal system in the southern parts of the Habsburg Monarchy and Serbia as a former territory of the Ottoman Empire.

The articles aim to highlight and compare the structure of land ownership, regulations, and tenancy in the two systems: the Orthodox-Byzantine-Ottoman in the southern part of independent Serbia and the Catholic-Western in the southern part of the Habsburg Monarchy. These two systems had different political and social structures. The following contributions offer new insights and compare the internal problems and external challenges faced by the states and institutions from a top-down perspective and the peasantry from a bottom-up perspective.

More specifically, the regions on which the papers focus are the County of Görz and Gradisca and the Province of Carniola in the Austrian part of the Habsburg Monarchy and the southern part of the newly independent Serbia. All these regions can be considered peripheral in their state frameworks, as they were located far from the centres of their respective Empires. The Muslim population left the territory of Leskovac, which became part of Serbia after the Treaty of Berlin (1878) with the Ottoman Empire, leaving their properties behind. The local Christians took over the abandoned land. We will also focus on the problems of the rural population after the abolition of serfdom in the Slovenian territory. The development of microfinance

intermediaries, such as savings banks and credit cooperatives, was an essential prerequisite for the financial inclusion of the rural population. These institutions offered services to the rural population through mortgages and personal loans. The issue of financial inclusion can be directly linked to the abolition of serfdom and the subsequent indebtedness of the rural population. Finally, the last article examines the social consequences of the *colonia* system, found in certain areas of the County of Görz and Gradisca. The *colonia* system was a unique form of land dependency that continued for almost a century after the abolition of feudal relations, which the authorities tried unsuccessfully to abolish formally and legally.

The papers were presented at the European Rural History Organisation (EURHO) conference at the Babes-Bolyai University in Cluj-Napoca, Romania, organised between 11 and 14 September 2023, at a panel titled *The challenges of the land tenure reforms and financial inclusion of peasantry in the 19th and early 20th centuries in Southeastern Europe*.

Reforme zemljiške posesti, predvsem odprava tlačanstva v habsburški monarhiji in reforme timarskega sistema v Otomanskem cesarstvu, so pomembno vplivale na tradicionalno življenje v jugovzhodni Evropi v 19. stoletju, imele so namreč pozitiven in negativen vpliv na politični, socialni in ekonomski položaj kmečkega ljudstva. Kmetje so postali posestniki, ključna je postala vključenost kmetov v tržno in denarno gospodarstvo. Socialne težave podeželskega prebivalstva so se nadaljevale, čeprav je kmetijstvo napredovalo. V obeh cesarstvih so bili kmetje obremenjeni z obveznimi odškodninami nekdanjim fevdalcem in veleposestnikom. Zanimajo nas posledice reforme zemljiške posesti pri odpravi fevdalnega sistema v južnih delih habsburške monarhije in v Srbiji kot nekdanjem ozemlju Otomanskega cesarstva.

Glavni cilj prispevkov je poudariti in primerjati strukturo zemljiške lastnine, regulacije in najemništva v dveh sistemih – pravoslavno-bizantinsko-otomanskem v južnem delu neodvisne Srbije in katoliškem v zahodnem delu habsburške monarhije. Ta dva sistema sta imela različne politične in družbene strukture. Prispevki ponujajo nova spoznanja in primerjajo notranje probleme in zunanje izzive, s katerimi so se soočale države in institucije z vidika od zgoraj navzdol ter kmetje z vidika od spodaj navzgor.

Natančneje, regije, na katere se prispevki osredotočajo, so Goriška in Gradiška grofija ter dežela Kranjska v avstrijskem delu habsburške monarhije in južni del na novo osamosvojene Srbije. Vse te regije lahko štejemo za obrobne v državnem okviru, saj so bile daleč od središča imperijev. Muslimansko prebivalstvo je odšlo z ozemlja Leskovca, ki je po berlinski pogodbi (1878) z Otomanskim cesarstvom postalo del Srbije, in zapustilo svoje posesti. Lokalni kristjani so zavzeli zapuščena zemljišča. Po drugi strani pa se bomo posvetili problemom kmečkega prebivalstva po odpravi podložništva na slovenskem ozemlju. Razvoj mikrofinančnih posrednikov, kot so hranilnice in kreditne zadrage, je bil bistveni predpogoj za finančno vključenost podeželskega prebivalstva. Te ustanove so kmetom ponujale svoje storitve v obliki

hipotekarnih kreditov in osebnih posojil. Vprašanje finančne vključenosti lahko neposredno povežemo z zemljiško odvezo in posledično zadolženostjo podeželskega prebivalstva. Zadnji članek obravnava družbene posledice kolonatskega sistema, ki je bil uveljavljen na območjih grofije Goriške in Gradiške. Kolonatski sistem je bil edinstvena oblika zemljiške odvisnosti prebivalstva, ki se je nadaljevala skoraj stoletje po odpravi fevdalnih odnosov, ki jih je oblast neuspešno poskušala formalnopravno odpraviti.

Prispevki so bili predstavljeni na konferenci, ki jo je organizirala European Rural History Organization (EURHO) na univerzi Babeş-Bolyai v Cluj-Napoci v Romuniji med 11. in 14. septembrom 2023, na panelu z naslovom *Izzivi zemljiškoposestnih reform in finančne vključenosti kmečkega prebivalstva v 19. in na začetku 20. stoletja v jugovzhodni Evropi*.

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