

# WOMEN AND CREDIT IN THE AREA OF SANTIAGO DE COMPOSTELA AT THE END OF THE OLD REGIME (1770–1805)

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## *Introduction*

In 1786 the ‘heirs’ of Maria Caneda, a baker established in the street of *Entremuros* in Santiago, filed a lawsuit for the properties she had bequeathed before her death in the parish of San Pedro de Louredá. Through this lawsuit we gain interesting

\* This article is set within the wider scope of doctoral research on monetary relations and credit in Galicia, in the Northwest of Spain, between 1760–1820, and operates under the framework provided by the Spanish Ministry Program for research: ‘Culturas urbanas: Las ciudades interiores en el noroeste ibérico, dinámicas e impacto en el espacio rural’ (*Urban Cultures: Inland Towns and Cities from the Northwest of Spain and Portugal, their Dynamics and their Impact on Rural Areas* HAR2015–64014-C3–3-R). It aims to make a contribution to the work on women’s studies by scholars who have preceded me in the department of History of the University of Santiago de Compostela, especially Serrana M. Rial and Ofelia Rey Castelao. I want also to give thanks for the time and work spent by Elise M. Dermineur and Juliet Gayton on reviewing the English version of this article. Any remaining errors are my own.

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insights into how money and property were managed by women at the time, and also into what her neighbours had to say about her activity.<sup>1</sup>

As it turns out, María Caneda was married to a carpenter by the name of Tomás García, who after a time left her a widow. In the subsequent inheritance trial, several witnesses came forth and testified that María Caneda was indeed a most 'prosperous' woman. Bernardo Rodríguez, carpenter and an associate of María's late husband, testified that she had managed the bread oven single-handedly, and in his own words, 'her husband would give her the full salary of his work'. Similarly, her neighbour Coleta Vidal, claimed that she had heard talk among the neighbours that María had bestowed each of her daughters with one hundred *ducados* (1100 *reales de vellón*) as dowry. She had also handsomely helped her sons in their monetary affairs: one of them received money to pay off a lawsuit against a woman who was suing to get her son recognized, and the other received money to pay off his duty to serve the Spanish army in Italy.

Another carpenter, Fernando Martínez, declared that he had once been doing some jobs in María's house, and she had brought him a drink in nothing but a two-handled 'tembladeira' (silver goblet). Tomás Fachal, sculptor and an associate of María's two sons, Miguel and José, mentioned that she possessed two small antique silver boats, which decorated her house. Finally, Benito Roma, who had been one of María's customers, stated that: 'People said [...] that the aforementioned baker María Caneda had money or lent it to others, though he himself had never borrowed from her'.

Such statements, mixing fact and gossip, cannot be easily isolated from the traditional view of millers and bakers as wealthy speculators. However, and importantly for this study, they fully illustrate the role of women in credit across the eighteenth century in Galicia and provide a typical example for further analysis.

Indeed, the study will aim to analyse the forms, frequency, and circumstances in which women accessed credit at the end of the eighteenth-century in Santiago de Compostela, and its evolution during the early years of the following century. In order to do this, the study has been divided into three sections.

The first section gives a general overview of the role of women in the Old Regime economy of Galicia, based on previous available studies and adding my own

<sup>1</sup> Archivo Histórico Universitario de Santiago de Compostela (AHUS), Municipal, Pleitos Antiguos, Civil, 1786. *José, Juan y Gregorio García con D. Antonio Buján sobre partija de bienes*. Unless stated otherwise, all monetary values are expressed in *reales de vellón*, which was the monetary main unit of accounting during the eighteenth century in Spain. Its multiple, the *ducado*, and submultiple, the *maravedí*, have the following equivalence: (1 *ducado* = 11 *reales*) and (1 *real* = 34 *maravedies*).

contribution and examples from my dataset. Thus, this section is focused on women and their access to money, through inheritance, salary, and savings. The second section discusses conditions and types of mortgage credit in Santiago de Compostela and its hinterlands, with subsections on the *census* and the *obligations* market, with special attention on mechanisms of female alienation from the *census* markets.<sup>2</sup> After this analysis, the volume of women's participation in urban and rural credit is determined, and in the third section and conclusion a first overview of women's role in credit in this region of Galicia (Spain) is presented. Finally, some hypotheses are proposed to understand their increasing participation in credit at the end of the century.

### *The Role of Women in the Economy of Eighteenth-Century Galicia*

Until fairly recently, historiography had not given much attention to the history of credit as regards gender in pre-industrial societies. Even in the case of Galicia, where we can find several studies on the role of women in the economy of early modern times, credit relations have remained, for the most part, unexplored.<sup>3</sup>

In Serrana Rial's in-depth analysis of the notarial activity of women in Santiago de Compostela and its area of influence, the importance of credit-based transactions is identified. Women's activity registered by a notary in the mid-eighteenth century was much lower than their demographic proportion. Indeed, only 21 to 24 per cent of notarial deeds had women as the main actors, when in fact more than half the population were women.

Moving down into the specific types of acts carried out by women, credit related deeds are one of the least frequent to be found. Notwithstanding this, we should also note two facts: the first, that credit deeds — and powers of attorney — were the notarial activity with the highest increase rate, from the middle to the end of the eighteenth century (from 4.2 to 7.1 per cent); and secondly, and more importantly, credit deeds are the notarial activity in which general percentages and women's percentages tend to be similar (only -0.6 to -0.1 per cent of difference between credit deeds in general and women's credit deeds).

<sup>2</sup> *Census* was one of the notarial forms of credit under the Spanish Crown. See below in this article, 'Notarial credit forms and "markets"'.

<sup>3</sup> Jordan, *Women and Credit*; Lemire, Pearson, and Campbell, eds, *Women and Credit*; and Lemire, *The Business of Everyday Life*. For the Galician case: Rey Castelao and Rial García, *Historia das mulleres en Galicia*, p. 105; and Poska, *Women and Authority*.

## *Structures and Determining Factors for Women to Access Money*

Moving on from the registry office records, which represent a portion of the economic activity of the time, the following paragraphs will point out some structures and the evolution of some of the factors that influenced women's role in money and credit in Galicia, more specifically in the area of Santiago de Compostela during the eighteenth century.

In Galicia, four factors have been found to be the most important, allowing women to take part in credit activities, both as creditors and debtors. These factors include: i) inheritance regimes, more specifically the so called *mellora*. ii) the high rate of male migration; iii) the rise of women heading households mainly in urban areas, but also in rural settings; iv) the increasing monetization of dowries. All these factors are strongly interconnected and operated as a whole.

### **Inheritance and Discrimination through the *mellora***

As previous historiography has noted, Galicia cannot be simplified with a single demographic and socioeconomic set of features, valid for the entire territory.<sup>4</sup> It is the result of a variety of circumstances (environment, society, and economy among other features) and customary practices carried out indoors and within the general Castilian legal framework. This was possible because, in practice, Castilian law (outside the nobility) was far more flexible than has been alleged, since it endorses inheritance shared evenly between the heirs regardless of gender.

The *mellora*, or 'improvement', was the name for an inheritance regime that gave a larger share of the inheritance-goods to a single daughter — or son — who remained in the parental home, and took care of the elderly and the property. In some of the wealthiest and most populous regions of Galicia, this pattern tended to give preference to women, rather than to men. As a result, households tended to be matrilineal and residences, matrilocal. This inheritance pattern operated across an extended area of Galicia including the old province of Santiago de Compostela.<sup>5</sup>

### **Male Migration**

As Eiras Roel and Rey Castelao have shown previously, this inheritance pattern was often the result of a high rate of male migration. Indeed, Galician menfolk moved

<sup>4</sup> Eiras Roel, 'Mecanismos autorreguladores', pp. 51–72.

<sup>5</sup> More information about *mellora* in Rial García, 'Mujer y actividad económica', p. 154.

to Portugal and Cadiz, generally on a mid-term basis period, and the Indies.<sup>6</sup> Eighteenth-century wills show that the distribution of inheritance towards women was the result of the *mellora*. But it also came about when there were no sons remaining at home.<sup>7</sup> This migration also had a remarkable effect on other monetary transactions: indeed, mothers and wives of young Galician men working abroad managed their monetary remittances, acquired land, and granted credit, more often than not to their kinsfolk.<sup>8</sup>

### Women as Head of Urban and Rural Households

As a result, an significant proportion of women headed households both in rural and urban areas. These women, some of them also spinsters or widows, who found themselves living alone in rural areas would generally hold smaller households, with less land and fewer cattle than a man in a similar situation might have.<sup>9</sup> It is also interesting to note how, in these areas where migration was so common, illegitimate offspring of women in these circumstances was quite frequent, and therefore, better tolerated than in other regions. This entailed the added issue of extra mouths to feed with comparatively fewer resources. As Dubert pointed out, one of the most noteworthy alterations in the eighteenth-century urban demography of Santiago de Compostela, was precisely the rise of the household headed by a woman without a man by her side (henceforth called 'women alone').<sup>10</sup>

### Progressive Monetization of Dowries

The eighteenth century also shows a progressive monetization in dowries, which might have been the paradoxical result of the process of peasant impoverishment. The tendency to endow brides-to-be with money rather than goods is a general pattern in Galicia throughout this century.<sup>11</sup> In the case of the Santiago region, the progressive monetization of dowries is absolutely clear across the mid-seventeenth

<sup>6</sup> Rey Castelao, 'Movimientos migratorios en Galicia'; Pascua Sánchez, 'Los Gallegos en el Cádiz'.

<sup>7</sup> Rial García, 'Mujer y actividad económica', pp. 158–61.

<sup>8</sup> Saavedra Fernández, 'Mecanismos informáis'.

<sup>9</sup> Rial García, *Mujer y actividad económica*, pp. 206–31.

<sup>10</sup> Dubert García, *Los comportamientos de la familia*, pp. 55–61.

<sup>11</sup> Lugo, and Terra de Montes (Pontevedra). Sobrado Correa, 'El sistema dotal', p. 15. and Fernández Cortizo, 'Matrimonio y régimen dotal', pp. 46–47. See also Zuijderduijn, this volume.

century through to the mid-eighteenth. Money, as a specific part of dowries, rose, and could be seen in 12.6 to 23 per cent of the dowry contracts. This meant that dowries of perishables and household equipment dropped while those in coinage rose. Specifically, dowries of cereals decreased from 45 to 19 per cent, and cattle declined from 92 to 46 per cent. In consequence, peasants had less real estate and cattle, but more money to deal with. The bulk and value of dowries also underwent changes at the same time. If in the seventeenth century the average was 444 *reales*, in the eighteenth century it decreased to 350 *reales*.<sup>12</sup>

Thus, it is safe to say that in the seventeenth century, money was more exclusive, socially restrictive, and higher in value than in the following century. Indeed, the second half of the eighteenth century saw monetization developing under the umbrella of impoverishment and inflation. The dominant figure is the impoverished peasant, but frequently acting in the market, as owner of less cattle, property, and cereal than in the past, because he was forced to sell it. In general, this needy peasant transmits less value for more money. This process would finally push women, just like their male counterparts, into the 'money chains'.

As a result of these factors, it becomes important to investigate two main lines of research. The first is the phenomenon of the will as dowry for servants, often women, and the second is the question of safeguarding women's savings.

*Wills as dowry.* It should be assumed that most house servants, and even apprentice artisans, were not paid even yearly. A common practice of the time was for servants to receive back payment for their work at the time of their master's death, often by receiving real estate and other goods through their master's wills. Such testamentary practices usually included the back wages, and household goods, on the assumption that the former servant would establish a new household of his or her own. From this perspective, many townsfolk's wills might be seen as minor dowries in favour of their former servants to be used as they pleased.

Although the economic and social relevance of this phenomenon has already been pointed out, it is not yet possible to quantify its monetary impact in the city and region. Let it suffice, for the moment, to present an appropriate example. In July of 1777, Juan Antonio González de Estrada made out a will with a notary as witness. The testator had been born in Labastida (Álava, Basque Country), and was Master Surgeon of the Royal Hospital of Santiago de Compostela.<sup>13</sup> In his will, he left six thousand *reales* to his sister in Labastida. Regarding his servant, María González, who had waited on him for over fifteen years, he stated:

<sup>12</sup> Burgo López, 'Niveles sociales y relaciones matrimoniales', pp. 183–85.

<sup>13</sup> AHUS, *Protocolos de Santiago*, 5.987, fol. 76<sup>r</sup>.

and it is my will, that she should be given the wages for each of the years [fifteen] that she has been in my service, and two hundred *reales*, and fifty gold doubloons, one piece of linen from my large chest, the two beds with all the bedclothes, all the kitchenware, foodstuff, one desk and chest of her choice, four Moscovian stools, four paintings of her choice, a necklace with a diamond cross and the eight thousand *reales* worth participation I have in the business of Mr Domingo de Otero from the Villars Street.<sup>14</sup>

Through the will of her master, María González set up a household of her own, and more importantly, she became a capitalist associate of Domingo Otero. Unfortunately, it is not possible yet to determinate how common this practice actually was. However, it should be considered as another way in which a servant woman could obtain capital, and then potentially offer credit to others. Nevertheless, the question may be asked: where and how did women of lower social standing keep their money?<sup>15</sup>

*Safeguarding women's savings.* One answer may be found in one of the most detailed post mortem inventories, at least as regards coinage, that was discovered in the Compostelan notarial records. Indeed, on 20 September 1781, when the legal heirs of one of the Capellans of the Royal Hospital of Santiago were executing the will of Mr Gregorio Rial, they were forced to stop and enquire after Mrs Benita Suárez Mosquera.<sup>16</sup> In a small lead box, property of the Chaplain, they found twenty thousand *reales* and the following note, in the handwriting of the deceased:

I, Mr Gregorio Rial, do hereby certify that all the money contained in this lead box is the property of Benita Suárez Mosquera, single woman and neighbour of San Cosme de Portomeiro, who gave it to me to keep safe, and return to her whenever she needed it. Today there are only two thousand seven hundred and thirty nine *reales* and a half.

[23 January 1770]

The same manuscript described the eleven cash transfers that the Chaplain had made to Benita over the past eleven years. The remaining coins were, perhaps unfortunately for María Benita, delivered to Mr Domingo Romero.

<sup>14</sup> The terms 'Mr' and 'Mrs' are used throughout the article as translations of the Spanish terms 'don' and 'doña', which indicate social, rather than marital, status.

<sup>15</sup> Fontaine, *The Moral Economy*, p. 129.

<sup>16</sup> AHUS, Hospital Real, *Sección Escrituras* nº63, *Prego de Parga* 1777–83, fol. 409<sup>r</sup>.

Table 13.1. Coins property of Benita Suárez in the postmortem inventory of Gregorio Rial (1781). *Source*: AHUS, HR, Escrituras nº63, Prego de Parga 1777–1783, f. 411.

Number	Coin type	Value (rsdv)
2	Gold four <i>doblon</i> es with premio	160
76	Small gold <i>escudos</i>	1615
1	Silver half <i>peso</i>	10
6	Silver five <i>pesetas</i>	30
4	Silver <i>reales</i>	8
89		1823

It is not possible to determine whether this case was frequent or not. However, it does illustrate an example of a woman alone operating with a mechanism to safeguard her savings in cash.

### *Notarial Credit Forms and 'Markets'*

As several scholars have pointed out, monetary circulation and credit in pre-modern societies was multiform and multilayered. Credit mirrored the very complexity of society. Historians tend to work with a partial view of the facts, as most transactions were carried out orally, though sometimes they are fortunate enough to find the full chain of events that culminates in the written sources. The few studies concerning credit in the Galicia of the Old Regime outline three major types of notarial credit: *censos consignativos*, *obligaciones* and *ventas de rentas*.<sup>17</sup>

- i. *Censos* were the traditional form of mortgage credit under the Spanish Crown and in its empire. Substantially, it was a formal long-term debt (undetermined), with a yearly 3 per cent interest fixed by Crown's laws, until the full amount of the borrowed capital was repaid. The *censo* was the legally and socially accepted form of credit, recognized, and endorsed by the Catholic Church and the Spanish Crown. Moreover, *censos* were regarded

<sup>17</sup> Blanc, 'La complexité monétaire en France' pp. 81–111; Fontaine, Postel-Vinay, Rosenthal, and Servais, *Des personnes aux institutions*. On the notarial typology of Galician credit, see Ferreiro Porto, 'Fuentes para el estudio de las formas del crédito', pp. 289–306. Regarding *obligations*, see especially Dermineur, this volume.

- as the classical form of institutional credit, and were often used by the clergy, nobility, hospitals and other charitable institutions.
- ii. *Obligaciones* were a public act of acknowledgement of debt, registered by a notary. *Obligaciones* included all types of credit, with or without guarantees, with a huge variability in length and time, and spread across all strata of society. In many cases it was not even 'new' monetary credit; the *obligación* often made reference to pre-existing debts, goods already delivered, and the like. Given the breadth and generality of its legal definition, the *obligación* was in fact an umbrella term that covered a wide variety of activities. It is also possible to follow certain cases of oral credit through to written sources through the mechanism of the *obligación*.<sup>18</sup>
  - iii. *Ventas de renta* were strongly related to peasants and generally involve strong usury, even extortion. Through this act, one person (usually a peasant) sold an amount of rent, usually cereals, for a certain price (the credit) with a piece of land as collateral. Like the *censos*, the rent, acted as an interest rate, which in this case was a floating interest rate, as a of cereal price fluctuations. It was not uncommon for the peasant to be unable to repay his debt, or redeem the deed.<sup>19</sup>

For the main source of data, we have considered each of these three types of notarial deeds linked to credit registered by the *Registro de Hipotecas* or Mortgage Registry in the Galician town of Santiago de Compostela between 1770–1805.<sup>20</sup> This major institution was first established by Royal Law or *Real Pragmática* on 31 January 1768, and continued its work until tax changes were introduced in 1829–1830. In the specific case of Santiago de Compostela, the mortgage office register was first established in August 1768. This source allows for various lines of study of credit relationships, following the work of Greenow for Guadalajara (México).<sup>21</sup> The dataset extracted from it includes almost 900 contracts over thirty-five years.

The remainder of this article, and its statistical analysis, is based on the notion of 'women alone'. This means women who were independent from the legal and economic point of view, with no need for a tutor to operate before a notary. The

<sup>18</sup> See for example, Dehouve, 'La réglementation du crédit'.

<sup>19</sup> Rey Castelao, *Aproximación a la historia rural*, pp. 149–53.

<sup>20</sup> AHUS, *Fondo Contaduría de Hipotecas* (FCH), books 206–222, years 1768 to 1846.

<sup>21</sup> Greenow, *Credit and Socioeconomic Change*. For the Galician case see Cebreiro Ares, 'El Registro de Hipotecas'.

term 'women alone' was developed by British and French historians in the 1980s. In this study the category of 'women alone' was found to be mostly single women over twenty-five years old and widows, but also the wives of migrants, and women acting as legal guardians for their sons and daughters.<sup>22</sup>

Throughout the period of study, men were the creditors in 80 to 90 per cent of cases. Percentages below 80 were seen only in the second and third five-year term (1775–1784). Moreover, as the nineteenth-century approached, there is evidence of an increasing variety in the types and combinations from the perspective of gender. Towards the end of the eighteenth century, more women were involved in credit transactions as creditors, but much far, as debtors.

For the purposes of this work only the *censos* and *obligaciones* will be considered, given the fact that between them they cover 92 per cent of the amount involved. There is also another reason that makes it possible to leave out the *ventas de renta*. The point is that at the end of the eighteenth century most of them were indeed rents transferences between *rentiers*, and not a mechanism for (new) credit.

### The *Census* Market

Generally speaking, the *census* market was no place for a woman without a man, as only twenty-six cases of women alone as debtors and creditors were found throughout in the full thirty-five years of study. However, women were strongly relevant if their menfolk were to make any benefit at all in that area because of the central role of dowry as mortgageable property. Indeed, joint operations of men and women as debtors account for 37.2 per cent of the overall debt.<sup>23</sup> However, if the amount of credit given to institutions (415,000 *reales*) is deducted, as it should be for this study, then the figure rises to 50 per cent. By the same calculation, and leaving aside the institutional offers of *census* credit (891,243 *reales*), women alone accounted for only 8.2 per cent of the overall amount as debtors, but 14.2 per cent as creditors. However, this figure is not fully representative, since one single *census* accounts for the considerable sum of 61,000 *reales*, and proves the importance of social status in *census* markets, as will be shown. This *censo* will also be described at some length later. A significant point is that partnerships of husband and wife as *census*

<sup>22</sup> Wall, 'Women Alone'; Hufton, 'Women without Men'; Wall, Robin, and Laslett, eds, *Family Forms in Historic Europe*. Rial, 'Las mujeres "solas"'.  
<sup>23</sup> They represent 70 per cent of all annuities in fifteenth-century Holland. See Zijjderduijn this volume, pp. 95–120.

creditors were rare, while they were the most frequent type of debtors. This was due to the central role of dowries as real estate goods for married women which could be offered as security for a mortgage, and the secondary public role of married women to lend as they needed the clear consent of their husbands to act regarding property or, the support of a local judge in the absence of her husband.

Table 13.2. Women's position in the *census* credit markets of the Santiago de Compostela Registers 1770–1804 (*reales de vellón*).

	DEBTORS				CREDITORS			
	Women alone		Men and women		Women alone		Men with women	
	<i>no.</i>	<i>Amount</i>	<i>no.</i>	<i>Amount</i>	<i>no.</i>	<i>Amount</i>	<i>no.</i>	<i>Amount</i>
<b>1770–1774</b>	4	55,400	9	27,422	0	0	0	0
<b>1775–1779</b>	1	3300	21	205,333	1	3300	0	0
<b>1780–1784</b>	1	1951	7	57,173	1	4400	0	0
<b>1785–1789</b>	5	13,500	25	94,569	3	15,300	1	4000
<b>1790–1794</b>	5	14,299	16	133,619	3	20,000	1	5000
<b>1795–1799</b>	1	11,000	7	37,900	1	61,000	0	0
<b>1800–1804</b>	0	0	6	47,150	0	0	3	21,150
<b>Total</b>	17	99,450 (8.2%)	91	603,166 (50%)	9	104,000 (14.2%)	5	30,150 (4.1%)

In the first period (1770–1784), although some women did have access to the *census* market as borrowers, the typical credit situation for them was found to be in patrician (nobility and upper urban groups) social positions. The second period, after 1785, shows the trouble many households encountered in managing money under the high inflation rates.

For example, on 5 January 1772, Gonzalo Fernandez Reguera, acting as proxy for Mrs Ana Josefa de Soto y Altamirano, received a *census* of 44,000 *reales* (a significant amount for the time) from Andrés Losada y Sotomaior. The said Andrés Losada y Sotomaior was in the process of setting up a prosperous *mayorazgo* for Mr Pedro de Otero Vermúdez, by investing the remittances Pedro's uncle sent him from the Philippines.<sup>24</sup> Mrs Ana Josefa was the widow of Mr Ramon Nicolás

<sup>24</sup> *Mayorazgo* allowed the nobility to make their property inalienable.

Torrado y Riazos, who held the post of *Regidor Perpetuo*, which was municipal nobility at its highest rank. She mortgaged their country home of Santa Maria de Asados, twelve town houses, and a considerable number of other properties.<sup>25</sup> To do all this, she needed the approval of the Royal Audience of A Coruña.<sup>26</sup>

Within the pattern of credit set in the elevated ranks of urban society, the most impressive in terms of quantity was the case of Juana Tomasa Valdivieso y Camaño as creditor. When she became the beneficiary of the Dean of Santiago de Compostela Cathedral, Mr Policarpo Mendoza, she then became owner of one of the largest *census*-inheritances of the century in the city. Among her many financial dealings, she agreed to credit the Spanish monarchy with 61,000 *reales*, a fabulous sum for the urban economy of Santiago. This would be repaid through revenues from the tobacco monopoly.<sup>27</sup>

The possibilities for women alone to become borrowers by a *census* in the rural areas seems to have been quite limited. Considering the extent to which peasant women had access to credit, no more than five cases were found. Two of them were the *census* granted to two peasant women from the area of Padrón by the shrine of *Nuestra Señora de la Merced* (Our Lady of Mercy) in Bandín. In 1772 and in 1773 Serafina de la Fuente and Michaela Chico, received 200 *reales* each from the shrine. As guarantee, Serafina mortgaged several pieces of land, while Michaela did the same with her house (the inheritance she had received from her parents), and two other plots of land.<sup>28</sup> Another case, which is specially pertinent since it involves women in both roles, urban creditor and rural debtor, is the case of Mrs Maria Antonia Suárez de la Peña widow of Mr Domingo Nieves, of the town of Santiago de Compostela. In 1787 she lent the modest amount of 500 *reales* to Tomasa de Ferros, spinster, from the parish of San Simón de Ons de Cacheiras. Tomasa mortgaged two pieces of land of three *ferrados*.<sup>29</sup>

### Female Alienation from the *Census* Market and its Mechanisms

There were at least two mechanisms operating which could exclude or limit women's access to the *census* market: one concerned institutions, and the other was set in the dynamics of marriage and property. The first of these limiting mechanisms operated

<sup>25</sup> AHUS, FCH., b.207, Mateo González de Mourentán, 5–1–1772.

<sup>26</sup> Fernández Vega, *La Real Audiencia de Galicia*.

<sup>27</sup> AHUS, FCH, b.213, Manuel Hacha Patiño (Coruña), 8–8–1796.

<sup>28</sup> AHUS, FCH, b.207, *Giro*, 20–12–1772 and 24–21–1773.

<sup>29</sup> AHUS, FCH, b.212, *Giro*, 19–18–1787, escritura Manuel Antonio Colmelo.

to bar peasant women from obtaining credit from institutions. The records of notary Mr Doldán y Aldao, from the School of Orphans of Santiago de Compostela, nicely show the intricate process of accepting a woman's offer for *census*.<sup>30</sup>

The most frequent procedure for peasants to get credit from urban institutions involved a mediator. He would obtain offers for *census* from those living outside the town walls who needed cash. The procedures were then always easily carried out by the mediator with the crediting institution (hospital, cathedral, religious foundation, etc.) and involved no further research on the mortgageable property by the creditor.

The only example in which a more complex process was found, involved sisters Ms Antonia and Josefa Portas. They lived in Magariños, a small country area of the parish of San Salvador de Sietecoros (30 km south of the town). First of all, like any other solicitants, they presented an inventory listing all the mortgageable properties they owned. This included a house, with a wine-cellar, a kitchen, and thirteen pieces of land, which all added up to fifteen *ferrados*, a comparatively hefty amount of property for the area. In their case, however, the Bishop of Tanes, who managed the orphanage, required that their declaration of property be officially certified, with witnesses. Therefore, the local judge of the jurisdiction of Quinta y Cordeiro — where the Portas sisters lived — was requested to intervene, and he certified the property together with witnesses. Thus, Francisco San Marco de Besa, Juan Fernández, and Silvestre Portas each provided a long and detailed assessment of each piece of land. Furthermore, Ignacio Caietano Torreiro, Pedro Figueira, and Francisco San Marco Verde were requested to do the same once again. All in all, there were six assessments for the same lot of property. The entire process took a month, from 1 December 1776 to 8 January 1777, after which the sisters did obtain 3000 *reales* from Orphanage.<sup>31</sup> This example shows how complicated it could be for independent peasant women to access urban institutional credit, even if they were clearly wealthy in terms of real estate.

The second mechanism relating to marriage is well known and remains operational even today. In this case, a husband and wife would borrow against a mortgage on the wife's property. If the couple wanted to relend money later on, the husband almost always did it on his own. The wife's role in credit transactions was limited to providing extra guarantees for the creditors.

<sup>30</sup> See for example the Mexican case: Von Wobeser, *El crédito eclesiástico en la Nueva España*.

<sup>31</sup> AHUS, Protocolos de Santiago, 5987, the memorial starts at fol. 3<sup>v</sup>, the *interrogatorio*, fol. 23<sup>r</sup>. The *ferrado* is the galician unit measure of land (for Santiago region, approx. 750 m<sup>2</sup>).

A case like this was documented by notary Andrés Varela Vaamonde on 3 June 1779. In a first deed, retired army sergeant Mr José Blanco mortgaged his property, together with his wife, Mrs Maria Ana Gonzalez. The heavy mortgage included three houses and a considerable amount of land, as guarantee for the 7700 *reales* loaned to them by Mr Alberto Rosendo.

Not much later, the sergeant, this time on his own, loaned 2200 *reales* (from the previous amount of 7700) to a peasant called Pascual Pardiñas, from San Martín de Laraño. The practice of chained credit through *census* deeds was not uncommon; in fact, it was a practical tool to obtain a rent to help pay for the interest of the first credit. It is obvious that Mrs Maria Ana Gonzalez was not necessary for the second operation. She was jointly responsible for paying the first, and we hope, for enjoying the income from the second one.<sup>32</sup>

To end this section, it is safe to state that the position of peasant women in the *census* market was weak: we find few cases, for values, and with fairly onerous terms in mortgaging. Although women did theoretically have the option for credit via the *census*, in practice it could be extremely difficult to obtain, except when they were part of privileged urban spheres of society.

### **The *Obligations* Market**

In contrast with the *census*, *obligations* were a flexible and comprehensive deed, which covered multiple economic relations. Given its official nature, the Registry only shows some of these relations — those who were voluntarily presented by the creditor, something that was generally conditioned by social status. This could be one of the explanations for the absence of women in the first ten years. Similarly, their role as creditors is also rare.

A general overview of women's position in the *obligation* markets (Table 13.3) shows some similarities but, most of all, differences with the *census* market (Table 13.2). Partnerships of men and women as joint creditors were even more unusual than in the *census* (less than 3 per cent of the cases of *census* and 1 per cent of the total amount of debt). Independent women in credit were far more frequent as signers of *obligations*, especially after 1780: as debtors, they appeared in fifteen cases of *census* against fifty cases of *obligations*. As creditors, women operated in nine cases of *census* and thirty of *obligations*.

On the one hand, it is clear that the role of women as debtors rose from 1785, onwards and very strongly in the first years of the nineteenth century. On the other

<sup>32</sup> AHUS, FCH, b. 213, Andrés Varela Vaamonde 3–6-1799, fol. 274<sup>v</sup> and fol. 279.

hand, women's role as creditors clearly improved from 1780 and, in particular, from 1795–1804, dates of rising prices, commercial turbulences, and expenditure problems of the Spanish Treasury.

Table 13.3. Women's position in the *obligations* credit markets of Santiago de Compostela Registers 1770–1804 (*reales de vellón*).

	DEBTORS				CREDITORS			
	Sole women		Men and women		Sole women		Men and women	
	no.	Amount	no.	Amount	no.	Amount	no.	Amount
<b>1770–1774</b>	0	0	9	69,939	3	2709	0	0
<b>1775–1779</b>	0	0	12	162,524	1	1515	1	2000
<b>1780–1784</b>	3	13,081	20	85,708	4	22,644	2	2120
<b>1785–1789</b>	10	19,877	20	83,637	2	1900	1	2200
<b>1790–1794</b>	8	74,179	29	178,533	2	11,058	3	15300
<b>1795–1799</b>	8	32,854	31	124,813	9	102,853	0	0
<b>1800–1804</b>	21	46,265	44	459,353	9	27,142	1	700
<b>Total</b>	50	186,256	165	1,164,507	30	169,821	8	22,320
	(15%)	(7.2%)	(49.5%)	(44.9%)	(9%)	(6.5%)	(3%)	(<1%)

The *obligacion* encompassed a wide range of social circumstances, especially compared to the *census*. As an example, we find the remarkable case of a woman alone as creditor who carried out two credit operations. Juana Pereiro, a neighbour of the borough of San Andrés Apóstol of Santiago de Compostela, can be considered a good early example of the woman alone in the town in the mid eighteenth century. Just like Mrs Benita Suárez Mosquera, she was able to build up considerable capital, and had to find a way to manage it. On 21 January 1774 she decided to lend the significant amount of 10,500 *reales*, for one year, to Mr Andres Gil, patron of the boat San José y Ánimas, from the seafaring village of Muros. The credit was granted with the ostensible goal of 'trading at Sea'. This operation is rare in 'the capital market' of Santiago de Compostela. It is quite unusual to find so clear an investment in sea trade. Indeed, some months later, she lent 2000 *reales* to Mr Custodio Álvarez, goldsmith of the town, which she gave in 'one hundred silver *pesos fuertes*'. This coinage is the sign of dealings with sea trade. To carry out the operation, the goldsmith even had to introduce some personal guarantee of payment.

Thus, we have silversmith Mr Alberto Rey, bookseller Mr Geronimo del Reino and smith Mr Manuel Alvarez. Mrs Juana undoubtedly wielded her power.<sup>33</sup>

It seems that granting credit was not unusual for Juana Pereiro. Given the fact that she was in a position to demand guarantees to her affluent customers, it seems legitimate to infer that she must have operated on a general basis in the networks of credit, the very type that is not reflected in the official source, the Registry.

Regarding women alone as debtors in urban settings, there was the case of Ms Teresa Rey. She retailed small metal tools (*quincallería*) in the main market-square of the town, the *Plaza del Campo*. In a certain notarial deed she asserted her responsibility for 1030 *reales* worth of goods taken on credit (*productos al fiado*) from the shop of Mr Diego Andrés García y Cía. To guarantee payment she mortgaged half of her house. The deed included a clause whereby 3 per cent interest would be charged if she had not repaid the entire debt within a year.

Credit, women, and textile production would indeed become a frequent triangle, both in Santiago de Compostela and in many other European cities. The *obligation* signed by Ms Maria Requeijo with prominent merchant Mr Juan Antonio García Parada is a good example of such interaction.

On 13 December 1785, Maria, a spinster over twenty-five years old, recognized a debt for 1144 *reales* which she had contracted with merchant Mr J. A. García Parada. She stated that the debt had been preceded (in April of the previous year) by:

120 pounds cloth of fine linen, at the price of 12 *reales* a pound, for 1344 *reales*, was given on credit by Josefa Varela, wife to García Parada, but she (Maria) resold it to Cristina Antonia de Santa María (...) For her good name she (Maria) was paying 200 *reales* now and acknowledging a 1144 debt (my italics).

The deed meant that she ‘had to’ mortgage her house in the neighbourhood of Basquiños and repay at the rate of 200 *reales* a year.<sup>34</sup>

It also appeared that some lenders even specialized in loans to widows, as a specific line of business. Such is the case of apothecary Mr Bernardo Bedoya, at the Royal Hospital, who made several credits to women at the turn of the nineteenth century. Indeed, his responsibilities as apothecary would put him in frequent business contact with women, since women were the daily providers of food,

<sup>33</sup> AHUS, Protocolos Santiago, 5792, Ramón Romero Pimentel y Leis, 1774, fol. 8<sup>r</sup> and fol. 48<sup>r</sup>–49<sup>r</sup>.

<sup>34</sup> AHUS, FCH, 13–12-1785, ante Domingo Antonio Rodríguez, fol. 44<sup>r</sup>.

groceries, wine, or other necessary services for the hospital. Such connections could easily have evolved into borrowing or lending.

Businesswomen, or *comerciantas*, also took on a conspicuous role in credit transactions. More often than not they were widows of merchants who continued with the business affairs of their late husbands with the support of their servants and aides. However, in some cases, they became noticeable promoters on their own account. Such were the cases of Mrs María García de la Mata, widow of merchant Mr Antonio Freire, Mrs Josefa López de Azevedo, widow of Mr Antonio and Mrs María García, widow of Mr Gregorio de Robles.

Focussing on the case of Maria Garcia de la Mata, who was one of most prominent creditors of the 1790s, she not only gave credit to her clients, but also to lawyers, like Mr Manuel Pérez Lapido, who owed her 5036 *reales*.<sup>35</sup> There are several reasons to highlight the credit she signed on 12 August 1796 in favour of Mr Juan Antonio Lorenzo, dweller in the village of A Garda, on the border with Portugal and 130 km south of Santiago de Compostela. The amount was truly grand, 52,500 *reales*, that was delivered in 'good coins of gold and silver' at a 6 per cent interest rate. As far as we know, investments of capital from Santiago in other cities were unusual and Mrs Maria requested that the deed of obligation include a clause whereby Mr Juan Antonio should repay in 'good gold and silver coins, the same as those he received, because she needed these coins for her monthly remittance (she) sent to Madrid'. This meant that Maria García de la Mata was connected to the bullion market of the court which collected gold and silver coins from the provinces.<sup>36</sup>

As other studies have pointed out, it was not unusual for the women servants of a household to lend cash to their masters. As an example, we have the case of Ms Maria Vicenta de la Iglesia in 1788. When she moved her service from the household of Miguel de Yllobre and Maria Antonia de la Torre to that of Mr Domingo Vieites, she requested that her previous masters formalize the loans she had given them, which added up to 900 *reales*.<sup>37</sup>

Within the town walls women as creditors were to be found in the merchant and trading businesses, but also from the aristocracy, equally capable of lending considerable amounts. One example is Ms Rosa Elme who in 1803 lent 10,700 *reales* to merchant Marcos Gacio.<sup>38</sup> At the same time we also find women as

<sup>35</sup> AHUS, FCH, b. 213, 8-7-1796, Florencio de Barcia.

<sup>36</sup> AHUS, FCH, b. 213, 12-8-1796, Francisco Antonio Pedrero de Barros.

<sup>37</sup> AHUS, FCH, 24-4-1788, Domingo Antonio Varela.

<sup>38</sup> AHUS, FCH, 20-1-1803, Giro, Francisco Xavier Gándara, fol. 1<sup>o</sup>.

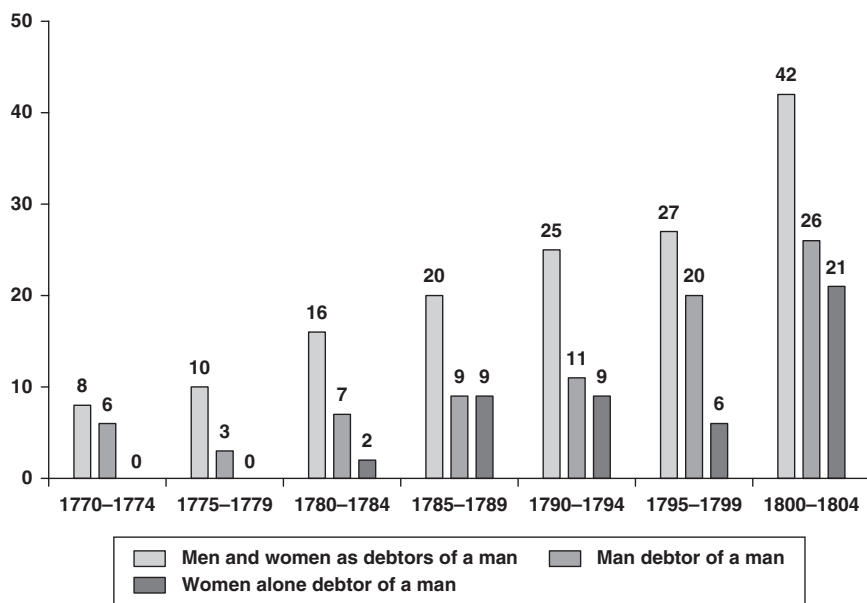


Figure 13.1. Most frequent gender positions in *obligations* markets (number of cases).

creditors for minor sums, such as the 850 *reales* that Ms Bernarda Moreda gave to Mr Bartolomé Sánchez and his wife Mrs Juana de la Torre in 1804.<sup>39</sup>

Returning to a general perspective, Figure 13.1 shows that this area of economics was dominated by men, but also subject to certain changes over time, with two noteworthy features:

- i. The most frequent type of debtor was that composed of individuals of both sexes, where married couples represented the great majority. However, there were also widows with their offspring, and parents-in-law with their daughters-in-law, acting as joint-partners, which highlights the importance of dowry as mortgageable property.
- ii. From 1780 onwards, women alone (single, married, or widowed) took on a prominent role as individual debtors, particularly in rural areas. This upsurge could be the result of the strong inflationary forces at the end of the eighteenth century, coupled with the response of creditors who endeavoured to continue providing goods to rural areas in a generalized context of poverty. Geography is a relevant aspect in this process, given that the Registry shows

<sup>39</sup> AHUS, FCH, 8-2-1804, Giro, José Antonio Mallo, fol. 2<sup>o</sup>.

an increase in credit connected to the rural and provincial districts outside the town, where female work was closely linked to linen yarning.

To illustrate this phenomenon, three *obligations* have been found, signed in March 1802 by three women from the parishes of Santa Eulalia de Oza and San Julian de Sales (5.5 and 9 kms south of Santiago de Compostela). The three deeds were signed by three single women, all over twenty-five years of age, in benefit of merchant Mr Miguel Seco from Pontecesures, a village close to Santiago and Padrón, on the other side of the river Ulla. These women signed and accepted a debt of Baltic linen, taken on credit from the merchant's shop.<sup>40</sup>

They are relevant inasmuch as they portray a common social pattern from the region of the Ulla, while giving an insight into the networks of female solidarity working in the context of credit. The most complex of the three were signed by Maria, Vicenta, and Francisca de Castro, three sisters from Laraño. They formally recognized a linen debt for 1614 *reales* and sixteen *maravedies*. The sum included 243 *reales* and twenty-five *maravedies* for an *arroba* of linen that the sisters had lent to Simón Rodriguez, a neighbour of San Andres de Yllobre. It also included 115 *reales* and 17 *maravedies*, from a linen debt of Ms Maria Antonia Cao, spinster from San Julian de Sales, and for whom the sisters guaranteed payment. The full amount was quite substantial for peasantry. They had to mortgage their large house with two floors, kitchen, wine cellar, stables, orchard, plus a sizeable rural property: four and a half *ferrados*, forty *cuartillos* of cropland and six *ferrados* of *toxal* (gorse-land).

This case shows how inheritance, migration, and property concurred with the newly established trade in Baltic linen, geared around the Atlantic. Interconnected through credit, single women, wives of émigrés, neighbours, and sisters helped each other to take the floor in financial business chains, sometimes even placing themselves above the ever-dominant male. In rural areas, women as creditors were certainly less numerous — at least as far as the official or notarial channels of credit are concerned.

### *Conclusion*

From the analysis of the quantitative data in this study, it seems that registered female mortgage credit activity was clearly lower in proportion than the presence of women in the population. However, the specific case studies show that women in

<sup>40</sup> AHUS, FCH, b. 214, Giro, Andrés Constela, 10, 12 and 18, 3-1802.

Galicia were in fact participating fully in the monetary economy at the end of the Old Regime. This apparently contradictory situation raises two questions:

The first is how to consider the role of independent women in credit: they represented 5 to 14 per cent of respectively creditors and borrowers, and 60 per cent of the borrowers, if we were to count joint men and women's operations. These figures present a strong contrast with commonplace daily credit in rural areas. In this case, women's presence was far stronger, since 20 to 40 per cent of the customers buying on credit were women, operating individually.

The second is what are the driving forces behind the rising pattern in women's participation in the notarial credit market as debtor, mainly in *obligaciones*, the credit type that is the least formally regulated of the three (Figure 13.1).

To answer the first question two main variables need to be taken into consideration: the structural elements of the economy outlined in section 1, and the level of visibility (publicity) of the credit transactions. In this article, it has been shown that the structures which allowed independent women to access money (inheritance, domestic service salaries, linen manufacturing, monetization of dowries, and migrant remittances) should be related — when we shift to credit analysis — to the level of publicity involved in the act of (registered/documental) credit. Indeed, independent women's participation in credit appears to be spread out — in its different stages — as follows: mortgage registry accounts for 5 to 15 per cent; notarial credit is estimated to be 20 to 25 per cent; and 30 to 40 per cent of the cases come from oral credit and the private books of shops.

Another conclusion which can be drawn from this first question is that the role played by 'women alone' must have been considerably larger than previously thought, especially in those areas that are most difficult for historians to penetrate. From an urban point of view, it is necessary to write the history of the prominent noblewomen and women merchants who play a crucial role in Compostelan urban community. From a rural point of view, the combination of male migration and *mellora* inheritance regimen or, in other words, the *mellora* as a social response of strong male migration rates, put the women of the Compostelan region in a new and unusual position. They had money remittances to deal with and the necessity of gaining access to the land and credit markets. But if it was a positive effect in the middle of the century and early 1770s, it became a troubled position in 1780–1790 when inflationary pressures lowered the purchasing power of money and those women with smaller household were sunk in debt chains. The metaphor of the iceberg seems relevant, to explain the visible part of notarial credit as the necessary, sometimes heroic, often tragic, condition of the women as a whole.

Regarding the second question, the hypothesis is supported that women in credit became crucial in the context of the end of the eighteenth-century

European crisis, and the necessary restructuring of circuits of capital accumulation. This materialized through a *double movement*: first, the property of wives, daughters and mothers acquired more significance, as a result of inflationary pressure, which hardened mortgage conditions. Secondly, the elites were more inclined to interact with women as suitable and new partners, even in the hitherto exclusive field of the public register — indeed, it was necessary to rebuild the economic structures which had been dissembled by first, the Atlantic Wars (since 1780) and secondly, the problems of Spanish Treasury (1790–1808).

Finally, the results are indeed far from suggesting a positive linear approach to presenting pre-modern credit markets as an early arena for women's empowerment. Even taking the more exceptional cases into consideration, it has been shown that in general, women acted in conjunction with their fathers, fathers-in-law, sons, uncles or grandsons. In other cases, they were fallen women, with illegitimate offspring and clearly disadvantaged in credit chains where property, wealth and status were the main keys to success. If women became more relevant in credit markets at the end of the Old Regime it was due to inflationary forces and the legal rights they had regarding property.

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