

# ***Women and Credit Operations in Polish Towns in Early Modern Times (XVIth-XVIIth centuries)***

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The issue of female credit operations has been the subject of very little research, probably because the sources are scarce and scattered. Some information is to be found, however, in judicial proceedings, in testaments, books of guilds, and in some merchants' books as well as in post-mortem inventories, which usually list at the end sums borrowed by the deceased or lent by him/her. In recent years the study of post-mortem inventories has become an important issue in Polish historiography, resulting in an increasing number of publications<sup>1</sup>. They do not, however, exhaust the subject, and do not focus on the problem of credit operations.

My paper is devoted mostly to three large towns of early modern Poland. The analysed sources are supplied mainly from the archives of Danzig (70,000 inhabitants in the first half of the XVIIth century), Warsaw (about 20-30,000 inhabitants in the first half of the XVIIth century) and Posen (about 20-25,000 inhabitants in the first half of the XVIIth century)<sup>2</sup>. In the XVIth and XVIIth centuries Danzig, the economic capital, and Warsaw, the political capital of the country, were prosperous centres of trade and industry, with a great influx of immigrants both from other towns and country areas of Poland (Warsaw), as well as from abroad (especially Danzig)<sup>3</sup>. Polish magnates and nobles were building their residences in

<sup>1</sup> A. Pośpiech, *Pułapka oczywistości. Pośmiertne spisy ruchomości szlachty wielkopolskiej z XVII w.* (The Trap of Obviousness. Post-mortem Inventories of Nobles from Great Poland in the 17<sup>th</sup> Century), (Warsaw 1992) with bibliography.

<sup>2</sup> M. Bogucka, H. Samsonowicz, *Dzieje miast i mieszczaństwa w Polsce przedrozbiorowej* (Polish Towns before the Partitions), (Wrocław 1986), pp. 353 ff.

<sup>3</sup> St. Gierszewski, *Obywatele miast Polski przedrozbiorowej* (Citizens of Polish Towns before Partitions), (Warsaw 1973), *passim*.

Warsaw; at the end of the XVIth century, Warsaw became the residence of the king and the place where the General Diets met<sup>1</sup>. Noblemen were also greatly attracted by Danzig, where Polish grain was sold on a large scale and foreign luxury goods could have been purchased<sup>2</sup>. The town of Posen played a lesser role in the political and economic life of the country than Warsaw and Danzig but, nevertheless, constituted a rather lively centre of international trade.

To complete the picture we have included the small (1,000 inhabitants only) township of Wojnicz in Little Poland, marked by a stagnant economy, which could, however, be regarded as a typical average urban centre in the Polish-Lithuanian state, especially in the XVIIth century.

In all Polish towns, no matter what their size, economic or political significance, the condition of women differed very little. Female legal status was low: women did not enjoy full civic rights and were treated as subordinate beings regardless of their age and social status.

A woman usually could not become a citizen of the town and therefore was not able to participate either actively or passively in the activities of the municipal authorities. This type of discrimination was, however, rather common throughout Europe<sup>3</sup>. The most profitable spheres of urban professional activity were usually closed to women. Legal discrimination (a woman could not appear before the court of justice "unaided", that is without a male companion or representative, nor could she take any legal action by herself) as well as limited access to education<sup>4</sup> resulted in restricted access to the most profitable jobs. Women in general were excluded from long-distance large-scale trade as well as from international credit operations. I have found no traces of female foreign trade and female large-scale banking in the largest centre of commerce and credit

<sup>1</sup> See M. Bogucka, "Becoming a Metropolis. The Development of Warsaw in the 16<sup>th</sup>-17<sup>th</sup> Century", in: "Metropolitan Cities and their Hinterlands in Early Modern Europe", ed. E.Aerts, P. Clark (Leuven 1990), pp. 66-77.

<sup>2</sup> M. Bogucka, *Danzig an der Wende zur Neuzeit: von der aktiven Handelsstadt zum Stapel und Produktionszentrum*, (Hansische Geschichtsblätter, 1984), Jg. 102, pp. 91-103.

<sup>3</sup> In some German cities, however, women used to be granted the city's rights, see E. Ennen, *Frauen im Mittelalter* (München 1984), p. 153; M.E. Wiesner, *Working Women in Renaissance Germany* (N. Brunswick - New Jersey 1986), pp. 18 ff.

<sup>4</sup> See M. Bogucka "Gender in the Economy of a Traditional Agrarian Society: The Case of Poland in the 16<sup>th</sup>-17<sup>th</sup> Centuries", *Acta Poloniae Historica*, LXXIV, 1996, p. 10.

– in Danzig<sup>8</sup>. Persons involved in large-scale commerce and banking had to know foreign languages, be able to keep accurate written records of their transactions, to read and to write bills and accounts, ‘acquittances and memoranda, to travel abroad and so to leave their homes for long months. Only very few women such as Barbara Baryczkova and Anna Walbachowa in Warsaw<sup>9</sup>, Zofia Hanlowa in Lwow<sup>10</sup>, Anna Frobell and Barbara Unger in Posen<sup>11</sup> had participated in such international trade and – as widows – had run great commercial enterprises on their own. Female “specialities” in Polish towns were rather small retail trade<sup>12</sup>, inn-keeping and beer brewing as well as small money-lending.

Money-lending was very important in towns. The role of credit operations in the urban economy grew quickly at the outset of modern times, especially in big cities, such as Danzig or Warsaw. The spread of international commerce resulted in the growing need of capital and consequently in the increasing use of bills of exchange and the development of trade utilising them<sup>13</sup>. The flourishing of handicrafts was also closely linked to credit operations in these times<sup>14</sup>. On the other hand, daily life in a large city, in times marked by rapid changes in the urban economy and in social structures, produced a good breeding ground for usury: almost everyone, especially among the poor sectors of the population, at some point in the life circle (loss of work, illness, old age) needed a loan to tide him/her over hard times. Therefore many women from the middle classes, and even amongst the poor, specialised in various forms of lending money; they acted often as semi-professional or part-time pawnbrokers, willing to

<sup>8</sup> M. Bogucka, “Women and Economic Life in the Polish Cities During the 16<sup>th</sup>-17<sup>th</sup> Centuries”, in *La donna nell'economia secc. XIII-XVIII*, Atti della Ventunesima Settimana di Studi, 10-15 aprile 1989, a cura di S. Cavaciocchi (Prato 1990), pp. 185-194.

<sup>9</sup> A. Karpiński, *Kobieta w mieście polskim w drugiej XVI w XVII w.* (Woman in Polish Cities in the Second Half of the 16<sup>th</sup> and in the 17<sup>th</sup> Centuries), (Warsaw 1995), p. 69.

<sup>10</sup> *Ibid.*

<sup>11</sup> *Ibid.*

<sup>12</sup> A. Karpiński, The Woman in the Market Place. The Scale of Feminisation of Retail Trade in Polish Towns in the Second Half of the 16<sup>th</sup> and in the 17<sup>th</sup> Century, in: *La donna nell'economia*, pp. 283-292.

<sup>13</sup> A.E. Christensen, *Dutch Trade to the Baltic about 1600*, (The Hague 1941), pp. 388 ff.

<sup>14</sup> M. Bogucka, *Gdańsk jako centrum produkcyjne w XIV-XVII w.* (Danzig as the Centre of Production in 14<sup>th</sup>-17<sup>th</sup> Centuries), (Warsaw 1962), pp. 239 ff.

advance some cash on the security of a modest deposit. Money-lending in early modern times was no longer regarded as a dubious activity and it was easy to handle and unrestricted by any legal regulations, which could exclude females. Everybody who owned a little cash and had some skill could engage in such a trade and make profits.

Money-lending was practised both by men and by women, but this kind of activity seems to suit particularly the female way of life. In the Middle Ages as well as in early modern times all women were housewives, cut off from public life and more or less shut in within the four walls of their homes. Because of their domestic duties, they were not able to leave their house and their children for long and therefore preferred work which did not interfere with their household tasks. Their money-lending usually took place in the home. Studies on French and German towns show that many women were involved in money-lending<sup>15</sup>. Jewish women especially were famous for their participation in money-lending throughout Europe<sup>16</sup>.

Polish towns were no exception in this regard. The scale of these female credit operations seems, however, to depend on each town's level of economic development, and its general situation.

Firstly, in Danzig – the biggest and most developed of Polish early modern towns – there is no doubt that local women tried to use every opportunity to make some profit in the money trade. Out of 846 cases of middle-scale or petty money-lending in Danzig in the first half of the XVIIth century, in 609 cases the loan was issued by a woman, i.e. in 72%, of cases<sup>17</sup>. One of the very active businesswomen was Brigid Schumacher, wife and later widow of Jacob Schumacher. In the years 1623-1627 she lent to Andreas Blankenhagen, an enterprising cloth-producer and cloth merchant, several sums (1,321 Polish zlotys, 1,000 Polish zlotys, 800 Polish zlotys, 4,000 Polish

<sup>15</sup> See W.Ch.Jordan, "Women and Credit in the Middle Ages: Problems and Directions", *The Journal of European Economic History*, 17, 1988, pp. 33-62.

<sup>16</sup> W.Ch. Jordan, "Jews on Top. Woman and the Availability of Consumption Loans in Northern France in the Mid-Thirteenth Century", *Journal of Jewish Studies*, 29, 1978, pp. 39-56; M. Toch, "Der jüdische Geldhandel in der Wirtschaft der deutschen Spätmittelalters: Nürnberg 1350-1499", *Blätter für deutsche Landesgeschichte*, 117, 1984, pp. 283-310.

<sup>17</sup> State Archives in Danzig, later SAD, books of the Mayors, 300, 1/1-90, books of the Vice-Mayors, 300, 5/1-115.

zlotys) at 7%<sup>18</sup>. Blankenhagen, who seemed to need money very badly, was also indebted to some other women ("Frau Hillebrand" – 2,321 Polish zlotys, wife of David Wollenbrocke – 1,000 Polish zlotys)<sup>19</sup>. These were long-term (several years) as well as short-term (6 months) loans, which helped him to run his business for almost four decades.

Among middle-scale female bankers was widow Schulze, who lived in the Danzig suburb, New Gardens; her death inventory (1 October 1642) lists among cash, valuables, pictures etc. a bill for 5,000 Polish zlotys, signed by a nobleman Stanislaw from Zbaszyn and countersigned by a well-known patrician Heinrich Freder. The payment was due on 2 February 1642<sup>20</sup>. We do not know who the money lender was or how Schulze got this bill: was she the first credit-giver or was she involved in the bills-of-exchange trade, which was flourishing in Danzig? Another example of a rather substantial scale of credit is a not very wealthy woman (her whole estate was estimated at 365 Polish zlotys) Katherine Rohrbecht, who died in 1697. Among her possessions a bill for 150 Polish zlotys lent for interest to a Joachim Serpilier was found<sup>21</sup>. It is interesting that the amount of money lent for interest constituted about 40% of the value of all her property!

Some women – poor or wealthy – destined their life savings for renting, just to secure an annual income. Such was the case of widow Christine Frantzen, living in the New Gardens suburb, who in 1631 lent 496 Polish zlotys 16 pennies to a Jost Marschot "auf Rente", so as to receive interest from him each year; she had also placed with some other person 276 Polish zlotys at 8%, for which in 1632 she received 22 Polish zlotys as her interest<sup>22</sup>. Another female, Anna Bölike, in 1634 secured on Paull Toffe's house 133 Polish zlotys 10 pennies; how much her interest would be the source does not mention<sup>23</sup>. Such annuities were very popular in Polish towns among all urban social stratas, among men as well as women; the credit takers were not only private persons but also

<sup>18</sup> SAD 300, R/F 16 pp.1b,2a, 4b, 56a.

<sup>19</sup> *Ibid.*, pp. 1b.65b.

<sup>20</sup> SAD 300, 5/82, pp. 1111b-1113a.

<sup>21</sup> SAD 300, R/Vv 186, pp. 55 ff.

<sup>22</sup> SAD 300, 5/70 pp.37a-38b.

<sup>23</sup> SAD 300, 5/70 pp. 731a-733b.

institutions: hospitals, brotherhoods, churches, guilds etc.<sup>24</sup>. This kind of credit allowed the rentiers to live safely on their interest and the credit takers to gather sometimes significant amounts of capital.

Some females in need borrowed money on the security of their real estates, e.g. Barbara Haase, the widow of a hawker, in 1647, borrowed from Aleksander Schröder 1,000 Polish zlotys securing the loan on her house in the New Gardens suburb. At the same time, she herself was a small lender: her inventory lists 4 written bonds covering altogether the amount of 57 Polish zlotys 10 pennies<sup>25</sup>. Garments, linen, pots, spoons are listed as items received as pawns<sup>26</sup>; it seems, too, that many females in Danzig had to borrow money to meet the costs of running their households. Often they used the services of female pawnbrokers, who advanced cash to both men and women in need, securing the loans on pawned items. For instance, the death inventory of Anna Bölike made on 4 February 1633 lists 7 debtors who owed her sums ranging from 1 to 28 Polish zlotys (the whole amount of advanced loans was 82 Polish zlotys 21 pennies). Pots, cloaks, bedlinen are mentioned as pawned items<sup>27</sup>. When on 11 September 1648 an inventory of goods owned by a linen weaver, Peter Josten<sup>28</sup>, was made, Elisabeth, the wife of Simon Jonsen, declared that Josten had pawned at her pawnshop a big pot, one cap lined with sable, one lavender-coloured jerkin, one black collar, one bed and one pillow<sup>29</sup>.

Such "domestic" loans, made usually among persons living in the neighbourhood and rather short-term (1-6 months), constitute most of the female credit operations in Danzig in the XVIIth century. A large number of female professional and part-time pawnbrokers willing to advance a sum on the security of a pawn or a written bond are mentioned in the sources. Even female hospital residents were engaged in this kind of trade<sup>30</sup>.

<sup>24</sup> See A. Karpiński, *Kobieta*, pp.107 ff.

<sup>25</sup> SAD 300, 5/74 pp.265-268

<sup>26</sup> SAD 300, 5/71 pp. 128b-129b, 803b-805b; 74 pp. 336a-339b; 90 pp. 381b-382b; 91 pp. 1123ab.

<sup>27</sup> SAD 300, 5/70 pp. 731a-733b.

<sup>28</sup> He lived in the neighbourhood of the Brickyard.

<sup>29</sup> SAD 300, 5/91 pp. 710b.

<sup>30</sup> See M. Bogucka, "Health Care and Poor Relief in Danzig: the 16<sup>th</sup> and the first half of the 17<sup>th</sup> Century", in: *Health Care and Poor Relief in Protestant Europe 1500-1700*, ed. Ole Peter Grell and Andrew Cunningham, (London 1997). pp. 207-208.

Researching on Warsaw, I did not find female credit operations on a large scale, as in Danzig, except perhaps, in the case of Dorota Arksowa (wife of Marcin Arks, a saddler) who, at the end of the XVth century and in the beginning of the XVIIth century, ran a rather big pawnshop. In her testament (1608), she listed more than 20 valuable items (silver belts, rings, spoons, some garments) actually being pawned at her home for about 922 Polish zlotys (the single loans were from 1 to 200 Polish zlotys)<sup>31</sup>. In all we have found 89 cases of money lending in Warsaw (second half of the XVth – first half of the XVIIth century); in 48 cases the loan was issued by a woman (i.e. 53%)<sup>32</sup>. They were all small loans issued by rather poor women to their neighbours. For instance, in her testament Jadwiga Trębaczowa, the widow of the late Janusz Mailath, the king's trumpeter, lists loans she had advanced to different persons, males and females: "old Gryzowa 76 pennies, Tewa Leskowa 8 Polish zlotys, Bębenica Matys 7 Polish zlotys, Krakowka Barbara 4 zlotys"<sup>33</sup>. In her testament (1593), Dorota Szutakowska, widow of the late Franciszek the watchmaker, declares that she had pawned her silver belt at the pawnshop run by the wife of Wojtek, the tailor<sup>34</sup>. The inventory of Agnieszka Zalas, wife of a fisherman, mentions two cheap items pawned at her shop: an apron (for 8 pennies) and a sheet (for 1 penny)<sup>35</sup>. Small pawnshops were also run by Elisabeth, wife of Walenty Lwowczyk, a furrier<sup>36</sup>, by a huckstress Agneta Przelaskowska (in 1623 in her home a female dress pawned for 10 zlotys and a rosary pawned for 6 zlotys were found<sup>37</sup>), by Jadwiga Stolarka (a carpenter's wife?)<sup>38</sup> as well as by some dozen other females, mostly from the lower urban social stratas (craftsmen, pedlars, fisherfolk etc).

<sup>31</sup> Archives of the Old Acts in Warsaw, later AOAW, Old Warsaw 16, pp. 341b-343a.

<sup>32</sup> AOAW Acts of Old Warsaw nos. 11, 13, 16, 256, 531, 533, 535, 545, 546, Acts of New Warsaw nos. 5, 6, 135, *Acta Scabinalia of New Warsaw*, 134-125, and of *Old Warsaw*, nos. 531-546, *Warsaw Ekonomiczna*, 1223, 1363.

<sup>33</sup> AOAW Old Warsaw 11, p. 38a.

<sup>34</sup> AOAW Old Warsaw 11, pp. 32a-34b.

<sup>35</sup> AOAW Old Warsaw 11, pp. 40b-41a.

<sup>36</sup> AOAW Old Warsaw 546 pp. 160b-161b.

<sup>37</sup> AOAW Old Warsaw 546 pp. 259b-260b.

<sup>38</sup> AOAW Old Warsaw 546 p. 178.

Information on the female credit operations in Poznań are scattered in inventories and testaments from the years 1528-1635 published by St. Nawrocki and J. Wislocki<sup>39</sup>. Some cases of petty loans<sup>40</sup> are listed, but only few documents mention bigger sums: e.g. Urszula Budyczkówna, widow (1608) of the late Peter Schedell, a cloth-cutter, left among her belongings a script signed by Lukasz Raska for the rather substantial sum of 600 Hungarian florins<sup>41</sup>; Katarzyna Placzkowa left (1628) a golden ring, which was pawned at her shop for 15 zlotys and a golden necklace pawned for 160 zlotys<sup>42</sup>. Dorota Rydtówna, wife of a merchant Tomasz Smidell, left (1631) a chain pawned at her shop by a nobleman Grudziński for 259 Polish zlotys<sup>43</sup>. The printed inventories and testaments could not, of course, be regarded as the source of all information on credit operations in Posen. It seems, however, that female credit activity in this town was less developed than in Danzig or Warsaw.

For the township of Wojnicz information is supplied by the testaments of its inhabitants from the years 1599-1700<sup>44</sup>. It seems that in the small and stagnant town of Wojnicz some women were also engaged in the money-lending trade<sup>45</sup>. The most active in this field was probably Dorota Kłęskowa who in her first (1621) as well as in her second testament (1625) lists loans she advanced to dozens of people, both men and women, from Wojnicz as well as from neighbouring villages (nobles and peasants). They are rather petty sums from 1 to 40 Polish zlotys<sup>46</sup>. In general many more women in Wojnicz are mentioned as debtors than

<sup>39</sup> *Inwentarze mieszczańskie z lat 1528-1635 z ksiąg miejskich Poznania* (Towndwellers' Inventories from the Years 1528-1635 in the Townbooks of Posen), ed. St. Nawrocki and J. Wislocki (Poznań 1961).

<sup>40</sup> *Ibid.*, pp. 83, 152, 173, 242, 251, 252, 253, 315, 434.

<sup>41</sup> *Ibid.*, p. 345.

<sup>42</sup> *Ibid.*, p. 444.

<sup>43</sup> *Ibid.*, p. 456.

<sup>44</sup> See *Testamenty mieszczan Wojnickich 1599-1809* (The Testaments of the Wojnicz Towndwellers 1599-1809), ed. P. Dymmel, (Wojnicz 1997). I analyzed the documents only until 1700.

<sup>45</sup> Zuzanna, the daughter of Adam Walasek, 1619, *ibidem*, p. 30, Katarzyna Młynarka, the widow of the late Gawel Młynarz, 1621, *ibidem*, p. 31, Zofia Gryglowa, 1621, *ibidem*, p. 35, Zofia Mordochowna, 1623, *ibidem*, p. 42.

<sup>46</sup> *Ibid.*, pp. 32-33, 44-46.

as creditors - proof of the bad economic situation of this urban centre.

To sum up: it seems that the level of the urban economy moulded the scale and the intensity of credit operations. Female activity in this field was especially lively in larger centres (Danzig, Warsaw) where the possibilities of gathering some capital were greater and the need to procure extra money because of some of life's difficulties was more frequent. Women in such towns even succeeded in entering into middle-scale credit operations; most of them, however, ran rather small pawnshops and lent petty sums to their neighbours.

In less significant (Poznań) or stagnant (Wojnicz) urban centres, the scale of female credit operations was more modest.

Among female money lenders, single women (widows) prevailed, but very often, too, wives of craftsmen, small merchants and fishermen tried to improve the budget of their households by practising usury. Petty consumption loans constituted most of the female money trade. Larger credit connected with commercial and industrial investments could be traced only in Danzig (Andreas Blankenhagen and his female creditors). With their savings some women tried to accumulate annuities and rents, securing for themselves in this way a stable yearly income.

Among customers of female money-lenders, the biggest group was from the inhabitants of the neighbourhood, the same street or urban district. Nobles or inhabitants of neighbouring villages appear only rarely. The scale of a single loan differs from 1 penny to several thousands of Polish zlotys. The most frequent were, however, modest loans of 2, 3, 4 Polish zlotys. The duration of a loan was very differentiated, too - from short-term (some weeks or months) to long-term (several years) or even permanent arrangements (annuities secured on buildings).

The loans were often secured by pawned objects - mostly household utensils, garments, silver belts or rings, silver or tin spoons - or by written bills and bonds. The latter were not issued very often because of the low level of literacy of poor town dwellers. Information about the interest rate is rather scarce; it seems that usually the interest-rate ranged from 7% to 10 or 12%.

The comparison between male and female credit shows one difference: the average scale of the financial enterprises. The large and

middle scale operations (especially connected with commerce) were clearly the domain of male activity, while petty money lending was almost completely monopolized by females. The inner structure of the small male and female business (size and duration of loans, social structure of debtors) does not show any disparities. Pawn shops run by men as well as by women were organised and worked on the same pattern. In all urban centres, both male and female pawnshops played a great role, helping the loan-givers as well as the loan-takers to survive during hard times and, sometimes, to improve their living conditions.