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**MONEY ISSUE IN THE LIFE OF THE POPULATION OF KYIV PROVINCE
(1797 – 1917)**

Abstract. *The purpose of the article is to do research on the issue of spending money in an everyday life, which is one of the promising areas of scientific studies that are little researched in modern Ukrainian historiography. The article is written in the context of two sub-disciplinary areas of historical research: historical regionalism and economic history. The authors combined a number of methodological approaches, in particular, the use of general scientific methods, historical methods, numismatic methods, methods of historical regional studies, as well as methods of historical anthropology. The scientific novelty of the study consists in the fact that for the first time in historiography, the money issue in the life of Kyiv province population (1797 – 1917) has been analyzed comprehensively, in particular, several aspects related to the money issue, which played a significant role in the life of population of Kyiv province, have been highlighted. The Conclusion.* *It has been proved that each population had its own*

segment of the money market, in particular, the possibility of using and accumulating different types of currency and denominations, as well as different possibilities of access to financial resources. Due to the unavailability of financial services for representatives of taxable estates, especially during the pre-reform period, hoarding of savings in the form of coin treasures became widespread. The analysis of the treasures found within the boundaries of Kyiv province during the 19th and the beginning of the 21st centuries showed certain trends, in particular, the hoarding of copper coins was typical of rural areas, while silver and gold coins – in cities and towns. Accordingly, a different relationship to money was formed, for inhabitants of rural areas, metal money, in particular silver coins of large denominations, became not only means of payment or accumulation, but were also used as ornaments for public demonstration of property status by transforming them into the traditional Ukrainian ornament “dukach”. During the pre-reform period another component of financial services market inaccessibility for representatives of taxable estates was transformation of money into a commodity, which was sold by various categories of usurers. One of the aspects of relations of Kyiv region residents with currency was existence of counterfeiting, which had not only a legal dimension – a criminal offense, but also a social one – the desire of fraudsters to get extra profit from deceiving other members of society.

Key words: money, population, peasants, townspeople, treasure, coin, assignment, credit note, loan, usurer, credit institution.

ГРОШІ У ЖИТТІ НАСЕЛЕННЯ КИЇВСЬКОЇ ГУБЕРНІЇ (1797 – 1917)

Анотація. *Мета статті* – дослідження проблем використання грошей у повсякденному житті населення, що є одним із перспективних, однак мало досліджених у сучасній українській історіографії напрямів наукових студій. *Стаття* написана в контексті двох субдисциплінарних напрямів історичних досліджень: історичної регіоналістики та економічної історії. Авторками поєднано низку **методологічних підходів**, зокрема, використання загальнонаукових, історичних, нумізматичних, а також методів історичної регіоналістик, історичної антропології. **Наукова новизна** дослідження полягає у тому, що вперше в історіографії комплексно розглядається питання грошей у житті населення Київської губернії (1797 – 1917), зокрема, висвітлено декілька аспектів, пов'язаних із проблемою грошей, які відігравали значну роль у житті населення Київської губернії. **Висновки.** Доведено, що у кожній з верств населення був свій сегмент грошового ринку, зокрема, можливості використання та накопичення різних типів грошових знаків і номіналів, а також різні можливості доступу до фінансових ресурсів. Через недоступність фінансових послуг для представників податних станів, особливо у дореформений період, значного поширення набула тезаврація накопичень у вигляді монетних скарбів. Аналіз скарбів, знайдених у межах Київської губернії протягом XIX – початку XXI ст., засвідчив певні тенденції, зокрема тезаврація мідних монет була характерною для сільської місцевості, а в містах у скарбах ховали срібні та золоті монети. Відповідно їй формувалося різне ставлення до грошей, для мешканців сільської місцевості металеві гроші, зокрема срібні великих номіналів, ставали не лише засобами платежу чи накопичення, а й використовувалися як прикраси для публічної демонстрації майнового стану шляхом перетворення на традиційну українську прикрасу “дукач”. Іншою складовою недоступності ринку фінансових послуг для представників податних станів у дореформений період, стало перетворення грошей на товар, який реалізовувався різними категоріями лихварів. Одним із аспектів взаємовідносин мешканців Київщини із грошовими знаками було існування фальшивомонетництва, яке мало не лише правовий вимір – кримінальний злочин, а й соціальний – бажання шахраїв отримати надприбуток від обману інших членів соціуму.

Key words: гроші, населення, селяни, містяни, скарб, монета, асигнація, кредитний білет, позика, лихвар, кредитна установа.

The Problem Statement. In Ukraine, the issues of everyday life history are at the stage of forming an independent direction of historical research, which “is of a multidisciplinary nature, covers material and everyday issues, reflections on them” (Orlyk & Pavlenko, 2020, p. 42). The famous Ukrainian historian O. Udod emphasizes that the history of an everyday

life is “primarily the history of the process of humanizing everyday life, psychologization of an everyday life, attitude of a person to everyday problems, government, state and society as a whole through the prism of personal reception of everyday life conditions” (Udod, 2010, p. 7). Doing research on the issues of spending money in an everyday life of population is one of the promising areas of scientific studies, but, unfortunately, it is little researched in modern Ukrainian historiography. We fully support the thesis of the French historian F. Brodel' that money “was layered on all economic and social relations. As a result, it is an excellent “indicator”: the way it circulates, what difficulties money circulation encounters, how monetary system is complicated, or the fact that there is a lack of money, you can confidently judge all the activities of people, down to the most modest phenomena of their life” (Brodel', 1995, p. 373). The above mentioned caused the authors to do research on money issues in an everyday life of Kyiv province population (1797 – 1917) and write this article.

Analysis of Sources and Recent Research. In modern Ukrainian historiography there are no papers that directly focus on the study of money issue in an everyday life of population, including population in Kyiv province. However, certain aspects of this issue have been covered in scientific studies. These are, first of all, papers which deal with the history of monetary circulation (Kotlyar, 1971; Boyko-Haharin, 2020), fiscal relations of various strata representatives with the imperial authorities (Orlyk & Orlyk, 2019; Orlyk, 2007) and research papers on the standard of living of population (Molchanov, 2008; Molchanov, 2012; Vodotyka, 2020; Hubyts'kyy, 2013; Mochernyuk, 2018; Orlyk & Shportun, 2021 and other).

The Methodology of the Research. The article is written in the context of two sub-disciplinary areas of historical research: historical regionalism and economic history. Closely related to the latter are numismatic and bonistic studies, in which coins and banknotes are the main research object. However, a brief description of money issue does not give any opportunity to understand its role in the life of population. On the other hand, in the studies on economic history issues, there is no research on the money circulation as it was, there are mentioned figures only. Thirdly, neither in studies on economic history issues nor in a brief description of the money issue, usually, there is no focus on the subjects of monetary relations – people. Taking into account all these factors, in the article there are combined a number of methodological approaches, in particular, the use of general scientific methods (analytical, logical, retrospective, illustrative), historical methods (comparative and historical, problem-chronological, synchronistic, diachronic, historical and typological), numismatic (visual analysis, identification and typology of coins, topography of coin finds), methods of historical regionalism (local retrospective analysis, micro-history), as well as methods of historical anthropology (micro-historical analysis, semiotic and reconstruction), which, according to the authors, made it possible to implement the research objectives.

The Results of the Research. In August of 1797, after the Third Partition of Poland on the basis of the Russo-Austrian and Russo-Prussian Treaties of 1795 and the St. Petersburg Convention of 1797, by the decision of the imperial government (Doklad Senata, 1797) Kyiv province was created as a separate administrative and territorial unit of Right Bank Ukraine which consisted of 12 poviats: Kyiv, Vasylkiv, Zvenyhorod, Radomyshl, Skvyra, Kaniv, Lypovet, Berdychiv, Cherkasy, Chyhyryn, Tarascha, and Uman. The population of Kyiv province varied both in terms of ethnicity and social composition. The bulk of population consisted of the Ukrainians, and as for the main social stratum, during the entire period of existence of this province, despite the processes associated with the technical revolution, development of industry and urbanization, peasants constituted the largest stratum of

population. After the abolition of the imperial division into provinces by the Central Council, the territory of Kyiv province, in accordance with the Law on Division of Ukraine of March 6, 1918, became part of new administrative units, in particular, Bolokhivska, Drevlianska, Porossia, Bratslavshchyna, Kyiv and its suburbs.

After Right-Bank Ukraine became part of the Romanov Empire, the circulation of coins of the Polish-Lithuanian Commonwealth, “the Prussian-Brandenburg State, the Baltic possessions of Sweden, etc., practically stopped on its territory. Western European silver coins” (Kotlyar, 1971, p. 155). At the beginning of the 19th century the basis of monetary circulation in the territory of Kyiv province were the Russian paper bills and coins minted from silver and copper, in particular, “silver coins with a denomination of 1 rub., poltynik (50 kopicks), half kopicks (25 kop.), 10 and 5 kopicks, as well as copper coins: 10, 5, 2 and 1 kopicks and smaller fractions – money ($\frac{1}{2}$ kop.) and poluška ($\frac{1}{4}$ kop.)” (Boyko-Haharin, 2020, p. 45). Since 1825, a new denomination of silver coins – 25 kopicks – appeared in monetary circulation. In the 30s and 40s of the 19th century, coins minted for the Kingdom of Poland after 1832, which had double denominations of “1 zl – 15 kopicks, and then 40 hroshiv – 20 kopicks” became widespread among the inhabitants of Kyiv province (1842), 50 hroshiv – 25 kopicks (1842), 2 zl – 30 kopicks, 5 zl – $\frac{3}{4}$ rub (1833), 10 zl – $1\frac{1}{2}$ rubles (1833) and 20 zl – 3 rubles (1834)” (Boyko-Haharin, 2020, p. 49). In October of 1844, the ban on such coins circulation outside the Kingdom of Poland caused a shortage of circulating coins in Kyiv province, as evidenced by the complaint of Kyiv merchants “about the lack of small circulating both Polish and Russian coins due to the ban on their circulation” (Boyko-Haharin, 2020, p. 49).

Gold coins did not become widespread almost until the end of the 19th century, moreover, the imperial legislator did not determine the place of a gold coin in the monetary system of Russia in the first half of the 19th century. Only in the “Coining Statute of 1857, the presence of a gold coin was legally restored, although the ratio of the ruble and poltyna to bank coins remained” (Boyko-Haharin, 2020, p. 47). However, if Russian copper and silver coins were monopolists in their sector at the money market, the situation with gold coins was significantly different, because, in addition to the Russian gold coin, the Dutch and Austrian ducats were common among the population (Kotlyar, 1971, p. 155). However, not all “Dutch” ducats were actually Dutch, because, as M. Kotlyar observed rightly, “the popularity of the Dutch gold coins in Russia was so great that the Russian government even issued ducats identical to the Dutch ones in the 18th and 19th centuries. The Dutch ducats of the Russian origin, the so-called “lobanchiki”, were extremely difficult to distinguish from the original ones” (Kotlyar, 1971 p. 155). Thus, for example, in the treasure found in the neighbouring Kyiv province – Podilska province, “together with 14 real ducats of the United Netherlands Provinces, there were as many as 76 made in Russia” (Kotlyar, 1971, p. 155). One of the unsuccessful financial experiments of the imperial government was the appearance of a line of platinum coins with denominations of 3, 6 and 12 rubles at the money market in 1828. Firstly, the nominal value of such coins was much lower than the real one, which caused them to be exported outside the empire for sale at a favourable price, and secondly, the appearance of such coins caused distrust among population (Boyko-Haharin & Korpuseva 2020, pp. 31–34).

In general, it should be noted that during almost the entire period of its existence the financial system of the Russian Empire was chronically ill, because the incurable problem was the deficit of budgets as a result of waging constant wars for the expansion of territories

or spheres of influence, maintenance of a huge army and bureaucratic apparatus, as well as emission of paper money, especially bonds, the issues of which were uncontrolled (Gurzhiï & Orlyk, 2012, p. 121). Neither, the reform of Ye. Kankrin in 1839 saved the imperial financial system including the monetary one (Orlyk, 2006) with the transfer of monetary settlements to silver and introduction of credit notes, instead of completely discredited bills of exchange, nor the reform of M. Reiter of 1862 – 1963 (Orlyk, 2013).

As a result of the monetary reform of 1897, the monetary system of the Russian Empire switched to gold monometalism, which provided for almost complete provision of the monetary mass of credit notes with gold reserves, and accordingly, gold coins became a means of payments and savings. At the beginning of the 20th century cash circulation in the Russian Empire as a whole, and in Kyiv region in particular, was represented by a wide range of denominations of copper coins ($\frac{1}{4}$, $\frac{1}{2}$, 1, 2, 3 and 5 kopicks), silver (5, 10, 15, 20, 25, 50 kopicks and 1 ruble) and gold (5 ruble, 7 ruble 50 kopicks, 10 and 15 ruble) coins (Boyko-Haharin, 2020, p. 45).

However, the monetary reform of 1997, which seemed to be successful, turned out to be as essentially a bubble as the previous efforts of the Russian government officials, and did not withstand the test of World War I. It was natural, because, in addition to the factors that negatively affected the state finances of the Romanov empire, and which we have already mentioned above, this state had another chronic disease – the imitation of infinite wealth and power.

With the beginning of World War I, the government of the Russian Empire adopted a corresponding law that stopped the exchange of paper money for gold, which caused panic among population. Disappearance of gold coins from circulation contributed to their settling in chests and hiding places for “a rainy day”. At the same time, disappearance of gold coins, as a natural reaction, outlined a tendency “to oust” silver and then copper coins from circulation. Since the spring of 1915, there was a critically insufficient amount of small change in circulation, which made it difficult for population to make retail trade settlements. Population was so dissatisfied with this state of affairs that riots broke out in certain settlements on market days. The facts of forced demand from a seller of the balance from 1 ruble in a small coin when buying products for 2 or 5 kopicks were rare cases. In the reports of gendarmerie offices, it was noted that “peasants who arrived in a town from nearby villages and farms, as a result of the fact that trade was concentrated in the hands of the Jews, openly showed malice against the latter, considering them to be the culprits of the situation that had arisen”, there were imminent “major riots, which would probably end with the pogrom of the Jewish shops and the Jewish population in general” (CSHAUK, f. 1439, d. 1, c. 1657, pp. 347–347v). In cities and towns, at plants and factories workers put forward demands to employers that the wages be paid from 30 to 50% of the amount due to them in coins (Orlyk, 2018). The “exchange crisis” only intensified with the introduction of exchange stamps in the denomination of 10, 15, and 20 kopicks in the autumn of 1915, and by the beginning of 1916, exchange stamps in the denomination of 1, 2, 3, and 5 kopicks, which were supposed to compensate for the shortage of silver and copper coins. Exchange stamps had an unusual appearance for money – in the form of postage stamps, which did not prepare population to consider them seriously as money psychologically. Small format and thin paper on which the severe images of the tsars were printed were inconvenient to use, they crumpled in pockets, got wet and stuck together in the rain, and flew out of hands during the wind. People said about money stamps that “they do not circulate, but fly” (Orlyk, 2015, p. 145). On this situation, population mocked, and in Kyiv region girls sang a song:

“There used to be silver money, now – stamps,
There used to be nice guys, now they're just scumbags...”
(Orlyk, 2015, p. 145).

As we can see, during the 19th and early 20th centuries the monetary system of the Russian Empire experienced a number of upheavals, a number of reforms that tried to save it, however, the hostages of these financial experiments were ordinary people, including residents of Kyiv province.

The population of Kyiv province was heterogeneous in terms of a social composition, and its financial capabilities differed significantly not only within the province, but even within the same settlement, therefore the role of money in a daily life of Kyiv province residents was different for different states and social groups, as well as the very attitude to money was different. There were different opportunities to earn money, spend it or spare it, and of course – to spare it. Even for the most numerous social stratum – the peasants, these opportunities differed significantly depending on the status: free, estate, landlord, those having a plot of land. The vast majority of Kyiv province peasantry lived impoverished and in an everyday life, especially during the pre-reform period, they mainly used copper coins, and silver coins were partially accumulated and used for the manufacture of women's jewelry. Copper coins were also the main means of payment for small payments among townspeople. It was in copper coins and assignments that payments of taxes were accepted until the reform of Ye. Kankrin in 1839, and if a representative of the taxable estates had savings in silver coins, then in order to settle with the state, such peasant or citizen had to exchange silver coins for assignments or copper coins, by paying the corresponding commissions, which increased the already significant tax burden (Speranskiy, 1895, pp. 23–24). By the way, even after the reform of 1839, one of the components of which was the establishment of a new monetary rate for copper coins that corresponded to the value of this metal and the introduction into circulation of new coins with denominations of 3, 2, 1, $\frac{1}{2}$ and $\frac{1}{4}$ “silver kopicks” (Boyko-Haharin, 2020, p. 51), there were problems with exchange of copper and silver coins and paper money (credit cards). Thus, for example, a merchant Knudson complained to Kyiv governor-general that “in the city of Kyiv, when carrying out operations for purchase of goods in shops, they demand small coins, for which the money changers take high commissions” (Boyko-Haharin, 2020, pp. 51–52).

A rather difficult problem for representatives of taxable estates was the lack of a market for financial services during the pre-reform period, in particular, financial institutions where savings could be kept or loans could be obtained if necessary. The Ukrainian ethnologist of French origin Dominique Pierre De la Flise, describing the peasants of Kyiv province in the middle of the 19th century, pointed out that “those who, owing to their work or some occupation, saved certain funds, do not know what to do with them and do not create for themselves better prosperity, so they hide money, and sometimes even bury it in the ground, without telling the children about it, and there are many such examples” (De la Flise, 1996, p. 152). The result of this attitude to money was accumulation of available funds. For the sake of justice, it should be noted that this phenomenon was characteristic not only for peasants, but also for townspeople, as evidenced by the corpus of coin treasures discovered in the territory that was part of the administrative boundaries of Kyiv province. What is remarkable is that city and town residents were wealthier and hoarded mainly silver coins (at the beginning of the 20th century – gold coins), and rural residents – copper coins. For example, in 1857, in Kyiv, during the construction of the Chain Bridge, a treasure of

157 Russian coins of 1752 – 1801 was discovered (Belyashevskyy, 1889, p. 16). A treasure of the Russian silver coins of 1817 – 1912 (denominations – 1 ruble, 50 kopicks, 20 kopicks and 10 kopicks, total weight about 2 kg) was discovered on the territory of the “Ancient Kyiv” reserve in 2018 (Arkhitekturno-arkheolohichna, 2018). Treasures with silver coins were also found in other cities and towns of Kyiv province. Thus, in particular, in 1888, in the town of Makariv, a treasure with large silver Russian, Polish and Prussian coins of 1728 – 1792 was found on the territory of a local church (Belyashevskyy, 1889, p. 61). In 1887, in Pavoloch, the treasure of about 200 coins was found: “Russian – rubles of Catherine II and Paul I, Polish – of Stanislaus Augustus, mainly one- and two-zlotniks from 1787 to 1794, and Prussian – Friedrich V. ½, ⅓ thaler of 1771 – 1775” (Belyashevskyy, 1889, p. 99).

Concerning gold coins treasures, in 1988, 2 such treasures of coins from the time of Nicholas II were found in Kyiv. The first included 240 gold coins, in particular, 5 rubles of 1897 (7 coins), 1898 (46 coins), 1899 (17 coins), 1900 (6 coins), 1901 (14 coins), 1902 (1 coin), 1903 (1 coin), 1904 (1 coin); 7 rubles 50 kopecks. 1897 (7 coins); 10 rubles 1899 (69 coins), 1900 (10 coins), 1901 (1 coin), 1902 (9 coins), 1903 (1 coin), 1904 (3 coins), 1911 (3 coins); 15 rubles of 1897 (3 coins) (NMHU, № ND-932-1123). The second included 60 gold coins, in particular, 5 rubles of 1897 (6 coins), 1898 (19 coins), 1899 (6 coins), 1900 (5 coins), 1901 (1 coin); 7 rubles 50 kopicks of 1897 (1 coin); 10 rubles of 1898 (1 coin), 1899 (17 coins), 1900 (3 coins), 1901 (1 coin), 1902 (1 coin), 1911 (1 coin); 15 rubles of 1897 (2 coins) (NMHU, № ND-1125-1184).

But the treasures found on the territory of the villages of the former Kyiv province have a completely different composition – copper coins. Thus, in particular, as part of the treasure found in 1852 in the village of Buhavka, there was 1 pood of 10 pounds (20.47 kg) of copper coins, unfortunately, a complete description of this treasure has not been preserved, but there is information only about 53 coins (1724 – 1811), which were selected for the Mint Cabinet of St. Volodymyr University (Belyashevskyy, 1889, pp. 103–104). In the 20th century in the village of Mykolaivka-Rubezhivka there was found the treasure of Russian copper coins (885 units) issued in 1758 – 1803 (NMHU, No. AE-9748/1-74). In 1961, the treasure of Russian copper coins minted in 1777 – 1911 was discovered in the village of Rohizna, only 9 coins from this treasure are kept in the National Museum of History (NMHU, № AE-9891). The treasure of the Russian copper coins of the 18th – 19th centuries (150 coins) was found in the village of Hlevakha in 1963 (NMHU, № AE-9927). As we can see, the peasants of Kyiv province kept their savings in copper coins, which indicates a low level of prosperity of their families.

In general, it should be noted that the inhabitants of Kyiv province used silver coins not only as a means of savings, but also in the form of women’s jewelry – dukach¹ (Shust, 2004, p. 492), which could indicate a family property status of such woman or girl. It is true that for the production of dukach, as a rule, coins that had already gone out of circulation or earlier issues (of previous rulers) that were hardly used in monetary circulation were used. Dukach was hung separately on a chain, ribbon, string or on tiers among necklaces. In Kyiv province, dukachi with bobs were occasionally found, mostly among immigrants from the Left Bank of the Dnieper,

¹ Dukach is a medal-like metal ornament, a part of girls’ and women’s decoration village clothes. During the 2nd half of the 17th – the beginning 20th century D. were made in Ukraine by jewelers-goldsmiths on the model of Western European, Polish, and later – Russian coins and medals. The majority of D. are anonymous and undated. They consist of a medallion and a bob brooch. Original silver and gold coins (ducachs, thalers, rubles, etc.) and medals were often used as medallions. The most widespread D. were in Left Bank Ukraine (Poltavshchyna, Chernihiv region), Slobidska Ukraine, as well as in Kurshchyna and Voronezh region (nowadays – the Russian Federation).

which were hung on two or three chains to a manufactured bob-brooch (Samkov, 2010, pp. 11, 19). A famous Ukrainian ethnologist P. Chubinskiy, describing Ukrainian women's neck jewelry, noted: "between a necklace, on a chest, crosses are placed – small metal icons and "dukachi"; the latter, in particular, are quite rare and even among wealthier people" (Chubinskiy, 1877, p. 426). Thus, only women of wealthy peasant families of Kyiv province, especially its southern part (modern Right-Bank part of Cherkasy and the northern part of Kirovohrad region) could allow a silver coin to be transformed from a means of payment and accumulation into a status ornament, so that everyone could see to which family its owner belonged.

Dukachi, or, as they are also called, were made of silver coins and differed significantly in terms of artistic value and cost of raw materials for coins production, because they were made of high-quality silver coins with a denomination of 1 rub., 50 kopicks. (half a coin), 25 kopicks (a quarter), and billon coins with denominations of 5, 10, 20 kopicks emissions of 1867 – 1917. In some regions of Kyiv province (from the town of Smila to the town of Uman) there were necklaces in which, among beads, silver karbovanets and poltynnyky were strung on soldered lugs alternating with crosses (an image of such necklace from Zhashkiv region is given in the book by O. Samkov) (Samkov, 2010, p. 50).

The tradition of using coins as women's jewelry – dukach also existed during the period after World War I. Due to the financial problems of the Russian Empire in this war, the government introduced paper exchange money instead of bullion and silver, which were distrusted by population (Orlyk, 2015, p. 145), who tried to accumulate bullion and silver coins for savings. Later, after the fall of the imperial regime and the Bolshevik occupation of Ukraine, such coins lost their circulation function and were widely used for the manufacture of women's jewelry, in particular dukachi. However, such dukachi were also used as a means of savings. This is particularly evidenced by the treasure from the village of Karapyshchi, Myronivsky district, Kyiv region, found during agricultural work in 1950. There were 3,186 items in this coin-object complex: a silver glass, silver crosses, silver Russian and Soviet coins, as well as 475 dukach coins. The accumulation of this treasure could have been during the years of 1931 – 1933 – after the monetary reform of 1931 and until 1933, when the estate changed the owner. Dukachi were made from coins decorated with "the so-called openwork bob made of silver wire rectangular in cross-section" (Yakusheva-Omel'chyk, 1996, p. 26).

As it was mentioned above, savings of coins or using of coins as ornaments was associated with the lack of financial services market in the region. During the pre-reform period, monetary relations were of great importance in Kyiv province, as the most developed trade and economic centre of entire Transdnieper Ukraine, however, during this period, the banking system was in its infancy, and only the wealthiest strata of population had access to bank credit resources, who received loans secured by real estate (buildings), residential properties, precious things, etc. Therefore, peasants, merchants, small landowners and the others who wanted to get a loan turned to moneylenders, whose presence was most represented in large cities and towns. Innkeepers, owners of inns, wealthy landowners, etc., granted deferment in payment for food and various services (in debt with interest) to common people (Orlyk, 2019, pp. 6–14). Despite huge interest that people paid to their "benefactors", to lenders, often falling into hopeless financial bondage to them, usurious loans remained popular among population during the period under analysis our. The image of a miserly, greedy and gluttonous usurer who profits from needy people was mentioned in of T. Shevchenko's works (Shevchenko, 2008), M. Hohol's works (Gogol', 1994), I. Karpenko-Karyy's works (Karpenko-Karyy, 2014) and the others.

In the second half of the 19th century there appeared new opportunities for obtaining short-term loans of money against collateral in the form of loans from pawnshops. Such loans were popular in big cities among low-income population mostly. In Kyiv province, there were institutions of this type only in the city of Kyiv. The first pawnshop was opened in the city, in July of 1889 – it was a branch of the Capital (St. Petersburg) joint-stock pawnshop, which provided loans for 8 months at 1% per month for the loan itself and an additional 1% for the storage and insurance of the collateral. The profitability of this pawnshop contributed to the opening of new private pawnshops by local merchants.

As for banking services, in addition to the Office of the State Bank in Kyiv, the Kyiv Land (Joint) Bank was established in 1872, the activity of which extended to Kyiv, Chernihiv, Podilska and Volyn provinces. It should be taken into account that the loans of this institution were available to wealthy borrowers mostly (Orlyk, 2019a). Credit resources were unattainable for the majority of peasants who had the opportunity to buy land and purchase means of production for its cultivation. The problem of small agricultural credit began to be solved by self-organization in the creation of loan and savings banks, village banks, secular loan capital, village banks, etc. As of 1899, 151 rural public institutions of small credit of various types were established in Kyiv province, the number of which was increased to 284 by 1912 (Orlyk, 2021, p. 171). In addition to the mentioned public institutions, mutual credit societies (TVC) gained popularity, the basis of which was the principle of making a share contribution and mutual surety of the society members for their credit obligations (Orlyk, Palchevich, & Orlyk, 2021, p. 423). In general, the founders of the TVC were mostly representatives of a small and medium trade and industrial class, landowners, artisans and other people who needed additional working capital. Wealthy merchants and industrialists also became members of the TEC in order to obtain convenient short-term loans such as a specially opened current credit account. Kyiv TVC, one of the first in the empire, was established in 1868, and by January 1, 1914, there were 2,389 members. As of January 1, 1914, a total of 50 TECs were operating in Kyiv province, including 9 in the city of Kyiv.

However, credit cooperation in the form of savings and loan, credit societies became the most widespread among ordinary farmers (Orlyk, 2020). The popularity of these institutions increased especially at the beginning of the 20th century. If as of January 1, 1897, there were only 8 savings and loan societies in Kyiv province, which united only 5,582 shareholders and provided 146,000 rubles (Svodnyy balans, 1898, pp. 8–15), as of January 1, 1912, 126 savings and loan societies were established in Kyiv province, uniting 108,367 members, which provided loans for 7,161.2 thousand rubles, the average loan increased to 77.7 rubles (Svodnyy balans, 1898, pp. 8–15). This method of lending was quite convenient and affordable, which allowed peasants, small artisans and merchants to get a loan depending on their needs. Most often, short-term loans were taken for purchase of seed materials and breeding livestock, agricultural equipment, fertilizers, livestock feed, payment of lease payments, etc. Long-term loans for acquisition and construction were the largest in size. Willingly artisans took loans to purchase goods for sale, and merchants – to purchase materials and raw materials for handicrafts. In some places, credit resources were also used to pay workers who were hired by the newly created landowners in the season for cultivating land and other work and even for paying current debts and refinancing (Statisticheskiy sbornik, 1922, p. 412).

In big cities, merchants and industrialists initiated the creation of urban credit societies. Accordingly, only wealthy citizens who owned real estate within city limits could be members of such societies. On April 15, 1885, in particular, the Kyiv City Credit Society began its

activities, which, secured by liquid city real estate, provided long-term loans to members of the society in the amount of at least 1,000 rubles, with an interest rate of 4.5% and 5%, with a term of 20 years and 7 months and 38 years and 4 months (Orlyk, 2021, pp. 204–205).

In 1883, Kyiv branch of the State Peasant Land Bank began its activities. The lending period ranged from 13 years to 55 years and 6 months (Ustav, 1899). It should be noted that after the Stolypin agrarian reform implementation, which began in 1906, the specific weight of loans granted to individual households began to grow rapidly (beginning in 1908), and loans to peasant communities and credit unions began to decrease (Orlyk, 2021, p. 143).

In 1885, the State Noble Land Bank with a branch in Kyiv was opened especially for the nobility. During different periods interest rates on loans at the Noble Land Bank were discriminatory lower from 0.5% to 1.5% than for peasants at the Peasant Bank. Broken nobles often used cheap loans and used the funds not for the purchase of land, “but for various speculative adventures that went as far as playing at the stock exchanges” (Orlyk, 2021, p. 149).

Analyzing the money issue in an everyday life of Kyiv province population, one cannot ignore the issues related to fraudulent actions regarding money, in which the residents of this region became participants both in the role of victims and in the role of fraudsters. A fairly common type of fraud was counterfeiting, in particular financial diversions of other states, and private forgeries, the authors of which were also residents of Kyiv province. As for the former, the most widespread in terms of currency counterfeiting was the financial sabotage of the French government during the Napoleonic Wars (Orlyk, 2012), when in order to cover the costs of maintaining the French army, which was on the territory of the Romanov empire, and undermining the Russian economy, fake Russian bills were issued (Kotsur & Boiko-Haharin, 2019). Forgeries of the Russian money were produced in France in the second half of the 19th century, from where they also entered the territory of Kyiv province. Thus, in particular, in Volkovynsky povit in the summer of 1872, the noblewoman Josephina Ivanova Dobrovolska, a resident of the city of Vilno, was detained, “who, at the request of the Parisian princess Oginskaya, was involved in the importation of large amounts of counterfeit 10 and 50 ruble credit bills of a new model into the Russian Empire” (Boyko-Haharin, 2020, p. 77). With regard to private forgeries of banknotes and their spread in Kyiv province, it is worth noting that fraudsters forged both copper, silver and gold coins, as well as paper banknotes. For example, in October of 1833, Vasylykiv Zemstvo Court heard the case of Aron Shmul Pavlovsky forging a silver coin with a denomination of 25 kopicks, which was discovered by Isidor Tomashevych when Pavlovsky’s wife exchanged a counterfeit coin for a copper coin at Bilotserkivska fair (Boyko-Haharin, 2020, p. 98). A. Boyko-Haharin, a Ukrainian scholar and researcher of counterfeiting in Eastern Europe, came to the conclusion that “the 20-kopick coin was most often used as a sample for counterfeiting” (Boyko-Haharin, 2020, p. 106). Counterfeiting became the most widespread at the end of the 19th and the beginning of the 20th centuries. Thus, for example, in 1893, several cases of attempts to spread counterfeit money were recorded in Kyiv. In particular, two forgeries of credit cards with denomination of 3 rubles, on one of which, instead of the original inscription “For forgery of credit cards, those guilty are subject to deprivation of all rights and property and sent to hard labour”, it was indicated: “Forgery of credit cards should be rewarded”, and in October of the same year, “a branch of the Office of the State Bank discovered qualitatively forged 100 rubles with No. 198.053, made with the help of a photograph” (Boyko-Haharin, 2020, p. 104). During World War I, prototypes for production of money counterfeits were “gold and silver coins, credit cards issued during the war according to the pre-war model (distinguished by a cashier’s

signature on a banknote), exchange stamps and treasury signs, various monetary surrogates” (Orlyk & Boiko-Haharin, 2017, p. 145). Thus, in particular, in 1916, in the columns of the Kyiv edition “Vechirnia Hazeta”, there are regular reports about the appearance in the city of counterfeit 20-kopick exchange stamps, which was connected with the operation of Yakovlev Typography on Zavorotska street, in Kyiv, where, during a search by the police of the Starokyivska precinct, “a rectangular typographical stone, which could be used to print 100 stamps at a time” was found (Orlyk & Boiko-Haharin, 2017, p. 148).

The victims of counterfeiters were representatives of various strata of population, because almost all denominations and types of currency were counterfeited. A clear case of fraud is connected with the spread of counterfeiting, although in this case pseudo-counterfeiting, described by a contemporary of those events, a classic of Ukrainian drama Ivan Karpovych Tobilevych (a pseudonym Ivan Karpenko-Karyy) in the tragicomedy “One Hundred Thousand” (Karpenko-Karyy, 2014).

The Conclusion. Thus, in the article, we analyzed several aspects related to the money issue, which played a significant role in the life of Kyiv province population, because money was layered on all economic and social relations in the region. Each stratum of the population had its own segment of the money market, in particular, opportunities to use and accumulate different types of currency and denominations, as well as different opportunities to access financial resources. Due to the unavailability of financial services for representatives of taxable estates, especially during the pre-reform period, accumulation of savings in the form of coin treasures became widespread. The authors’ analysis of treasures found within Kyiv province during the 19th and early 21st centuries showed certain trends, in particular, the saving of copper coins was typical of rural areas, while silver and gold coins were typical of cities. Accordingly, a different relationship to money was formed, for the inhabitants of rural areas, metal money, in particular silver coins of large denominations, became not only means of payment or accumulation, but were also used as ornaments for public demonstration of property status by transforming them into the traditional Ukrainian ornament “dukach”. During the pre-reform period another component of the inaccessibility of financial services market for representatives of taxable estates was the transformation of money into a commodity, which was sold by various categories of users. One of the aspects of relations of Kyiv province residents with currency was the existence of counterfeiting, which had not only a legal dimension – a criminal offense, but also a social one – the desire of fraudsters to get extra profit from deceiving other members of society. As for other aspects of the role of money in the life of Kyiv province population, the authors believe that **further research** into the use of money in trade in Right Bank Ukraine in general and Kyiv region in particular is quite promising: what money was used in small transactions at village fairs and markets, what money was used in cities, which types of money and in which denominations merchants settled, and for which transactions, etc.

In general, the issue of spending money in an everyday life of Kyiv province population and its relationship to money is extremely complex and multifaceted, which requires further scientific research.

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