

**APLICAREA LEGILOR LUI SPIRU HARET ÎN MEDIUL RURAL
DOLJEAN, LA SFÂRȘITUL SECOLULUI AL XIX-LEA
– ÎNCEPUTUL SECOLULUI AL XX-LEA**

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**THE ENFORCEMENT OF SPIRU HARET'S LEGISLATURE
IN DOLJ COUNTY, AT THE END OF THE XIXth CENTURY
AND THE BEGINNING OF THE XXth**

Abstract

The network of commercial banks set up at the end of the XIX century and the beginning of the XXth, with the support of Romanian National Bank couldn't ensure all the needs for capital solicited by the large masses of peasants, by the small craftsmen and office workers, these still depending on the the money lenders. To decrease the negative effects of usury, was unleash a truly campaign regarding the creation of cooperations of loan and economy.

On the ground of Spiru Haret's law which facilitated the development of urban cooperation, in Dolj county were functioning 122 cooperative societies of loan and economy. These were considered commercial societies and were founded by the small farmers, craftsmen, priests or office workers. The loans granted by these popular banks were: used for the endowment of the farms, for reconstruction of the dwelling destroyed by fire, to continue their studies etc. Regarding the granted loans, there were on short period, for almost one year, and in exceptionally cases on middle term, 4 or 5 years.

Cuvinte cheie: *județul Dolj, reforme, bănci populare, școli*

Key words: *Dolj county, reforms, popular banks, schools*