

# **Women Credit Activities in a Rural Town in Bohemia in the 18<sup>th</sup> Century. The Case of Lidmila Löschová**

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## ABSTRACT

The role of widows in the artisan-agrarian urban society in East-Central Europe was usually narrowed down to the position of provisional manager of the bequeathed property until a male heir reached adulthood. However, some individual stories show us that women often times were also very capable and active businesswomen. One of such individuals was Lidmila Löschová, the daughter of a suburban miller in the Czech royal town of Sušice. For her, marriage to a middle-class burgher meant a horizontal social shift from inhabitant of the suburbs to the urban middle class. Having been early widowed, she took up economic activities in which she by far surpassed not only her husband, but also her male counterparts operating in the same business branch. By skilfully trading grain, she became the most important grain handler both in town and in the entire surrounding region; she provided loans to both the urban and rural population and invested the acquired capital in properties which she then used for speculations, expanding her assets even further. The inheritance file, which captures her activities and economic relationships, is the most extensive fascicle of its kind in the town archive and it is the best documentation of this remarkable woman's extraordinary fate.

## **Introduction**

In the artisan-agrarian society of Central and East European towns of the early modern period, the role of widows was usually restricted to the position of temporary administrator of the estate

until a male heir reached adulthood. In the best case, the widow was supposed to prevent devaluation of the entrusted property but she was not expected to increase or invest it. However, this generalised pattern is just a description of the predominating tendency, while the analysis of the individual story we mentioned in the introduction shows that some women have been very active entrepreneurs. This happened not only in large urban centres where the liberal market relations of international trade were widespread but also within the rigid markets of regional rural towns in Central Europe. However, no specific cases are described, so the structure of the individual careers of these women is not known. This is partially due to the general level of research on credit relations during the early modern period, which ideally focuses on the wholesale sector and possibly also on banking, while private credit practice remains of marginal interest. In this regard, British historiography is indisputably the most elaborate and its research has been recently summarised by Craig Muldrew.<sup>1</sup> I am of the opinion that the articles published to date regarding central-eastern Europe most often contain the analysis of the situation in the rural environment.<sup>2</sup> This means that their relevant, certainly remarkable conclusions are of limited validity and only resonate with the town environment to a specific degree. In relation to this, we must mention the reflections of the Russian author Alexander Tschajanov,<sup>3</sup> according to whom capital and profit were not comprehensible terms in the rural environment and the economy in this environment was determined by different laws compared to those in force in towns. In any case, mutual obstacles

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<sup>1</sup> C. Muldrew, *The Economy of Obligation. The Culture of Credit and Social Relations in Early Modern England*, Basingstoke-New York, 1998. For comparison with the non-British environment see the compilation by G.B. Clemens (ed.), *Schuldenlast und Schuldenwert. Kreditnetzwerke in der europäischen Geschichte, 1300-1900*, Trier, 2008.

<sup>2</sup> J. Schlumbohm (ed.), *Soziale Praxis des Kredits. 16.–20. Jahrhundert*, Hannover, 2007; G. B. Clemens (Hrsg.), *Schuldenlast und Schuldenwert. Kreditnetzwerke in der europäischen Geschichte 1300-1900*; J. Bracht, *Geldlose Zeiten und überfüllte Kassen. Sparen, Leihen und Vererben in der ländlichen Gesellschaft Westfalens (1830-1866)*, Stuttgart, 2013.

<sup>3</sup> A. Tschajanow, *Die Lehre von der bäuerlichen Wirtschaft. Versuch einer Theorie der Familienwirtschaft im Landbau*, Berlin, 1923.

between individual classes – specifically the aristocracy and townspeople – are also conceded by other authors.<sup>4</sup> In west European historiography, credit relations and markets are mainly studied in the specific microcosm of big towns and cities (Paris, London, Amsterdam, Florence, Hannover, Bamberg etc.),<sup>5</sup> but several studies are also available for the rural population.<sup>6</sup> Studies about small rural towns instead are lacking. The involvement of women in these processes,<sup>7</sup> along with the search for the peculiarities of their approach compared to the one of men,<sup>8</sup> has made several studies more complicated. A collection of essays edited by Elise M Dermineur and published in 2018 also noted the continuing deficit in research in this area.<sup>9</sup> In the case of female creditors, which are of relevance for this

<sup>4</sup> L. Fontaine, *The Moral Economy. Poverty, Credit, and Trust in Early Modern Europe*, Cambridge, 2014, p. 50.

<sup>5</sup> C. van Bochove and H. Kole, “Uncovering Private Credit Markers. Amsterdam 1660-1809”, in *Tijdschrift voor Sociale en Economische Geschiedenis*, 2014, pp. 39-72; P. Hoffman, G. Postel-Vinay, Jean-Laurent Rosenthal, “Private Credit Markets in Paris, 1690-1840”, in *The Journal of Economic History*, 1992, pp. 293-306; A.M. Froide, *Silent Partners. Women as Public Investors during Britain’s Financial Revolution, 1690-1750*, Oxford, 2016; P.D. McLean, J. Padgett, “Economic Credit in Renaissance Florence”, in *The Journal of Modern History*, 2011, pp. 1-47; B. Sturm, “wat ich schuldich war”. *Privatkredit im frühneuzeitlichen Hannover (1550-1750)*, Stuttgart, 2009 (= *Vierteljahrschrift für Sozial- und Wirtschaftsgeschichte*, Beiheft 208); L. Fontaine, *The Moral Economy*, pp. 95-127; F. Deuter, “Schulden und Privatkredit im 18. Jahrhundert am Beispiel des Bamberger Heinrichviertels”, in M. Häberlein, M. Schmölz-Häberlein (eds.), *Stiftungen, Fürsorge und Kreditwesen im frühneuzeitlichen Bamberg*, Bamberg, 2015, pp. 137-184. Also compare with articles in M. North (ed.), *Kredit im spätmittelalterlichen und frühneuzeitlichen Europa*, Köln-Wien, 1991 and C. Muldrew, *The Economy of Obligation*.

<sup>6</sup> A. Mauch, “Praxis, Organisation und Funktion des ländlichen Kreditmarktes in Württemberg vom 17. bis zum 19. Jahrhundert”, in S. Hirbodian, S. Ogilvie, R.J. Regnath (eds.), *Revolution des Fleißes, Revolution des Konsums? Leben und Wirtschaften im ländlichen Württemberg von 1650 bis 1800*, Ostfildern, 2015, pp. 159-168.

<sup>7</sup> With a broader overlap, compare with W. Ch. Jordan, *Women and Credit in Pre-Industrial and Developing Societies*, Philadelphia, 1993; A.M. Carlos, N. Carlos, “Women Investors in Early Capital Markets, 1720-1725”, in *Financial History Review*, 2004, pp. 197-224; A. Laurence, J. Maltby, J. Rutterford (eds.), *Women and their Money 1700-1950. Essays on Women and Finance*, Farnham, 2008.

<sup>8</sup> Compare with a number of valuable observations from the environment of large European towns L. Fontaine, *The Moral Economy*, pp. 128-156.

<sup>9</sup> E.M. Dermineur (ed.), *Women and Credit in Pre-Industrial Europe*, Turnhout, 2018. For the German environment, a lack of literature is stated in E. Rosenhaft, “Women in-

study, an evident heterogeneity is indicated – these individuals appeared in all social classes, from the Jewish community, through the aristocracy and the class of merchants.<sup>10</sup> During the period of proto-industrialisation, small loans were mostly used, creating fertile ground for women's careers. These remained, however, earnings to support employment.<sup>11</sup> As E. M. Dermineur ascertained, between 1730 and 1789 in the French seigneurie of Delle, female investors signed 278 known contracts (19 per cent of the total), while in the seigneurie of Florimont female investors appeared in 136 deeds (21.9 per cent). It is no coincidence that these were mostly unmarried women and widows.<sup>12</sup>

There is less research on the historic position of women in credit relations in the historiography of the region of Central-Eastern Europe. While Polish historiography includes specialized studies,<sup>13</sup> the same has not happened in the Czech territory. Research in the field of gender primarily focuses on modern history, starting from the 19<sup>th</sup> century, adopts mainly a biographic approach (they are mostly focused on noblewomen), or possibly a historic-demographic one, and focuses on earlier periods,<sup>14</sup> while the lives of burgher women of the

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vestors and financial knowledge in eighteenth-century Germany", in A. Laurence, J. Maltby, J. Rutterford (eds.), *Women and their Money 1700–1950. Essays on Women and Finance*, Farnham, 2008, p. 59.

<sup>10</sup> A.M. Froide, *Silent Partners*, passim. For the Nordic environment A. Lahtinen, "Tough Times, Tough Measures. Widows as Heroic Entrepreneurs", in J. Heinonem, K. Vainio-Korhonen (eds.), *Women in Business Families. From Past to Present*, New York, 2018, pp. 35-46. See also B. Moring, "Widows and economy," in *History of the Family*, 2010, pp. 210-221.

<sup>11</sup> W. Ch. Jordan, *Women and Credit in Pre-Industrial and Developing Societies*, Philadelphia, 1993, p. 125; E.M. Dermineur, "Credit, Strategies, and Female Empowerment in Early modern France" in E.M. Dermineur (ed.), *Women and Credit in Pre-Industrial Europe*, Turnhout, 2018, p. 254.

<sup>12</sup> E.M. Dermineur, "Credit, Strategies, and Female Empowerment in Early modern France" in E.M. Dermineur (ed.), *Women and Credit in Pre-Industrial Europe*, Turnhout, 2018, p. 263. In a wider context A. Shepard, "Crediting Women in the Early Modern English Economy", in *History Workshop Journal*, 2015, pp. 1-24.

<sup>13</sup> On the example of Gdansk in Poland M. Bogucka, "Women and Credit Operations in Polish Towns in Early Modern Times (XVI<sup>th</sup>-XVII<sup>th</sup> centuries)", in *The Journal of European Economic History*, 2003, pp. 477-486.

<sup>14</sup> For a basic comparison of research in the Czech Republic, compare with the collective

16th century and their financial relations were studied very infrequently.<sup>15</sup> However, historic discourse very gradually acknowledges the concept of early modern female entrepreneurs<sup>16</sup> (this concept was previously only considered for the end of the 19<sup>th</sup> century). Similarly, the concept of private loans in the modern urban environment is only very carefully mentioned. The recently published compilation devoted to credit in general, simply – and usefully – summarizes older research.<sup>17</sup>

The submitted paper begins to close the gap, it does endeavour to contribute to answering the aforementioned questions related to the credit activities of early modern burgher women in the form of a case study on the still understudied environment of central-eastern Europe. Widows were usually expected to be temporary caretakers and yet some women went far beyond this role and became very active businesswomen. Data from statistical sources (tax ledgers and registers), as well as municipal ledgers, indicates the validity of the generally accepted statement of largely better conditions that the legislation created for widows<sup>18</sup> and single women (heiresses).<sup>19</sup> The

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monograph by Lenderová, B. Kopiczková, J. Burešová, E. Maur (eds.), *Žena v českých zemích od středověku do 20. století*, Prague, 2009, pp. 374-377. Only in the form of a representative collection: J. Janáček, *Ženy české renesance*, Prague, <sup>1</sup>1977, <sup>2</sup>1987, <sup>3</sup>1996; M. Ryantová, *Polyxena z Lobkovic. Obdivovaná i nenáviděná první dáma království*, Prague, 2016; M. Skořepová, *Ovdovění a osiřetí ve venkovské společnosti. Panství Nový Rychnov 1785-1855*, České Budějovice, 2016, with references to other literature.

<sup>15</sup> M. Hrubá, "Peníze v životě měšťanek předbělohorského období", in *Theatrum historiae*, 2010, pp. 263-283; Eadem, *Zvonění na sv. Alžbětu. Odraz norem a sociální praxe v životních strategiích měšťanek na prahu raného novověku*, Prague, 2011.

<sup>16</sup> Most recently M. Lenderová, B. Kopiczková, J. Burešová, E. Maur (eds.), *Žena v českých zemích od středověku do 20. století*, pp. 374-377. Newly M. Buňatová, "Podnikání žen v raně novověké Praze a jejich zapojení do obchodu s kramářským zbožím", in *Pražský sborník historický*, 2018, pp. 59-100.

<sup>17</sup> P. Slavíčková (ed.), *A History of the Credit Market in Central Europe*, Olomouc, 2020. The monograph by T. Siglová, *Úvěr a zadlužení obyvatel městeček pardubického panství v 16. a 17. století*, Pardubice, 2017, with a summary of research, lies on the boundary between the town and rural environments.

<sup>18</sup> B.A. Holderness, "Widows in Pre-Industrial Society. An Essay upon Their Economic Functions", in R.M. Smith (ed.), *Land, Kinship and Life-Cycle*, Cambridge, 1984, pp. 423-442; C. Spence, *Women, Credit and Debt in Early Modern Scotland*, Manchester, 2016. In a wider context, see also J. Collins, "The Economic Role of Women in Seventeenth-Cen-

individual chosen for this study, Lidmila Löschová (1719-1793), also falls within these boundaries. However, her uniqueness is based on the fact that she proved her value in the rigid environment of a peripheral Czech royal town, where the vertical social mobility of women was even more complicated than in the lively trade centres of populous metropolis that offered more opportunities for various commercial activities.

The main source of information on Lidmila's economic activities is an extensive estate record, which is kept in the town archive.<sup>20</sup> Even the size of this record, compared to those of other political or wealthy burghers, is an indication of its exclusivity. Besides the court proceedings of the estate (inventory of movable and immovable assets, their division amongst heirs), the record mainly comprises promissory notes and accompanying agenda, lists of debts at the moment of the deceased's death with the loans and other important information. What is missing, however, are the handwritten records of loan activities. The town administration books can be used in addition (mainly for records of already paid-off loans).

### Burgher woman Lidmila Löschová of Sušice

Sušice was a royal town that was a full-fledged member of the burgher class of the Bohemian Kingdom. However, at Lidmila's time, with its population of less than 3,000, Susice was a peripheral

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ture France", in *French Historical Studies*, 1989, pp. 436-70; S. Staves, *Married Women's Separate Property in England, 1660-1833*, Cambridge, 1990; A.L. Erickson, *Women and Property in Early Modern England*, London, 1995; G. Russell, "Faro's Daughters'. Female Gamblers, Politics, and the Discourse of Finance in 1790s Britain", in *Eighteenth-Century Studies*, 2000, pp. 481-504; "Women and Business in Eighteenth- and Nineteenth-Century Northwestern Europe", special issue of *Histoire Social/Social History*, 2001; L. McGough, "Women, Private Property, and the Limitations of State Authority in Early Modern Venice", in *Journal of Women's History*, 2002, pp. 32-52; N. Davis, *Three Seventeenth-Century Lives*, Cambridge, 1995, pp. 5-62.

<sup>19</sup> J.M. Spicksley, "'Fly with a Duck in thy Mouth'. Single Women as Sources of Credit in Seventeenth-Century England", in *Social History*, 2007, pp. 187-207.

<sup>20</sup> State District Archive in Klatovy, Archive of the Town of Sušice (hereinafter SOkA Klatovy, AM Sušice), box No. 88, 89.

location amid more than 40 other towns. On a west European scale, this town did not have the attributes to be properly called a (full status) town.

Lidmila's origins – she was born in the family of an influential town miller Jan Roušar, who actually had two mills at one time – guaranteed her a social capital, which could be effectively utilized.<sup>21</sup> In addition to this, the milling business very often operated with credit or with the practices of the grain trade and both these areas provided valuable experience for Lidmila. Her tangible property was just as relevant, because she became an attractive partner for burghers of the middle class or even the elites. Burgher and town councillor Jan Bernard Lösch, a widower who was nearly two decades older hailing from an influential and devout burgher family, fell somewhere in between these two categories. After serving as a beer delivery driver, he managed to obtain a seat in the town council of elders (evidence dating from 1731) and served as a town councillor in Sušice without interruption from 1732 until his death. He chose the daughter of the wine and beer tax collector, who was also the mayor of Sušice, as his first wife. Jan's social prestige was based more on his position of power as a town councillor rather than on his property (he did not purchase any real property or lend any money during his life, but rather lived off the assets his father had amassed).<sup>22</sup> Lidmila married him on 13 June 1740 in Sušice; however, the couple did not enjoy much happiness in their life together – a son called Jan was born on 20 August 1741, but the birth was difficult, the baby was quickly christened by the midwife and died on the same day. Jan Bernard Lösch himself died exactly a year later at the age of 48. According to town law of the time, in cases of intestate succession, first came all the descendants of the deceased, followed

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<sup>21</sup> H. Walla, *Vom nicht ganz einfachen Müllerleben. Mühlen und Müller in der frühen Neuzeit*, Wien, 2020 (= *Familia Austria* 6).

<sup>22</sup> This only occurred after the death of Lidmila Löschová, by entry on 5 February 1728 (a field Na Spálené, field and meadow Skuhrovská) and purchase of the family house No. 19/I from her two sisters. See SOKA Klatovy, AM Sušice), inv. No. 256, unified file No. ukn 250, Ledger of Market and Other Contracts 1719-1822, pp. 351-357, 358-361.

by his parents, siblings and then the wife. Regarding movable and immovable assets, equal parts were awarded to offspring and the widow.<sup>23</sup> In this case, however, this approach was redundant since Lösch did not have any offspring or siblings. He wrote a testament (which has not been preserved), in which he set up a pious foundation of 50 Fl, dedicated to the Church of the Assumption of Our Lady, with a five per cent interest rate.<sup>24</sup> The rest of his assets went to Lidmila Löschová.

The loss of those closest to her, as well as her previously strong religious grounding to the family,<sup>25</sup> enhanced Lidmila's experience and intensity of her faith. We do not know much about Lidmila's private thoughts due to the absence of any correspondence, however her strong devoutness is illustrated externally by her unusual funding activities from the 70s to the 90s, culminating in provision of a death knell bell for the decanal church, which rang out daily across the entire town,<sup>26</sup> and by her donation of 5,000 Fl. to the Sušice benefice for funding an assistant pastor made before her death. However, these activities were only possible when the financial situation allowed them. Löschová initially derived all her property from her modest inheritance alone.<sup>27</sup> Her deceased husband's liveli-

<sup>23</sup> J. Jireček (ed.), *Práva městská království Českého a markrabství moravského spolu s krátkou jich summou od M. Pavla Krystyana z Koldína*, Praha, 1876, pp. 170-198. Also see K. Knoll "Intestátní dědická posloupnost v českém středověkém právu zemském a městském", in *Časopis pro právní vědu a praxi*, 2012, pp. 242-243.

<sup>24</sup> The principal provisions of the testament are mentioned in: SOKA Klatovy, AM Sušice, inv. No. 274, unified file No. ukn 268, Ledger of Bonds, Market Contracts, Transfers, etc. 1698-1770, p. 403, No. 424; *ibidem*, Dean's Office in Sušice, memorial book, p. 49.

<sup>25</sup> As well as her husband's pious foundation as mentioned, it could also be noted that Lidmila's brother Antinín Jan (+1765) was a priest. He was only indirectly able to take part in her funding activities due to his early death.

<sup>26</sup> SOKA Klatovy, AM Sušice, inv. No. 275, unified file No. ukn 269, book of bonds 1770-1785, p. 397-399.

<sup>27</sup> Inheritance is declared as an unreliable source in E. Rosenhaft, "Did Women Invent Life Insurance? Widows and the Demand for Financial Services in Eighteenth-Century Germany", in D.R. Green, A. Owens (eds.), *Family Welfare. Gender, Property, and Inheritance since the Seventeenth Century*, Westport, 2004, p. 177.



hood was not much use to her, as the only property she inherited consisted of two fields and a meadow, in addition to her townhouse. She inherited two other fields after her mother died, but this still did not allow her to earn a livelihood from farming. Löschová reported just brewing rights,<sup>28</sup> in addition to the possession of real property, as another taxable income in the tax estimates from 1750-1754. However, in 1756 she suddenly started to report a new type of income – from grain trade.<sup>29</sup> At that time she focused exclusively on grain and this is confirmed by the collective request by the merchants of Sušice to the regional office in 1758. But as the years passed, she expanded her scope of activities – her tax return of 1763 stated “*all types of trade*”<sup>30</sup> and “*diverse trade*” in 1772,<sup>31</sup> which, according to the situation at the time, also meant wood or butter as well as grain.<sup>32</sup> She most probably obtained grain from the serfs in the surrounding area, who transported their products to the town, which was a market centre for the area.<sup>33</sup> Unfortunately, extant sources do not document how these contacts were built up, and we can only find out what the contacts were. In the 18<sup>th</sup> century, Sušice was the centre of a market with a reported number of 92 catchment areas, which includes the places of Lidmila’s contacts.<sup>34</sup> There is no doubt she could not have bene-

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<sup>28</sup> SOKA Klatovy, AM Sušice, inv. No. 225, unified file No. ukn 219, tax book 1750; inv. No. 226, unified file No. ukn 220, tax book 1751; inv. No. 227, unified file No. ukn 221, tax book 1752; inv. No. 228, unified file No. ukn 222, tax book 1753; inv. No. 229, unified file No. ukn 223, tax book 1754.

<sup>29</sup> SOKA Klatovy, AM Sušice, inv. No. 225, unified file No. ukn 219, tax book 1750; inv. No. 226, unified file No. ukn 220, tax book 1751; inv. No. 227, unified file No. ukn 221, tax book 1752; inv. No. 228, unified file No. ukn 222, tax book 1753; inv. No. 229, unified file No. ukn 223, tax book 1754.

<sup>30</sup> State District Archive in Třeboň (hereinafter the SOA Třeboň), Regional Office of Prácheň, box No. 102.

<sup>31</sup> SOKA Klatovy, AM Sušice, inv. No. 234, unified file No. ukn 228, tax book 1767–1789.

<sup>32</sup> As in SOA Třeboň, Regional Office of Prácheň, box No. 102, list of complaints regarding the tax book from June 1763, No. 42.

<sup>33</sup> In regard to trade in wheat during the 18<sup>th</sup> century compare J. Petráň (ed.), *Problémy cen, mezd a materiálních podmínek života lidu v Čechách v 17.–19. století*, Prague, 1977 (= Acta Universitatis Carolinae, Philosophica et historica 3-1977, Studia historica XVII).

<sup>34</sup> For more on the market around Sušice in the 18<sup>th</sup> century on the basis of cadastral findings, see J. Lhoták, *Město Sušice a jeho poddaní*, p. 237.

fitted from practices already set up (there is no evidence her husband worked in the grain trade, nor in related activities), and instead she must have initially undertaken her own activities to launch these trades, finding and acquiring her own suppliers. This may have been markedly facilitated by her brothers, Vojtěch and Ferdinand Roušar, who continued in the family profession, operating mills in Sušice and Dobruška.<sup>35</sup> While there is no evidence that either they or their father worked in the local grain trade, just their connections represented a significant social capital.

Löschová, who was thus able to utilise the know-how – due to her origins – and the connections within the milling environment, soon rose above the local average in the grain trade sector. The timing was more than right – with the military economy during the Seven Years' War and rising grain prices, as a clever merchant she was able to generate an amazing profit. After only two years she took up a leading position not only among the grain merchants but among all merchants in Sušice.. She was the only merchant classified in first class, whereas there were six burghers in the second class, four in the third class and eight in the fourth (four of which were women).<sup>36</sup> In June 1763 she stated that she had ceased her trading activities, but the information in the tax returns indicates otherwise. We can confirm this by the amount of profit that Löschová reported in these tax returns for the purpose of dividing contributions (profits were stated regularly with the exception of tax returns from 1763 and 1764).<sup>37</sup> She started with a profit of 60 Fl. in 1756,<sup>38</sup> she reported

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<sup>35</sup> Vojtěch Roušar owned the mill at building no. 28/II in Sušice, while Ferdinand leased the municipal mill in nearby Dobruška. During his early life, a third brother, Jan Roušar, also appears to have worked in the mill industry. Other siblings did not display any potential in the context of the grain trade: Martin Roušar went to practise a trade in the town of Pezinok, Hungary, we know nothing about Jan, and Anna married Matěj Hofbauer in Sušice.

<sup>36</sup> SOA Třeboň, Regional Office of Prácheň, box No. 86, "*Consignation deren in der königl. Stadt Schüttenhofen befindlichen Getraidt- undt Victualien-Handelsleuthen*" dated 1758.

<sup>37</sup> SOKA Klatovy, AM Sušice, inv. No. 231, unified file No. ukn 225, tax book 1764.

<sup>38</sup> SOKA Klatovy, AM Sušice, inv. No. 230, unified file No. ukn 224, tax book 1756.

50 Fl. in 1766,<sup>39</sup> 60 Fl. once again in 1767<sup>40</sup> and then 80 Fl., and the sum rose to 110 Fl. in 1769, which was repeated once again in 1772.<sup>41</sup> At this time, the sum of 100 Fl. corresponded to the price of four to five draft oxen, 46 hectares of wheat or 25 hectolitres of beer.

Lidmila's grain trade activities are proven by her interest-free loan of rye, barley and oats to the serfs of the Nalžovy Estate at the end of the 60s. In April and May 1768, the local lords gave their consent to this loan concerning 33 farmers for an overall sum of 387 Fl., 53.5 kr. The creditor assumed that the loan would be repaid in grain or money. However, after the estate was sold to the Irish Taafe family of earls, she was unable to collect even a Kreutzer from the subjects and her request for an intercession by the Lord's office in Nalžovy also ended with failure. After six years of wait, in November 1774 Löschová decided to contact the provincial governorate. In her plea written in German,<sup>42</sup> she described the entire situation; the matter was submitted to the regional office for settlement, which found out from the Lord's office in Nalžovy that the serfs still owed Löschová 248 Fl., 37.5 kr out of the total claimed amount of 387 Fl., 53.5 kr, whereas the amount of 103 Fl. 54.5 kr. was essentially considered unrecoverable. But repayment of the remaining 144 Fl. 41 kr. was also considered unlikely. Instead, the Lord of Nalžovy offered to pay out a fixed sum of 150 Fl. from his own funds to satisfy Löschová who refused the offer and asked the lord to issue an assurance (assecuration) that she would receive the owed amount by Saint Wenceslas day 1775 at the latest. The lord did not agree and finally provided compensation for the entire amount.<sup>43</sup>

During the second half of the 60s Lidmila Löschová also inten-

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<sup>39</sup> SOKA Klatovy, AM Sušice, inv. No. 232, unified file No. ukn 226, tax book 1766.

<sup>40</sup> SOKA Klatovy, AM Sušice, inv. No. 233, unified file No. ukn 227, tax book 1767.

<sup>41</sup> SOKA Klatovy, AM Sušice, inv. No. 234, unified file No. ukn 228, tax book 1767-1789.

<sup>42</sup> National Archive, Czech Gubernium – contributionale, inv. No. 328, box No. 397, sign. G 7/16, request by Lidmila Löscho dated 1774 (praesentatum 4 December 1774).

<sup>43</sup> National Archive, Czech Gubernium – contributionale, inv. No. 328, box No. 397, sign. G 7/16, report by the regional office of Prácheň dated 30 January 1775 and report by the Lord's Office in Nalžovy dated 26 January 1775.

sively loaned rye and oats (grain and peas less frequently) to the serfs of the estate in Horažďovice. These were not one-off organised loans as in the case of Nalžovy, but according to the lists,<sup>44</sup> values were similar: she granted 21 loans in grain and cash to farmers from Malý Bor for an overall value of 285 Fl. 16.5 kr.; she granted one farmer from Smrkovec a loan for a total value of 9 Fl. 40 kr., another one to a farmer in Velešice, amounting to 28 Fl. and 10 to farmers from Břežany, for a total value of 216 Fl. 45 kr. Nor does this list record all the debtors from the Horažďovice estate; Lidmila's personal records mention additional farmers, who paid off their debts before her death (from Neprochovy, Vlkonice, Hejná and Velké Hydčice). We can therefore reliably talk about 50 debtors from the Horažďovice estate only. The representatives of the village government could assure the necessary mediation and intercession, as proven by several preserved papers by Šimon Brůha, the reeve of Malý Bor, dating from the spring of 1769.<sup>45</sup> In other cases the lords interceded, as in the case of Šimon Straka, the reeve of Břežany, who required cash: *"If you aid this farmer Šimon Straka by lending him forty Fl., then I hereby assure you by this consent that this amount shall certainly and surely be repaid after Saint Havel's Day this year, because this innkeeper truly does have 40 fathoms of wood and shall be forced to pay by the esteemed prince's office."*<sup>46</sup> In this specific case, a relationship was established, which was not terminated in 1787 and continued with additional loans of seed grain. At the time of Lidmila's death in Jan-

<sup>44</sup> SOKA Klatovy, AM Sušice, box No. 88, *"The currency of those farmers from Malý Bor and also with the addition of what they owe me"*.

<sup>45</sup> *"With my humble regards to the honoured esteemed lady, with my best wishes I humbly request that you be so kind and loan to my brother-in-law František Novák, my neighbour in Smrky, a few korec of rye or some wheat"*. SOKA Klatovy, AM Sušice, box No. 88. In the case of Břežany the village elder also corresponded: *"Praise be to Our Lord. My esteemed Lady, I humbly request that you be so merciful and loan this farmer 3 korec of spring rye wheat. In return, I promise that I will sow it with thanks. Vojtěch Chalůše, Councillor in Břežany"*. (ibidem).

<sup>46</sup> SOKA Klatovy, AM Sušice, box No. 88, a letter by the manager of the estate of Jan Albrecht to Lidmila Löschová dated 3 April 1766 (the statement referred to in the aforementioned agreement, that Straka owns a disbursed inn and all the land and has no debts).

uary 1793 she was still owed money by 13 serfs from Horažďovice, and these were not the only ones. Lidmila also maintained credit relations with subjects from villages under Sušice, Žichovice and the surrounding villages of Mokrosuky, Lipová Lhota, Břetětice, Albrechtice, Dlouhá Ves, Nové Městečko or Maňovice.

But let us focus once again on the amount of profit from the grain trade as reported on tax returns. If we compare her to other capable grain merchants from Sušice, Lidmila Löschová's profits were among the highest right from the onset of her activities – in 1756 only a single merchant (the councillor Antonín Angelis) generated a reported bigger profit whereas she matched the results of two others. Her activities receded in 1766, when she reported less than half her highest recorded profit (130 Fl. by Antonín Angelis) and ranked third – the reason for this may have been her actual intention to resign from trade. However, in 1769 she placed immediately behind Angelis, who stabilised at 150 Fl., and remained on this level. Of course, the aforementioned values are not the objective expression of her profit potential, but what counts the most is that compared to other grain traders Löschová was the absolute winner and Angelis was only able to maintain his dominance due to his influential power within the terms of the town council and his extensive real property (in 1771 his tax return showed Angelis' tax base of 1,526 Fl., while in the same year Löschová reported 348 Fl.). At this point, I consider it symptomatic that when military taxes were announced in 1758, which were imposed especially on merchants, the divided amount of 150 Fl. seemed high to the merchants of Sušice and they pointed out that the grain traders should also be taxed. They named Löschová as the most skilful of them.<sup>47</sup>

From the middle of the 70s at the latest, the grain trade had completely disappeared from Lidmila's tax base and in her tax returns there is nothing indicating that she was active in this trade again – after her death her estate reported just wheat worth 7 Fl. and an un-

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<sup>47</sup> SOA Třeboň, Regional Office of Prácheň, box No. 86.

specified amount of oats, which belonged to her brother Vojtěch. But this was no wonder at the time, because the grain trade had generated the necessary capital for another, significantly more profitable source of income – the credit business. The described cases of grain loans to subjects show that, in this case, the grain trade was an excellent training – the loaned grain was usually returned in cash or with the appropriate surcharge.<sup>48</sup>

### Credit business

After the medieval experience with perpetual annuities<sup>49</sup> characterizing the later phase of the early modern age in Czech towns,<sup>50</sup> the credit business was significantly restricted due to religious-moral restraints that softened up only during the 17<sup>th</sup> century.<sup>51</sup> There are no specific analyses of the local credit market in the Czech environment during this period.<sup>52</sup> A comprehensive analysis of bonds held by town chancelleries would need to be undertaken to get a more detailed picture of lending conditions in early modern Sušice, although not even these had all fixed loans written down (it was not compulsory to enter these in the town's books).<sup>53</sup> However, in order

<sup>48</sup> SOKA Klatovy, AM Sušice, box No. 88, "The names of those farmers in Malý Bor, and also the surcharge that they owe me".

<sup>49</sup> In relation to this classically Z. Šimeček, "Renty a rentovní listiny v Českých Budějovicích", in *Právněhistorické studie*, 1959, pp. 49-75; Idem, "Rentovní listiny ve středověkých Vodňanech", in *Jihočeský sborník historický*, 29, 1960, pp. 1-7; J. Mezník, "Vývoj ceny rent a rentového vlastnictví v Brně ve 14. a 15. století", in *Sborník prací filozofické fakulty brněnské university, Series C*, 1960, pp. 203-213; Idem, "Vlastnictví rent na Starém Městě počátkem 15. století", in *Pražský sborník historický*, 1972, pp. 50-61.

<sup>50</sup> J. Janáček, *Dějiny obchodu v předbělohorské Praze*, Prague, 1955, pp. 292-297; Idem, *České dějiny. Doba předbělohorská I/1*, Prague, 1971, p. 102; V. Ledvinka, *Úvěr a zadlužení feudálního velkostatku v předbělohorských Čechách. Finanční hospodaření pánů z Hradce 1560-1596*, Praha, 1985, pp. 27-28.

<sup>51</sup> From the legal historic viewpoint V. Urfus, *Právo, úvěr a lichva v minulosti. Uvolnění úvěrových vztahů na přechodu od feudalismu ke kapitalismu a právní věda recipovaného římského práva*, Brno, 1975.

<sup>52</sup> For the turn of the 16<sup>th</sup> and 17<sup>th</sup> century in Bohemia T. Siglová, *Úvěr a zadlužení obyvatel městeček pardubického panství v 16. a 17. století*.

<sup>53</sup> Similarly only partial preservation of bonds is stated for France in E.M. Dermineur,

to get an idea of at least the basic characteristics of Sušice's lending market during the period in which Lidmila Löschová operated her business, the book of bonds from 1770-1785 was analysed.<sup>54</sup> This contains a total of 477 records (even though the book states 482 records, a result of sequencing errors). This is a representative sample, although it naturally does not capture all recorded debts during these years (back in the 19<sup>th</sup> century, private credit in Czech small rural towns was often granted in secret so that no one would know).<sup>55</sup> Some bonds were entered in the book after a large period of time and were put into younger books (in this case, the oldest record in the book dates back to 1737), while seven promissory notes where the creditor/debtor was a Jew were not entered here during this period (these were recorded in a separate *liber hebraeorum*). The traditional bonds (*Schuldschein*) envisaged a standardized procedure with the debtor declaring – in the presence of a signed witness – the sum he borrowed and committed to pay the interests with a form of guarantee (most commonly property). A notice period was also generally included. The book was also used, however, to record securities (*Kautionen*), debt collection and transfer of foundations though purchase of inheritance which they did not find, but only extended and transformed the debt relationship. If we focus only on the bonds satisfying an acute need for money, the number of relevant records in the book falls to 339. A total of 178 of these involve an institutional creditor. Secular institutions are involved to a negligible extent (regimental treasury 1, town municipality 1, guilds 4, orphan fund 11, state 36),<sup>56</sup> their importance only increasing from the end of the 18<sup>th</sup>

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“Credit, Strategies, and Female Empowerment in Early modern France”, in E.M. Dermineur (ed.), *Women and Credit in Pre-Industrial Europe*, Turnhout, 2018, p. 254.

<sup>54</sup> SOKA Klatovy, AM Sušice, inv. No. 275, unified file No. ukn 269, book of bonds 1770–1785.

<sup>55</sup> J. Matějček, “Malé město v Čechách v polovině 19. století: Hořice v Podkrkonoší”, in *Studie k sociálním dějinám 19. století*, 1993, p. 127.

<sup>56</sup> The high number of loans from the state is based on the loan which Empress Maria Theresa provided to the whole of Bohemia in 1772 in order to improve the country following famine, which individuals members of the nobility divided up amongst those in need.

century. Much greater importance had the institutional creditors related to the Church (hospital 1, religious brethren 10, foundation commissions 8, foreign monasteries 3, local monasteries 9, foreign churches and chapels 17, local churches and chapels 77). In general, it can be said that, at that time, in the local environment of Sušice, a significant role in the money lending market was played by foundation capital, which was often used by townspeople across all property categories.<sup>57</sup> And this involved not only the foundations of the Dean's church, but also of filial churches, chapels or parish churches in the broader area. According to the book, private creditors provided a total of 161 loans. If we disregard those who lent money just once or twice, there were 12 creditors who provided loans three times or more: seven of them three times,<sup>58</sup> three four times,<sup>59</sup> one six times<sup>60</sup> and one 24 times. This frequency makes it difficult to talk about a developed local credit market: creditors were wealthy people (millers, card players, innkeepers), members of the town's elite (town scribes) and one Israelite. The exception here is the person who provided 24 loans – and the only woman amongst them, Lidmila Löschová.

The first documented loan in her name was concluded by her brother, the emeritus parish priest Antonín Jan Roušar in August 1754, and after his death Lidmila gave the receivable to the church property in Bavorov in accordance with the testator's will.<sup>61</sup> Roušar himself served as an inspiration, his estate reported a total of 17 bonds, i.e. 2,500 Fl. to the Sušice municipality.

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<sup>57</sup> In relation to this in the local environment by a sub-chamber instruction for Sušice dating from 1750. J. Lhoták, *Město Sušice a jeho poddaní*, Sušice, 2018, pp. 724-725. Also compare F. Deuter, "Schulden und Privatkredit im 18. Jahrhundert am Beispiel des Bamberger Heinrichviertels", pp. 137-184.

<sup>58</sup> Burgher and soap maker Matěj Albert, councillor and economic inspector Jan Baumann (who also worked for Sušice's Capuchin monastery), miller Jan Engelmayer, card player Vojtěch Hrabě, miller Matouš Chlístovský, František Pavlíček, innkeeper Tomáš Roučka of Nezamyslice.

<sup>59</sup> Count Jan Kryštof Villani, town scribe Vojtěch Kazar, Jew Kaufmann Kubie.

<sup>60</sup> Town scribe Josef Mach.

<sup>61</sup> National archive, Archive of the Prague Archbishop I, box No. 3073, statement by L. Löschová dating from 9 December 1766.



Lidmila launched her credit activities at the beginning of the second half of the 60s with 74 bonds for an overall value of 15,002 Fl. 38 kr, issued in favour of 58 different persons in the period ranging from 1754 and 1792.<sup>62</sup> This is certainly not the final amount, but it refers only to the bonds registered in the town ledgers or to the documented bonds found after Lidmila's death. Unfortunately Lidmila's own records (*Haushandbüchel*),<sup>63</sup> which were mentioned several times during the probate proceedings, did not survive and only the aforementioned records of grain loans to serfs are available.<sup>64</sup> For a better idea regarding the final state of the matter, we can simply compare the list of known bonds to the list of active receivables secured by a bond at the date of Lidmila's death. We find that these lists differ by eight names. We can certainly assume that these are not new receivables, but just the legal successors of the original debtors,<sup>65</sup> however the difference between this and the debtor's list without bonds (again as of the date of Lidmila's death) proves that a hundred debt relations would be a modest estimate of the actual total number of loans. This would mean fewer individuals, some debtors borrowed twice or three times, and would also include indebted spouses. Despite this, the obtained list of bonds is certainly not complete and it would be a shame not to try to subject Lidmila's known bonds to an analysis because, even as a partial list, it represents an impressive set and a representative sample.

The actual process of negotiating and concluding a loan was a bilateral act with a distinctive social function based on mutual trust, which retroactively explains why a significant number of loans were not recorded in writing.<sup>66</sup> A sudden need for cash was always the

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<sup>62</sup> František Fingulín and Jan Václav Huttary borrowed from Löschová three times, Jan Kryštof Wiehmann, Ignác Baumann, Eva Gregoriades, Jan Albert, Jakub Kopp, Kristián Friedl, Šimon Dolák, Martin Míčka, Jan Ritter, Anna Nevole, Friedrich Lintscher and Václav Loubal borrowed from Löschová twice.

<sup>63</sup> SOKA Klatovy, AM Sušice, box No. 88, protocol dating from 11 October 1793.

<sup>64</sup> SOKA Klatovy, AM Sušice, box No. 88.

<sup>65</sup> Ignác Maštovský (legal successor of Josef Ignác Maštovský), Josef Šlechta, Josef Nikodem, Alžběta Würl, Václav Ritter, Izák Schwarzkopf, Jan Angelis, Václav Maštovský.

<sup>66</sup> F. Deuter, *Schulden und Privatkredit*, pp. 138-139. This had previously been stated for

starting point of the loan process. Sometimes the reasons for the bonds are indicated in the bond itself (for instance (Hafenbrädl borrowed “for the purpose of settling with the heirs of Jan Baumann”); however, the existence of an urgent need (“for unavoidable requirements”) for cash showed that the loan was meant to settle another debt or another suddenly arising payment, due to settlement between heirs, purchase of property or payment of security (Kaution). This does not tell us anything about the actual process for establishing the relationship between the future creditor and debtor. Extant sources do not show that Löschová actively sought out her debtors. Regarding Lidmila’s reputation as a capable grain trader, it was certainly not difficult for her to attract such interested parties and her reputation continued to rise together with a growing number of creditors. Nor do we know of Löschová becoming an authority in the field of local credit relationships who would also mediate loans for others. Of more interest is the question of whether Löschová was forced into some loans through connections within her family, amongst relatives or neighbours, as C. Muldrew states for early modern England.<sup>67</sup> Of 74 bonds in Table 2, two are blood relatives (nephew Jan Hofbauer and her niece’s husband Antonín Rokycky) while two people are close neighbours (Antonín Staubmann and Vojtěch Smržek). Only Staubmann obtained special favourable terms and conditions, not having made any pledges despite the size of his loan. There is no doubt that close personal relationships played an important role<sup>68</sup> especially in credit provision without written commitment. At the time of Lidmila’s death on 17 January 1793, 46 such relationships were ascertained during the inheritance proceedings. These include some persons already mentioned (Jan Hofbauer 15 Fl., Antonín Staubmann 250 Fl.), alongside others (brother Jan

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the Czech environment by Vladimír Procházka, *Česká poddanská nemovitost v pozemkových knihách 16. a 17. století*, Prague, 1963, p. 331.

<sup>67</sup> C. Muldrew, *The Economy of Obligation*, pp. 112-113.

<sup>68</sup> B.A. Holderness, “Elizabeth Parkin and Her Investments, 1733-66. Aspects of the Sheffield Money Market in the Eighteenth Century”, in *Transactions of the Hunter Archaeological Society*, 1973, vol. 10, p. 83.

Roušar 96 Fl. 38 kr., brother Vojtěch Roušar 50 Fl.). The specific circumstances in which these loans were made are not revealed in these official sources, due to the lack of documents, it is very difficult to test Muldrew's argument in Lidmila's case.

The significance of personal relationships cannot be quantified, but it is evident that in this case the social dimension of the loan was also crucial and, to some degree, more important than the pure economic dimension.<sup>69</sup> They looked at the guarantees of the potential debtor,<sup>70</sup> unless these were provided by his social standing. Who passed Lidmila's selection criteria and obtained the status of trustworthy creditor? We will be interested in the debtors in table no. 2, because they borrowed amounts of such value that this pushed (forced) the creditor to underwrite a bond and therefore granted them a specific significance. This must also be mentioned because indebted serfs could not be affected by those bonds, because they were very probably not issued at all (Lidmila herself only states notes).<sup>71</sup> Of the 58 names related to 74 established bonds, 53 people were from Sušice and only 5 lived elsewhere. This indicates that credit relations were established with known people who lived in the same environment. Four others came from the surrounding area (Dobruška, Černice, Rabí and Kašperské Hory) and only one person lived in Neznašov at Týn upon Vltava, which was over 50 km away. This had practical advantages as it was not a problem to personally contact the debtors – however, it is true that Lidmila even travelled to Hejtná and Velké Hydčice to ensure that serfs personally fulfilled their payments.<sup>72</sup> A shared environment with Lidmila also had a so-

<sup>69</sup> Elise M. Dermineur, "Women and Credit in Pre-Industrial Europe: an Overview", in Eadem (ed.), *Women and Credit in Pre-Industrial Europe*, Turnhout, 2018, p. 4.

<sup>70</sup> For example, innkeeper Matěj Sedmihradský of Malý Bor wrote to Löschová, "be so good as to loan my son-in-law some money, as you pledged on my word" (SOKA Klatovy, AM Sušice, box No. 89).

<sup>71</sup> Regarding notes T. Siglová, *Úvěr a zadlužení*, s. 42. Notes could also mean messages, by which the applicants requested a loan (either personally, or by subjects by means of the village reeve or sworn individuals).

<sup>72</sup> "With respect I request that you, the reeve of Hejtnice, be so good and I hear that old Šimon has died, who took much from me for his neighbours and was unable to force them to keep their

cial dimension. In 43 cases (i.e., 74 %) the debtors were burghers, nine of them lived in the suburbs and five were from the countryside (serf farmers or millers). And finally, the last of these was noblewoman Baroness Filipína von Schutz of Neznašov. The loans to serfs<sup>73</sup> evidently reverberated and probably involved capitalised arrears for grain.<sup>74</sup> We could object that this is an incorrect interpretation of the situation, because the bonds in question, of serfs from other estates, were not recorded in the town ledgers of Sušice; however, the marginal importance of loans to serfs at the time of Lidmila's death is confirmed by the lists of persons who were indebted to her at the time of her death.

The rule for writing up a bond and registering it in the town ledger was based on the degree of trust and social connotations. For instance, suburban neighbour and dyer Adam Tonner acknowledged that he had borrowed 300 Fl. from Löschová on Saint Havel's Day 1792 at an interest rate of 4% and did not issue a bond because Löschová relied on "auf meine Treue und Redlichkeit" (on my fidelity and honesty).<sup>75</sup> There was a considerable number of such cases (46 cases as of 17 January 1793). On the other hand, 74 known bonds show that she also wrote up bonds with several people when they requested their second and third loan. In relation to bonds issued in writing, Lidmila, who usually signed in Czech (Lydmyla

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*word [and] pay me, in addition to the grain they borrowed 8 f. for Šatra. he brought 4 fr. for himself, 4 f. is still owed, took himself without a note 2 str. grain for himself or others, totalling 8 f. He remains owing, on an old note, barley 4 str., wheat 1 v., peas 1 v., rye 2 v. for food and drink. Rybáček old 36 kr. on a new tab 2 str. oats, 2 f. 40 kr. ?lechta old 1 f., on a new tab 3 str. oats 4 f., oats 2 v 40 kr. Šebesta old 2 f., on a new tab 1 str. wheat 4 f. Hajnej 7 kr. 3 d. Kiliš received grain and cash worth 35 f. 7 kr. Vitas 14 f. 6 kr. Klout 12 f. 21 kr., gave 2 f. Kotiš 19 f. 54 kr., gave 3 f., son gave 2 f. [added subsequently: There is none]. Took from Kohout 9 f., Vacek 6 f., gave 2 f. to Vacek. Took for Kotek 2 f. 30 kr. When I was there he gave me 1 f. a great man, was Šlechta or Šebesta. [...]" (SOKA Klatovy, AM Sušice, box No. 88).*

<sup>73</sup> For more on the term "serf" and its historical legal significance within Central and Eastern Europe, see M. Cerman, *Villagers and Lords in Eastern Europe*, Basingstoke, 2012.

<sup>74</sup> We cannot talk of the kind of strategy we are familiar with, e.g. in the loans of merchants to rural citizens in early modern Finland here: T. Aunola, "The indebtedness of North-Ostrobothnian farmers to merchants, 1765-1809", in *Scandinavian Economic History Review*, 1965, pp. 163-185.

<sup>75</sup> SOKA Klatovy, AM Sušice, box No. 89, protocol date 29 May 1793.

Ana owdovgela Lessowa)<sup>76</sup> and appended her seal,<sup>77</sup> always wrote on their reverse the basic social-professional characteristics of the debtor so that the correct bond was easier to find (“*p. mlnář dobršínskej*”, “*sládek Karel z Perkraichenštejna*”, “*urozený pan Hafenbrädl*”, “*Mr. miller of Dobršín*”, “*brewmaster Karel of Bergreichenstein*”, “*Lord Hafenbrädl*”).

The actual terms of the loan were standardized and were not different from local credit practice. In Bohemia in 1543 the highest possible legal interest rate was 6% and Löschová initially applied this. However, in the middle of the 60s she transitioned to an interest rate of 4% (“fair interest”), as envisaged by the Imperial Patent of 1 May 1766 for all public and private loans throughout the entire Bohemia.<sup>78</sup> In the 17<sup>th</sup> century,<sup>79</sup> Joyce Jeffreys offered loans with an interest of 8%, whereas in the 18<sup>th</sup> century, in Western Europe the interest rate was most commonly around 5%.<sup>80</sup> Loan providers even adapted interest rates to the wealth of debtors – wealthier debtors were granted interest rate 0.5/1% lower than those applied to poorer debtors.<sup>81</sup>

In any case, this was not Lidmila’s individual strategy, the four per cent interest rate also appeared in relation to other private creditors. Periods of notice also did not require significant differences, and these ranged from four to six months. Löschová issued receipts for the repaid amounts.<sup>82</sup>

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<sup>76</sup> National Archive, Czech gubernium - contributionale, inv. No. 328, box No. 397, sign. G 7/16, list of debtors, serfs on the Nalžovy estate dating from 28 December 1774.

<sup>77</sup> The only known example of Lidmila’s seal survives on her statement dating from 9 December 1766 in the probate file of her brother P. Antonín Jan Roušar (National Archive, Archive of the Prague Archbishop I, box No. 3073).

<sup>78</sup> For more on the Patent J. Hauer, *Beiträge zur Geschichte der österr. Finanzen*, Wien, 1848, p. 130. Also J. Křivka, *Zadlužení poddanského zemědělství na roudnickém panství v 18. století*, Praha, 1986, pp. 62-67.

<sup>79</sup> R. Tittler, “Money-Lending in the West Midlands: the Activities of Joyce Jefferies, 1638-49,” in *Historical Research*, 1994, p. 260.

<sup>80</sup> P. Hoffman, G. Postel-Vinay, J-L. Rosenthal, “*Private Credit Markets in Paris, 1690-1840*”, p. 303.

<sup>81</sup> B.A. Holderness, *Elizabeth Parkin and Her Investments*, p. 82.

<sup>82</sup> There is only one known, for the innkeeper from Břežany from 28 October 1792 (SOKA Klatovy, AM Sušice, box No. 88).

The most certain and at the same time the most adequate security for the loans was immovable property, while movables were very infrequently used as security (1764 two pairs of bullocks, 1787 a batch of beer). However, there was absolutely no proportionality in this matter. Although a debtor was able to pledge security for a borrowed 2,000 Fl. using his noble landed estate of Neznašov (1771), less adequate guarantees also appeared: amounts of 50 or 60 Fl. were secured by a town house (1770, 1782),<sup>83</sup> the amount of 200 Fl. by a mill and two cottages (1790) and the final amount of 90 Fl. by all movable and immovable assets (1781). The practice of using the value or asset that the debtor had when contracting the debt was uniformly applied: for instance, if he had no other assets than his house, he had to use this as security, even though the value wasn't equivalent.

Due to the high number of debtors even the most thorough examination of the trustworthiness and reliability of debtors could not completely avoid the problem of failure to fulfil debt bonds. And this naturally required sanctions. After reminders failed, Lidmila applied a claim to the real property that was used to secure the loan. However, she does not seem to have used this legal instrument purposefully. A lien only appeared once in her tax returns – in 1772 she gave the following information for taxation “*a field under lien from Smržek.*”<sup>84</sup> On one hand the lien gave her full rights to use the property to her own benefit, on the other hand she also had to bear the tax burden related to it. In other cases, Löschová authorised a

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<sup>83</sup> Vojtěch Ludvíkovský secured a loan of 50 Fl. using his house No. 118/I, which he had purchased five years earlier for 173 Fl. (SOkA Klatovy, AM Sušice, inv. No. 258, unified file No. ukn 252, Ledger of Market and Other Contracts 1765-1780, pp. 14-15). In addition to this he also reported brewing rights and the butcher's trade in his tax return. František Leopold secured a loan of 60 Fl. using his house No. 65/I, which he purchased in the same year of 1782 for 300 Fl., whereas he borrowed the money to purchase it “*until the time the batch is brewed*” (ibidem, inv. No. 259, unified file No. ukn 253, Ledger of Market and Other Contracts 1780-1787, pp. 289-290).

<sup>84</sup> SOkA Klatovy, AM Sušice, inv. No. 234, unified file No. ukn 228, tax book 1767-1789. Löschová held a lien on this field, of 1.5 sown korec in 1772-1775.

burgher to assume the lien.<sup>85</sup> But it is not probable that she wished to increase her property in this manner. In this context it is worth noticing that some of her loans were provided systematically without interest. This happened more often in case of small amounts, but her interest-free loan to Jan Angelis for 201 Fl. 20 kr. was significant from the perspective of social relations. The reason for this could have been the fact that Jan was the son of the afore-mentioned Antonín Angelis. On the other hand, this does not mean that she was incapable of single-mindedly asserting her interests. She very vehemently claimed 920 Fl. for supporting her brother, Pastor Roušar,<sup>86</sup> even though a field with accessories, an old paddle wheel, place settings and 108 Fl. 5 kr. in cash were actually signed over to her.<sup>87</sup> Lidmila's complaints to the governorate office in relation to unpaid debts by farmers from the Naložov estate or her recovery of debts owed by gingerbread maker Matěj Levec were also vehement.<sup>88</sup>

We can add some general observations to gain a more specific idea of Lidmila's receivables. Findings that Löschová provided interest-free loans, donated 1,000 Fl. to her brother Vojtěch Roušar to settle a debt with Josef Kolář<sup>89</sup> and made devout donations, allow us to draw a more specific picture of her. Her proceedings from 1793-1795 provide a clear idea, because they were related to specific movement associated with the date of Lidmila's death (17 January 1793). This fully reveals the actual scope of her credit activities and the profit they generate. The estate's administrators separated receivables that were documented by bonds (23 debtors), from receivables without a bond (another 46) and small, interest-free loans.

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<sup>85</sup> This is how Kristián Friedl, a debtor of Lidmila was reported in the field of Jan Hupáč (SOKA Klatovy, AM Sušice, inv. No. 258, unified file No. ukn 252, Ledger of Market and Other Contracts 1765-1780, p. 748).

<sup>86</sup> National Archive, Archive of the Prague Archbishopric I, box No. 3073, pledge to L. Löschová dated 10 October 1766.

<sup>87</sup> National Archive, Archive of the Prague Archbishopric I, box No. 3073, pledge to L. Löschová dated 10 October 1766.

<sup>88</sup> SOKA Klatovy, AM Sušice, inv. No. 969, box No. 52, protocol dating from 22 April 1784.

<sup>89</sup> SOKA Klatovy, AM Sušice, box No. 88, inventory from 13-15 March 1793.

During less than a year, from April (October) 1792 until 17 January 1793<sup>90</sup> interest from these receivables yielded 207 Fl. 18.5 kr. and this amounted to 929 Fl. 19.25 kr. over the following monitored period of 29 months (18 January 1793-17 June 1795). The redeemed principal, which was however not part of the actual profits, must be added to this amount. We can naturally wonder at which stage Lidmila's credit business was at the time of her death – was it reaching its peak or was it past its zenith? In this specific situation the answer is complicated by the afore-mentioned disproportion between the number of bonds recorded in the sources and the concluded bonds. There is also another relevant question. Was the credit business a means or a goal? Did Lidmila Löschová amass capital simply to lend it out again, or did she have an investment plan? A view of her property transfers can offer a partial answer to this question.

## Real property

The most reliable method of hoarding capital was investing in real property. How did Lidmila Löschová behave in this respect? The basis of Lidmila's real property was in probate proceedings. Initially her inheritance from her husband, which she received in 1741: townhouse No. 19/I in Sušice, two smaller fields and a meadow. During the probate proceeding for her mother Alžběta Roušarová's estate in 1753, in accordance with common inheritance practice, she also received two fields and a meadow valued at 185 Fl. and receivables in the value of 124 Fl. 12 kr.<sup>91</sup> Her family background yielded another field valued at 300 Fl. in December 1766, inherited from Dean Roušar.<sup>92</sup> With the exception of the houses, between 1758 and

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<sup>90</sup> The individual debtors paid interest on various dates, usually on Saint George's Day or Saint Havel's Day. Some unpaid interest was calculated from 1 September 1792. A summary of all was submitted in the probate inventory.

<sup>91</sup> SOKA Klatovy, AM Sušice, inv. No. 257, unified file No. ukn 251, Ledger of Market and other Contracts 1735-1765, pp. 1103-1107, 1109-1110. Compare *ibidem*, box No. 89, probate proceeding concerning Alžběta Roušarová's estate.

<sup>92</sup> SOKA Klatovy, AM Sušice, inv. No. 258, unified file No. ukn 252, Ledger of Market and other Contracts 1765-1780, p. 80.



1781 she sold all these properties (to her relatives in three cases out of six) and received a total of 2,270 Fl. for it. This would indicate that amassing real property was not her goal, unless this concerned efforts to improve her real property fund, because Lidmila also purchased property. But her investments were considerably more telling (we will leave property under lien aside for now). Her first purchase was made in 1770, when she bought four fields for 2,620 Fl. from Mr and Mrs Wiehmann, who had borrowed a total of 1,000 Fl. from her in the 60s. She could have used her position as creditor and acquire the property at a lower price, but Löschová sold this land for the same price just less than two years later. In 1772 she made the highest number of purchases – five suburban houses and cottages, one field and three meadows (for 650 Fl.) located within the built-up area of the town. The reasons for choosing these properties cannot be clearly determined, and we cannot discern any strategy in this: these are not properties she received as pledges through her credit activities, and they were evidently purchased when an opportunity for a favourable purchase suddenly arose. She allocated two of her inherited fields to the first cottage No. 105/II and sold the entire set on the following day – the net profits cannot be determined in this case, as all three properties were valued together. She also immediately sold the second cottage No. 33/III at the price she purchased it for, to Ignác Marek, from whom she purchased the third cottage No. 39/III. She made a profit on this cottage, selling it after 12 years for 69 Fl. more than the purchase price. She sold the fourth residential building No. 88/II after four years with a profit of 42 Fl. And finally, she sold the fifth cottage No. 20/II after 16 years making a profit of 83 Fl. (this was purchased by the Jewish community). Neither the original owners of the purchased cottages, nor any of the people purchasing them, were bound to Lidmila through any debts, or at least we know of none. The three remaining pieces of land, purchased in 1772, were also sold with a profit – whereas she purchased them at 650 Fl. and sold them for 1,000 Fl. However, the same cannot be said of the remaining transactions – the meadow she purchased for 200 Fl. was sold for the same amount a year later, a meadow with a path

was sold with a profit of 60 Fl. and a garden in the castle moat was sold at profit of 7 Fl. At the time of her death, Lidmila owned (except for the house she lived in) just a garden by the Jewish cemetery.

To sum up, her real estate investments between 1770 and 1791 generated a profit of 611 Fl. for Lidmila Löschová. This is certainly not an inconsiderable sum, but in comparison with the income she made from lending in just one year, it is marginal. And we must add that lease also increased her profits from her real property. We do not know any details about these leases, but tenants certainly lived in the purchased cottages (their presence is proven by the parish registers)<sup>93</sup> and we can therefore assume the properties were leased (we do not know the situation in regard to her arable land).

Her purchases in 1772 (i.e. the year in which the famine culminated, which catapulted the market prices of food, but reduced the price of real property) generated the biggest profit.<sup>94</sup> Lidmila, who had the required capital, evidently took advantage of this opportunity and purchased property at lower prices. The issue must be looked at in association to her credit relations. This is explained by graph No. 1. The number of arranged loans increased substantially during the years of famine from 1770 to 1772, along with the value of the loaned principal. Lidmila's interest in purchasing real property also grew. In 1770, she invested most heavily in property, but 1772 was the peak year regarding purchases. We can observe a similar phenomenon, but of lesser scope, in the second half of the 80s.

It is not easy to interpret the established facts. However, it is certain that Lidmila's credit business was not complementarily linked to her real property investments, with some due exceptions. The case of the Wiehmanns is not an issue against this, as no other persons related to purchase and sale of real property appeared in Lidmila's

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<sup>93</sup> Jan Arnošt, a serf on the Ohrazenice Estate, and his wife Markéta lived in house No. 20/II (1776, 1779), Jan Raboj, a soldier of the Türheim regiment, and his wife Anna, lived in No. 88/II (1775), weaver Matěj Lysander and his wife Anna lived in No. 39/III (1772, 1775).

<sup>94</sup> In relation to existing literature compare with Lucie Steinbachová, "Hladomor v letech 1771-1772", in *Demografie*, 2002, pp. 188-196.

credit relations. In the 1770s, she no longer traded grain, so she could hardly have utilised the properties for this purpose. Furthermore, it turns out that her purchases in 1772 were not part of a long-term strategy, but a response to a suddenly arising situation. They generated a profit, but over a period of many years, and this profit was only average if compared to the income from her credit business.

## Conclusion

When Loschová turned 70, her health started to fail and the first small expenses for medicaments bought at the local apothecary appeared in 1789. She certainly could not complain about her livelihood and financial security, or about the overall respect and esteem she enjoyed. It is interesting to observe that on the one hand she was exclusively described and addressed as “*noble lady*” (“*praenobilissa domina*”) in town circles,<sup>95</sup> but on the other hand there was no one in Sušice who asked her to stand as godmother for their children between 1786 and 1793. This is surprising in relation to her relatives and also in relation to people linked to Lidmila by loans or leases. Godparent relations did not express social status without any distortion, the level of positive personal relations and liking were reflected in these relations as well as prestige. It may be that it is on this level that Lidmila’s contacts were not ideal, and it would be worth questioning the position of creditors on the scale of social popularity in general. However, two things remain indisputable – Lidmila Loschová became an example of amazing vertical social mobility in her environment. Although her inherited social capital was quite considerable, her social status and prestige greatly improved following her marriage to a burgher, a member of the town’s political elite. However, Lidmila’s will in choosing a partner was quite weak (even though this is just a general assumption because

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<sup>95</sup> E.g. SOkA Klatovy, AM Sušice, inv. No. 260, unified file No. ukn 254, Ledger of Market and Other Contracts 1787-1796, pp. 383-385.

the sources do not provide any details) and regarding property, she joined a household of the same or even of a lower level. But, the choices made after her husband's death – even though these may have been partially forced on her by external circumstances – in the segment of the grain trade, had a decisive role in her business progress that was accelerated even more by the launch of her credit business.

The position she reached can be perceived at two levels. At one level, it is desirable to investigate the intentions of Löschová regarding her own environment. A brief probe into the credit market in Sušice in 1770-1785 showed that Löschová did not have comparable rivals in it, and she can be rightly considered as a true credit entrepreneur. It is hard to find an analogy within the entire 18<sup>th</sup> century in the local environment, even amongst men: only exceptionally did a creditor name appear ten or more times in bonds. Even so, they cannot be a priori described as credit entrepreneurs of Lidmila's type as these were burghers who were primarily involved in other economic activities (crafts, trading, agriculture). While burgher, councillor, baker, and owner of suburban property Vilém František Fetterle was above average in the first half of the 18<sup>th</sup> century, his 10 bonds from 1719-1733 for a total of 684 Fl. cannot be considered as properly comparable.

Lidmila Löschová's uniqueness in the local environment forces us to wonder to what extent her case can be generalised, and what it tells us about women and credit enterprise in early modern Bohemia or Central Europe. Overall, early modern delimitations in society prevented women from trading and building business connections. Lidmila's case, however, proves that even in the peripheral and undoubtedly conservative environment of the local market in Central Eastern Europe, women were not excluded from loan relationships to an above average, or even exceptional extent. Nor is this a unique phenomenon. In the German town of Göttingen, financially secure widows provided money to university professors and officials.<sup>96</sup> The well-researched English environment also pro-

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<sup>96</sup> E. Rosenhaft, *Women investors*, p. 61.

vides for an interesting analogy. The unmarried Joyce Jeffrey, who lived in the 17<sup>th</sup> century, inherited a large amount of capital, and this allowed her to develop extensive credit activities.<sup>97</sup> Another unmarried woman, Elizabeth Parkin, a businesswoman in Sheffield, UK, was an heiress to the family business in metal products. It is not clear how much of the family business she inherited, but she began providing loans to those around her beginning in the 1730s – initially small sums to poor craftsmen, and later hundreds of pounds to the wealthy and industrial entrepreneurs. She never stopped these activities, although at the same time she also invested in shares in local companies, to the point that she soon became a fundamental component of the local financial market. She also invested the money she gained in the purchase of a rural estate which she renovated and systematically improved.<sup>98</sup>

Conditions in her agricultural, non-industrial and peripheral region of the Bohemian Kingdom did not allow Lidmila Löschová to develop entrepreneurial activities or trade in shares to a comparable extent as Elizabeth Parkin did. As a childless widow she was in a favourable position in that she did not have to provide for her descendants, and so according to the local tradition at the time she could seek a new husband. Instead, she took a position more similar to that of unmarried women. She made use of all the available means the local financial market offered to increase what was likely a below-average inheritance from her deceased husband. In other words, it was not inherited capital (meaning a passive method of getting wealthy) which catapulted her to loan provision. Instead, she came to it through trading grain, in which she demonstrated un-

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<sup>97</sup> More details in J. M. Spicksley, *The Business and Household Accounts of Joyce Jeffreys, Spinster of Hereford 1638-1648*, Oxford, 2012. On the importance of input capital in developing credit businesses R. Tittler, *Townpeople and Nation: English Urban Experiences, 1540-1640*, Stanford, 2001, p. 185.

<sup>98</sup> B.A. Holderness, *Elizabeth Parkin and Her Investments*, passim. The fate of the 16<sup>th</sup>-century unmarried Hester Pinney was analogous: J.M. Spicksley, "Usury legislation, cash, and credit. The development of the female investor in the late Tudor and Stuart periods", in *The Economic History Review*, 2008, pp. 277-301.

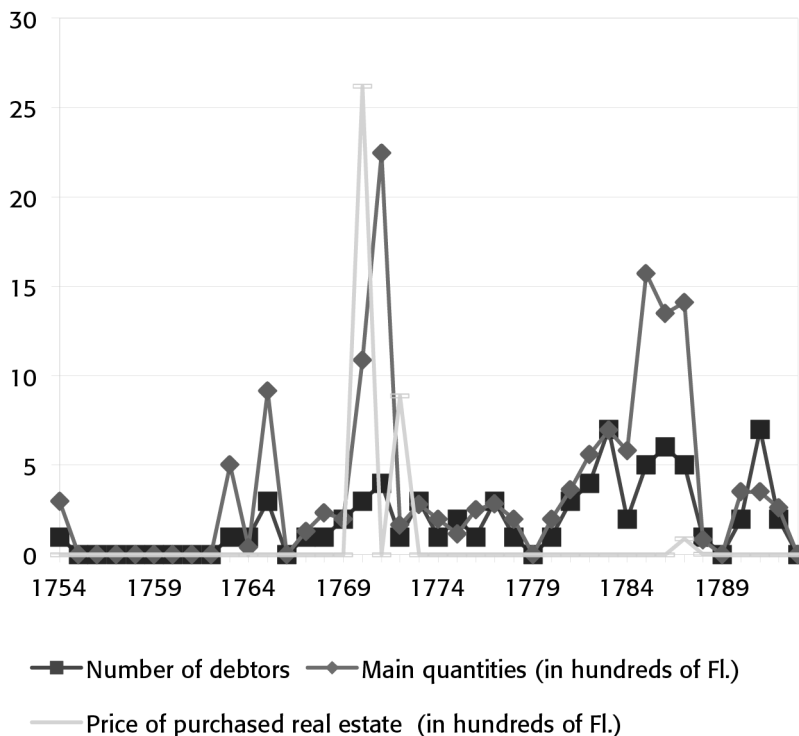
questionable business talent. Initially this was an extra business, but later she began loaning money as her exclusive business. From the outset, she provided loans of hundreds of gulden, demonstrating her comfortable financial stability. From the second half of the 1770s, her credit business became her only source of livelihood,<sup>99</sup> differentiating her from other local loan providers. She invested excess capital in property, although she did not make money from this, and it appears profit was not a motivation. She was undoubtedly perceived as a member of the property-owning elite and an integral component of the local financial market, although the breadth and nature of her activities in pious foundations suggested that she wanted her individual piety to posthumously assure the memory of her name in the world of the living. Not through the position of her necropolis as for Joyce Jeffreys, but rather through her pious legacy.

After an interval of over 200 years, paradoxically it is not her funding activities that made Lidmila Löschová a figure worth of attention but her serial entrepreneur activity. First the grain trade, then credit business – it is thanks to this alone that she rose above the average and her inheritance file – the biggest in its category – is externally mute, but its contents have high testimonial value in regard to Lidmila's success in life and her efforts.

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<sup>99</sup> She had no other sources of income, also she may have had income from her purchased properties and income from brewing.

**FIGURE 1**  
Relationship between the number of debtors, the amount of borrowed capital and the number of real property purchased by Lidmila Löschová (1754-1793)



**TABLE 1**  
**Overview of the immovable property of Lidmila Löschová (1741-1791)**

Way of purchase			Sale		
Date	Real estate	Price	Date	Real estate	Price
1741	townhouse in Sušice	49 Fl.	–	–	–
1741	field V Lukách (inheritance from husband)	71 Fl. 25 Kreuzer	14 <sup>th</sup> June 1781	field and meadow Pod Kalovy	650 Fl.
1741	meadow Pod Kalovy (inheritance from husband)	27 Fl. 54 Kreuzer			
1741	field Pod Kalovy (inheritance from husband)	10 Fl. 36 Kreuzer	28 <sup>th</sup> May 1762	field Pod Kalovy	30 Fl.
1753	a third of the field Klečkovské (inheritance from mother)	49 Fl. 44 Kreuzer	30 <sup>th</sup> August 1759	field Kličkovské, field Pod Lucipírkem	500 Fl.
1753	half field Pod Lucipírkem (inheritance from mother)	47 Fl. 42 Kreuzer	25 <sup>th</sup> September 1770	field Klečkovské, field Pod Lucipírkem	500 Fl.
			1 <sup>st</sup> November 1781	field Kličkovské, field Pod Lucipírkem	500 Fl.
1753	half meadow Frankovna (inheritance from mother)	13 Fl. 57 šac. 1754	12 <sup>th</sup> April 1758	Vokrouhlicí meadow Za	90 Fl.
[1737–1750]	field Schreinerovské (inheritance from brother)	300 Fl.	[before 1756]	?	
18 <sup>th</sup> October 1770	two fields Na Předních Zákopech Polinovské	1120 Fl.	6 <sup>th</sup> March 1772	two fields Polinovská	1120 Fl.
29 <sup>th</sup> October 1770	field Čermákovské, field Gregoriadesovské	1500 Fl.	17 <sup>th</sup> October 1772	field Čermákovské, field Gregoriadesovské	1500 Fl.
3 <sup>rd</sup> January 1772	suburban house in Sušice	90 Fl.	4 <sup>th</sup> January 1772	suburban house, two fields	650 Fl.
3 <sup>rd</sup> January 1772	meadow Nad vápenicí	150 Fl.	12 <sup>h</sup> September 1777	meadow Nad vápenicí	200 Fl.
28 <sup>th</sup> January 1772	meadow Pod Svatoborem	200 Fl.	20 <sup>th</sup> January 1780	meadow Za sv. Antonínem	300 Fl.
28 <sup>th</sup> March 1772	suburban house in Sušice, small orchard	67 Fl.	16 <sup>th</sup> July 1788	suburban house in Sušice	150 Fl.
			23 <sup>rd</sup> July 1794	garden at the jewish cemetery	69 Fl.
11 <sup>th</sup> May 1772	suburban house in Sušice	16 Fl. 30 Kreuzer	12 <sup>th</sup> June 1772	suburban house in Sušice	16 Fl.
23 <sup>th</sup> May 1772	suburban house in Sušice	35 Fl.	2 <sup>nd</sup> October 1775	suburban house in Sušice	77 Fl.
12 <sup>th</sup> June 1772	suburban house in Sušice, small garden	31 Fl.	14 <sup>th</sup> May 1784	suburban house in Sušice	100 Fl.
13 <sup>th</sup> November 1772	field Královna, meadow Za sv. Antonínem	300 Fl.	[1772–1793]	field Královna, meadow	500 Fl.
24 <sup>th</sup> October 1774	pole k Chmelnému jdouc 3 str.	200 Fl.	9 <sup>th</sup> November 1775	field Pod Kalovy	200 Fl.
18 <sup>th</sup> October 1787	meadow with the way	90 Fl.	30 <sup>th</sup> April 1791	meadow with the way	150 Fl.
20 <sup>th</sup> May 1788	garden in the town trench	1 Fl. 30 Kreuzer	10 <sup>th</sup> October 1791	garden in the town trench	8 Fl. 30 Kreuzer



**TABLE 2**  
**Overview of detected bonds of L. Löschová (1754-1792)**

Nr.	Date	Debtor	Principal	Interest	Provision
1.	1 <sup>st</sup> August 1754	Jiří Hořejší, burgher in Sušice	300 Fl.	6%	field
2.	17 <sup>th</sup> October 1763	Jan Kryštof Wiehmann, burgher in Sušice, clerk in Kolinec	500 Fl.	6,00%	field
3.	16 <sup>th</sup> Februar 1764	Johana Káčová, the shenker woman in Mały Bor	40 Fl.	unidenti- fied	two pairs of oxen
4.	16 <sup>th</sup> October 1765	Jan Kryštof Wiehmann, burgher in Sušice, clerk in Kolinec	500 Fl.	6%	townhouse in Sušice
5.	28 <sup>th</sup> November 1765	Ignác Baumann, burgher in Sušice	200 Fl.	4%	field
6.	30 <sup>th</sup> December 1765	Jan Hupáč, burgher and baker in Sušice	214 Fl.	6%	townhouse in Sušice
7.	13 <sup>th</sup> August 1767	burgher in Sušice	130 Fl.	4%	field
8.	21 <sup>st</sup> October 1768	Eva Gregoriadesová, burgher in Sušice	234 Fl.	4%	field
9.	14 <sup>th</sup> December 1769	Eva Gregoriadesová, burgher in Sušice	80 Fl.	4%	field
10.	18 <sup>th</sup> December 1769	Vojtěch Smržek, burgher in Sušice	120 Fl.	neuv.	field
11.	29 <sup>th</sup> March 1770	Vojtěch Ludvíkovský, burgher in Sušice	50 Fl.	4%	townhouse in Sušice
12.	7 <sup>th</sup> May 1770	Anna Pánková, burgher in Sušice	438 Fl.	4%	townhouse in Sušice, field
13.	16 <sup>th</sup> October 1770	Josef Ignác Maštovský, suburban inhabitant	500 Fl.	4%	field
14.	20 <sup>th</sup> December 1770	Jan Albert, burgher in Sušice	100 Fl.	4%	field
15.	24 <sup>th</sup> July 1771	Jakub Alexius Prünn, burgher in Sušice	150 Fl.	4%	suburban farmstead in Sušice
16.	16 <sup>th</sup> October 1771	Antonín Fialka, suburban inhabitant and forger in Sušice	50 Fl.	4%	field
17.	26 <sup>th</sup> October 1771	Karel Josef Schiffner, burgher in Sušice	45 Fl.	yes	garden
18.	1 <sup>st</sup> December 1771	baroness Filipína von Schutz in Neznašov	2000 Fl.	4%	landed estate of Neznašov
19.	27 <sup>th</sup> Februar 1772	Jakub Kopp, burgher in Sušice	164 Fl.	4%	field
20.	8 <sup>th</sup> March 1773	Kristián Friedl, burgher in Sušice	100 Fl.	4%	field
21.	10 <sup>th</sup> March 1773	Antonín Leopold, burgher in Sušice	80 Fl.	4%	field
22.	15 <sup>th</sup> March 1773	Karolína Albertová, burgher in Sušice	100 Fl.	4%	field
23.	27 <sup>th</sup> Februar 1774	Jakub Kopp, burgher in Sušice	200 Fl.	4%	townhouse in Sušice
24.	29 <sup>th</sup> April 1775	Václav Tonner, suburban inhabitant and dyer in Sušice	100 Fl.	4%	field
25.	13 <sup>th</sup> November 1775	Šimon Dolák, burgher in Sušice	15 Fl.	4%	field
26.	27 <sup>th</sup> May 1776	Martin Míčka, burgher in Sušice	250 Fl.	4%	field
27.	2 <sup>nd</sup> January 1777	Šimon Dolák, burgher in Sušice	35 Fl.	4%	field
28.	1st October 1777	Tomáš Lucek, miller in Černíč	150 Fl.	4%	–

(continue)

*(continue)*

Nr.	Date	Debtor	Principal	Interest	Provision
29.	29 <sup>th</sup> April 1777	Antonín Kraus, burgher and medical doctor in Sušice	100 Fl.	4%	garden
30.	1 <sup>st</sup> March 1778	Ignác Baumann, burgher in Sušice	200 Fl.	yes	field
31.	12 <sup>th</sup> January 1780	Jan Václav Huttary, burgher in Sušice	200 Fl.	4%	townhouse in Sušice, meadow
32.	30 <sup>th</sup> April 1781	Kristián Friedl, burgher in Sušice	90 Fl.	4%	whole assets
33.	16 <sup>th</sup> October 1781	Jan Ritter, miller in Sušice	200 Fl.	4%	mill in Sušice, field
34.	20 <sup>th</sup> November 1781	Matěj Levec, burgher and ginger-baker in Sušice	75 Fl.	4%	townhouse in Sušice
35.	1 <sup>st</sup> January 1782	František Leopold, burgher in Sušice	60 Fl.	4%	townhouse in Sušice
36.	30 <sup>th</sup> March 1782	Jan Albert, burgher in Sušice	100 Fl.	4%	field
37.	1 <sup>st</sup> April 1782	František Jan Seidl, burgher in Sušice	300 Fl.	4%	Jindra s home-stead
38.	24 <sup>th</sup> April 1782	Václav Schwarz, burgher in Rabí	50 Fl.	4%	field
39.	20 <sup>th</sup> December 1782	Jan Václav Huttary, burgher in Sušice	50 Fl.	yes	field
40.	1 <sup>st</sup> February 1783	František Fingulín, burgher in Sušice	100 Fl.	4%	field
41.	3 <sup>rd</sup> March 1783	Anna Nevolová, burgher in Sušice	150 Fl.	4%	townhouse in Sušice, field
42.	30 <sup>th</sup> March 1783	Ignác Kropáček, burgher in Sušice	10 Fl.	–	–
43.	24 <sup>th</sup> July 1783	Jan Václav Huttary, burgher in Sušice	25 Fl.	–	–
44.	16 <sup>th</sup> October 1783	Ignác Hromádka, suburban inhabitant in Sušice	230 Fl.	4%	field
45.	16 <sup>th</sup> October 1783	Matěj Šlechta, miller in Dobřšín	150 Fl.	4%	mill in Dobřšín
46.	25 <sup>th</sup> November 1783	Antonín Jelínek, suburban inhabitant	30 Fl.	4%	suburban house in Sušice
47.	16 <sup>th</sup> February 1784	Rozálie Huttaryová, burgher in Sušice	250 Fl.	4%	field
48.	1 <sup>st</sup> July 1784	Ignác Hüber, burgher in Sušice	332 Fl. 38 Kreuzer	4%	townhouse in Sušice
49.	11 <sup>th</sup> February 1785	Friedrich Lintscher, burgher in Sušice	83 Fl.	4%	townhouse in Sušice
50.	1 <sup>st</sup> March 1785	Jan Hofbauer, suburban inhabitant and butcher	190 Fl.	4%	field
51.	16 <sup>th</sup> October 1785	Josef Hafenbrádl, burgher in Sušice	1000 Fl.	4%	field
52.	16 <sup>th</sup> October 1785	František Fingulín, burgher in Sušice	50 Fl.	unidenti- fied	suburban house in Sušice, orchard
53.	16 <sup>th</sup> October 1785	Tomáš Prunn, burgher in Sušice (later Friedrich Lintscher)	250 Fl.	unidenti- fied	field
54.	1 <sup>st</sup> January 1786	Antonín Staubmann, burgher in Sušice	300 Fl.	4%	-
55.	16 <sup>th</sup> January 1786	Martin Míčka, burgher and baker in Sušice	300 Fl.	4%	field, grange

*(continue)*

WOMEN CREDIT ACTIVITIES IN A RURAL TOWN IN BOHEMIA IN THE 18<sup>TH</sup> CENTURY.  
THE CASE OF LIDMILA LÖSCHOVÁ

(continue)

Nr.	Date	Debtor	Principal	Interest	Provision
56.	1 <sup>st</sup> February 1786	František Fingulín, burgher in Sušice	50 Fl.	4%	suburban house in Sušice, orchard
57.	before 18 <sup>th</sup> September 1786	František Fink, suburban inhabitant in Sušice	100 Fl.	unidentified	suburban house in Sušice
58.	16 <sup>th</sup> October 1786	Antonín Rokycck?, burgher in Sušice	500 Fl.	4%	townhouse in Sušice, three fields
59.	16 <sup>th</sup> October 1786	František Josef Polauf, burgher in Sušice	100 Fl.	4%	townhouse in Sušice
60.	1 <sup>st</sup> January 1787	Ignác Huttary, burgher in Sušice	500 Fl.	4%	half suburban farmstead in Sušice, two meadows
61.	15 <sup>th</sup> March 1787	Václav Dolák, burgher in Sušice	200 Fl.	4%	field, meadow
62.	1 <sup>st</sup> October 1787	Adam Kinter, burgher in Sušice	50 Fl.	–	field
63.	16 <sup>th</sup> October 1787	Václav Loubal, burgher in Sušice	600 Fl.	4%	field, meadow
64.	1 <sup>st</sup> November 1787	Friedrich Lintscher, burgher in Sušice	60 Fl.	4%	beery brew at the townhouse in Sušice
65.	16 <sup>th</sup> October 1788	Anna Nevolová, burgher in Sušice	80 Fl.	4%	townhouse in Sušice, field
66.	24 <sup>th</sup> April 1790	Josef Oliva, suburban inhabitant in Sušice	100 Fl.	4%	field
67.	24 <sup>th</sup> April 1790	Jan Ritter, miller in Sušice	200 Fl.	4%	mill, two suburban houses
68.	23 <sup>rd</sup> November 1790	Karel Panz, brewer in Kašperské Hory	50 Fl.	unidentified	–
69.	15 <sup>th</sup> February 1791	Barbora Schreinerová, burgher in Sušice	150 Fl.	4%	field
70.	7 <sup>th</sup> October 1791	Ignác Gregoriades, burgher in Sušice	100 Fl.	4%	–
71.	16 <sup>th</sup> October 1791	Václav Loubal, burgher in Sušice	100 Fl.	–	field
72.	3 <sup>rd</sup> March 1792	Jan Debunda, burgher in Sušice	20 Fl.	yes	–
73.	16 <sup>th</sup> October 1792	Jan Alois Itz, burgher in Sušice	262 Fl.	4%	field
74.	undated	Jan Slíva, burgher in Sušice	60 Fl.	5%	field
<b>Σ</b>			<b>15 002 Fl. 38 Kreuzer</b>		

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