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Credit and Village Society in Fourteenth Century England

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This important and stimulating study of the rural credit market in later medieval England, which originated as a Cambridge PhD thesis, is a carefully and thematically structured book with six chapters, each containing between four and six subchapters in addition to the conclusion and two extensive and useful appendices. To aid the analysis the text is peppered with a total of 35 well presented and integrated maps, figures and tables, revealing a painstakingly accumulated array of data relating to the credit market of the manors under study. Appendix one provides some useful examples of debt entries from manorial courts with translations and Appendix two contains a comprehensive discussion of the research methodology, including the methods used to identify and correlate the information related to individual creditors and debtors.

Briggs sets out to explore the credit market comparatively in five different manors, namely Balsham, Littleport and Willingham in Cambridgeshire, in the hands of the bishop of Ely, and Oakington, which was also located in Cambridgeshire. Oakington?s jurisdiction extended beyond that of a single manor, but also encompassed the business of the manors of Cottenham and Dry Drayton. These were all held by Crowland Abbey. The final manor was Great Horwood in Buckinghamshire which was held by the Cluniac Priory.

The sources used were manorial court records, which have been utilised successfully for some time by historians to gain invaluable insights into various aspects of the daily lives of the medieval English peasantry. In this case they were used to offer insights into village credit markets by examining and analysing in detail the various private lawsuits concerning debts brought by peasants into the manorial court. While revealing a wealth of information and data, as Briggs points out, the use of these sources are not without their problems. Unfortunately manorial courts are only able to offer a limited insight into the history of individual debts recorded. The deeper and perhaps long standing relationship between the debtor and the creditor often remain hidden from view. Similarly generally the total sum of money borrowed remains, along with the motive for borrowing, often unknown. Another problem with court records is that by their very nature, they tend to record cases where something has gone wrong, and business which ends up in court by definition reaches the court due to a problem. This, according to Briggs, makes it impossible to reconstruct the credit market of individual villages in their entirety (p. 15) .

Nevertheless despite their limitations and problems manor court records do offer unparalleled insights into how peasants dealt with debt and credit in their communities. Chris Briggs? approach to the problem of the village credit market is essentially twofold. On the one hand his aim is to help fill a gap in our knowledge and understanding of the medieval rural credit market, and on the other he sets out to challenge some more traditional, negative views of the role of credit in the medieval village. In the past the use of credit was often seen to be indicative of peasant poverty or, at the very least, more or less short term economic difficulties, a line of thinking epitomised by those historical writings which cited the first half of the 14th century in particular as a period of crisis, as outlined by Postan (p. 8). Similarly Briggs wanted to test the traditional assumption that credit functioned to reinforce social and economic differences between peasants; especially between the small clique of the wealthy peasant kulaks, who are often seen as a key creditors out to exploit the rest of the local peasantry, and the poorer sections of the peasant community left at their mercy.

The aim to re-investigate such views by means of a wide-ranging and detailed study is admirable and Briggs succeeds in painting a much more positive picture of the role of credit in medieval villages. Briggs? optimistic conclusions regarding the role and durability of the nature of the credit market in medieval English villages are refreshing and thought provoking. He does not see the credit market simply as symbolic of economic crisis, instability or dearth. Instead he reveals a very resilient and flexible credit market, adaptable to local circumstances and not easily disrupted due to the particular nature in which credit was handled in the village communities.

Briggs credits the peasants of his study with agency, intelligence and flexibility in their lives. They are not helpless exploited victims at the whims of the vagaries of either the weather or the local lord or indeed a dominating local peasant elite. A key factor here is the discovery that credit relationships generally extended horizontally, that is debtors and creditors appear to have been more or less equal in wealth, and often pretty much everybody in individual villages was involved in the local credit market. Therefore while some local differences in the extent to which villagers were involved in credit arrangements, can be observed, generally lending and borrowing were very widespread. However, while Briggs accordingly notes the relative absence of the stereotypical rich kulak in such credit arrangements, he nevertheless points out that not everybody was engaged in the credit market to the same degree.

In a study of this type one always comes up against the frustrating limitation of the available sources. Most cases of litigation give little or no insight into the wider context of the history surrounding the litigation, including cases of debt. This complicates the examination of such interesting question as the lengths of credit arrangements and the nature of the loan term or the duration of credit agreements, as discussed in chapter three.

Briggs only managed to unearth 13 cases which provide information on the date when credit was extended as well as a date upon which payment fell due (p. 71). In these cases the loan terms ranged from one day to one year. This is interesting in itself, but at times I would have liked to have read more about the individual cases involved. Most of the debt cases listed in table 3.1 (p. 72) regarding loan terms at the village of West Halton concern grain or malt (nine out of 11), and it would have been interesting to find out more about what types of debts these might have been. Some appear to have been monies owed from sales, like 16s. for two quarters of barley, but this is not made fully clear. Might it be possible that the grain was loaned and a cash value attached to it for the benefit of the court? It is also interesting to note that six of those loans listed originated in periods of poor harvests, one in 1311, one in 1315 and one in 1318, another three in 1332?3, when both wheat and barley harvests were affected. While the role of famine and death are discussed at a later stage in the book, a discussion of these factors at this point would have been very interesting, especially as there seems to be no correlation between the lengths of the terms of the loans and their date of origin.

Due to laws against usury, cases involving interest charges, where they might have existed are unfortunately driven off the records and Briggs found only two cases of allegations of usury across the examined court records. Briggs rightly warns the reader not to conclude from this absence of evidence, evidence of absence (p. 75). Few would have wanted to risk being denounced as usurers in the courts and lending for interest was probably an activity which went on, but well outside the radar of the manorial court.

Briggs is cautious of the suggestion made by Mark Bailey that it is possible that payments which fell due upon the court?s deliberation for damages, payable in compensation for outstanding debts, may well have acted as a form of payment for the lender (p. 77).(1) Instead he points out that there is little direct correlation between the size of the debt and the level of compensation raised. More important however is the revelation that in many cases creditors did not apparently demand or exact the damages awarded to them by the court. As ever, the court records in such cases can only hint at what was going on between the parties outside the formal arena of the manor court, when much of the negotiations between the parties involved would have taken place. While Briggs asserts that damages were only awarded upon the default of payment when the case was presented at court, it could be argued that this may have been a planned strategy from the start between the debtor and the creditor, in at least some cases. Peasants may well have used the court?s language and conventions for their own purposes, which may have been quite different from those officially stated.

The book also engages with the long-standing discussion of the role of land and leaseholding in rural credit relationships. In chapter three it is suggested that the leasing of land was sometimes used to secure loans. This is an interesting and very probable proposition. However, the problem lies again in the limitations of the court rolls, and it is impossible to know how many, or indeed if any of such leases were arranged to secure loans. At the manors of Horwood and Oakington Briggs observed very active lease markets in years of crisis, due to poor harvests or high taxation. This could be explained at least partly by peasants subletting some of their land to raise cash. However Briggs also contends that there is some correlation between leases and the extension of credit. He concludes that most credit in villages was given on a short term basis, usually for less than a year, while land was used only occasionally as security for credit arrangements.

Comparing English with continental credit arrangements it is observed that in England there seems to have been a greater dependence on oral sureties than in other European countries. However, far from seeing this as a weakness, Briggs argues convincingly that manorial courts enforced oral debts arrangements generally effectively (p. 99).

Chapter five lets the reader get close to some real experiences of 14th century peasant life and there are some engaging stories of individual indebtedness. This chapter also touches on the intra-peasant land market, and the connections between peasant debt and leasing. Briggs found that indeed many leases appear not to have been related to credit arrangements. Of great interest and an important contribution to our understanding of credit systems are the conclusions drawn from these discussions. Briggs argues that in the villages of his study people generally borrowed without experiencing any serious long-term problems of indebtedness or hardship, and that there was also no real evidence of serious exploitation by individual creditors. Briggs makes the rather interesting observation that this type of credit market may have represented a typical pattern of Midland type manors. These experiences of credit relationships, he argues, may have stood in contrast to the prevailing circumstances of East Anglian manorial communities, which witnessed a greater number of landless or smallholding peasants, due to the prevalence of fragmented holdings, and who would have been a lot more vulnerable to impoverishment or debt.

Chapter four brings the reader into close contact with the individuals involved in rural credit relationships, who are examined in detail. An interesting observation made here is that until about the 15th or 16th centuries credit arrangements were conducted primarily between individuals, and not institutions. Similarly Briggs contends that seigniorial involvement in village credit was virtually unheard of, and the involvement of the local clergy was very limited, possibly due to fears of accusations of usury.

It should not come as a surprise of course that seigniorial visibility in the credit market would have been either low or non existent. A lord would hardly have borrowed from most peasants, who, in any case, if they were unfree would have had no legal recourse against their lord should he have defaulted on any repayments. However, the indirect extension of credit by a lord to individual peasants could have been explored at some depth. This could potentially have included lords granting peasants time to pay off large one-off fines, such as entry fines or even rents, in instalments across several months or a year. Similarly instances of tenants being accused of withholding rents or owing the lord portions of rents, which court rolls sometimes note, may potentially hide cases where the lord did extend credit to individual tenants who then failed to meet the agreements made.

Since there has been an increasing interest of the role of women in credit relationships, Briggs? section on women in the credit market in chapter four is a very welcome addition to these debates. In particular Briggs highlights the problem of coverture in the representation of women in credit arrangements. It is indeed often difficult to tell if on occasion husbands stood in for their wives in any form of court proceedings, including debt litigation. However, Briggs argues against historians like McIntosh (2), who have expressed doubt that the manor court can be seen as a true reflection of the involvement of women in the credit market, due to the existence of an informal network of credit arrangements, which meant that only a fraction of cases would actually end up in the formal framework of the manorial court. Briggs however is highly sceptical of the existence of such informal networks: ?we should perhaps be sceptical about the existence of an informal village credit network undocumented by the court rolls? (p.113). One reason for this is, he argues, that the existence of coverture would have made it problematic for anyone to reclaim a debt from a married woman, who in theory would not be sued in her own right. Thus Briggs asserts not only that the involvement of women in the credit market was fairly limited, with a participation rate ranging from ten per cent to 18.1 per cent, and that this is a fairly true representation, but that the majority of women who appeared in credit and debt cases were unmarried and widows (p. 114).

It is not clear how Briggs came to the conclusion that the women who thus appeared in their own right in cases of debt litigation were in fact widows. An expansion of the discussion would have been helpful and of interest here, especially as other studies have questioned the effectiveness of coverture in barring or shielding women from local manor court proceedings.

While it is welcome and proper that Briggs aims to represent the peasantry as resilient and intelligent and that he is keen to negate their at times unjustly accorded victim status, a potential area of criticism is the relative absence of lordship from the discussions of the village credit market. One does not have to view the peasantry as helplessly subjugated in order to acknowledge the important role lordship played in the fortunes of the local peasantry. Peasants were frequently indebted to their lords, by, for instance owing them rents in kind or cash or in the withholding of labour services or other dues which fell on free and unfree peasants in varying degrees. At times peasants defaulted in rent payments, and a comparative examination on how courts dealt with such debts to the lord and debts to other peasants would have been of great interest. Similarly the question remains to what extend peasants might have been forced to borrow cash in order to meet seigniorial demands for rents or entry fines, especially perhaps at times of stress or at crucial stages in their life-cycle, such as when first taking up a holding.

Another interesting question in this context would have been whether changes in seigniorial pressures on local communities, such as have been examined in a number of local studies, across the 14th century, led to shifts in the dynamics of credit arrangements between peasants. For example, did debt levels rise when seigniorial demands were increased, or vice versa, did the weakening of seigniorial control towards the later fourteenth century also impact on credit arrangements in the respective peasant communities?

Overall Briggs? *Credit and Village Society* is an ambitious and detailed study, and is a welcome addition to a growing corpus of works dealing specifically with the nature of rural society in later medieval England. As such it will be of great interest, not only to those who specialise in the history of credit or debt or the history of private litigation, but also those concerned more broadly with the social and economic history of rural communities in the pre-modern era.

Notes

1. M. Bailey, ?Peasant welfare in England, 1290?1348?, *Economic History Review*, 51 (1998), 223?51. Back to (1)
2. M. K. McIntosh, *Working Women in English Society, 1300?1620* (Cambridge, 2005).Back to (2)

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