

**WOMEN AND ENTREPRENEURSHIP**  
Female traders in the Northern Netherlands  
c. 1580-1815

VROUWEN EN ONDERNEMERSCHAP  
Vrouwelijke handelaren in de Noordelijke Nederlanden ca. 1580-1815  
(met een samenvatting in het Nederlands)

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## WOMEN AND ENTREPRENEURSHIP



# **WOMEN AND ENTREPRENEURSHIP**

Female traders in the Northern Netherlands  
c. 1580-1815

*Danielle van den Heuvel*

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## Chapter 1

### Introduction

During the early modern period, and particularly in the seventeenth century, the Northern Netherlands was one of the most prosperous countries in the world. This ‘miracle economy’ has amazed contemporaries and historians alike, and is thought to have differed from other countries at that particular time in various ways. In addition to its unparalleled economic prosperity, the Northern Netherlands – and the province of Holland in particular – was characterised by, for instance, outstandingly high levels of urbanization, high literacy rates and technological superiority.<sup>1</sup> Another aspect of the economic miracle, the importance of which is increasingly stressed by economic historians, was its alleged high female labour participation in comparison to other European societies.<sup>2</sup> In commerce especially, Dutch women are thought to have played an important role. Supposedly, they were not only involved as assistants to their husbands, but also as independent businesswomen themselves, a feature that was less common in neighbouring countries.<sup>3</sup> In recent debates on economic development, high rates of female labour participation and economic growth are often connected.<sup>4</sup> Female entrepreneurship in particular, is associated not only with the empowerment of

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1 Jan de Vries and Ad van der Woude called the Dutch Republic ‘the first modern economy’, De Vries and Van der Woude, *The first modern economy*. See also Davids and Lucassen (eds.), *A miracle mirrored*, which specifically addresses several of the elements of the economic miracle and compares them to the situation in other Western-European economies.

2 Cf. De Vries, ‘Industrious revolution’; Noordegraaf and Van Zanden, ‘Early modern economic growth’, 426; Ogilvie, *Bitter living*, 328, 344-346.

3 Schama, *Embarrassment*, 407; De Vries and Van der Woude, *First modern economy*, 599, 602; Laurence, ‘How free were English women?’, 133-134; Ogilvie, *Bitter living*, 345.

4 Noordegraaf and Van Zanden, ‘Early modern economic growth’, 426; De Vries, ‘Purchasing power’, 114; Ogilvie, *Bitter living*, 15-16; De Moor and Van Zanden, *Vrouwen*, 101-103.

women, but also with the blossoming of an economy.<sup>5</sup> This book deals with this theme and investigates the existence, nature, and conditions of female entrepreneurship in a context of economic prosperity: the early modern Northern Netherlands.

### 1.1 Dutch women in the early modern period

Travellers who visited the Northern Netherlands reported on the remarkable presence of female traders in Dutch society. According to their travel journals, not only was the number of women active as traders noteworthy, but the ability of Dutch women to perform the tasks involved in commercial enterprise, such as bookkeeping, was also considered unusual. In the Northern Netherlands, women are supposed to have taken over their husbands' businesses with ease and to have been well-equipped to be active as traders.<sup>6</sup> Such observations by contemporary travellers have led a number of historians to think that the position of Dutch women, and more particularly that of Dutch female traders, was different from the position of women in other Western-European countries.<sup>7</sup> Historians who work on the early modern Netherlands often portray Dutch women as extraordinarily independent: in economic life as well as in their marriages they are supposed to have been heroic and bossy at the same time. One of the causes for this deviant behaviour by Dutch women is supposed to have been the high sex ratio. In towns here, as in other Western-European countries, a surplus of women existed. However, it has been suggested that in the towns of Holland this surplus was bigger than elsewhere.<sup>8</sup> Because the Dutch Republic was a seafaring nation, large numbers of men left the country as sailors. This meant that not only did many

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5 Recently, women and entrepreneurship has become a central topic in debates on the improvement of non-western economies. Microfinance has proven to be an important stimulus for female entrepreneurship and thus the empowerment of women, and, at the same time, for improving the economy as a whole. A very illustrative example of this increasing belief in the powers of female entrepreneurship is the awarding of the Nobel Peace Prize in 2006 to Mohammed Yunus and the Grameen Bank which provided the poor in Bangladesh (women in particular) with micro credit.

6 For example: Sir William Montague, *The delights of Holland; or, a three months travel about that and the other provinces* (London 1696) and Joseph Shaw, *Letters to a nobleman from a gentleman travelling through Flanders and France* (1709). More on this subject in chapter 2.

7 Van Deursen, *Mensen van klein vermogen*, 102; Schama, *Embarrassment*, 407; Laurence, 'How free were English women?'; Kloek, 'De vrouw'; Kloek, 'Geschiedenis van een stereotype'.

8 Van der Woude, 'Sex ratio and female labour participation', 44-47; Van de Pol, *Amsterdams hoerdom*, 108.

women not get the chance to marry and remained single throughout their lives, but also that the women who married sailors had to take care of themselves and their families for several years in absence of a husband.<sup>9</sup> Apart from these groups of women, many widows and divorced women also had to take care of themselves as well, since the chances of remarrying were limited.<sup>10</sup>

The large numbers of women living alone – either temporarily or permanently – would have been one of the reasons why Dutch women were extremely independent compared to women in other European countries. According to some historians this was also assisted by the fact that a substantial share of the inhabitants of the Dutch Republic (c. 40-45%) lived in towns. In the seventeenth century the province of Holland was the most highly urbanized area in Europe, with an urbanization rate of 60%.<sup>11</sup> Other factors that are seen as crucial to the extraordinary engagement of women in commerce are the importance of trade for the Dutch economy as a whole, and the existence of a separate legal status which made it possible for married women to act as independent traders.<sup>12</sup>

Nevertheless, these assumptions about the economic activities of Dutch women, and the suggested explanations for their extraordinary economic behaviour, have hitherto not been extensively tested through empirical research. In the Netherlands, historians have mainly written on female labour participation in the nineteenth and twentieth centuries, and the work that has been done on this topic for the pre-industrial period is generally of an exploratory nature.<sup>13</sup> The lack of knowledge on female labour in the early modern Netherlands is the reason why in 2002 the International Institute of Social History in Amsterdam started a research project on women and work in the Dutch Republic. The involvement of women in different branches of the economy (crafts and industry, trade, inn-keeping and other services) was analysed. This book is a result of this project and focuses on the role of women in commercial enterprise.<sup>14</sup>

9 Van den Heuvel, 'Bij uijtlandigheijt van haar man'; Van der Heijden and Van den Heuvel, 'Surviving strategies'.

10 Cf. Schmidt, *Overleven na de dood*, 166-168; Helmers, *Gescheurde bedden*, 262-265.

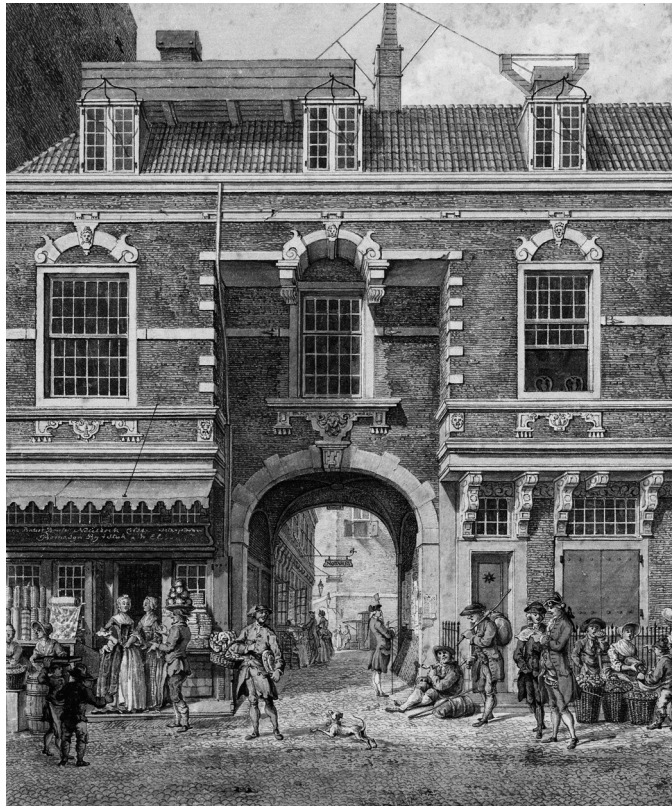
11 De Vries, *European urbanization*, 153-154, 169; De Vries and Van der Woude, *First modern economy*, 59-63.

12 Laurence, 'How free were English women?'; 133-134; Kloek, 'De vrouw', 270-272.

13 On the pre-modern period: Quast, 'Vrouwenarbeid'; Van Deursen, 'Werkende vrouwen'; Kloek, *Wie hij zij*; Wijsenbeek, 'Priseerstes'; Vos, 'Vrouwenarbeid'. On the nineteenth and twentieth centuries, among others: Moree and Schwegman, *Vrouwenarbeid*; De Groot, *Fabricage van verschillen*; Pott-Buter, *Facts and fairytales*; Schrover, 'De affaire'.

14 The title of the research programme is: *Women's work in the Northern Netherlands in the early modern period (c.1550-1815)*. (<http://www.iisg.nl/research/womenswork.php>) (June 2007). It is funded by the Professor Van Winter Fonds, the Friends of the IISH, and the Netherlands Organization for Scientific Research (NWO).

As with the general role of Dutch women in the early modern economy, little is known about the participation of women in one of the most important economic sectors in the Northern Netherlands: commerce. The few studies that focus on female involvement in Dutch trade are case studies with a rather limited scope. They all discuss urban areas, mainly in the province of Holland.<sup>15</sup> From these studies the picture arises that women were indeed a substantial part of the Dutch world of commerce, an observation that is strengthened by indications from tax



**Illustration 1.1** Commercial activity in early modern Amsterdam. On the left side of the *Beurspoortje* – the entrance to the Bourse – a textiles shop and on the right side several street sellers selling fruit and vegetables

15 Van Eeghen, 'Uijtdraagsters'; Van Eeghen, 'Haes Paradijs' (both Amsterdam); Van Nierop, 'Personele Quotisatie' (Amsterdam); Mosmuller, 'Handelende weduwen' (Amsterdam); Wijngaarden, 'Barber Jacobs' (Amsterdam); Stegeman, 'Scheveningse visverkoopsters' (The Hague and Scheveningen); Lips, 'Isabella van Leeuwarden' (Haarlem); Sterck, 'Amsterdamsche zijdewinkel' (Amsterdam); Wiersma, *Borski* (Amsterdam); Harmsen and Hubers, "En zij verkocht de vis", (Utrecht and Antwerp).

registers and population censuses.<sup>16</sup> Nevertheless, since these studies are rather fragmented, and overall only focus on a small range of commercial enterprise – fish selling, second-hand trading, and some segments of international trade – and a limited geographical area – urban areas in the province of Holland – their results cannot be extrapolated for women’s involvement in trade in general. In conclusion, at present we still lack information on the number of women working in different types of trade, exactly what these women did, and whether the situation for female traders was the same everywhere in the Dutch Republic.

The aim of this book is to fill this gap by identifying the role of women in commercial enterprise in the early modern Northern Netherlands and by establishing what factors determined their role in trade. My goal is to answer questions on the numbers and shares of women involved in trade, on what activities female traders performed, and on whether these differed from those of men. I moreover aim to establish who these female entrepreneurs were by identifying their marital statuses, their ages, and to what social groups they belonged. Finally, I aim to come to an understanding of the determinants that influenced female entrepreneurship in early modern commercial enterprise. The impact of economic trends on women’s involvement in business will receive particular attention. Apart from filling an important gap in the historiography of the Dutch Republic, this book can also contribute to other debates that are essential for our understanding of early modern economic development. Firstly, it will add to our knowledge of gender divisions of labour in this period, and secondly, it will enhance our understanding of early modern entrepreneurship. In the following sections, these themes are addressed to illustrate what precisely is lacking from our present knowledge and in what way this book can add to the existing comprehension of female economic involvement in the past.

## 1.2 New impulses to longstanding debates

### *Women and work*

The theme of this book – pre-industrial women’s work – is not new. Internationally it has received a lot of attention since the famous work of Alice Clark was first published in 1919.<sup>17</sup> Throughout the twentieth century, the main focus of the historiography of early modern women’s work was on the question of whether the economic position of women had improved or worsened due to the rise of a capitalist economy. In this debate we can roughly discern two groups of historians:

<sup>16</sup> De Vries and Van der Woude, *First modern economy*, 597, 599, 602. Their assumptions are confirmed by analyses of tax registers and population censuses from Leiden (1581 and 1749), Gouda (1674), and Zwolle (1712). Schmidt, ‘Women and work’.

<sup>17</sup> Clark, *Working life*.

one group that believes that women's economic position suffered severely from the rise of capitalism, and one group that thinks that women's economic position was, and always will be, marginal.

Alice Clark was one of the first to address this issue. In her study *Working life of women in the seventeenth century* she concluded that in the early modern period women performed several economic activities. Being part of a household, and therefore a household economy, wife and husband were both responsible for the family income, and hence mutually dependent. However, capitalism brought this equilibrium to an end: work was moved outside the home and women were confined to domesticity.<sup>18</sup> Following Clark, there were several other historians who assumed that sometime in the past a 'Golden Age' for working women had existed. Although they focussed on different time periods or geographical areas, they concluded that with the emergence of the capitalist economy (and hence the rise of wage labour) and industrialisation, this 'Golden Age' disappeared in favour of 'separate spheres': a male sphere outside and a female sphere inside the home.<sup>19</sup> Women were pushed out of occupations that they had previously held, and were no longer able to maintain themselves independently.<sup>20</sup>

Opposing historians who believe in a deterioration of women's economic possibilities, there are some historians who think the position of women in the labour market was characterised by continuity instead of change. In Western-Europe, they argue patriarchy was so strong and influential that there was a strictly gendered division of labour and women only worked in marginal, poorly paid and low status jobs.<sup>21</sup> According to these scholars, changes in women's work did take place, but they did not result in alterations in women's economic position.<sup>22</sup>

This discussion on continuity and change in female labour participation, which has lasted for more than eighty years, has resulted in many interesting case studies on the economic involvement of women in various parts of Europe. It has nevertheless failed to provide a satisfactory answer to the question of how women's economic role was shaped in the past. Recently, historians such as Pamela Sharpe and Sheilagh Ogilvie have argued that many of the explanations that have been put forward to explain the rather weak position of women in the labour market, such as the overarching powers of patriarchy, and the decline of the family economy, do not do justice to the differences between women of different marital sta-

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18 Clark, *Working life*; Erickson, 'Introduction', ix.

19 On the notion of separate spheres see: Vickery, 'Golden age to separate spheres?', 294-299.

20 Cf. Pinchbeck, *Women workers*; Wiesner, *Working women*; Howell, *Women, production and patriarchy*; Tilly and Scott, *Women, work and family*.

21 For instance Hufton, 'Women and the family economy'; Bennet, 'History that stands still'; Earle, 'Female labour markets'.

22 Bennet, 'Women's history', 55.



tuses or social groups, nor to the great variety of activities that were performed by these women.<sup>23</sup> Moreover, the past debates have been criticized for their rather isolated nature, since they hardly relate to larger debates in economic history. As we have seen earlier in this introduction, the participation of women in the economy could have been of great importance for the development of the economy, and it is therefore important to integrate evidence on the involvement of women in the labour market into more general economic theory.<sup>24</sup>

A criticism that one could add to the ones mentioned above is that in past discussions historians have mostly looked at women's work in crafts and industry. In the debates on early modern women's work, relatively little attention has been paid to the trade sector, despite the fact that historians generally acknowledge that this was an economic sector in which women were present in large numbers. Although several case studies exist on women's work in the retail trade, studies on women in crafts and proto-industry are much more numerous, and it seems to have been these works in particular that have determined the general ideas on women's economic position in the pre-industrial period.<sup>25</sup> In more general works on female labour in the premodern era, women's involvement in commercial enterprise is also often limited to a description of the work of wives of craftsmen selling their husbands' products. In these overviews we also sometimes find information on female hawkers and peddlers, but female activity in international commerce or finance, for instance, is generally a blind spot.<sup>26</sup> This lack of attention for the activity of female traders is largely explained by the fact that the interest in women's work in the early modern period originated from labour history, and that in that field for a long period predominantly English scholars worked on the question of how industrialisation affected women's position in the labour market. Moreover, and possibly also as a result of the above, the studies that have been written so far largely focus on economies which are characterised by important proto-industries that employed many women such as the textile industry.

As a consequence, explanations and theories that have been developed to explain the role of women in the economy may not always fit an explanation of women's position in commercial enterprise. Ogilvie and Van Nederveen Meerkerk have convincingly shown that many of the factors (such as women's reproductive

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23 Sharpe, 'Continuity and change', 27; Ogilvie, *Bitter living*, 7-15. See also: Schmidt, 'Vrouwenarbeid', 15; Phillips, *Women in business*, 14-16; Van Nederveen Meerkerk, *Draad in eigen handen*, 318.

24 Sharpe, 'Introduction', 7-8; Sharpe, 'Continuity and change', 27, 33; Ogilvie, *Bitter living*, 7-15. In the Netherlands: Kloek, *Wie, hij, zij*, 23; Schmidt, 'Vrouwenarbeid', 10-15; Van Nederveen Meerkerk, *Draad in eigen handen*, 18-20.

25 This predominantly concerns the textile industry. Examples are: Wiesner, 'Spinners and seamstresses'; Ogilvie, 'Women and proto-industrialisation'; Gullickson, *Spinners and weavers*; Crowston, *Seamstresses*; Werkstetter, *Frauen*.

26 Simonton, *European women's work*; Chojnacka, *Working women*; Ogilvie, *Bitter living*.

function) that are often assumed to be decisive in shaping women's economic role were not always as important as scholars expected them to be, at least not in the sector of industry.<sup>27</sup> One can imagine that in the sector of commerce determinants that shaped women's economic position could again be different from those in crafts and industry. In contrast to the textile trades, for instance, in which women were more often employed as wage labourers than as entrepreneurs, in early modern commercial enterprise the opposite seems to be true. It is therefore not hard to imagine that the gender division of labour in business may also have been determined by other factors. For instance, technological explanations that often play an important role in debates on women in crafts and industry may have been less relevant in commerce: physical characteristics and innovations in production techniques are less relevant in trade than in industry. Moreover, it is very likely that institutional factors would have functioned differently in these two sectors. To be more explicit, the legal framework and women's capacity to enforce contracts would have played a more substantial role in commerce.<sup>28</sup> In addition to this, it is assumed that guilds functioned differently in the commercial sector. The sector of trade was characterised by a limited presence of guilds, and those that existed were not particularly opposed to full female membership, whereas in crafts, guilds were omnipresent and generally excluded women.<sup>29</sup> Another factor of importance which can be further tested when looking at women in trade is the impact of culture, and to be more precise, society's view on women's economic role.<sup>30</sup> Commercial activities were generally undertaken in public places, and it was precisely the abundant presence of Dutch women in these public areas that amazed many foreign visitors. Does this mean that in the Northern Netherlands a culture of domesticity and a separate sphere for women did not exist? This question can be answered by analysing women whose economic activities lay in the public sphere, and more concretely in direct contacts with purveyors and clients.

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27 Ogilvie, *Bitter living*; Ibidem, 'Women and labour markets'; Van Nederveen Meerkerk, *Draad in eigen handen*.

28 Lately, scholars in other European countries have also started to work on the involvement of women in commercial enterprise in the premodern period. The results of the different projects so far do indeed point out that the legal framework could influence women's position significantly. Cf. McIntosh, 'Benefits and drawbacks' (England); Van Aert, 'Norm en praktijk?' (Southern Netherlands); Schötz, *Handelsfrauen* (Germany).

29 From at least the sixteenth century onwards. Lourens and Lucassen, 'Ambachtsgilden binnen een handelskapitalistische stad', 150; Panhuysen, *Maatwerk*, 205-206.

30 Of course in the end, the various factors that influenced women's role in the different economic sectors combined determined in which sectors of the economy women became involved.

*Women, business and entrepreneurship*

This book not only relates to discussions on the economic position of women in the past, but also to questions on early modern entrepreneurship and business. Whereas early modern business is a popular topic among Dutch economic historians, within this field of study hardly any attention is paid to the role of women.<sup>31</sup> As opposed to England, where in recent decades the role of women in early modern commercial enterprise has become a very popular research theme, in the Netherlands this trend has hitherto not been followed.<sup>32</sup> Even in more recent works that discuss the operations of merchant families, women only play a role in the background.<sup>33</sup>

The reason for the lack of attention to female entrepreneurship in Dutch historiography cannot be that women were not in charge of commercial enterprises: numerous early modern tax registers and business accounts cast doubt on this assumption. Part of the reason for the absence of female entrepreneurs in Dutch historiography may be the narrowness of definition.<sup>34</sup> While in general reference works entrepreneurs are mainly defined as people who conduct a business on their own account, in more theoretical overviews the definition of entrepreneurship is not as value-free and is strongly characterised by a sense of teleological thinking.<sup>35</sup> Traditionally, an increase in profits and the continuity of the enterprise are considered as the main goals of entrepreneurs. This is also clearly reflected in the Dutch historiography on pre-industrial entrepreneurs, with its focus on large enterprises and their importance for the development of the economy of the Northern Netherlands.<sup>36</sup> The application of this traditional definition of entrepreneurship will have encouraged the male connotation and therefore may also have indirectly discouraged attention to female entrepreneurship thus

31 Exceptions are a few classic examples of Dutch female entrepreneurs whose biographies have been written: Kloek, *Kenau*; Wiersma, *Borski*. Also in some family histories early modern businesswomen appear on the scene. For instance in Rogge, *Van Eeghen*.

32 Earle, *Middle class*; Hunt, *Middling sort*; Davidoff and Hall, *Family fortunes*; Grassby, *Kinship and capitalism*.

33 Kooijmans, *Vriendschap*; Gelderblom, *Zuid-Nederlandse kooplieden*.

34 Another argument for the lack of attention to women in business history was proposed by Francisca de Haan. She argued that, because of their political and progressive identity, the first historians who occupied themselves with the role of women in economic history, predominantly looked at women wage labourers and their struggle for equal rights. De Haan, 'Homo economicus', 277.

35 Cf. Lesger, 'Ondernemen en ondernemerschap'. In the Oxford English dictionary the word 'entrepreneur' is defined as 'a person who sets up a business or businesses, taking on financial risks in the hope of profit'. *Oxford Dictionary of English* (Oxford 2004).

36 The most important examples are Klein and Veluwenkamp. Klein, *Trippen*; Veluwenkamp, *Ondernemersgedrag*; Klein and Veluwenkamp, 'The role of the entrepreneur'.

far.<sup>37</sup> Although the application of the traditional concept of entrepreneurship in early modern Dutch historiography has received some criticism, this has hitherto not resulted in a view of early modern business that differs from what has been held in the past: the focus in Dutch early modern business history still lies on male entrepreneurs heading large enterprises.<sup>38</sup>

Not surprisingly, the call for a broader concept of entrepreneurship and business has hitherto come from historians who work on businesswomen.<sup>39</sup> Angel Kwolek-Fowland, for instance, has argued that when one speaks of businesswomen, traditional characteristics of entrepreneurship such as the focus on growth and longevity are often not to be found: over time, women's businesses have tended to remain small and be individually short-lived.<sup>40</sup> Although this assumption about the small size of female businesses can be questioned – and Marlou Schrover has posed some justifiable doubts – we cannot deny that by using the concept of entrepreneurship to identify only large enterprises, a lot of businesspeople (both men and women) will be left out.<sup>41</sup> In addition to employers who headed large companies, there were also many others who ran small- or medium-sized businesses.

To get a clearer picture of the various types of businesspeople, it is helpful to look at a model developed by Jan Lucassen. In his work on labour market mechanisms in Europe, Lucassen described the shifts between wage labour and entrepreneurial status and between labour and non-labour. At the basis of his model lies a very clear categorisation of the different types of people looking for employment. Within the group of people that receive monetary remuneration for their work, Lucassen discerns three groups. In addition to wage labourers and employers (the 'traditional' entrepreneurs), he also distinguishes a third type of people who have 'some capital, enough to set up a business on their own, but not enough

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37 Cf. Schrover, 'De affaire', 60; Van Molle, 'Zakenvrouwen of vrouwenzaken?', 19-22. In the United States the theme 'women and business' has already attracted a lot of attention from historians and resulted in different publications, Mary Yeager's three-volume *Women in business*, among others. In Flanders in 2001 an edited volume on female entrepreneurship in the nineteenth and twentieth centuries appeared (Van Molle a.o., *Vrouwenzakenvrouwen*) and very recently, in 2006, a history of women in business in early modern England saw the light: Phillips, *Women in business*. In the Netherlands however, despite the appeal by Francisca de Haan in 2002, little research has been done.

38 Lesger, 'Ondernemen en ondernemerschap'. Another criticism by Dutch historians on the historiography of early modern entrepreneurship is that it has mainly focused on commerce and not so much on other economic sectors such as industry (Poelwijk), or on the combination of commerce and industry (Gelderblom and Van Zanden). Poelwijk, *Amsterdamse suikernijverheid*, 14-16; Gelderblom and Van Zanden, 'Ondernemerschap'.

39 From historians who focus on the modern as well as on the early modern period, i.e. Kwolek-Fowland, *Incorporating women*; Van Molle, 'Zakenvrouwen of vrouwenzaken?'; De Haan, 'Homo economicus'.

40 Kwolek-Fowland, *Incorporating women*, 5-7.

41 Schrover, 'De affaire', 64-65.

to employ other persons'. They differ from the wage labourers who only possess 'their muscles and their brains', but the limited amount of financial capital they possess also makes them different from employers.<sup>42</sup> It is precisely this third category of the self-employed who are generally absent from early modern business history.

When widening the definition of entrepreneurship, an extra category can be added: the small entrepreneur or businessperson who is mainly interested in being self-employed and independent, and who is not so concerned about growth and expansion.<sup>43</sup> This does not only result in adding a forgotten category to the analysis, but avoids a rigid classification based on present-day concepts not appropriate to the early modern reality, with less distinct borders between different types of commercial businesses.<sup>44</sup> In addition to this, we can seriously question to what extent people with smaller businesses were different from larger entrepreneurs in every respect: both have invested financial capital (albeit on a different scale) to start a business and both run the risk of losing that capital. Taking risks – a traditional characteristic of entrepreneurship – can thus be found in both categories of businessmen and women.

Taking a broader view of the concept of entrepreneurship, by also incorporating small businesses (and with it many women) into this framework, can lead to new insights into the functioning of early modern businesses. Firstly, the impact of scale on business practices can be tested: did large entrepreneurs really operate in a different manner to small business owners? Secondly, and more importantly in this context, it allows us to make comparisons between male and female business proprietors. Using this extended framework, it is possible to test the hypothesis that men and women differed as traders. As has been indicated, women are supposed to have engaged primarily in smaller businesses. Although much evidence does seem to point in that direction, we also find women involved in international commerce. Was it indeed the case that women were generally involved more in smaller than in larger businesses and if so how can we explain this? Furthermore, the assumption is that women had a different appetite for business than men. Presumably, they sold different products to men: women might have been more flexible and therefore they might have more easily adopted new products and activities.<sup>45</sup> In addition to this, women might have operated differently from

<sup>42</sup> Lucassen, *In search of work*, 6-8.

<sup>43</sup> From research on nineteenth- and twentieth-century small businessmen in the Netherlands and elsewhere it is known that among shopkeepers in particular the independence was highly appreciated. Cf. Pompe, *De kleine middenstand*, 224.

<sup>44</sup> More on this in section 1.4.

<sup>45</sup> Schmidt, *Overleven*, 126-130; Panhuysen, *Maatwerk*, 125; D'Cruze, "To acquaint the ladies".

men in business. In large-scale commerce especially, they are supposed to have used more 'prudent and risk-averse strategies'.<sup>46</sup>

Another aspect of the debates on early modern entrepreneurship to which this book can contribute is the question of the importance of kinship networks for early modern entrepreneurs. Early modern businesses were characterised by greater insecurity than their modern counterparts. Due to the lack of trustworthy information and relatively small markets that were unstable because of wars, famines and diseases such as the plague, early modern entrepreneurs had to cope with more uncertainty than a modern, Western-European businessman needs to. More importantly, the enforcement of contracts was difficult since institutions which controlled the observance of business agreements were generally non-existent.<sup>47</sup> Because of this, early modern entrepreneurship was based on a network of social relations, which is often referred to as 'social capital'.<sup>48</sup> By providing oneself with a network of friends and relatives, one could ensure that one had reliable contacts in the trading circuit. The research performed on this subject mostly concerns males; however, we may assume that in the case of female entrepreneurs the existence of kinship ties and the importance of marriage and a network of friends might have been even more important.<sup>49</sup> This immediately brings us back to the question of what this study can also add to our existing knowledge of women's position in the labour market, since the impact of social capital on women in commerce may have been completely different from that on women in crafts and industry. As has been convincingly shown by Sheilagh Ogilvie, the economic opportunities of many women in a German proto-industrial region in Württemberg were severely limited by very close, predominantly male, networks.<sup>50</sup>

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46 Rabuzzi, 'Women as merchants', 445.

47 Lesger, 'Ondernemen en ondernemerschap'; Meirik, *Capitaal*, 5-20; Gelderblom, 'Governance of early modern trade'.

48 In the 1980s, Pierre Bourdieu was the first to introduce this by now very popular concept. For instance: Bourdieu, 'Ökonomisches Kapital'. From the 1990s it has become increasingly popular, for a large part instigated by the work of Robert D. Putnam. Putnam, *Making democracy work*.

49 Research by Daniel Rabuzzi suggests this was indeed the case. Rabuzzi, 'Women as merchants', 445. De Haan also regards family networks as positive for women coming from entrepreneurs' families as a way to be employed in activities within the family business. De Haan, 'Homo economicus'.

50 Ogilvie, 'How does social capital affect women?'.

### 1.3 Boundaries and choices

#### *Time and space*

An essential feature in accomplishing a research goal is the time span covered by the project. Here a time span of more than two hundred years has been chosen, starting in 1580 and ending in 1815. In the 1580s, the Dutch economy received an important impulse with the arrival of thousands of immigrants from the Southern Netherlands. It led to the country's economic hegemony which lasted well into the eighteenth century, when it was overtaken by England. The 1580s was also the point at which the Republic of the United Netherlands (*Republiek der Zeven Verenigde Provinciën*) became an independent entity. In 1815 the new kingdom of the Netherlands was established. Although the old political structure of the Republic had already changed in 1795 with the invasion of the French, I have chosen to extend the period into the nineteenth century. The reason for this lies partly in the fact that substantial alterations in the institutional setting only took place in 1815. Another reason for taking the year 1815 as an end-point is that for the first years of the nineteenth century several very interesting quantitative sources exist on the work of men and women in the localities under scrutiny, and some of the serial sources that had already commenced in the eighteenth century – such as the register of the Amsterdam fish sellers' guild – continued until early years of the nineteenth century.

The main reason to choose a period of more than two centuries is that only in this way can the impact of economic trends, and, for example, changes in institutional structures and their implications for female traders be properly identified and tested. Over this period we see an enormous economic growth in the seventeenth century followed by a relative decline in the eighteenth century. This allows us to investigate the relationship between economic prosperity and the involvement of women in business. Other developments in this period that could have influenced women's involvement in commercial enterprise are the rise and fall of the Dutch East India Company (*Verenigde Oost-Indische Compagnie* or *voc*),<sup>51</sup> the beginnings of a consumer society, and the decrease in the power of the guilds. Moreover, in this period, the commercial sector in itself experienced some drastic changes of which the rise of independent shops and the changing structure of international trading are probably the most important.

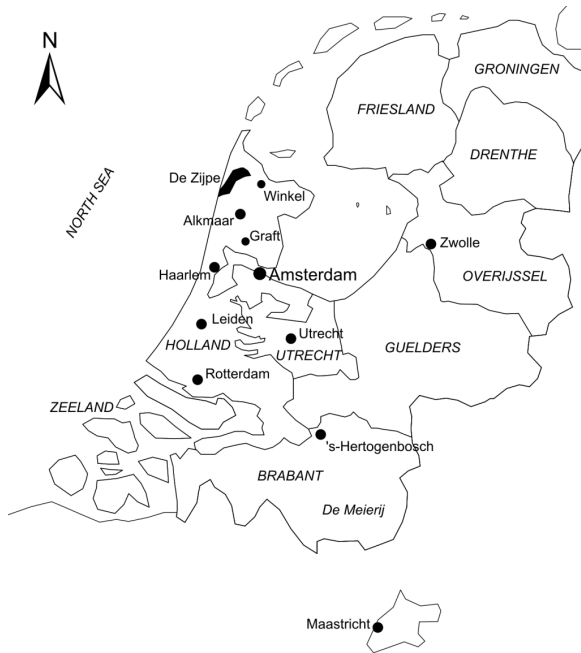
Concerning spatial boundaries, a geographical setting is chosen that consists of three towns and three villages scattered across the Northern Netherlands. The choices made are based on economic diversity, geographical setting and the avail-

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51 The *voc* provided work for female traders in the cities of the Dutch Republic through the expansion of a market for necessities for sailors and soldiers, but probably by creating a market in colonial products as well. See: Gawronski, *Equipagie*, 202-203 and Sharpe, 'Gender in the economy', 297.

able sources. This resulted in the selection of the cities of Amsterdam, Leiden, and 's-Hertogenbosch and the rural area surrounding the town of Alkmaar, which consists of the villages of Graft, De Zijpe and Winkel.

**Figure 1.1** The Northern Netherlands



The city of Amsterdam has been chosen because of its importance for Dutch and international trade. At this point in time, Amsterdam was the centre of commerce in the Netherlands. 's-Hertogenbosch also functioned as a trading centre, but on a smaller scale, in the southern province of Brabant. Leiden, on the other hand, was a city of textile manufacturing, which makes it very interesting to incorporate into this study.<sup>52</sup> Together with trade, the textile industry was the most common branch in which women were employed. The importance of the textile industry in this town might have influenced the share of women working in trade. The three villages chosen form a triangle around Alkmaar, a medium-sized town in the north of the province of Holland. In this way these villages were probably unified, but in economic structure they differed. Graft was a large industrial village and had approximately 3,000 inhabitants in the seventeenth

<sup>52</sup> Leiden is also the town that is included in all the research projects which are part of the larger research programme on women's work in the Northern Netherlands.



century, De Zijpe was a typical Dutch ‘polder’, a large piece of land won from the sea around 1580, and Winkel was a very small village, characterised by a relatively diverse economy which consisted a little of farming, and lots of seafaring and trading. With the selection of these six localities, assumptions about the impact of the local economic structure on women’s participation in commerce can be tested. It is furthermore possible to distinguish between the experiences of urban and rural women, and to see in what way the assumption that Holland deviated from the rest of the country, which might have resulted in a greater economic independence for women, is correct. Although it would be very interesting to systematically compare the situation in the Northern Netherlands to that in other Western-European countries, since it would allow us to further investigate in what way economic prosperity and female entrepreneurship were linked, the scope of this study does not allow this. Nevertheless, when possible, comparisons with other areas in Europe are made throughout this book.

#### *Commerce and traders*

Another very important choice to be made is on how to deal with commerce. The concept of trade is extensive and the word ‘commerce’ refers to several different meanings.<sup>53</sup> Whereas today quite clear distinctions can be made between wholesale and retail trade, in the pre-industrial period such categories were much less evident. As opposed to the present, in the early modern period, many trading companies were active on diverse levels, selling in large, as well as in small quantities.<sup>54</sup> Moreover, contemporary terminology does not always provide much help in clarifying the scope and character of someone’s business. A trader could call himself or herself a merchant, a wholesaler, a buyer, a seller, or a shopkeeper. In the sources, these terms are used interchangeably: some people are called wholesaler, merchant and buyer, at practically the same time.<sup>55</sup> Besides the problem of larger or smaller quantities of goods that were for sale, the value of the trade is also problematic when categorising traders. Small shops were not necessarily less profitable than the trades of people who dealt in larger quantities of goods. Relying solely on the terminology used in the sources, one often cannot differentiate according to the size or wealth of the business. However, as time passed, not only did the proto-typical international merchants belong to the groups of well-to-do people, but also other types of traders, such as grocers, began to show up in tax registers in which only the richer part of society was registered.<sup>56</sup> Classifying

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53 In Dutch, the words commerce and trade are both translated as *handel*. In this book they are used interchangeably.

54 Cf. Lesger, *Handel in Amsterdam*, 18; Smith, ‘Wholesale and retail markets’, 41.

55 Gelderblom, *Zuid-Nederlandse kooplieden*, 30.

56 Sugiura, ‘The distribution system of the early modern Netherlands’, 10, 11.

traders as wholesalers or retailers solely according to the terminology used in the sources turns out to be a very risky undertaking.<sup>57</sup>

Based on the above we can conclude that, in the early modern period, very strict divisions between different types of trade are neither possible nor desirable.<sup>58</sup> Even so, it is not right to simply assume that a division between wholesale and retail trade did not exist at all. Examples from the seventeenth and eighteenth centuries show that people were well aware of a certain distinction between large-scale and small-scale trade. Evidence from a sixteenth-century letter even shows that contemporaries did associate retail trade with lower risk than wholesaling.<sup>59</sup> In addition, the overlap between wholesaling and retailing was not as common everywhere in Europe, as is illustrated by the remark of Jacques Savary. In his dictionary on commerce from 1761, Savary states that in eighteenth-century Amsterdam, and almost everywhere in Holland, no difference was made between wholesalers and retailers; both were permitted to sell their wares in large *and* in small quantities. According to Savary, this was not the case in France, where *les marchands grossiers ou magasiniers* were completely separated from *les marchands détailliers*.<sup>60</sup>

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57 In the past, other historians have dealt with this matter as well. Discussions on defining early modern commerce as wholesale or as retail trade, focus on issues such as the size of the capital (money and stock), and of the transactions involved, the number of goods sold, and for instance, the social and economic status of the traders. Adding extra categories – such as middlemen – to the spectrum is one way of partly solving the classification problem. However, it is often very difficult to distil from (especially quantitative) sources whether certain traders were involved in the intermediate trade. Another solution to the problem of classifying traders is to consider retail trade as the direct sale to consumers, while wholesale traders sell to different types of buyers who do not consume the goods themselves. Yet, one still has the problem that the two types of trade can be united in one person. Cf. Earle, *Middle class*, 39–41. For the Netherlands this approach has recently been chosen by Sugiura, “Groothandel” versus “kleinhandel”. A similar classification that incorporates middlemen as an extra category can be found in Van Muiswinkel, *Handel, markt en beurs*, 16, which is copied by Lesger, *Handel in Amsterdam*, 18, and in Schötz, *Handelsfrauen*, 36.

58 Cf. Lesger, *Handel in Amsterdam*, 19, footnote 26.

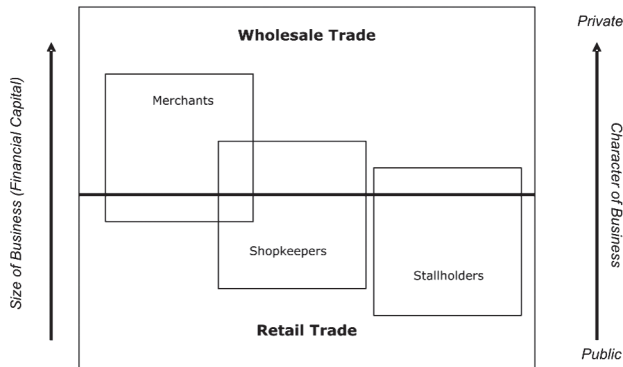
59 Gelderblom introduces two letters from 1594 and 1603 that refer to this matter. Moreover, in by-laws from Amsterdam in 1721 an explicit distinction between small-scale and large-scale traders is also made. Gelderblom, *Zuid-Nederlandse kooplieden*, 29; Van Nierop, ‘Handeldrijvende middenstand’, 204. For evidence on early-nineteenth-century Germany see: Barth-Scalmani, ‘Salzburger Handelsfrauen’, 24.

60 Savary, *Dictionnaire universel de commerce*, 650. As his encyclopedia tries to cover ‘le commerce qui se fait dans les quatre parties du monde’ one could expect that in this way Holland was also different from countries other than France. On that however, Savary is not explicit.

As one can imagine, the size, structure, and organisation of trade may have influenced female involvement. For that reason, in this book, the activities of women on diverse levels of commercial enterprise are assessed. Nevertheless, the blurred dividing lines between retail and wholesale trade, and therefore also the indistinctness that sometimes exists in the size and scale of an enterprise, can make it difficult to categorise traders. The seventeenth-century silk shop on the Amsterdam Warmoesstraat run by Clementia van den Vondel – the sister of the famous poet Joost van den Vondel – is a good example. Clementia’s silk shop functioned not only as a provider of silk wares such as stockings for the individual customer, but also as a supplier of larger quantities of cloth for her neighbour, who was a large silk dealer as well.<sup>61</sup> Thus Clementia was a wholesaler and retailer at the same time.

To solve problems of categorisation such as this one, I have come up with a classification that differentiates not so much according to type of business (retail or wholesale), but rather according to the locus where the business activities generally took place. I have come up with three categories. These are the marketplace (where we find stallholders and street vendors), the shop (where we find shopkeepers), and the merchant’s office (where we find people who engage in international trade and finance). In figure 1.2 these different categories and their overlap are shown.

**Figure 1.2** The distribution of different types of traders between wholesale and retail trade



<sup>61</sup> Sterck, ‘Amsterdamsche zijdewinkel’, 152.

In figure 1.2 we see the three different types of traders that are discussed in this book, and it can be seen how they overlap and to what extent we can expect them to be engaged in either wholesale or retail trade. As we can see, the categories of merchants and shopkeepers sometimes overlap, but stallholders do not overlap with the other categories. As we will find in the next chapter, regulation was often very strict in the distinction between shopkeeping and stallholding and the people in the markets were generally not allowed to sell from a shop as well.<sup>62</sup> The advantage of this categorisation is twofold. Firstly, this categorisation provides us with the opportunity to test whether assumptions about the 'separate spheres' dichotomy can be applied to female economic activity in the Northern Netherlands. We may assume that the public nature of the trade differed greatly between working at a market place, in a shop, or at a merchant's office. Stallholding took place in publicly accessible marketplaces and was hence much more public than many of the activities involved in shopkeeping and in international commerce. Activities and transactions in the latter trade in particular were generally settled in the private surroundings of an office attached to a home. In addition to the public nature of the actual location where the business was conducted, this categorisation will make it possible to evaluate the influence of cultural norms with regard to the economic role of women. We may assume that cultural norms might have influenced women's involvement more in the higher social groups than among the lower strata of society. Hence women in international commerce may have been confronted by more limitations of freedom than women who engaged in shopkeeping and stallholding. Secondly, the categorisation as presented in figure 1.2 enables us to differentiate according to scale. Although overlaps would have existed, we may assume that whereas merchants would have been involved mainly in wholesale, most of the activities of the stallholders can be considered as retail. Another differentiation according to scale that can be applied in this categorisation is that of the size of investments of financial capital. With a proviso, we can again assume that in very broad lines a difference existed between the categories in the amount of financial capital that was necessary to set up a business. Again, international commerce and stallholding form the two extremes: stallholding would generally have required less financial capital than international commerce and finance, and the amount of money necessary to set up a shop would have been somewhere in between those two.

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<sup>62</sup> Shopkeepers in rural areas that went to market their wares in urban areas may have been an exception to this rule.

#### 1.4 Sources

To answer these research questions, a great variety of sources are required. Research on women's work can be difficult, especially when it concerns women who lived in the time preceding the statistical era. It becomes even more complex when one is not only interested in well-to-do women, but also in females who formed the lower strata in society, as is the case in this book. Furthermore, in the sources, married women are often hidden behind their male counterparts. As heads of households and as guardians of their wives, it is mostly only men who are registered. It is impossible to fully solve this problem, but by combining different types of sources one can get information on working married women. Moreover, there are also sources that indirectly provide information on women's work in the past. Examples of such sources that are used in this book are poor relief registers, criminal records, urban legislation, and sales permits.

The overall quantitative basis of this book is formed by an analysis of several tax registers and population censuses.<sup>63</sup> In general these sources provide information on household structure, the income of a household, and the occupation of the household head. Based on this it is possible to draw conclusions on the gender division of labour in a certain economic sector or profession, and to compare situations in different periods and different geographical areas. Besides these sources, of which the majority provide information on the women and men in the various types of trades, other serial data are used to acquire a more specific insight into each of the three types of trade under scrutiny. For reconstructing women's share in stallholding, registers of market permits are analysed; for shop-keeping the accounts of shopkeepers' guilds, and for a quantitative analysis of women's role in commerce and finance the ledgers of the Amsterdam *Wisselbank* (Bank of Exchange). None of these sources, however, provide perfect insight into the numbers *and* activities of women (and men). In subsequent chapters, I will deal separately with the representativeness of the sources and what consequences certain constraints may have for the results. Nevertheless, we should not be too pessimistic about the information we can derive from these sources. Not only do they often indirectly present information on working women, but as I will show in this book, by combining these serial records with more qualitative data from other types of sources, a coherent reconstruction of women's economic activities can be obtained.

Complementary to the more quantitative sources, various qualitative sources are also used. Since in this book the involvement of women in various types of trade is assessed, and because these types of trades relate to different levels of wealth, diverse sources have to be consulted for the additional investigation of

63 I am very grateful for being able to use existing databases. For more information on these databases and who has created them see the appendix.

women's activities in the different subcategories. For the study of females in the ambulant and semi-ambulant trades I have used criminal records, poor relief registers, the archives of the various stallholders' guilds, and petitions to the city council to complement the data from the registration of market permits. The study of shopkeepers is completed using information from inventories of shopkeepers, and, for instance, petitions to the city council. Specialisation patterns of shopkeepers and other retailers are examined not only by an analysis of tax registers and censuses, but also by an analysis of sources that provide insight into the sale of one particular product or product group, such as the registration of permits for selling tea, coffee and chocolate, or for the sale of certain textiles. The business accounts of the *voc* and of one of the Leiden orphanages furthermore provide insight into traders that not only specialised in selling one type of product, but also in selling to one client; in this way, we also learn about women's role in the intermediate trades. The archives of the Amsterdam *Wisselbank* are supplemented by qualitative evidence from notarial archives. When possible, in all sectors, information from baptism, marriage and burial registers (the so-called *DTB* registers) is used to analyse the impact of family ties and the life cycle on people's careers in trade.

Finally, travel journals, merchant manuals and moralists' writings are analysed to distil ideas on the freedom of women to engage in commercial enterprise. The results from these sources are complemented by data on education and training of future traders such as apprenticeship contracts which also indirectly provide insight in society's views on the appropriateness of female involvement in commercial enterprise. Finally, legal treatises, by-laws, city ordinances, and petitions to city councils are examined to clarify women's legal status and its impact on daily practice.

### 1.5 The composition of this book

Together with this chapter, the next chapter forms the backdrop of this book. In chapter 2, the existence of an environment that encouraged women to participate in commercial enterprise in the Dutch Republic is explored. By looking at society's views on women, women's access to education and training, and their legal status, the economic agency of women from various social backgrounds is assessed. When discussing women's legal position, I focus in particular on the separate legal status for married female entrepreneurs and consider to what extent this separate status may have been an important stimulus for female involvement in commerce. Finally, this chapter will demonstrate the importance of the structure of the local economy for women's involvement in trade in different parts of the Dutch Republic.

After chapter 2, the focus on female traders in general shift to a focus on tradeswomen in different sectors of trade. Chapter 3 is the first of these more thematic chapters and discusses the involvement of women in the lower strata of commercial enterprise: stallholding and street selling. The focus of this chapter is on the food markets in the urban centres of Leiden and Amsterdam. Based on registrations of market permits, combined with petitions to the city governments, and guild regulations, it examines who worked in these markets, what factors determined access to these trades, and whether differences existed between the different types of food trades. The competition between rural and urban ambulant traders will also be dealt with in this section. In the final section of this chapter, the impact of the life cycle on stallholders' careers is examined. This is mainly done by looking at women's marital and reproductive behaviour in combination with their careers.

In chapter 4 the women who worked as shopkeepers are the topic of investigation. After assessing women's participation in shopkeeping in the different urban and rural localities under study, the focus shifts to the shopkeepers' guild in the city of 's-Hertogenbosch. A large number of the urban shopkeepers in the Dutch Republic were united in guilds and by analysing women's role in the 's-Hertogenbosch shopkeepers' guild I will show what impact guild structures and guild regulation had on the activities of women as shopkeepers. Therefore, attention will be particularly paid to the impact of guild policy on female participation rates. The results from 's-Hertogenbosch are compared to those of shopkeepers' guilds in other towns in the Northern Netherlands.

Chapter 5 forms an intermezzo. Before moving on to the world of international commerce, the impact of changing consumer behaviour, often called the 'Consumer Revolution', on gender ratios and gender roles in the various retail and intermediate trades is assessed. The chapter examines whether men and women specialised in different types of trades, and what impact new commodities and 'the rise of fashion' had on gender ratios. I will also pay attention to the role female traders played in supplying single large customers, such as the Dutch East India Company, and urban institutions such as orphanages.

In chapter 6, women's part in international commerce and finance is discussed. Based on a combination of sources – tax registers, the accounts of the *Wisselbank*, and notarial archives – the number and share of women involved is established and the activities women undertook in these echelons of business explored. Furthermore, this chapter examines what impact changes in commercial organisation had on gender ratios in international commerce. The city of Amsterdam forms the focal point not only because it hosted the largest merchant community in the Dutch Republic, but also because it provides enough sources to reconstruct the role of women in large-scale enterprises.





## Chapter 2

# Women, commerce and the Dutch Republic

The extent of the involvement of women in commercial enterprise depended on a variety of factors. Before discussing which factors were vital for women's access to each of the three different forms of trade that form the focus of this book – stallholding, shopkeeping, and international commerce – this chapter will firstly investigate the existence of an environment that encouraged women to be employed in commercial activities in the Dutch Republic. The general economic agency of women will be assessed by looking at three different features that are all strongly related: society's view on women's economic role, the extent and accessibility of education and training, and the legal status of women of different marital statuses. While the ideas on gender roles did not have to be obstructive to an individual woman to engage in commerce, the other two features can be considered as true prerequisites for involvement in trade. Without the legal capacity to enforce contracts and without some expertise in trading activities we may assume that it was unlikely that a woman engaged in trade. The lack of legal ability and of the necessary knowledge and skills could therefore be important barriers to female involvement in commercial enterprise. The final section of this chapter consists of both an introduction to the areas under scrutiny, and an evaluation of the impact of the local economic structures on women's involvement in trade in the different cities and villages that form the loci of this study. The main question posed in this chapter is to what extent did the above-mentioned circumstances advance or hamper female activity in trade? All in all, by the end of this chapter, I hope to be able to conclude whether the conditions in the Dutch Republic were *in general* favourable for women to become involved in commercial enterprise and what impact these conditions *generally* had on the involvement of women in trade.

## 2.1 Society's view on gender roles

‘Young man, go out and provide for your family,  
Young woman, stay here and look after your family’  
Jacob Cats<sup>1</sup>

One of the leading themes in works on the female inhabitants of the Dutch Republic is the discussion of their supposedly remarkable behaviour. Two opposing images of Dutch women exist, both of which appear frequently in these studies: one wherein they are depicted as hardworking housewives, and the other which portrays them as capable entrepreneurs.<sup>2</sup> These images are mainly derived from observations in the travel journals of foreign visitors and the writings of contemporary Dutch writers. Based on these works, in the past, scholars have concluded that the position of women in the Northern Netherlands was different from women in other European countries, as has already been mentioned in the preceding chapter. Although in this section, the ‘uniqueness’ of early modern Dutch women is not addressed, travel journals and the writings of contemporaries form the main focus. By analysing the content of these sources, I aim to highlight contemporary ideas on women’s economic role. What can these writings tell us about the general opinion on women’s activities in economic life?

### *Travellers’ and merchants’ guides*

Throughout the early modern period, several foreign authors have written on the economic activities of Dutch women. In their journals, travellers from all over Europe who visited the Dutch Republic reported on their experiences with the Dutch people and their customs. In a number of these sixteenth- and seventeenth-century travel accounts, the trading activities of women form part of the topics that are written about.<sup>3</sup> In general, the foreigners write on the enormous activity of women in shopkeeping and in international trade, on their commercial expertise, and on their economic independence. The often-cited journal of the Italian Lodovico Guicciardini, who visited the Northern Netherlands in the 1560s, forms a nice example. In his *Description of the Low Countreys* he writes not only that ‘The women governe all, both within the doores and without, and make all bargaines, which ioyned with the natural desire have to bear rule, maketh them

<sup>1</sup> Cats, ‘Houwelick’, 51. Original Dutch version: ‘Ghy, reyst dan neerstigh man, en past op uw gewin, Ghy, set u, jonge vrou, en let op uw gesin’.

<sup>2</sup> Schama, *Embarrassment*, 375-480; Van Deursen, *Mensen van klein vermogen*, 101-116; Kloek, ‘De vrouw’, 248-249; Schmidt, ‘Vrouwenarbeid’, 2-10.

<sup>3</sup> For instance: Jacobsen Jensen, ‘Moryson’s reis’ 272-273; Guicciardini, *Descriptione*; Montague, *Delights of Holland*; Shaw, *Letters to a nobleman* cited in Schama, *Embarrassment*, 407; Anonymous, *Travels* cited in: Kloek, ‘De geschiedenis van een stereotype’, 15.

too too [sic] imperious and troublesome', but also that the 'women of Holland are verie faire, wise, paynfull, and so practiced in affaires of the world, that they occupie themselves in most part of mens excersises, especially in merchandize'.<sup>4</sup>

The fact that various travellers repeated the different characteristics of Dutch women also mentioned by Guicciardini – their enormous economic activity, their autonomy, and expertise – has more recently made scholars very cautious in using travel journals as a representative source.<sup>5</sup> Because travel accounts are partly a literary genre, they are also characterised by literary features, such as the conventions on writing about other peoples. It is furthermore known that travellers used existing guidebooks to inform themselves of the visited country and its inhabitants, which made the existence of a completely 'neutral' view of what they saw and experienced during their travels improbable.<sup>6</sup> This may of course imply that information from travel accounts may as well be repetitions or confirmations of already existing stereotypes of a particular nation.

In a recent article, Els Kloek gave an extensive overview of the way Dutch women were portrayed in contemporary writings by both foreign and Dutch authors.<sup>7</sup> Following the Dutch cultural historian Willem Frijhoff, Kloek concluded that these accounts of the habits of Dutch women should merely be seen as a way of communicating the author's vision of the Dutch Republic itself. She showed that all remarks on women in the sixteenth- and seventeenth-century discourses are variations on what Erasmus, Juan Luis Vives and, earlier, Tacitus wrote on the Batavian people: the men are lazy, and therefore, the women hard-working, which resulted in a high amount of equality between the sexes. The diligence of women manifested itself in both entrepreneurial activities as well as in their need for (excessive) cleanliness.<sup>8</sup> But does this mean that we cannot take any of the remarks made by travellers on women in Dutch society seriously?

Although travel journals are a literary genre, in which repetition and affirmation of stereotypes are often-used phenomena, it is nevertheless possible that they represented the truth. If we take a closer look at the famous fragment from the account of Sir William Montague, it becomes clear that his description might have been closer to the truth than long has been thought. In 1695 Montague wrote: 't is very observable here, more women are found in the shops and business in general than men; they have the conduct of the purse and commerce, and

4 Guicciardini, *The description*, fol. 14v and 17v. Original version in Italian: Guicciardini, *Descrittione*.

5 Among others Laurence, 'How free were English women?', 127-129; Meijer Drees, *Andere landen, andere mensen*, 2-6; Schmidt, *Overleven*, 52. This cautiousness in using travel journals as a source for historical research also concerns historians working on subjects other than the economic activities of women.

6 Strien, *Touring the Low Countries*, 1-2.

7 Kloek, 'Geschiedenis van een stereotype'.

8 Kloek, 'Geschiedenis van een stereotype', 11, 12.

manage it rarely well, they are careful and diligent, capable of affairs, (besides domestic), having an education suitable, and a genius wholly adapted to it.<sup>9</sup> Historians have always considered this fragment as applicable to Dutch women *in general*, but here Montague actually depicts the situation in Amsterdam.<sup>10</sup> In his *Delights of Holland*, the writer describes his travels through the country and writes a separate chapter on every single town and village he visits. When he describes the city of Amsterdam, he first gives a description of the town's buildings, and then he portrays different – in his eyes remarkable – features, among which he includes the large number of female shopkeepers. The fact that Montague gives a specific description of certain elements of daily life in seventeenth-century Amsterdam suggests that his writings are more or less direct reflections of his observations and experiences. Of course, it is still possible that he used existing images or phrases to strengthen his story, but that does not necessarily make the story he told less truthful.

The appearances of competent female traders in writings other than travellers' accounts seem to confirm the assumption that at least some truth must be present in the journals of foreigners. In the so-called merchant manuals – handbooks on how to organise one's trade in specific countries of Europe – we find similar descriptions of women taking part in commerce in the Northern Netherlands.<sup>11</sup> Anne Laurence has claimed that the only thing you can distil from these sources is the situation in the country of the author's origin, because foreigners would not have made any remarks on a situation that would seem perfectly normal to them.<sup>12</sup> But this idea can be repudiated by the appearance of similar portrayals of female traders that are present in the writings of contemporary Dutch authors. Around 1603, the then twenty-year-old Hugo de Groot or Grotius wrote on affairs similar to the remarks so often made by strangers: he said that Dutch women are enterprising and capable traders, who assist their husbands in their trade and at the same time take care of their households.<sup>13</sup> According to Kloek, Grotius portrayed Dutch women in an optimistic manner to express his positive view on the Dutch Republic in general.<sup>14</sup> Nevertheless, this does not alter the fact that he regarded the entrepreneurial activities of married women positively. Based on the observations in the various travel accounts, we may assume that Grotius was not the only person in the Dutch Republic that thought of women who conducted business activities in a positive manner. Assuming that the travellers did indeed

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9 Montague, *Delights of Holland*, 183.

10 Cf. Kloek, 'De vrouw', 249 and Mosmuller, 'Handelende weduwen', 5.

11 Roberts, *Merchants mappe*, 120 and Child, *Discourse*, 4.

12 Laurence, 'How free were English women?', 127-128.

13 De Groot, *Vergelijking der gemeenebesten* II, 142-144. See also: Visscher, *Brabbeling* and Le Francq van Berkhey, *Natuurlijke Historie*.

14 Kloek, 'Geschiedenis van een stereotype', 12.

encounter female shopkeepers and merchants on their travels through the country, female entrepreneurial activity must have been an acceptable feature of society in the seventeenth-century Northern Netherlands.

However, as time passed by, the focus of the portrayals of Dutch women shifted from their outstanding economic activities to their qualities as hardworking housewives who were obsessed by cleaning. In the seventeenth century, we already see several examples of this change, but in the eighteenth century, most travel accounts only use the image of the hardworking housewife when portraying Dutch women.<sup>15</sup> Whether this development was caused by a real decrease in female economic activity in the eighteenth century remains to be seen; it may also be explained by a rising popularity of the cult of domesticity, a phenomenon that can be observed in England at the same time and was often advocated by moralists.<sup>16</sup>

### *Moralists*

The travel journal and merchant guidebooks were not written to explicitly express an opinion on gender roles in society. Nevertheless, we have seen that it is possible to derive ideas from these works on female economic involvement in a certain country. Completely opposite in nature to these descriptive texts, are the writings of moralists, whose goal it was to instruct people on how to live their lives properly. As in the case of the various guidebooks, these writings do not give an exact representation of life either. Even so, they do shed light on how the upper layer of society perceived the world; the position of women often played a large part in these writings.

One of the most famous moralists of seventeenth-century Holland is Jacob Cats. In several of his works Cats, also known as 'father Cats', discussed women's supposed behaviour. In his famous 'Houwelick' (Marriage), he addressed women's position within marriage. According to Cats, a married woman should stay at home, as her main task was attending to the household, while her husband must be on the street to ply his trade.<sup>17</sup> Cats' opinion on married women was shared by Johan Beverwijck, a seventeenth-century medical doctor, who concluded from female physical characteristics that, as opposed to men, women were not equipped for trade and travel.<sup>18</sup> These views on the division of tasks between

15 Kloek, 'Geschiedenis van een stereotype', 15.

16 Simonton, *European women's work*, 87; Pott-Buter, *Facts and fairy tales*, 56-57. Another explanation for the disappearance of female economic activity from the travel guides could be that the female labour participation rates in their home countries had increased.

17 Cats, 'Houwelick', 50. At the same time, Cats argued that, although the husband needed to carry the main responsibility for the household income, his wife had to carry the burden with him. Van der Heijden, *Huwelijk*, 224.

18 Beverwijck, *Schat der gesontheydt*, 211.

men and women within the household are reflected in the arguments of women in seventeenth-century Rotterdam who appeared before the church court. There, these women complained about their husbands' failure to raise enough money for the subsistence of the household.<sup>19</sup> Still, we cannot conclude that because these women used arguments identical to Jacob Cats and Johan Beverwijck that their ideas on women's role in society was indeed the standard view – albeit that this was probably a socially desirable opinion. The arguments put forward by the women in Rotterdam may have been used to bring them into a favourable position, as compared to their husbands, in front of the members of the church court. Nevertheless, one can conclude from this that at least the church did prefer a division of tasks between men and women such as the one promoted by moralists like Cats and Beverwijck.<sup>20</sup>

The ideas of the moralists cited above, only concerned married women. On the economic position of single and widowed women, the generality of opinion was different.<sup>21</sup> In general, it was commonly agreed that the ultimate goal in a woman's life was marriage. However, the extraordinarily high sex ratio – one feature typical of early modern Dutch towns – meant that this goal could not be accomplished by all: a lot of women stayed single because of a 'shortage' of men.<sup>22</sup> Without a man, these women needed to take care of themselves. In the upbringing of daughters, people took into account that their daughter might end up alone. According to the eighteenth-century medical doctor Johannes le Francq van Berkhey, in Holland daughters were raised to be able to maintain themselves in case of spinster- or widowhood. This upbringing varied according to economic prosperity. After finishing knitting or sewing school, girls of the common people (*de gemeene lieden*) looked for a job as a maidservant. Daughters of middlemen (*burgers*) were supposed to stay at home to help their mothers in the household. In addition to that, they had to occupy themselves with the production of, among other things, millinery, robes and dresses, and with needlework and 'other feminine handiworks'. Sales activities were also considered appropriate for girls from the middling sort. In such a way they would train themselves to be able to earn a good living in case of 'misfortune, spinsterhood or widowhood'.<sup>23</sup> It is apparent that in cases of hardship, married women were allowed to engage in paid work

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19 Van der Heijden, *Huwelijk*, 230.

20 Evidence for this assumption has been put forward by Van der Heijden in another article, where she shows that parents opted for marriage partners for their daughters that were willing and well-equipped to earn a decent living. Van der Heijden, 'Contradictory interests', 360.

21 We can deduce this from eighteenth-century treatises. Whether this distinction was also made in the seventeenth century is unclear.

22 Van der Woude, 'Sex ratio and female labour participation', 73-74; Van de Pol, *Amsterdams hoerdom*, 106-111.

23 Le Francq van Berkhey, *Natuurlijke historie*, 1320-1322.

as well. So we may conclude that in the Northern Netherlands it was considered suitable for women – either deprived or unattached – to earn a living by sewing and knitting, or as a saleswoman, a view that has similarly been found in early modern England as well.<sup>24</sup>

According to Deborah Simonton the reason that these types of economic activities were acceptable for women, is that they were ‘associated with women’s role in the provisioning of households’ and therefore were acceptable as ‘extensions of their ‘natural’ activity’.<sup>25</sup> The manufacturing of clothing can of course be seen in the same way. The fact that people considered shopkeeping as appropriate for women who needed to maintain themselves is furthermore well-illustrated by a fragment from a novel by the eighteenth-century novelists Elisabeth Wolff and Agatha Deken. In their *Historie van Willem Leevend* a rich spinster appears, who orders in her will to create a fund for ‘decent, well-raised women’, who are in miserable circumstances without being to blame for it. From this fund, these women could receive a gift that made it possible to start a shop.<sup>26</sup>

Interestingly, the content of both the Dutch moralists’ writings and of foreign travel journals on Dutch women, go through a parallel development. While in the eighteenth century foreigners used the image of the cleaning housewife bullying her husband to ridicule the relations between the sexes, Dutch observers idolized the same hardworking housewife that in their opinion no longer existed, to criticize the overall decline of the nation. Remarkably, when commemorating the – in their eyes positive – characteristics of Dutch women of the past, they do not mention their presumed entrepreneurial skills. Kloek suggests that this indicates that by the end of the eighteenth century, ‘the phenomenon of a working woman had completely disappeared from their field of vision’.<sup>27</sup> We can seriously doubt that the eighteenth-century Dutch authors were no longer familiar with working women: tax registers do not seem to confirm this and what is even more interesting is that precisely at that time in many Dutch towns *werkhuizen* and *spinscholen* were established to occupy the labouring poor – both men, women and children – with work, mainly spinning.<sup>28</sup> It is much more likely, that the general opinion

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24 Earle, ‘Female labour market’, 136.

25 Simonton, *European women’s work*, 62. Although this is an idea that has often been put forward, it remains to be seen if the provisioning of the household was indeed the ‘natural destiny’ of women. Simonton convincingly argues that many of the typical male and female activities are based on cultural constructions. Simonton, *European women’s work*, 81-83. Moreover, from research on non-western societies we learn that in other parts of the world the division of tasks within the food provisioning of a household was completely different: for example in Hindu and Arab societies men are mainly involved in shopping for food and clothing. Boserup, *Women’s role*, 87.

26 Wolff and Deken, *Historie*, 303-304.

27 Kloek, ‘Geschiedenis van een stereotype’, 21.

28 Van Nederveen Meerkerk, *Draad in eigen handen*, 177-179, 248-253.

on the desirability of women from the middling sort engaging in commercial enterprise had changed, and that the moralist writers preferred these women to be housewives instead of businesswomen.

We can conclude that, in general, society was not opposed to female involvement in trade. However, *theoretically* by being employed in economic activities both single and widowed women were given more leeway than married women. Society's ideas on the maintenance of households, focused on a task division in which the male household head functioned as the main breadwinner, and women were only responsible for possible extra income. Nevertheless, in cases when it was indeed necessary for a woman to earn an income on her own, because she had no husband or father to rely on, an exception was made. According to society, these independent women should however have limited themselves to activities that were considered suitable for women such as needlework, sewing and knitting. Interestingly, retail was also considered appropriate for these women. Therefore, setting up a shop may not have been problematic for the female inhabitants of the Dutch Republic. However, it is assumed that in the eighteenth century, an upcoming cult of domesticity made it less preferable for women, especially from the middling sort, to be economically active. To what extent this was practised in daily life, is an issue that will be pursued throughout this book.

## 2.2 Education and training

In the preceding section we have briefly touched upon the upbringing and education of daughters. Here, we will take a closer look at this matter. Establishing whether a trade can be considered high-skilled or low-skilled has proven to be a difficult undertaking. Recently, historians have convincingly shown that the concepts of skilled and unskilled work are often social constructions strongly related to prevailing gender norms in society. In general, while work performed by men was considered skilled work, women were thought to have mainly performed unskilled work.<sup>29</sup> As opposed to many crafts and industrial occupations, in the case of commercial enterprise it is more difficult to ascertain what skills were necessary to be successful in business. Although it might be a simplification of the reality, we can say that, for instance, bakers had to be at least able to bake bread and tailors had to be able to sew. The skills that needed to be mastered by a future trader are much less obvious. This is probably also why small-scale trade in particular is sometimes considered low-skilled. Alice Clark, for instance, claimed that 'the want of technical skill and knowledge which so often hampered the

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29 Cf. Phillips and Taylor, 'Sex and skill', esp. 86; Simonton, *European women's work*, 70-83; De Groot, *Fabricage van verschillen*, 20-23; Van Nederveen Meerkerk, *Draad in eigen handen*, 237-243, 273-277.



position of women in the Skilled Trades, was a smaller handicap in Retail Trades where manual dexterity and technical knowledge were less important than general intelligence and lively understanding of human nature'. According to Clark 'quick perception and social tact which are generally supposed to be feminine characteristics' often proved useful in business, which made this sector of the economy relatively accessible for women.<sup>30</sup> Here, also Clark relates a trade that was often practised by women with the absence of formal skills required for other jobs, and the supposedly typical female qualities that were sufficient to perform retail work.<sup>31</sup> Nevertheless, we can seriously doubt that one could succeed in business by solely trusting one's instincts. We may assume that for the practice of any trade or occupation, saleswomen did need some form of training or education.<sup>32</sup> In this section we will elaborate on the necessary skills, the way women could acquire them, and try to establish to what extent women indeed possessed them.

To manage a business, one could not do without the ability to keep accounts and handle money.<sup>33</sup> Even in the smallest trade, such as the selling of fruit from door to door, products and prices needed to be added up and change had to be given to the customer. In shops accounts were often kept that were usually more complex than simple registrations of receipts and expenditure. The conversion of the numerous different coinages in circulation, and even of products that were used as a means of payment, had to be registered.<sup>34</sup> Furthermore, buying goods on credit was a well-known phenomenon in the early modern Northern Netherlands. In shops' accounts, overviews of customers and the amounts of money owed to the shopkeeper were often present.<sup>35</sup> Apart from arithmetic skills, a retailer would therefore very likely need reading and writing skills. The necessity of specific skills reached even further in the case of wholesalers or merchants involved in international commerce. Together with the ability to maintain an extended and complex set of business accounts, they had to master several foreign languages to keep up their contacts with foreign customers and suppliers.<sup>36</sup> And finally, every trader – either small or large scale – had to have at least some knowledge of

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30 Clark, *Working women*, 197.

31 Cf. the fact that women are supposed to be light-fingered and hence well-equipped to work in the textile trades as spinners for example. De Groot, *Fabricage van verschillen*, 447; Van Nederveen Meerkerk, *Draad in eigen handen*, 241.

32 Elise van Nederveen Meerkerk convincingly showed that even spinning, an occupation that is generally regarded as unskilled (or low-skilled), required years of training. Van Nederveen Meerkerk, *Draad in eigen handen*, 260-269.

33 Cf. Spufford, 'Literacy', 230.

34 Streng, *Vrijheid*, 116; Van Deursen, *Dorp in de polder*, 145; Bartjens, *De Cijfferinghe*, 54-63.

35 In the inventories of shopkeepers from 's-Hertogenbosch, 61 can be traced (19% of total shopkeepers in database of household inventories). GAHT, Database Inboedels.

36 Earle, *Making of the middle class*, 34; Gelderblom, *Zuid-Nederlandse kooplieden*, 200.

prices and markets, and of course of the value and quality of the products he or she bought and sold.

As with the economic activities of Dutch women in the early modern period, contemporary foreign authors have also written about their upbringing and education. At the end of the seventeenth century for instance, the Englishman Josiah Child (1630-1699) wrote that one of the things that increased the wealth of the Northern Netherlands, was ‘the education of their Children, as well Daughters as Sons; all which, be they of never so great quality or estate, they always take care to bring up to write perfect good hands, and to have the full knowledge and use of Arithmetick and Merchants-Accounts’. Therefore, Dutch children grew up to have ‘an ability for Commerce of all kinds’.<sup>37</sup> According to Child, in the Netherlands both sons and daughters were raised to be able to run a business, even in the lower strata of society.

Earlier research on education in the Dutch Republic shows that relatively large numbers of children, both boys and girls, were able to attend at least some years of primary school. Literacy rates, especially for the province of Holland, were therefore high compared to surrounding countries, including England and the Southern Netherlands, and the number of literate people grew during the early modern period, in towns as well as in rural areas.<sup>38</sup> On the individual level, of course, the capacity to read and write depended upon local or personal circumstances. Poorer children will have had fewer years in school as the school fees rose year by year, and in rural areas education was seasonal as children had to assist in harvesting.<sup>39</sup> For acquiring arithmetic skills, parents had to pay extra, which automatically led to a limitation in the number of children that attended these classes.<sup>40</sup> Secondary education, at Latin or French schools, was available for an even smaller group of children: only children of the middling sort and upper ranks of society attended secondary school.<sup>41</sup>

Although basic education was relatively easily accessible for both boys and girls, and skills that were taught in primary school – reading, writing and to a lesser extent numeracy – were very important for traders, we cannot simply assume that all traders were able to read and write. Research on literacy rates among different occupational groups in seventeenth-century Amsterdam shows that, despite the high share of people being able to write their names among merchants or

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37 Child, *Discourse on trade*, 4.

38 Spufford, ‘Literacy’, 259-260; De Vries and Van der Woude, *First modern economy*, 170.

39 Van Deursen, *Dorp in de polder*, 72; Boekholt and De Booy, *Geschiedenis*, 24-25.

40 Bartjens, *De Cijfferinghe*, 44.

41 In the sixteenth century, there were evening classes for adults where one could learn bookkeeping. Whether these were attended by women is not clear, but it seems unlikely. Davids, ‘Bookkeepers’ tale’, 246.

even shopkeepers, not every salesperson could write.<sup>42</sup> In general, merchants were more highly skilled than hawkers, but even in the top layer of commercial enterprise not everyone had well-developed writing skills.<sup>43</sup> In the first quarter of the eighteenth century in London for example, 81% of the female shopkeepers were able to write as opposed to 18% of the female hawkers.<sup>44</sup> It is possible that similar proportions may have existed in the Dutch Republic, although as table 2.1 shows, at the same time in the Dutch town of Zwolle, considerably lower literacy rates existed among female shopkeepers. Literacy rates among male shopkeepers in Zwolle on the other hand were much higher, and varied between 80.0% and 96.6%.

**Table 2.1** Literacy rates among members of the shopkeepers' guild in Zwolle, 1658-1797

	Females	Males
1658-1674	14.3%	80.0%
1675-1699	20.4%	84.4%
1700-1724	50.0%	91.2%
1725-1749	46.4%	86.0%
1750-1774	63.6%	92.5%
1775-1797	80.9%	96.6%

Source: Streng, *Vrijheid*, 120, note 23.

The figures in table 2.1 suggest a female catch-up in writing skills. While in the seventeenth century a maximum of one-fifth of the female shopkeepers were able to write their names at the time they started a business, at the start of the eighteenth century this share had grown to half of the women, and had risen to 81 per cent by the last quarter of the century. This coincides with the general trend for

<sup>42</sup> Streng, *Vrijheid*, 120.

<sup>43</sup> Knotter and Van Zanden present literacy rates for different occupational groups, from which the merchants arise as absolute winners. Shares of literate people among Amsterdam merchants: 95%, among bricklayers 50%, among sailors 47%, among shoemakers 72%. Knotter and Van Zanden, 'Immigratie', 407. Even so, we must keep in mind that 5% of all merchants still did not sign their names. Contrary to what these findings suggest, an example presented by Van Deursen shows that sometimes signing with a mark instead of a full name did not mean that people were unable to write. In this particular case the merchant did sign with a mark but meanwhile kept a complete business set of business accounts. Van Deursen, *Dorp in de polder*, 146. In the past, scholars have often discussed the problems of measuring literacy by means of autographs; however, as no better method is available, historians have continued to use this method. A useful overview of the problems involved in reconstructing literacy rates is offered by Kuijpers, 'Lezen en schrijven'.

<sup>44</sup> Earle, 'Female labour market', 123, 136.

the Dutch Republic.<sup>45</sup> Following Margaret Spufford, who showed that in early modern Europe a direct relationship existed between the intensity of trade and the level of education, we may assume that literacy rates among female shopkeepers in Amsterdam, the main city of commercial enterprise in Western-Europe at that time, were even higher.<sup>46</sup> Data presented by Kuijpers showed that in 1650 50.8% of the Amsterdam-born brides were able to write their name, a somewhat higher share than that of brides from other parts of the country that married in Amsterdam that year (43.8%), and also much higher than the share among female shopkeepers in Zwolle in 1658-1674 (14.3%).<sup>47</sup>

Another, yet peculiar, outcome of the analysis of the registration of new shopkeepers' guild members in Zwolle is that daughters of shopkeepers were not necessarily better educated than women whose fathers were not shopkeepers themselves. In most periods under scrutiny, the share of shopkeepers' daughters who signed their name was much lower than the general share of literate women traders.<sup>48</sup> Also sons of shopkeepers entering the same business as their parents showed lower literacy rates than among male shopkeepers in general, but there the differences were smaller.<sup>49</sup> It is apparent that not all families of shopkeepers put a high value on a school-based education for their offspring. Many of these children – especially daughters – will, from a young age, have worked in the family business, and will have mainly acquired the practical skills required for running a shop.<sup>50</sup>

We have seen that despite the relatively high literacy rates among traders, not all traders were able to write and the fact that sometimes the children of shopkeepers were not able to write their names at the time that they entered the business, also seems to indicate that some, at least, would only have been educated in the practical aspects of shopkeeping. Our knowledge about formal on-the-job-training within the sector of commerce is fairly limited, if we compare it to our knowledge of apprenticeships within the sector of crafts and industry. From research on vocational training in manufacturing occupations, we know that large differences existed between the types of training that boys and girls received; a pat-

45 De Vries and Van der Woude, *First modern economy*, 170-171.

46 Spufford, 'Literacy'.

47 Kuijpers, 'Lezen en schrijven', 507.

48 1658-1674: 33.3%, 1675-1699: 0.0%, 1700-1724: 22.7%, 1725-1750: 15.2%, 1750-1774: 42.8%, 1775-1797: 83.3%, 1804-1811: 0.0%. Calculations based on data provided by J.C. Streng.

49 1658-1674: 78.2%, 1675-1699: 74.6%, 1700-1724: 79.0%, 1725-1750: 78.2%, 1750-1774: 89.1%, 1775-1797: 88.5%, 1804-1811: 95.5%. Calculations based on data provided by J.C. Streng.

50 As Merry Wiesner argued earlier, practical skills learned in the parents' trade, could make young women more attractive marriage partners. Informal training was therefore not necessarily unbeneficial for women. Wiesner, 'Spinning out capital', 231.

tern that can also be discerned in the sector of commerce.<sup>51</sup> Merchants' sons were mostly trained to be their fathers' successor and they therefore received an extended education, which was more or less common in format. This would start with several years of Latin School where they were taught both theoretical calculation – multiplication and division – and more practical applications such as calculating exchange and interest rates, and foreign languages among other things. After this they often spent several years (3-8) as an apprentice to another merchant (often a friend of the family or a relative) living in another town or a foreign country. Before starting their own business, young merchants' sons often gained further commercial experience in other trading companies too.<sup>52</sup>

Merchants' daughters, on the other hand, received a different training. Although within these layers of society a good education for daughters was highly important, this education was far less likely to equip them with the skills necessary to succeed their parents in the family business. Of course succession did play a role, especially when only having daughters, but this was usually achieved by marrying daughters to successful, or at least promising, sons-in-law.<sup>53</sup> Daughters of merchants and large entrepreneurs often visited French schools where they were taught reading and writing, in addition to other skills considered useful for women such as playing musical instruments.<sup>54</sup> Various examples of the education of daughters of Dutch merchant families show that an effort was made to provide such an appropriate education.<sup>55</sup> Nevertheless, we cannot compare the education of merchants' daughters with that of their brothers, as the girls were trained to be in a supporting role beside their husbands in a future company, while boys were trained to be in the centre of the business. The practical experience that their brothers would have gained in a foreign country, or other businesses, women would often only have acquired once working alongside their future husbands.

On the practical training of future shopkeepers or, even lower in rank, peddlers or stallholders, much less is known. As opposed to the practice in England, where apprenticeship was a prerequisite for entering the shopkeepers' guild, in

51 Ogilvie, *Bitter living*, 96-99; Simonton, 'Apprenticeship', 244-245; Van Nederveen Meerkerk and Schmidt, 'Arbeid en beroep'; Van Nederveen Meerkerk, *Draad in eigen handen*, 262-273.

52 Gelderblom, *Zuid-Nederlandse kooplieden*, 200-202; Baggerman, *Lot uit de loterij*, 24, 261, 274.

53 Gelderblom, *Zuid-Nederlandse kooplieden*, 192.

54 For instance, Catharina, the daughter of the Flemish merchant Hans Thijs was taught how to play the harpsichord in school. Gelderblom, *Zuid-Nederlandse kooplieden*, 198.

55 For instance the daughters of the merchants and entrepreneurs Daniel van der Meulen, Pieter Blussé and Hans Thijs. Pieter Blussé even made his daughter go to a boarding school out of town, so she had the opportunity to learn English. On Blussé: Baggerman, *Lot uit de loterij*, 277; on Van der Meulen: Selm, *Een menigte*, 312 nt. 264; Davids, 'Bookkeepers' tale', 248, nt. 51; on Thijs: Gelderblom, *Zuid-Nederlandse kooplieden*, 198.

the Dutch Republic this was not obligatory.<sup>56</sup> It is unclear to what extent young people in the Northern Netherlands were trained as apprentices in the shopkeeping business.<sup>57</sup> The historian Streng suggests that in eighteenth-century Zwolle, an apprenticeship in shopkeeping was uncommon. Based on the population register of 1795, where only six shop and merchant assistants are mentioned, he concludes that not many youngsters were trained in practice.<sup>58</sup> This source however, only reveals information on the occupations of the heads of households, and it is therefore not surprising that no more than six people are registered as shop assistants. It may be a job that was practised by single men or by younger people who were not yet heads of households. Moreover, it is questionable whether we can consider shop assistants as apprentices; it is possible that the position of shop assistant was a 'full' occupation, and not a specific stage in a career, as was the case with many journeymen working in crafts.

The little information we have on formal on-the-job-training in the shopkeeping business comes from a few contracts made up by Amsterdam notaries collected by the economic historian Van Dillen. The majority of contracts drawn up concern apprenticeships with traders in textiles, and mostly silk cloth sellers, but the contracts also show that grocers, apothecaries and jewellers took on apprentices in seventeenth-century Amsterdam. Although the set of contracts in Van Dillen's collection consists of a small number – only seventeen agreements on professional training – it does provide a lot of information about how boys and girls were trained. Most apprentices were hired for a period of four years (8), while two years (2) was the minimum and six years the maximum (2). For the most part, the apprentices received board and lodging, and some were even given some remuneration in return for their work. The majority however, paid for the opportunity to learn a job, generally a set amount of money yearly.<sup>59</sup> Although differences existed in the amounts of money paid, the majority of the apprentices paid about one hundred guilders per year. This shows that in seventeenth-century Amsterdam a large number of people would have been unable to have their sons and daughters train as a trader by means of an apprenticeship: the total amount of money required each year to pay for an apprenticeship, was enough for the

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<sup>56</sup> Berger, *The most necessary luxuries*, 215.

<sup>57</sup> One exception is the Groningen *kramersgilde* (shopkeepers' guild) that in the eighteenth century had an apprentice system. IISH Database guilds, consulted in spring 2006.

<sup>58</sup> Streng, *Vrijheid*, 118.

<sup>59</sup> Dataset of apprenticeship contracts consists of seventeen contracts set up between 1603 and 1650. Van Dillen, *Bronnen*, Parts I, II and III.

subsistence of at least one adult.<sup>60</sup> A comparison with the fees that were paid for apprenticeships in the Leiden textile industry in the same period shows a significant difference. Boys and girls who were trained to be either weavers or spinners paid approximately two to twenty times less than the youngsters who were trained as traders in Amsterdam, on average 56 guilders and 5.7 guilders per year respectively.<sup>61</sup>

Another question that needs to be dealt with, and which is related to the issue of costs, is to what extent girls were hired as apprentices. The collection published by Van Dillen includes only two contracts concerning the hiring of girls. This might be too limited to draw general conclusions, but we can assume that in the sector of trade (as in other economic sectors) it was more common for boys to be hired as apprentices. As we have seen, the expenses for an apprenticeship were quite high, so any investment in this form of education of their children made by parents was probably well thought-out, and sons would have had better opportunities than daughters. In Leiden the differences between the costs of human capital formation in the textile industry also resulted in a gender division in which boys more often had access to more capital-intensive training than girls.<sup>62</sup> As it was expected that girls would get married, therefore joining their new husband in his trade, any investment in the training of daughters could be considered a financial loss. In the layers of society that were able to pay for an apprenticeship in trade, through marriage girls could have had relatively easy access to guilded trades without any specific education or training. Moreover, parents could never be sure that girls who had gone through sufficient education and training for business life via an expensive apprenticeship would find a husband in the same trade. Related to this, it is striking that, as opposed to many of the male apprentices in these contracts, the girls either paid a relatively small fee for their training (72 guilders) or did not pay anything at all and even received a yearly sum of 30 guilders!<sup>63</sup> Maybe, parents were only willing to have their daughters trained as an apprentice in such beneficial conditions.

When parents did choose a formal apprenticeship for their children, what did their sons and daughters learn? Two of the seventeen contracts in the collection of Van Dillen shed light on what pupils were taught. Both contracts date from the

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60 According to Ingrid van der Vlis, in cities in the province of Holland in the seventeenth century, 204 guilders a year were necessary for the subsistence of one adult with two children. Van der Vlis, *Leven in armoede*, 196. See also De Vries and Van der Woude, who show that in the seventeenth century households needed between 150 and 250 guilders per year for their subsistence. De Vries and Van der Woude, *First modern economy*, 628.

61 Van Nederveen Meerkerk, *Draad in eigen handen*, 269.

62 Van Nederveen Meerkerk, *Draad in eigen handen*, 268-269, 273-277.

63 Van Dillen, *Bronnen* 11, 312 and Van Dillen, *Bronnen* 111, 126-127. Cf. the differences in fees paid for teaching children weaving (high fees) and spinning (low fees) in seventeenth-century Leiden. Van Nederveen Meerkerk, *Draad in eigen handen*, 269.

1630s. One concerns the hiring of a male apprentice by a male merchant in silk cloth, while in the other arrangements for an apprenticeship of a girl in a linen shop with a female owner are taken down. The major difference between the contracts is the extent to which arrangements of the activities of the pupils, and of the minimum skills they should be taught, reflect the aforementioned ideas and patterns of gender-specific roles. While, according to the contract, the boy was obliged to work both in the office (*comptoir*) and the shop, to engage himself in the purchase of supplies and deal with customers, either within or outside the town, the girl was mainly ordered to attend to the shop and to occupy herself with sewing and needlework for the benefit of her boss's linen trade.<sup>64</sup> In what ways these two contracts mirror the general practice of on-the-job-training is of course an important question. Nonetheless, the correspondence of the specific gender-related assignment of tasks with the contemporary views on the differences in educating and bringing up boys and girls, as mentioned in the section above, is obvious.<sup>65</sup>

Above all, we need to realize that vocational training in the retail trades probably occurred more often in an informal situation: girls were trained while working alongside their parents, relatives or even neighbours. Direct proof – or even statistical data – for this, is hard to come by. The appeals by daughters to succeed their mothers at various Leiden markets, indicate that these girls often had years of training at the market under the supervision of family members.<sup>66</sup> Furthermore, the case of two unmarried women in Leiden asking for permission to take over their parents' printing business in 1783, shows that even in not particularly 'feminine' trades, like book selling and printing, daughters were taught the necessary skills while working alongside their mother and father.<sup>67</sup>

This section has made it clear that not only wholesale, but also retail, were trades that required certain skills that were not naturally given, nor typically feminine. Despite the size of the business, every trader needed some knowledge of products and prices, and numeracy and preferably literacy skills too. These skills could be acquired in both formal and informal trajectories of training, such as in schools and apprenticeships, or under the supervision of relatives or family friends working in the same trade. We have seen moreover, that establishing which skills were considered relevant, and how the access to acquiring these skills was gained, depended heavily on the social status of the people in question. Interestingly, the gender differences in education and training for future traders seem to increase along the lines of wealth as formal education and training in commercial enterprise was quite expensive. The children from less prosperous families were, due to the high costs, unlikely to have had any education beyond some

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64 Van Dillen, *Bronnen* II, 705 and Van Dillen, *Bronnen* III, 126-127.

65 Cf. Van Nederveen Meerkerk and Schmidt, 'Arbeid en beroep', 49.

66 Schmidt, *Overleven*, 130, 132. See also chapter 3.

67 GAL, Gilden, 93, fol. 103.



years of primary school where they were taught basic reading and writing skills. Nor was it likely that they were apprenticed as a shop assistant and they probably only received training while working alongside their parents. The relative equality among the sexes in literacy rates of the Zwolle shopkeepers seems to confirm that the girls and boys of the middling sort tended to receive similar educations. In formal vocational training this was different, most probably because the costs for apprenticeships were very high. Substantial gender differences in education



*Illustration 2.1* A woman keeping the books, with shelves full of ledgers in the background

and training however did exist among the wealthier groups. While, for instance, boys from the upper layers of society went through a long educational framework in order to become merchants, girls from the same social environment received an education that provided the skills that were regarded as appropriate for future merchants' wives and that were not specifically directed at commerce. Even so, despite the lack of formal training, these women were expected to assist their husbands in their trade and, as we will read in chapter 6, some of them even proved to be very successful businesswomen.

To conclude, in retail, an occupation that was often advocated as a suitable activity for women, formal schooling frameworks were generally lacking, and where they did exist, it were mostly boys who were formally trained.<sup>68</sup> For children who were destined to be part of the future commercial elite however, an extensive system of education and training was available. Nevertheless, in this system, large differences existed between the education boys and girls received. Precisely this difference between the absence of formal training in small-scale trade and the presence of formal frameworks that generally excluded women in large-scale trade could have been an important factor in determining gender ratios in the different types of trade, a phenomenon that has previously been established in many industrial occupations.<sup>69</sup>

### 2.3 Women's legal status

Women's position in early modern Dutch society was largely based on their legal status.<sup>70</sup> In early modern Dutch law, women were subordinate to men. The assumption that lies beneath this subordination was that women were supposed to be (either physically or mentally) weaker than men, and therefore needed male support and protection.<sup>71</sup> The amount of freedom and leeway given to women, based on the legal status, was not the same for every woman; their marital status was decisive. Early modern Dutch jurisdiction treated married women differently to unmarried women and widows, as was the case elsewhere in Europe. Although it seemed perfectly natural to have a husband patronise his wife, the general opin-

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68 Cf. the situation in the Dutch early modern textile industry. Van Nederveen Meerkerk, *Draad in eigen handen*, 237-278.

69 Cf. Simonton, *European women's work*; Ogilvie, *Bitter living*, 96-99.

70 Schmidt, 'Vrouwen en het recht'. Although the article by Schmidt is on the legal status of women in the province of Holland, more general aspects (for example the consequences of the marital status) are applicable for the Dutch Republic as a whole. Cf. Kappelhof, 'Vrouwen buitenshuis', 51.

71 This argumentation has a long tradition: the assumptions were already present in Germanic law (physical weakness) and in Roman law (mental weakness). Van Iterson, 'Vrouwenvoogdij', 384-386.

ion was that a woman without a man must have the opportunity to operate independently. According to contemporary lawyers, the permanent guardianship over single or widowed females was in conflict with the freedom-loving nature of the Dutch people.<sup>72</sup> Therefore, widows and unmarried women older than 25 were considered capable of performing legal acts. In everyday life, this meant that they were allowed to administer their own property, to carry out legal transactions, and that they could enter into contracts and appear before a court; their legal agency was therefore much larger than that of married women.

Married women had to be represented by their husbands in public life. The husband had to protect his wife, he had to speak for her and take care of all legal matters concerning her. For this reason, married women were unable to act independently. Contracts drawn up without the husbands' consent could be cancelled if he did not approve, civil verdicts of which he did not know were illegitimate, and married women could not be guarantors for someone else. The only matter in which a married woman was free to make decisions independent of her husband, was the household: for expenses concerning the household, she did not need his approval. However, as several lawsuits show, differences of opinion on household expenses could lead to problems within the marriage. For example, in 1621, a man had to appear before a court because he was not willing to pay the expenses for cloth his wife had bought. The court, however, decided that the man had to pay the cloth merchant because the cloth was indeed bought for the benefit of the household.<sup>73</sup>

In general, even though married women and unmarried women under the age of 25 were unable to perform legal acts, the legal system created possibilities in certain circumstances. For instance, young unmarried women could have declared themselves of age, by letters of *venia aetatis* to be acquired from the *Hof van Holland*, the provincial high court. By doing so, several young women were given the opportunity to start their own business and were able to maintain themselves.<sup>74</sup> Another example of increasing the legal freedoms of women was the willingness of city authorities to temporarily suspend the husband's guardianship over his wife. We see this happening in cases where men were absent, due to seafaring for instance, and their wives needed legal authority to handle certain business affairs. In most cases these *onbestorven weduwen*, or grass widows, were authorised to settle the dealings that they had requested in court.<sup>75</sup>

72 Schmidt, *Overleven*, 63-64.

73 *Consultatien*, 434. Supposedly, in the seventeenth century these lawsuits took place on a regular basis. Schmidt, *Overleven*, 60.

74 Boys could also ask for the letters of *venia aetatis* at the Hof van Holland. As opposed to other legal opportunities mentioned in this section, this measure was not reserved for women only. Schmidt, *Overleven*, 66-68.

75 Schmidt, *Overleven*, 75 and Van den Heuvel, 'Bij uijtlandigheid', 72-76.

### *A special judicial status for married female entrepreneurs*

An exception to the normal legal status of married women, and one which is of great importance here, is the special status for married female traders.<sup>76</sup> This status (the status of *femme sole trader*)<sup>77</sup> gave married women the opportunity to operate as traders independent from their husbands. Several historians have referred to this status when writing on Dutch women in the early modern period, but the exact meaning and implications of the status have long remained uncertain. It was, for example, unclear to whom the status applied, whether – and if so, in what way – the status changed over time and whether geographical differences existed. Moreover, on the daily practice of this judicial status, hardly anything was known.<sup>78</sup> This was largely due to the fact that this legal status was not the focal point of earlier studies.

One of the questions that remains to be answered is to whom this particular legal status applied. Several different opinions exist on this topic, because of differences in legal practice over time and place, and the difficulty of interpreting judicial treatises. Nevertheless, most scholars agree on one aspect: the *femme sole traders* were married. The differences of opinion mainly focus on the general applicability of the status. On the one hand, historians suggest that the status of *femme sole trader* applied only to female traders in certain specific trades (brewing, baking and cloth selling), while on the other hand, they refer to the wide-ranging applicability of the status and suggest that the status referred to saleswomen in general.<sup>79</sup> Looking at the origin of the status, and its development over time, helps us to clarify this problem.

The treatises of contemporary lawyers such as Grotius (1583-1645) and Simon van Leeuwen (c. 1625-1682), who have written on this subject, and whose writings form the basis of analysis for most historians who work on this topic, are based on local urban regulations that were recorded in ordinances and by-laws.<sup>80</sup> To obtain a better insight into the legal status of *femme sole trader*, several of these by-laws have been researched and the information is put in a categorised overview in table 2.2. The city ordinances make it clear that, in the first half of the thirteenth century, the exceptional position of married female traders appears in the urban regu-

<sup>76</sup> A preliminary analysis of the *femme sole* status in the Northern Netherlands was published in Van den Heuvel, 'Openbaar koopvrouw'.

<sup>77</sup> In Dutch: *Openbaar koopvrouw*.

<sup>78</sup> For example: Kloek, 'De vrouw', 271; Meulmeester-Jacobs, "Op saaken van houlijken", 136-137; Laurence, 'How free were English women?', 133; Schmidt, *Overleven*, 53, 60. Marlou Schrover however, elaborates on the subject in an article on widows taking over their husbands' business. This article concerns businesswomen and their legal status in the nineteenth century. Schrover, 'De affaire'.

<sup>79</sup> Cf. Meulmeester-Jacobs, "Op saaken van houlijken", 136-137; Kloek, 'De vrouw', 271, 272.

<sup>80</sup> De Groot, *Inleidinge tot de Hollandse rechtsgeleerdheid*; Van Leeuwen, *Costumen*.

lations of Holland towns as Monnickendam, Haarlem, Alkmaar and Delft.<sup>81</sup> In the ordinances and by-laws of these towns, it is ordered that married women, who occupy themselves with brewing, baking and the selling of woollen and linen cloth or thread, are allowed to have debts in their name concerning their trade, without their husbands' interference. Other married women can only have debts concerning household expenses and to a maximum of four pennies.<sup>82</sup>

Although the status of *femme sole trader* seems to turn up first in the urban ordinances of various towns in the province of Holland, in table 2.2 we can see that from 1330 onwards, the status can also be found outside this province: for example in 's-Hertogenbosch (1330), in Zutphen (1356), in Friesland (1542), and in Culemborg (1746). We can assume that the special status for married female entrepreneurs did not exist only in these specific localities. Previously, W.F. Lichtenauer has suggested that the status originated in Burgundy law, and the existence of identical separate legal statuses for married female traders in other Western-European countries such as the Southern Netherlands, England, Germany, and France also points in the direction of a rather widespread phenomenon.<sup>83</sup>

A separate judicial status for married female traders was hence not exceptional for the province of Holland, or for the Dutch Republic. Nevertheless, a certain development in the status took place that may have been specific to the Northern Netherlands; so far, it has not been traced anywhere else. In 1631, Grotius writes in his *Inleidinge tot de Hollandse rechtsgeleerdheid*, that because of the growth of the nation's trades and riches, the exceptional status for married female traders was extended. According to Grotius, at that time, 'a married woman, having a public trade, may indeed (...) deal with all affairs concerning her craft or trade, and alienate or burden the goods involved'.<sup>84</sup> This implies that in the seventeenth century, the special legal status of the *femme sole trader*, and the accompanying legal capacities, were not just applicable to married women in certain occupations, as had been the case before, but to married businesswomen in general.

81 Interestingly, this coincides with the emergence of the status in London around 1300. McIntosh, 'Benefits', 410.

82 In fourteenth-century Exeter, a similar stipulation can be found: only married women engaged in the sale of bread and ale can apply for the status of *femme sole trader*. Whether this was the case in other English cities as well, is unclear. McIntosh, 'Benefits', 422-423.

83 Lichtenauer, *Geschiedenis*, 15-16, 156-157; Van Aert, 'Norm en praktijk', 29-31; McIntosh, 'Benefits'; Phillips, *Women*, 48-68; Schötz, *Handelsfrauen*, 43-72; Gibson, *Women*, 6.

84 De Groot, *Inleidinge*, 21-22. In Dutch: 'een gehuwede vrouw, doende openbare neeringe ofte koopmanschap, wel (...) handelen in alle zaken de zelve neeringe ofte koopmanschap betreffende, ende diengoederen van de neeringe vervremden en belaste'.

**Table 2.2** Overview of several urban ordinances on married female traders

Competences/ Place and year	Type of trade	Allowed debts	Role of husband	Extra remarks of importance
Haarlem 1245 <sup>1</sup>	Baking, brewing, woolen cloth, linen cloth, yarn.  <i>(Backen, brouwen, wollen laken, linnen laken, garen)</i>	An oven of bread, one brew or one stone yarn.  <i>(Backte broods broute biers stien gaerns)</i>	The husband cannot undo the loss of the allowed debts.	<ul style="list-style-type: none"> <li>When a woman is not involved in a trade, she can only create debts of up to four pennies.</li> </ul>
's-Hertogenbosch 1330	Baking and brewing.  <i>(Bakken en brouwen)</i>	One unit of bread or one brew.  <i>(Ghebeck broets of ghebruut biers)</i>	The husband cannot undo the loss of the allowed debts.	<ul style="list-style-type: none"> <li>The practiced trade has to be in public.</li> <li>When a woman is not involved in a trade, she can only create debts of up to four pennies.</li> </ul>
Zutphen 1356	Selling beer, bread or other goods.  <i>(Ommegaan met bier, brood of ander coopmanschap)</i>		The husband cannot undo the loss of the allowed debts.	<ul style="list-style-type: none"> <li>Repeated in 1392.</li> <li>The wife is also responsible for her spouses' debts.</li> </ul>
Den Briel c.1400	(-)		A husband needs to authorize his wife before a court; the husband can put a stop to his wife's trading activities by going to court.	<ul style="list-style-type: none"> <li>It has to be publicly known that the woman is a trader.</li> <li>The wife is also financially responsible for her husband.</li> </ul>
Amsterdam 1492	Drapery, innkeepers.  <i>(Draperie Waardinnen van herbergen)</i>	Board.  <i>(Mondkosten)</i>	(-)	<ul style="list-style-type: none"> <li>Cause: problems with payments to foreign merchants.</li> <li>This bylaw does not mention the woman's marital status.</li> <li>When men do decide to do business with a woman, it is at their own risk.</li> </ul>
Friesland 1542	Public trade.  <i>(Openbare neeringe ende coopmanschapen)</i>	(-)	Trade has to be conducted in cooperation with spouse.	<ul style="list-style-type: none"> <li>Only when the trade is conducted together with their husband, are women allowed to handle affairs concerning that specific trade.</li> </ul>
Leiden 1583	Trade.  <i>(Koopmanschappe)</i>	(-)	A married woman can both commit herself and her husband.	<ul style="list-style-type: none"> <li>A married woman can only commit herself to affairs involved in her business.</li> </ul>

Competences/ Place and year	Type of trade	Allowed debts	Role of husband	Extra remarks of importance
Friesland 1602	Public trade. <i>(Openbare neeringe ende coopmanschap-pen)</i>	(-)	Trade has to be conducted in cooperation with spouse.	<ul style="list-style-type: none"> <li>Only when the trade is conducted together with their husband, are women allowed to handle affairs concerning that specific trade.</li> </ul>
's-Hertogenbosch 1607	Trade. <i>(Coopmanschap en neeringe)</i>	(-)	Husband needs to be aware of and needs to agree on the commercial activities of his wife.	<ul style="list-style-type: none"> <li>Applies to both the trade conducted by husband and wife together, as well as to a separate enterprise of the wife.</li> </ul>
Amsterdam 1644	Trade. <i>(Coopmanschap)</i>	(-)	Husband needs to be aware of and needs to agree on the commercial activities of the wife; a married woman can both commit herself and her husband.	<ul style="list-style-type: none"> <li>The wife can do business in both the presence and absence of her spouse.</li> <li>The trade (purchase and sale) needs to be undertaken on a daily basis.</li> <li>The trade has to be registered in the wife's name.</li> </ul>
Leiden 1658	Public trade. <i>(Openbaer met koopmanschappen)</i>	(-)	A married woman can both commit herself and her husband.	<ul style="list-style-type: none"> <li>A married woman can only commit herself to affairs involved in her business.</li> </ul>
Culemborg 1746	(her) Trade. <i>((haar) koophandel)</i>			<ul style="list-style-type: none"> <li>Married women cannot enter into contracts, negotiations nor business accounts, receive money, give out receipts, act in court, whether or not they have children, business or household affairs excluded.</li> </ul>
Vlissingen 1763	Saleswoman, inn- or tavernkeeper. <i>(Coopvrouwe, herbergiere ofte taverne houdende)</i>	As far as it concerns the woman's trade, inn- or tavern-keeping.		<ul style="list-style-type: none"> <li>A married woman is not responsible for debts created by her husband.</li> </ul>

<sup>1</sup> The medieval urban ordinances of Delft and Alkmaar have the same bylaw on the status of the femme sole trader. With special thanks to Jessica Dijkman. According to Simon van Leeuwen an identical text was present in the keuren of Monnikendam in 1228. Van Leeuwen, *Costumen*, 357-358.

Sources: Van Leeuwen, *Costumen*, 357-358; Hoogewerf, *Haarlemse stadsrecht*; Kruisheer, *Oorkondenboek*, no. 672-673; Hermesdorf, *Rechtsspiegel*, 292-293; Matthyssen, *Rechtsboek van den Briel*; Breen, *Rechtsbronnen der stad Amsterdam*, 262-263; Van Hout, *Keuren der stad Leyden*; *Statuten, ordonnantien, ende costumen van Frieslandt*; ГАИТ, ОА, inv. no. 124, fol. 256; *Recueil van verscheide keuren, binne der stede Amsterdam, 206-207*, *Keuren der stad Leyden* (1658) 222; *Stad en landrecht Cuylenborg; Coustumen, statuten, privilegien ende ordonnantien der stad Vlissingen*.

The expansion of the applicability of the status dates from at least the sixteenth century. In 1542, the Frisian by-laws show a more general phrasing of the exception rule. From that time on, in the northern province of Friesland, all married women who carried out a trade in public were legally considered capable to do so. The more general description of 'public trades', as it is found in the mid-sixteenth century Frisian by-laws, without any specification of occupations, can later be found in almost any other ordinance and by-law considering the subject, and is also the formulation that Grotius used. Together with the extension of types of trades, the amount of debt a femme sole trader was allowed to have was enlarged as well. So, from at least 1542, the debts married female traders were allowed to have were not specified as previously, when femme sole traders were only allowed to have small debts (i.e. an oven of bread, one brew of beer, or one 'stone'<sup>85</sup> of thread). The urban ordinances thus show that from the sixteenth century onwards, the status was not only applicable to women running various enterprises, but at the same time that these women also gained more financial leeway.

The various city ordinances and by-laws suggest that, throughout the country, more or less similar developments took place in the expansion of the legal status for married female traders.<sup>86</sup> However, the regulation of the city of Amsterdam has long been considered an exception. Based on an ordinance from 1492 – repeated by Hermanus Noordkerk in his eighteenth-century summary of Amsterdam city regulation *Handvesten*<sup>87</sup> – it is argued that within the Low Countries, Amsterdam had a somewhat abnormal position. In this city, the status of femme sole trader would only have applied to innkeepers and drapers, while in other towns in the Northern and Southern Netherlands at that time, the status concerned independent married female traders in general.<sup>88</sup> That is, the Amsterdam ordinance of 1492, forbids any woman to take up a trade, *excluding* the aforementioned occupations of innkeeping and drapery. Nevertheless, it is most likely that the historians who argue that Amsterdam had a somewhat deviant position have been put on the wrong track. When one takes a closer look at the exact formulation of the ordinance, one can conclude that this specific ordinance was more or less a blind. According to the ordinance, problems existed with payments between foreign merchants and female traders. It is probable that these foreign merchants complained about this matter to the city council. To please them, the

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85 A 'stone' is a unit of weight. In Dutch: *stien*.

86 This development seems to contradict what happened elsewhere in Europe. In England, due to the rise of common law, the borough custom of femme sole trader became less popular over the centuries. However, as different authors argue, this did not necessarily mean that women lost their economic agency. McIntosh, 'Benefits'; Phillips, *Women in business*, 47, 49; Erickson, 'Coverture', 13.

87 Noordkerk, *Handvesten*, 447.

88 Hemersdorf, *De herberg*, 29; Van Aert, 'Van appelen tot zeemleer', 22-23.



city council decided that from that time onwards, no woman was allowed to operate as a trader, except for female innkeepers and drapers. However, they added one article that invalidated the entire ordinance. In the last two sentences, they warn people who would in the future involve themselves in trading activities with a female trader that when problems occurred, they could not appeal for justice.<sup>89</sup> That meant that the position of married women running a business on their own was equal to that of *femme sole* traders in other cities in the Northern Netherlands.

In the end, the 1492 ordinance would not have changed women's economic position in Amsterdam very much.<sup>90</sup> The city's ordinance from 1644 (see table 2.2), which did not limit women to one particular trade anymore, at first sight, may have looked like a sudden and dramatic change in women's legal freedoms in Amsterdam. However, this ordinance only seems to be a legal confirmation of long existing daily practice. Moreover, the case of Amsterdam shows that legislation was sometimes pragmatic and open to more than one interpretation.

#### *Consequences for daily practice*

When *femme sole* traders are discussed, the practical consequences for married female traders often remain implicit. Apart from their financial responsibility as discussed in the section above, there are more issues that until recently have remained unclear: we still do not know what role the husband played, and there are questions as to the exact legal capabilities, and responsibilities of *femme sole* traders.

The first issue concerning the functioning of *femme sole* traders is the role of the husband. As we have seen, normally married women were dependent on their husbands in all legal actions. With regards to *femme sole* traders, the male guardianship in legal matters was partly abolished, but in urban ordinances as well as in legal treatises, the husbands' influence was still given a prominent position. Based on remarks in these sources, Dutch historians have in the past concluded that the husband's opinion was decisive in a woman's chance to act as an independent trader. According to Els Kloek for example, a married woman needed her husband's implicit consent to have a trade of her own, and he could put a stop to it by an explicit veto.<sup>91</sup> It is even suggested that the consent *and* the explicit veto had to take place in court, where a husband could have his wife's actions as a trader

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89 In Dutch: 'Waerschuwende mits desen van 't gunt dat voorsz. Is igelijcken/ dat hij hem zelve beware/ als hij met eenige vrouwen koopmanschap doet. Want men zale in toekomstige tijden daer geen recht af doen en sal.' Breen, *Rechtsbronnen*, 263.

90 Earlier, this suggestion was put forward by Leonie van Nierop, based on an analysis of guild regulation on female membership within the town's shopkeepers' guild. Van Nierop, 'De handeldrijvende middenstand', 195-196.

91 Bosch, 'la femme', 335-336; Kloek, 'De vrouw', 271.

either confirmed or prohibited.<sup>92</sup> Again, we arrive at the difficulty of interpreting the writings of pre-modern lawyers. Based on an edition of medieval sources on urban law in Dordrecht by J.A. Fruin, Dianne Meulmeester-Jacobs assumed that, at least in this city, a husband's approval in court was needed to grant a married woman the status of femme sole trader.<sup>93</sup> However, the proof is provided by the case of Jan die Raet who in 1406 appeared in court to authorize his wife to be a 'merchant of *his* goods and debts'.<sup>94</sup> Fruin interpreted this as an authorisation for the status of femme sole trader, and here we come to a second problem concerning the capacities of femme sole traders. Did their trade have to be in her own name as Kloek stated, or did it apply to a trade in which she took part, within her marriage for instance?

If we have a look at the urban ordinances in table 2.2, we see that most of them refer to *her* trade when they speak of the conditions of the judicial status of femme sole trader.<sup>95</sup> Only in the by-law from Friesland of 1542 (which is repeated in 1602), is one of the conditions that the wife was involved in trade *together* with her husband.<sup>96</sup> In his work on the history of the Dutch commercial law, W.F. Lichtenauer suggests that a distinction should be made between the wife of a merchant who is involved in her husband's business, and the femme sole trader who is a married woman with a trade of her own.<sup>97</sup> Based on this remark and the majority of the ordinances examined, we may believe that Fruin's interpretation of the case of Jan die Raet and his wife may have been wrong.<sup>98</sup> The Friesland by-laws can thus most likely be considered deviant, and furthermore, the case of Jan die Raet can be considered as a common request for legal authorisation, as often occurred when a man needed his wife to handle his affairs.<sup>99</sup> The status of femme sole trader hence applied to married women who ran a business independently from their spouse.

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92 On the consent: Meulmeester-Jacobs, 'Op saaken', 136; on the veto: Schmidt, *Overleven*, 60.

93 Meulmeester-Jacobs, 'Op saaken', 136.

94 Fruin, *De oudste rechten*, 6. In Dutch: 'coepwif te wesen van sinen gueden ende sculden (...)'.  
95 In Dutch: 'haar koopmanschap'. In one of the by-laws from Friesland 1542 and repeated in 1602 one of the conditions is that the wife was in business together with the husband.

96 In 's-Hertogenbosch in 1607, the status applies both to married women who run a separate trade and women who are in a shared business with their husbands.

97 Lichtenauer, *Geschiedenis*, 156-157.

98 This thought is furthermore strengthened by a late-nineteenth-century dissertation on the status of femme sole trader, where it is also considered to be applicable only to married women who have a trade separate from the husband. Scheltema, *De getrouwde vrouw*, 9.

99 Schmidt, *Overleven*, 69 and Van den Heuvel, 'Bij uijtlandigheid'.

A third problematic matter is the ‘explicit veto’, or the fact that a husband could put a stop to his wife’s trade by going to court. Although this was unquestionably a possibility, to see this as part of the standard conditions of the status of *femme sole* trader might be incorrect. In his passage on *femme sole* traders, Hugo de Groot mentions the fact that a husband could ask for a restriction of his wife’s legal capacities in court.<sup>100</sup> However, at that point he is not discussing women’s legal capabilities as public vendors, but as wives running the household.<sup>101</sup> Only in the fifteenth-century by-laws of the town of Den Briel the possibility of a husband being able to stop his wife from trading by going to court is explicitly stated.<sup>102</sup> In later ordinances and by-laws from other towns, this condition is not repeated, as is shown in the fourth column in table 2.2.<sup>103</sup> Even so, this does not mean that men were unable to stop or prevent their wives from trading by going to court. Nevertheless, the lack of evidence from everyday life seems to indicate that both permission and prohibition were dealt with at home and not in court. Married women, who wanted to start a business of their own, would not have gone to a notary or to court to have themselves declared ‘*femme sole* trader’. Once they were running a business in public, and doing so independent of their husband, they could appeal to be granted this exceptional position and all the benefits it provided.<sup>104</sup>

A fourth conclusion extracted from table 2.2 is the fact that all ordinances, except for the 1644 Amsterdam by-law, state that *femme sole* traders were only allowed to handle affairs that were part of their trade. As a *femme sole* trader, a woman thus never acquired *full* legal capacity. This fact is illustrated by a case in the eighteenth-century port town of Enkhuizen. There, on 12 February 1717, a female trader called Harmpjes Barends went to court. In the absence of her husband, she had bought a house, but in contrast to what she had thought, she was unable to close the deal. As a trader, Harmpjes expected to be fully authorised to settle the required accounts, but this did not appear to be the case. To complete the transaction, she needed legal authorisation and because of that, she needed to apply for the status of *grass widow*.<sup>105</sup> Harmpjes’s case furthermore illustrates

100 The exact phrase in Dutch is: ‘(...) ofte hy most sijn vrouw oock dat bewint rechtelick verbieden’.

101 In the section above the case of the cloth merchant is an example of a conflict on household expenses that was taken to court.

102 Matthijsen, *Het rechtsboek*, 103.

103 Only in Amsterdam ordinance of 1644, is the influence of a husband on his wife’s entrepreneurial activities explicitly stated: he had to know of his wife’s trade and authorize it.

104 On the contrary, in fifteenth- and sixteenth-century England, in some towns (Bristol, London and York) married women paid to register as *femmes soles*. McIntosh, ‘Benefits’, 416.

105 WFA, Oud-rechterlijke archieven, inv. no. 4847, 12 February 1717.

the fact that even the femme sole traders themselves, were not always aware of the exact implications of their status.

A final observation considers the conditions of the status of femme sole trader. For femme sole traders, the daily practice probably differed from town to town, as the conditions of the status varied in every town, which is clear from the fifth column of table 2.2. As opposed to Leiden, and for instance Vlissingen in 1763, in seventeenth-century Amsterdam, the status of femme sole trader carried more conditions with it than existed elsewhere. The Amsterdam city government demanded that, in addition to the awareness and approval of the husband, the trade had to take place on a daily basis, and that it had to be in the woman's name. Moreover, it was stated that a woman was able to trade 'in absence or presence of her husband'.<sup>106</sup> In a way, this corresponds with something Lichtenauer refers to. According to Lichtenauer, a femme sole trader could not escape her responsibilities when her husband did not confirm his wife's commitments after his return.<sup>107</sup> Here, we arrive at a crucial matter: what were the exact implications for women who were considered femme sole traders?

One of the most important implications for a woman, who was considered a femme sole trader, was the fact that she was considered 'capable of actions' – meaning she was *fully* responsible for debts concerning her trade. So, as illustrated above, even if she had made commitments in absence of her husband, at his return, he could not invalidate this by expressing his disapproval. Normally, with her husband's death, a widow had the right to renounce her claims on the common property, which, of course, also included household debts.<sup>108</sup> This means that, in this way, she could dodge paying off debts that her husband was responsible for. This possibility was created to protect the legal incapability of women during their marriage.<sup>109</sup> Although it implied that, when choosing this option, some women were left with no possessions at all, in some cases it could be a relief, since they were freed from the burden of large debts. However, as a femme sole trader, a woman was considered fully capable, and was held responsible for her own actions. Therefore, she could not apply this particular measure.<sup>110</sup>

The notion of the financial responsibility of femme sole traders is also reflected in a case concerning the payment of a dowry. In Amsterdam in 1634, five people appeared in court because of a conflict regarding the payment of a dowry. The conflict can be reduced to the fact that the mother of the bride promised the bridegroom's parents a dowry. Apparently, she refused to pay for it when the wed-

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106 In Dutch: 'soo wel in absentie als praesentie'.

107 Lichtenauer, *Geschiedenis*, 156-157.

108 In Dutch: 'voor de baar uitgaan'.

109 In the Dutch Republic in general, property within marriages was shared. Schmidt, 'Vrouwen en het recht', 12.

110 De Groot, *Inleidinge*, 80 and Schmidt, *Overleven*, 61.

ding day arrived, and ordered her husband to pay for the dowry, who refused as well. The court, however, decided that, because she was the one who promised a dowry and, of more importance here, she had a trade of her own, the girl's mother was responsible for paying the dowry.<sup>111</sup> This last case shows that the status of *femme sole trader* brought a married woman responsibilities she otherwise did not have. *Femme sole traders* were considered accountable for financial matters, and in these cases, they were seen as legal subjects.<sup>112</sup> The fact that, as opposed to the case of Harmpien Barends from Enkhuizen, this woman from Amsterdam was considered fully responsible in legal actions illustrates that regional variation existed in the interpretation of the *femme sole* status and thus in the actual freedom and responsibilities of married businesswomen.

#### *Wider implications*

Within the context of this book, it is of great interest to know what the wider implications were of the existence of the separate legal status for married female traders. Although the status of *femme sole trader* did create greater opportunities to be economically active for married women, we must not overestimate the impact it may have had. Firstly, we need to realize that it applied to a group of women that may not have been particularly extensive. In Dutch society, as elsewhere in Europe, the existence of a female surplus created large groups of non-married women, both spinsters and widows; these women already possessed the legal capacity to start a business of their own. And despite the fact that large numbers of adult women living in the Northern Netherlands were married, it is questionable to what extent these married women made use of the special legal status. It is probable that many of the married women worked alongside their husbands in the family business;<sup>113</sup> for these women, in most cases, the clause would not have been applicable.<sup>114</sup> As several examples show, when engaging in their husbands' business, they were able to conduct business transactions in their husbands' name, and in these cases married women would only have to apply to the special status of *femme sole trader*, when they wanted to operate in another business separately from their husbands.<sup>115</sup> Moreover, research on the *femme sole trader* status in early modern England, shows that the status was not always beneficial for married women, and that they therefore did not always choose to operate

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111 *Consultatien*, 635.

112 Whether this 'full' responsibility of *femme sole traders* had more implications for the women involved than the ones discussed here, needs to be further examined.

113 This can be instigated by personal preferences, but also by the (local) institutional framework. As will become clear later on in this book, often guilds did not grant married women guild membership.

114 The province of Friesland and seventeenth-century 's-Hertogenbosch excluded.

115 Van den Heuvel, 'Sharing a trade?'

as such.<sup>116</sup> In some cases in the Northern Netherlands it may not have been in the interests of the family business for the wife to have *femme sole* status as business deals conducted by the wife were far easier to cancel if she was not operating with legal status and therefore carried no legal obligations.<sup>117</sup> Contrary to what one might expect, in handling business affairs a married woman may have had much more freedom when not having the status of *femme sole* trader. Of course, this only holds when she and her husband were equal business partners and the marriage was a harmonious one.

Secondly, we need to be aware of the fact that the exceptional legal position of married female businesswomen was merely an exception to the general legal status of married women. It was a form of customary law that was recorded in urban ordinances, on which a claim was only made at the moment that difficulties occurred. For instance in 1630, the Amsterdam court thought it was necessary to appeal to this specific rule of law when a woman attempted to avoid paying for a load of corn. According to the legal authorities, because the woman was a trader neither she, nor her husband had the right to withdraw from the deal; at least one of them was obliged to pay for the corn.<sup>118</sup> In eighteenth-century 's-Hertogenbosch the city council consulted the by-law on married female traders in their deliberations on the proposal to have soldiers' wives enter the shopkeepers' guild.<sup>119</sup> Apparently, they had to refer to it, to see what the exact rules were concerning the independent entrepreneurship of married women. Although more research needs to be done on the application of the status, especially in the case of conflicts, it seems as if in the Dutch Republic, the status was interpreted and applied more freely than in England at that time.<sup>120</sup>

In sum, the legal status of *femme sole* trader should be regarded in a different way to how it has often been before. In the Dutch Republic, it was not so much a formal status that one could obtain, but more a recording of existing practices that made it easier to solve conflicts whenever they occurred. In general, it is apparent that people were not willing to offer married women legal rights equal to those of men, but when it came to everyday practice it was convenient to offer them at least some legal agency that could ease the already existing practices. Whether the existence of this legal status was of any influence on the number of married women working as independent businesswomen remains an important

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116 McIntosh, 'Benefits', 426-428; Phillips, *Women*, 67.

117 Cf. Van Aert, 'Norm en praktijk', 31.

118 *Consultatien*, 161.

119 GAHT, OSA, inv. no. 3842, 22 December 1749. See chapter 4 for more information on this topic.

120 Cf. the guardianship of adult women. Erickson, 'Coverture', 13.

question.<sup>121</sup> An initial attempt to answer this is given in the subsequent section, in which an analysis of tax registers and censuses provide information on women's involvement in trade in different areas of the Dutch Republic.

#### 2.4 Women and commercial enterprise in the local economy

It is obvious that, besides institutional and infrastructural factors such as women's legal status and the availability of education and training, the work performed by women was also influenced by the structure of the local economy. Although commerce was almost never absent from a locality, unlike other economic sectors, for instance highly specialised export-oriented sectors of industry such as pipe making (in the city of Gouda) or ship building (in the Zaanstreek), the size of the sector varied over time and place. In the final section of this chapter, we will deal with the size of the sector of trade in the different localities under study. Moreover, a reconstruction of the occupational structure of the female part of the population in these localities will be given. For these purposes, several local tax registers and censuses have been analysed. This will not only provide us with the necessary background information for the upcoming chapters, but will also give us an insight in the relationship between the structure of a local economy and the characteristics of the female labour market.

For the early modern period no overall population registers exist that registered a variety of information on *all* inhabitants in the country in the same way as present-day national statistics do. Only in the nineteenth century did the national government start to register its inhabitants.<sup>122</sup> Yet, in the premodern period, from time to time, economic and demographic information was taken down by the government, often for the purpose of taxation. Despite the local or regional nature of these registers, and the large intervals between them compared with other Western-European countries, a relatively large part of the population was regis-

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121 Recently, Amy Erickson expressed a very provoking theory. She argued that in England, the early development of a capitalist economy can partly be explained by the specific gender structure of property law (the existence of Coverture and the lack of guardianship over unmarried women). This legal system on the one hand, made people become very creative in moving capital around, and on the other hand, left plenty of people able to get involved in financial transactions. When we apply this idea to the situation in the Dutch Republic where both married and unmarried women were relatively free to engage in business and financial transactions independently, it seems reasonable to think that in the Northern Netherlands the legal structures concerning the freedom of engagement for women could also have formed an important stimulus for the economy. Nevertheless, this can only be confirmed properly when we know more on the actual involvement of women (numbers and intensity) in financial transactions. Erickson, 'Coverture'.

122 Klep and Verheusen, 'The Batavian statistical revolution', 217-222.

tered, since a considerable number of population registers were made up between 1580 and 1810. A great deal of these registers withstood the ravages of time, and for the urban and rural areas under scrutiny – Amsterdam, Leiden, 's-Hertogenbosch, Graft, Winkel and De Zijpe – a little more than a dozen survived that are useful for a labour market analysis since they consistently registered occupations as well as gender. Moreover, since for some localities under scrutiny more than one census is available, changes in the labour market over time can be determined.

Although we are lucky enough to have these sources, there are at least two important disadvantages to using tax and population registers for a reconstruction of labour markets in the past. First of all, they provide information on the labour market at only one particular moment in time and as a result disregard the actual complexity of the early modern labour market. In the early modern period, people often had more than one job at the same time, shifted jobs regularly, and often undertook seasonal labour, and in the tax registers and censuses this flexibility is almost automatically overlooked.<sup>123</sup> Secondly, these sources often only provide information on a limited part of the population. In most registers, only the heads of households or families are taken down. This means that these sources often do not provide information on the work of married women, live-in maidservants, inmates and children. In general, from an analysis of tax registers and censuses one obtains a more complete picture of the economic activities undertaken by men than by women.<sup>124</sup> In addition, most of the taxes were only imposed on people who had an income or wealth above a certain level. Many people did not reach this level of income, and as a consequence they were not registered.<sup>125</sup> In some cases however, such as in the registers of the rural areas under scrutiny, every head of household was taxed, or a shadow archive was made of those who did not have to pay taxes. In the upcoming chapters, the problems of under-representation of women and poorer people in the censuses and tax registers are met by an analysis of the data that particularly relates to specific sectors of trade, such as the registers of sales' permits, guilds' membership lists and the account books of the Amsterdam *Wisselbank*, that do not limit their registration to heads of household only.

Although most of the tax registers are well-fitted for comparative research, a great variety exists in the variables that are taken down. In some cases, the registers provide information on marital status, household composition and wealth; in other cases, only the name of the household head is taken down, and his or her main livelihood. Incidentally, more than one occupation is provided for every registered head of household, and sometimes even the economic activities of women and children are taken down. Although this implies that in the compari-

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123 Lucassen, *Migrant labour*; Knotter, 'Problems of the *family economy*', 44.

124 Cf. Hill, 'Women, work and the census'; Ogilvie, *Bitter living*, 23.

125 Cf. Schmidt, *Overleven*, 18.



sons it is not possible to incorporate all socio-economic variables that could have affected the structure of the labour market, but as the gender and occupations of household heads is almost always available, it is at least possible to compare the occupational stratification of household heads.

For the purposes of analysis, the occupations are classified according to four sectors: Crafts and Industry, Agriculture, Economic Services and Other Services. These sectors are subdivided into approximately forty occupational groups. The first category, Crafts and Industry, unites manufacturing occupations, ranging from craftsmen to proto-industrial workers and entrepreneurs. Agriculture roughly comprises farmers, fishermen and hunters. The service sector is divided in two different categories, one (Economic Services) that includes trade, finance and transport, and the other (Other Services) that consists of clerks, servants, and medical services, among other things. Notably, 'trade' only contains traders that are employed as such: craftsmen who sold their products come under the category of Crafts and Industry. Lastly, casual labourers and retired people are incorporated in a fifth category: Other. This classification originates in a Dutch classification based on the 1889 census, which functions as the main occupational stratification in the Netherlands.<sup>126</sup> It is adapted in some places, to fit the early modern situation.<sup>127</sup> Of course, despite these adaptations, this classification does not do full justice to the complex reality of the pre-industrial structure of the labour market, as no classification will. Nevertheless, since it provides the opportunity to compare results with those from the past and with upcoming results from the research project on women's work in the Northern Netherlands, this classification has been chosen.<sup>128</sup> Before moving on to the analyses of the local economic structures, it is of importance to state that in this section, we will not discuss the various types of trade women were involved in. A more in-depth analysis of the commercial activities in which women were employed will be given in the subsequent chapters.

### *Amsterdam*

In the last decades of the sixteenth century, Amsterdam was at the threshold of a completely new phase in its history; within a relatively short period of time, the city became the so-called centre of the world.<sup>129</sup> At that time, in 1585, a tax register

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<sup>126</sup> Roessingh, 'Beroep en bedrijf', 258-259; Daelemans, 'Leiden 1581'; Diederiks, 'Beroepsstructuur', 65-66; Van Wijngaarden, *Zorg voor de kost*; Van der Vlis, *Leven in armoede*; Schmidt, *Overleven*.

<sup>127</sup> See the appendix for more information on the classifications.

<sup>128</sup> Cf. Van Nederveen Meerkerk, 'Segmentation'; Van Nederveen Meerkerk, *Draad in eigen handen*; Schmidt, 'Women and work'.

<sup>129</sup> Cf. the explosive rise in population numbers in the sixteenth and seventeenth century in the appendix.

was compiled in the city. The purpose of the levy was to raise enough money to form an army of horsemen and foot soldiers to free Antwerp from Spanish rule. Only the well-to-do were incorporated into this registration. The result is that the lower groups in society such as day labourers are missing, but also a large part of the independent craftsmen: only the richer artisans were included.<sup>130</sup> This has important consequences in analysis for the distribution of the household heads over the different economic sectors. As we can see in the tables in appendix 1, the majority of the registered population (876 persons) worked in the tertiary sector, mainly in commerce and shipping. Moreover, 591 of the registered household heads (about 40%) found a job in industry. Commercial enterprise was already well developed in sixteenth-century Amsterdam, and it is therefore not unthinkable that a large share of the population worked in this economic sector. Due to a combination of factors, of which the influence of merchants on the city government was probably one of the most important, commerce blossomed here more than in any other town in the Dutch Republic.<sup>131</sup> Nevertheless, certain sectors of industry, such as drapery and soap production, were not negligible in size according to the register, but the fact that, in general, people with lower incomes were excluded from the 1585 registration, makes it highly possible that the size of the industry was even larger than presented in table 2.4.<sup>132</sup>

Looking at the occupations of female heads of household, we learn that the largest group of women (67.7%) was employed in economic services. Apart from the innkeepers Jannetgen Hermansdr., Anna Vrancken, and Ael, publican in the tavern 'Int Valcgen', the eighteen other women in this category worked as traders. As can be expected, transport was of less importance for women than for men, and we do not find any women in the 1585 register working in this sector. Furthermore, about one-third of the registered women – nine to be precise – held an occupation in the sector of industry, predominantly in the manufacturing of textiles and clothing. Compared to male heads of household, females were more often engaged in commerce, even in the period wherein the city had not yet experienced the drastic growth, that would follow a couple of decades later, in the seventeenth century.

By the mid-eighteenth century, another register of part of the population of Amsterdam was taken. Again in this register only the richer part of the population was incorporated, and again, only the heads of household were recorded. As was the case in 1585, 5% of the total number of inhabitants of Amsterdam were registered. By 1742, the economic structure of the city had changed significantly. The enormous economic growth had led to the development of the city as one of the main commercial and financial centres of Europe. Although in the middle of

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130 Van Dillen, *Capitale impositie*, xxxiii-xxxiv.

131 Lesger, 'Wereld', 141-144.

132 Lesger, 'Wereld', 142.

this period the city actually experienced economic stagnation, its occupational structure clearly reflected the increasing economic specialisation instigated by its large prosperity. The growth of commerce and shipping in the seventeenth century gave impulse to various other sectors of the economy, often – but not necessarily – related to commercial enterprise. Industries such as shipbuilding and the processing of raw materials grew up in the seventeenth century, as well as services particularly destined to serve the commercial sector such as transport, storage and financial facilities.<sup>133</sup> Of course, the economic stagnation and decline in the period 1650 to 1730 had its impact on the Amsterdam economy, but in the middle of the eighteenth century evidence for the fundamental change in the city's economic structure was still omnipresent. In the 1742 register, numerous clerks of banks, post offices and large commercial companies such as the Dutch East India Company (voc) can be found. The share of people involved in trade and related sectors, such as transport, finance and innkeeping, was larger than in 1585 and formed 60% of the employed heads of households. Nationwide, the industrial sector experienced a drastic decline in this period, but this decline was less severe in Amsterdam and some 23% of the household heads still worked in this sector. Moreover, the sector of public and private services was much larger than in 1585, and comprised around 10% of the registered people.

The differences between 1585 and 1742 in the shares of household heads employed in industry are even more profound in the case of female household heads. In 1742, 85% of the female household heads (1,298 women!) fell into the category of economic services. Industry, on the other hand, only counted eleven per cent of the registered women. The most profound change is the increased share of women in the economic service sector, of which most were involved in some sort of trade (90% of all women in this sector). As was the case in 1585, only a relatively small number of the female heads of household (14%) worked in an inn or tavern. We also find some incidental female cashiers and women employed in transport. The occupation that was the most popular among female heads of household in mid-eighteenth-century Amsterdam, was that of rentier (*rentenierster*): 769 female heads of household (46%) were registered as such.<sup>134</sup> In the

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133 Lesger, 'Wereld', 170 and 185.

134 In her article on women in the 1742 register, Van Nierop mentions that 1,018 female rentiers were registered in 1742. Since the published register did not mention first names, but only initials, I have only incorporated the people of which I was sure that they were women (with the addition widow or miss) in the group of female heads of household. All people that were unmistakably males, (also with additions) are included in the group of male heads of households and all others in the group unknown, which in the end, were added up with the males. It is possible that Van Nierop considered the rentiers that were not specifically recognizable as males, as women. Together with the female rentiers (769), the rentiers of unknown gender (250) form 1,019 rentiers, one more than the number presented by Van Nierop. Van Nierop, 'Personele Quotisatie', 84.

past, historians generally considered rentiers as semi-retired or out of work.<sup>135</sup> However, since these women were often very active entrepreneurs, both in the city's financial and produce trades, as will be argued in chapter 6, this view needs reconsideration.<sup>136</sup> The rise in the share of women employed in the economic services since 1585, is for a large part explained by the fact that this type of economic activity did not yet exist in the sixteenth century. Among men, rentiering was much less common: only 490 males were rentiers, some 20% of all male household heads.

### *Leiden*

In comparison to Amsterdam, the city of Leiden was of a completely different character. Whereas in Amsterdam commerce was at the heart of its economy, in Leiden the textile industry was the pivot. However, both cities experienced an exceptional economic growth from the late sixteenth century onwards. After Leiden was freed from Spanish rule on 3 October 1574, the city government actively stimulated economic recovery. Together with the willingness of the city authorities, the flux of immigrant textile workers from the Southern Netherlands from 1577 onwards, marked the beginning of an enormous economic growth period that would last for at least a century. The immigrants not only provided a large labour force, but also a stimulus for a new technique – the 'new drapery' – which gave the Leiden textile industry an unprecedented drive. In the end, it was this cheaper production of lighter woollen cloth that made Leiden's growth to become the second largest city in the Dutch Republic possible.<sup>137</sup>

The population register of 1581 very clearly shows the vital importance of the Leiden industry sector for its economy as a whole. Approximately 63% of all heads of household registered with a job worked in the secondary sector. At that time, the textile industry was already the most important industry, and employed a little more than one-third of the heads of household working in this sector. But, the textile industry would become even more important in the following centuries. Unfortunately, no complete occupational registration exist for the period of the blossoming of this industry: the tax register of 1674 only consists of part of the heads of household.<sup>138</sup> However, although only the wealthier part of the population was included in this register, and we therefore may assume that the textile industry is the economic sector that is the most underrepresented in the register, the proportions were still in favour of the textile industry: the majority of the

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135 See chapter 6 for extensive literature references on this subject.

136 This is the reason why they are included in the economic service sector.

137 De Vries, 'Economisch leven', 85-89; Schmidt, *Overleven*, 15.

138 The 1622 register of the *Hoofdgeld* has not been preserved completely, and the occupations of women are often missing in this particular register. For the analysis of women's position in the labour market, it is therefore useless. Cf. Schmidt, *Overleven*, 122.

heads of household, some 50%, worked in industry, and the second sector in size was that of the economic services (32%). Some 75 years later, in 1749, all heads of household were registered again. Again, the sector of industry was the largest, followed by the sectors of trade, transport and finance. Compared to 1581, an even larger share of the city's population worked in the secondary sector: 73%, and more importantly, the share of people working in the textile industry had doubled to two-third of all heads of household employed in this sector.<sup>139</sup>

Does this preponderance of the textile industry mean that trade was of no importance in Leiden? No, we cannot say that. Leiden functioned as a regional service centre. Farmers from the surrounding countryside came to Leiden to sell their products and to supply themselves with craft products manufactured in the city. An extensive network of waterways (rivers and canals) and regular barge services from and to the city connected Leiden to surrounding towns and villages, but also to important port cities such as Amsterdam and Rotterdam. This opened up the international market as well as the domestic market for locally produced goods.<sup>140</sup> Furthermore, the local service sector was stimulated by the presence of numerous students in the city, who studied at the university established in 1575.<sup>141</sup> However, despite this, in the years 1581 and 1749, the share of heads of household in economic services only formed about one-fifth of those registered which clearly illustrates the dominance of the textile industry. Interestingly, contrary to what one would generally expect with the presence of such a large textile industry, the economic service sector, and in particular commerce, was much more important for female heads of household, than it was for males. While in both years (1581 and 1749) higher shares of men than women were working in the secondary sector, the sector of economic services counted larger female than male shares. Moreover, while men employed in the economic service sector also worked as skippers and bargemen, women were predominantly active as traders of some sort: in the three years under scrutiny, at least three quarters of the female heads of household in this category worked in commerce. The sector of trade was therefore of more importance for female heads of household than for males. This picture might have been completely different if the population as a whole had been included in the register. As Elise van Nederveen Meerkerk showed, to meet the demand for thread, numerous married women and children were engaged in spinning (one of the most important activities in the textile industry for women).<sup>142</sup> Although, as we will read later on in this book, many married women were also involved in trade, the importance of the textile industry

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139 Database Leiden 1749.

140 De Vries, 'Economisch leven', 105-107.

141 Groenveld, 'Epiloog', 220.

142 Van Nederveen Meerkerk, *Draad in eigen handen*, 139-141.

for the local economy, and the enormous amount of work it generated for married women in Leiden, changed the proportions drastically.

*'s-Hertogenbosch*

Outside Holland, in the southern province of Brabant, we find the third town under scrutiny: 's-Hertogenbosch.<sup>143</sup> Unfortunately, for this town, only eighteenth-century censuses and registers are available.<sup>144</sup> However, in this period, great changes in the economic structure of the town took place, and therefore, the eighteenth-century registers can teach us more on the shifts in a local economy and its impact on women.

The town of 's-Hertogenbosch was situated on the southern bank of the river Maas and was part of the Duchy of Brabant. Its main economic function was as a junction in a trading network. In the fifteenth and sixteenth centuries it connected commercial centres in Germany (Cologne and other towns on the river Rhine) with Brabant and Flemish towns (Bergen op Zoom, Antwerp), but after Amsterdam overtook Antwerp as the main staple market in the Low Countries, the town became important for the transit of goods on the road from the north (Amsterdam, Rotterdam) to the south (Aachen, Liège and the Alsace) and vice versa.<sup>145</sup> After the long distance trade, regional and local trade also played an important role in the early modern period: 's-Hertogenbosch was important for the maintenance of its large hinterland, the Meierij. From 1672, the volume of regional trade shrank, but this was counterbalanced by the rise in intraregional trade. When the long distance trade diminished from 1740 onwards, the regional trade compensated for its loss. In the end this resulted in the dominance of regional trade in the town's economy at the start of the nineteenth century.<sup>146</sup> The town also housed some industry, in earlier centuries the metal and linen industry were the most important, but later, from the seventeenth century onwards, other types of textile manufacturing such as the processing of woollen cloth and lace making arose.<sup>147</sup>

Despite the importance of commerce for the local economy, in general in the eighteenth century 's-Hertogenbosch was characterized by a very balanced econ-

143 Other names for 's-Hertogenbosch are Den Bosch and Bois-le-Duc.

144 For the year 1650, there is one tax register, which is unfortunately incomplete, and only provides data on the *Vismarkt* (fish market) area. The scope of the register is too limited to make any statements on the structure of the labour market of the town as a whole. In this particular area, more than half of the heads of household were employed in the tertiary sector (54.3%). Second came the secondary sector, with one-third of the heads of household (33.3%), and the remaining people worked in agriculture (2.1%), as casual labourers (6.3%) or were out of a job (4.2%). Database 's-Hertogenbosch 1650.

145 Kappelhof, 'Mars', 66-67.

146 Kappelhof, 'Mars', 63.

147 Prak, 'Inleiding', 13-17; Kappelhof, 'Mars', 70-72.

omy compared to Leiden and Amsterdam. By 1742, excluding agriculture, which was understandably of hardly any importance in the town, the other economic sectors each comprised roughly one-third of the heads of household.<sup>148</sup> The tertiary sector comprised 62.3% (37.4% in economic services and 24.8% in the other services) and the secondary sector, industry, 34.8%. The separate distribution of female household heads over the economic sectors reveals a different pattern: in the economic service sector, in particular, a much higher than average share of women can be found (55.8%), and compared to men, women were hardly active in the non-economic services.<sup>149</sup>

It is not only in the register of 1742 that the distribution of female heads of household shows a pattern that deviates from the more even distribution of males over the economic sectors; in the registers of 1775 and 1808, we can also observe this phenomenon.<sup>150</sup> It is even clearer that, while the shares of women in the main categories (trade and textile industry) shifted dramatically, among men we do not see such a development. This is particularly interesting, since in the second half of the century, drastic changes in the town's economy occurred. In this



**Illustration 2.2** Women selling their wares at the central market place in 's-Hertogenbosch

<sup>148</sup> Database 's-Hertogenbosch 1742.

<sup>149</sup> Due to the presence of the army, many male heads of household in 's-Hertogenbosch were employed as soldiers. Therefore the share of men employed in the non-economic service sector was higher than in the other towns under scrutiny.

<sup>150</sup> Databases 's-Hertogenbosch 1775 and 1808.

period, the textile industry was given new impulse and ribbon weaving, and yarn and lace making flourished.<sup>151</sup> In 1775, the share of the heads of household working in industry had risen to 45.7%, and at the same time, the service sector had diminished a little, to 49.5%. Whereas some 30 years earlier, the largest share of women heading a household worked in the economic services, by now, the sector of industry, and predominantly the new textile industries, employed a lot more women: almost half of all female heads of household worked in this sector.<sup>152</sup> At the same time, the sector of trade and transport had become much less popular and comprised 'only' 36.3%. It is questionable whether a real shift of women from the secondary to the tertiary sector had taken place: namely in these three decades, the share of unemployed women had also dropped considerably (from one-third to one-tenth), and many previously unemployed women might have found a job in the textile industry, resulting in the change of proportions.

At the start of the nineteenth century, in 1808, the 's-Hertogenbosch textile industry had declined again. The share of the heads of household employed in the secondary sector had dropped, and was a bit smaller than that of people employed in the economic service sector – 36.7% and 38.5% respectively. For women, this change in the economic structure resulted in – for this city – an unprecedentedly high share of women involved in the economic services (65.4%), while in crafts and industry only one-fifth of the female heads of household found employment.

#### *Graft, De Zijpe and Winkel*

The activities of female traders in the countryside are studied in three villages surrounding Alkmaar, a medium-sized town to the North of the province of Holland. To the south of Alkmaar lays Graft. The *banne* Graft consisted of the village of Graft itself together with the hamlets Oost-Graftdijk, West-Graftdijk and Noordeinde;<sup>153</sup> to the north-west we find the polder of De Zijpe which was gained from the sea in 1579; to the north-east of Alkmaar, on the edges of the province of Holland, lays Winkel.<sup>154</sup> Each of these villages had its own specific economic structure. Despite this, many similarities can be observed, especially in the distribution of women over the economic sectors.

Until the land reclamations of the seventeenth century, Graft was, as a part of the Schermereiland, surrounded by water. As a result of this, the economy of the village was highly influenced by water and by transportation over water. As one

<sup>151</sup> Kappelhof, 'Mars', 70-72.

<sup>152</sup> Cf. Van Nederveen Meerkerk, *Draad in eigen handen*, 120-121.

<sup>153</sup> A *banne* is an administrative unity, an area that came under the same jurisdiction.

<sup>154</sup> As opposed to Graft and De Zijpe, Winkel was officially a town. Therefore, Winkel was governed by a city council and its governmental organisation differed from surrounding villages.



can imagine, fisheries and seafaring were very important for the local economy, and in the sixteenth century, half of the male labour force worked in the maritime sector.<sup>155</sup> The maritime activities of the inhabitants of Graft generated the rise of related industries such as the processing of hemp, rope-making and the production of sailcloth. The combination of all these activities made Graft (and its neighbouring village De Rijp) an unusual village: in the seventeenth century it was, together with the highly industrialised rural region of the Zaanstreek, the only rural area in Holland where industrial activities of any importance took place.<sup>156</sup> This uniqueness was moreover enforced by the high number of inhabitants: in the seventeenth century over 3,000 people lived in the *banne*.<sup>157</sup> Besides seafaring and accompanying industries, farming – and especially cattle breeding – was part of the local economy as well. Finally, the share of crafts and trades in the local economy was rather minimal: only those needed for the maintenance of the village were present.<sup>158</sup> The census of 1680 only provides insight into the occupations of part of the heads of household registered, predominantly in the sectors of trade, transport and agriculture. The sector of industry is strongly under-represented.<sup>159</sup> It may therefore be no surprise that the majority of the heads of household registered with a job in this census, worked in the economic services; men predominantly as sailors, women as traders. Nevertheless, considering the importance of the textile industry in this village, many other female and male heads of household would have found a living in this economic sector, as will become clear later on.

The situation of economic prosperity changed at the end of the seventeenth century. Censuses and tax registers illustrate that from 1747 population numbers declined rapidly.<sup>160</sup> At that particular time, 1,487 people were living in Graft, but the number of inhabitants decreased further, to about 1,100 people at the start of the nineteenth century.<sup>161</sup> Together with a diminishing population, the economy

155 Van der Woude, *Noorderkwartier*, 371.

156 Van der Woude, *Noorderkwartier*, 332.

157 To be more precise the village consisted of 3,161 inhabitants in 1622. Van der Woude, *Noorderkwartier*, 143. In this century, Graft was one of the largest villages in the province of Holland. Schutte, *Hollandse dorpsamenleving*, 9. For population numbers see the appendix.

158 Van Deursen, *Dorp in de polder*, 105-109.

159 Because it was created for the purpose of a tax on the consumption of salt and soap, only the occupations of heads of household that used an outstandingly large (farmers, innkeepers) or low (sailors) amount of salt and soap were registered. Van Deursen, *Dorp in de polder*, 16.

160 Schutte, *Hollandse dorpsamenleving*, 11. This decline in inhabitants was also reflected in the appearance of the village: between 1731 and 1795 the number of houses present in Graft diminished by 104.

161 Schutte, *Hollandse dorpsamenleving*, 11-13.

faced a downturn as well. This economic decline was mainly present in seafaring and fisheries. This reflects a more general economic trend in the coastal areas of the Northern Netherlands at that time. Nevertheless, as a rural centre of industry, Graft managed to maintain its position.<sup>162</sup> This alteration in the economic structure will have affected mostly men, since they were predominantly employed in the maritime sector. The 1748 census shows that, by that time, only ten per cent of the male household heads were employed as sailors, roughly one-fifth of the share in the sixteenth and early seventeenth century.<sup>163</sup> Another nine per cent were also employed in the economic service sector, but as traders. Even so, the large majority of the male heads of household (60%) worked in the local industries, mainly as hacklers, spinners and weavers. For women the rope making and sailcloth industries were also of great importance. By the mid-eighteenth century 85% of all employed female heads of household worked in the sector of industry. Three-quarters of these women earned a living as spinners. The other economic sectors were of hardly any significance to the female part of the population: 13% of the registered women worked in the tertiary sector and only 2% in the primary sector.

The second rural locality under study is De Zijpe. De Zijpe is a polder that was gained from the sea in 1579. Its first inhabitants were probably the people who worked on the land reclamation, followed by settlers from the neighbouring regions. The colonisation of this new piece of land proceeded slowly: in 1622 only 1,283 people had settled in the polder and a lot of land was still uninhabited. Nevertheless, from the 1630s the number of inhabitants rose more quickly than before: from 308 houses present in that year the number of houses grew to 576 in 1674, with a population of 2,412.<sup>164</sup> The majority of the houses built consisted of farms, partly built by De Zijpe's inhabitants and partly by the landowners from towns as Amsterdam and Alkmaar, who rented to tenant farmers. Despite the large amount of agricultural land, the economy of De Zijpe was not entirely directed towards farming. Although many of the inhabitants had their own piece of land, almost half of the heads of household were not involved in farming activities.<sup>165</sup> Due to its location near the North Sea, fishing, bird catching and seafaring were reasonable alternatives for the inhabitants of De Zijpe.<sup>166</sup> The people who

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<sup>162</sup> Schutte, *Hollandse dorpsamenleving*, 27.

<sup>163</sup> Van der Woude, *Noorderkwartier*, 370-371.

<sup>164</sup> Zijp, 'Hoofdstukken', 40, 42, 178.

<sup>165</sup> In 1674 and 1742, De Zijpe had a large number of heads of household employed as casual labourers. We may assume that most of them were employed in agriculture (mainly grass mowing), therefore the sector of agriculture probably consisted of more than half of the heads of household (respectively 62% and 57%). Cf. Lucassen, *Migrant labour*, 52.

<sup>166</sup> Zijp, 'Hoofdstukken', 36, 184.

were involved in farming activities focussed on cattle breeding and agriculture and produced, among other goods, cheese, wool, barley, rye and wheat.<sup>167</sup>

From the censuses we learn that between the years 1674 and 1742 the share of household heads in the primary sector declined and that the sectors of trade and transport grew. Since the population had not grown over these 70 years, we may assume that a shift had taken place from the primary to the tertiary sector.<sup>168</sup> The numbers of male household heads in industry and the economic services had grown since 1674, but in both years the numbers of men employed in these sectors remained strikingly even – in 1674 around 60 men in each sector and in 1742 around 80 men in each sector. On the other hand, the division of the female part of the De Zijpe heads of household over the economic sectors experienced more drastic changes. In the seventeenth century, most women heading a household worked in industry – hackling and spinning – (27), followed by agriculture (17) and the service sectors (16). A century later, the proportions changed and industry was of almost no importance for female heads of household anymore: only five women (17%) worked in the secondary sector. At the same time, the number of women heading a household registered without an occupation had grown significantly, from 27 in 1674 to 44 in 1742. The decline in the number of women with a job in industry may be explained by the growth in this category. Spinning or hackling were either not profitable anymore, or, the clerks did not consider these activities as a proper occupation in 1742. Despite the overall growth of the economic service sector, the number of female heads of household employed in it remained roughly the same, and the large majority of these women worked as traders. Even so, this means that in 1742, more women worked as a trader than as a textile worker.

The history of Winkel is less well-known than that of the other rural areas discussed in this book.<sup>169</sup> However, based on an eighteenth-century tax register, an analysis of its population, and its main economic means, can be made. Despite the fact that it was officially a town, in its demographic and economic structure Winkel more resembled a village: throughout the period discussed in this book, it never exceeded 800 inhabitants. In the middle of the eighteenth century, some 660 people were living in Winkel and in 1840 the number of inhabitants had increased to 840.<sup>170</sup> Its economic structure also deviated from that of a

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167 Zijp, 'Hoofdstukken', 186, 187.

168 The number of heads of household was 599 in 1674 and 582 in 1742. The population of the polder had thus slightly declined: in 1742 only 2,168 people lived in De Zijpe. Zijp, 'Hoofdstukken', 178.

169 The little information that is available on Winkel comes from more general overviews on the rural economy of the province of North-Holland, and books on regional history. For example: Van der Woude, *Noorderkwartier*; Boon, *Bouwers*; Wit, *Niedorp*.

170 Kruit, 'Lijst van huizen'; Wit, *Niedorp*, 24.

common urban economy. In the eighteenth century, the greater part of the workforce worked in agriculture; a little more than one-third of the heads of household registered held a farm. On the other hand, the number of heads of household employed in the service sector was a bit larger than in the other rural areas under scrutiny and formed 29%. Finally, the sector of industry was comparatively underdeveloped; only some local industries, such as food processing, were present in Winkel. Despite the limited size of the sector of industry in Winkel in 1742, the largest group of women heading a household found a living in industry, mainly as textile workers (ten women) or seamstresses (six women). Agriculture came second, with 12 female farmers, and only half that number of female heads of household earned a living as a trader.

This overview of the economy of the urban and the rural areas, and of the distribution of male and female heads of household over the different economic sectors, makes it clear that commercial activity was present everywhere and that



*Illustration 2.3* The village Winkel in the first half of the eighteenth century

it generally attracted a substantial proportion of the employed female heads of household. Nevertheless, distribution patterns of women over the various economic sectors were not the same everywhere, and they varied over time. Generally speaking, regardless of the particular economic structure of a locality, in rural areas, widows and unmarried women were predominantly employed in the sector of industry, mainly in hackling and spinning. In the urban areas on the other hand, the structure of the local economy more strongly influenced the type of work female heads of household undertook. A large commercial sector, such as in Amsterdam, resulted in very high shares of women working as traders, especially among the middling and richer parts of the population. On the other hand, a large secondary sector did not necessarily result in particularly low shares of female heads of household in the economic services. The towns of Leiden and 's-Hertogenbosch illustrate that despite the presence of a well-developed, or in the case of Leiden an all-important, textile industry, female heads of household were still frequently active in commercial enterprise. Interestingly, despite these differences in the actual distribution of women over the different economic sectors in the various localities, the analysis of tax registers and censuses illustrates that in general the image that was derived from the works of moralists was reflected in daily life. The large majority of spinsters and widows employed themselves with either needlework or trade, depending upon their social status. What caused women to work in the sector of trade in large numbers will be a matter further pursued throughout this book, but we may assume that it was not solely instigated by the opinion of moralists.<sup>171</sup>

## 2.5 Conclusion

When discussing only the male part of the population, certain factors that influenced people's economic opportunities are easily taken for granted. However, they cannot be overlooked when one looks at both men and women, since for women certain opportunities were not always self-evident. Three of the predominant issues that were important in shaping women's access to commerce and entrepreneurship are discussed in this chapter: society's view on gender roles, access to education and training, and the legal framework. The question was raised whether and to what extent these features stimulated or hampered female activity in commercial enterprise.

An analysis of contemporary sources such as travellers' and merchants' guides, and a comparison of their content to those of moralists' writings, showed that, in the seventeenth century especially, society was not particularly opposed to

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<sup>171</sup> For more insight into women's work in the Dutch textile industry see Van Nederveen Meerkerk, 'Segmentation' and Van Nederveen Meerkerk, *Draad in eigen handen*.

female involvement in commerce, and that some native authors even advocated it. Nevertheless, trade was generally regarded as an occupational activity specifically suitable for women from the middling sort, and preferably only performed by (married and non-married!) women who needed extra income.

Also in the ideas on the education and training of girls, a distinction was made between girls from different social layers. While daughters of merchants (the presumed future merchants' wives) generally received an extensive education at boarding school, future female shopkeepers and stallholders were more often trained in practice, mostly in the family business. Apprenticeships for junior shopkeepers did exist but were not common, nor were they obligatory for entering the business. Despite the differences in education and training for girls of the common people and of the higher social groups, literacy rates show that in general Dutch women of high and of low birth were rather well-educated. Even so, daughters were less well-prepared for commercial life than their brothers, who more often received extensive training and a more thorough school education specifically aimed at a business career. We should not, however, conclude from this that the lack of formal training hampered women from the lower strata in employment in trading activities. Because formal training routes in retail were uncommon, women could not be excluded from them, and different paths of institutionalized training for boys and girls – as was the case for many children from merchant families – were not established. We may thus say that the absence of institutionalized vocational training only enhanced women's freedom to engage in trade, especially since they had easy access to elementary education in school where they could learn skills that were very important for a trader to have, such as reading, writing and numeracy. This, however, did not apply to women from the upper layers in society.

From the assessment of the legal agency of Dutch women, we have learned that the existence of the *femme sole trader* status, which originated in the Middle Ages, created opportunities for married women to engage in business independently of their spouses. Normally, married women were under the guardianship of their husbands. The separate status for female traders also existed in other European countries and the Dutch Republic was therefore not unique. However, the broadening of the status from the sixteenth century onwards, has not been traced in any other country so far, and seems to suggest that to meet the needs of commerce, there was a need for more freedom of engagement for married women. Nevertheless, this extension of privileges for female entrepreneurs did not necessarily result in a sudden rise of independent married businesswomen as various indications suggest that the status was merely a written confirmation of long-established practices. As opposed to the practice in England for instance, the women of the Dutch Republic did not go to the authorities to declare themselves 'femme sole traders', and the actual content of the status only seems to have been consulted on occasions when difficulties arose.

We can conclude that in general in the Northern Netherlands the opportunities for women to become involved in commercial enterprise – as independent entrepreneurs, as family members in the business, and as hired shop assistants – were favourable. Of course, the extent to which women were given enough leeway to carry out commercial activities varied, but overall we can say that within a certain range, which was often determined by the woman's marital status, it was acceptable for women to act as traders. People were generally not opposed to the involvement of women in trade, and this was reflected in the ideas on women's legal capabilities, and partly in their education and training, but this attitude in itself did not work wonders to effect any changes. In particular, the effect of the existence of a special legal status for married female traders should not be overestimated. One can seriously question whether this feature in particular resulted in the large female activity in commerce. We have seen that not only was the number of women to whom the status applied limited (it only concerned married women who wanted to engage in a separate business), but that the financial responsibilities the status brought with it could easily be regarded as unwelcome. Moreover, the comparison of various local economic structures makes it clear that in most towns and villages under scrutiny, in addition to working in trade many female heads of household also worked in the textile industry, and that only in economies that were primarily concerned with commerce, did a large majority of (the wealthier and middling) women engage in commercial enterprise. However, it needs to be stated that because it was not legally forbidden for women of *all* marital statuses to work as an independent trader, women's economic agency will undoubtedly have been enforced. What impact this relative freedom had on women's role in trading activities of different scales (i.e. at the marketplace, in the shop and in the merchants' office) will be addressed in the upcoming chapters.





## Chapter 3

# At the market

## Female street vendors and stallholders

In this chapter, the role of women in the semi-ambulant and ambulant trades will be discussed. As has been argued in the introduction, the ambulant trades formed the lower level within the total spectrum of trade.<sup>1</sup> Here we find the men and women who went from door-to-door to sell commodities such as apples and fish in small quantities, and the people working in the various marketplaces. This chapter deals with the following issues. Firstly, the ideas on women and the ambulant trades that have been proposed by historians in the past are discussed. Women's involvement in peddling is often regarded as a marginal activity, and in this section the question of whether this was also the case in the Dutch Republic is examined. Secondly, the functioning of the Dutch market system is assessed. Leiden forms the main case study for this as it provides us with a large amount of data on different markets in the city, the way they were organised and which and how many people were involved in the city's ambulant trades. The focus here lies on the food trades as they were very well documented and formed a substantial part of the early modern market trades.<sup>2</sup> In this section the questions to be answered will include how the size of the market changed over time, what caused these changes to occur and in what ways did these changes affect gender ratios. Thirdly, by looking at the identity of the stallholders and peddlers selling three different types of food – meat, vegetables and fish – the accessibility of the marketplace for different groups is assessed. This chapter shows that in many ambulant trades, kinship ties could be crucial for access to the market. Fourthly, by analysing life cycles and careers, it can be shown how family relationships were used to guarantee oneself a secure trade. Finally, my conclusions are summarised.

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<sup>1</sup> Another type of itinerant traveller or peddlers were the merchants who were often long-distance travellers and whose businesses could be very lucrative. These are not the subject of this chapter however. Cf. Fontaine, *History of pedlars*; Schrover, 'Women and long-distance trade migration'.

<sup>2</sup> In chapter 5 the sale of textiles and clothing in the marketplace is discussed.

### 3.1 Women and peddling: marginal activities?

For small-scale peddling, investment costs were relatively small and one could say that the accessibility of this particular type of trading activity was therefore very easy. Furthermore, it required no specific education. Therefore street vending particularly could have acted as a last resort for people who were unable to find a job in any other sector of the economy, for instance, migrants or women. However, in existing historiography on women and work in the early modern period, relatively little attention has hitherto been paid to women in peddling and street selling.<sup>3</sup> In the work that has dealt with this topic, scholars generally agree on two things: the large involvement of women in these trades, and the marginal nature of those activities. Historians have explained the marginality of the position of women in the marketplace in three different ways. Some authors argue that for women illegal peddling was a matter of sheer economic need, since women did not have other options as ways of gaining an income.<sup>4</sup> Others stressed that women's position in stall holding and market trading was marginal since it was almost always derived from their husband's position in trade and that women never held important positions at the markets, such as that of auctioneer.<sup>5</sup> And finally, it has been suggested that retailing activities such as peddling were part-time, low-investment, household-related economic activities 'for men never relied wholly on this activity for income.' Instead, it particularly suited women 'juggling the demands on their time of household and family', thereby implying that it was different from a 'true' occupation such as those held by the male part of the population.<sup>6</sup>

Merry Wiesner has approached peddling from a different angle, stressing the importance of the distributive trades – and hence the overabundance of women – in the local economy. Although Wiesner also regarded peddling as an extension of household activities generally employed by women who had no other means of income, she argued that it may be more accurate to consider the distributive trades as 'the economy of the city, and look at long-distance trade – the usual focus

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3 Cf. the remark by Susanne Schötz, who noticed that this forms a remarkable contrast to the enormous attention the topic – women and street selling – received in contemporary arts. Schötz, *Handelsfrauen*, 195-196. Dutch historiography might be considered an exception as several articles on women and street selling in Dutch urban centres exist. However, these mainly concern two trades: fish selling and second-hand dealers. Stegeman, 'Scheveningse visverkoopsters'; Harmsen and Hubers, "En zij verkocht de vis"; Van Eeghen, 'Uitdraagsters'; Du Mortier, 'Tweedehands kleding'.

4 Karpinski, 'The woman on the marketplace', 292 (Poland: predominantly single women); Ogilvie, *Bitter living*, 169 (Germany: mainly married women).

5 Stegeman, 'Scheveningse visverkoopsters', 53; Harmsen and Hubers, "En zij verkocht de vis", 39 (Low Countries).

6 Kowaleski, 'Women's work', 156 (England).

of economic studies – as simply the frosting on the cake – interesting, important, but not essential.<sup>7</sup> Nevertheless, Wiesner also advocated the idea that peddling was a trade with few revenues – an option only for those without other economic opportunities. By saying this, Wiesner supported the idea that peddlers generally lacked economic agency. According to many, the involvement of women in the ambulant trades was not a result of free choice, but rather of a shortage of economic freedom as a consequence of miserable financial circumstances.

There are several reasons to doubt whether women's work in market trading was necessarily one of limited gains and an option only for the poorer people who did not have any alternatives. From Dutch literature on the urban poor, we know that in the early modern period the majority of the female poor earned a living as textile workers, mainly as spinners and hacklers.<sup>8</sup> This is confirmed by the registers of the city poor relief of 's-Hertogenbosch, which included males and females of all marital statuses. In 1775 the registered poor in this particular town had over one hundred different occupations, belonging to twenty-three occupational groups. The occupational diversity among the lower classes of society was therefore not small. Nevertheless, in 's-Hertogenbosch many of the deprived men and women were also concentrated in one specific economic sector: the textile industry.

**Table 3.1** The five most common occupations of the female and male urban poor in 's-Hertogenbosch compared to the numbers and shares of people who earned a living as a retailer, and the people without occupation, 1775

Total occupations			Female occupations			Male occupations		
N=970*			N=624			N=342		
		%			%			%
Lacemaker	221	22.8%	Lacemaker	220	35.3%	Construction worker	39	11.4%
Knitter	96	9.9%	Knitter	76	12.2%	Spinner	26	7.6%
(Wool) spinner	68	7.0%	Casual Labourer	44	7.1%	Knitter	20	5.8%
Casual labourer	63	6.5%	Spinner	42	6.7%	Causal labourer	19	5.5%
Construction worker	41	4.2%	Seamstress	25	4.0%	Tailor	19	5.5%
<b>Retailer</b>	<b>19</b>	<b>2.0%</b>	<b>Retailer</b>	<b>10</b>	<b>1.6%</b>	<b>Retailer</b>	<b>9</b>	<b>2.6%</b>
No occupation	168	17.3%	No occupation	123	19.7%	No occupation	41	12.0%

\* From these 970 registered poor, there are four people with unknown gender.

Source: GAHT, Armenzorgregisters.

7 Wiesner Wood, 'Paltry peddlers', 12-13.

8 Van de Pol, *Amsterdams hoerdom*, 103-104; Wijngaarden, *Zorg voor de kost*, 166-171; Vlis, *Leven in armoede*, 187-190.

Table 3.1 gives an overview of the five most important occupations for poor men and women living in 's-Hertogenbosch. We can observe that men were more evenly distributed over the categories than women, who dominated the category of lace making. Moreover, it appears from this table that poor women and men generally worked in similar occupations such as spinning, knitting, making and mending clothes, and as casual labourers.<sup>9</sup>

Interestingly, the most common occupation among females, lace making, was not practised by poor men, and the most common occupational activity of poor males, construction work, was not very popular among poor women either.<sup>10</sup> All the other occupations in table 3.1 had comparable shares of poor women and men. The share of retailers among the 's-Hertogenbosch poor (both women and men) was remarkably small: on average only 2% worked as some sort of trader, with a negligible difference between the female and the male poor, 1.6% and 2.6% respectively.<sup>11</sup> Among these poor retailers we find some shopkeepers, but most sold from the streets, mainly products such as fish, fruit and vegetables. This is comparable to findings from other Dutch towns such as Zwolle, Delft, and Amsterdam.<sup>12</sup>

Additionally, from the criminal records of the cities of 's-Hertogenbosch and Leiden, hardly any evidence arises showing the preference of poor women to work in hawking and peddling. Criminal records – although they are biased by nature – often provide an indicator for people's ways of living since in their statements the suspects regularly say what occupation they held when they were arrested. In the case of poor people, they often explain that they were not able to earn a decent living in their normal occupation and that this was why they turned to criminal activities such as theft and (in the case of women) prostitution. Whereas we find numerous spinners in these sources, only a handful of hawkers and peddlers are

9 For more information on male spinners in the Dutch Republic, see Van Nederveen Meerkerk, *Draad in eigen handen*.

10 Strikingly, we find two female construction workers: one bricklayer and one bricklayer's journeyman.

11 The difference between the share of traders among all heads of households in 's-Hertogenbosch in 1775 is striking: this is 11%.

12 In seventeenth-century Zwolle 4% of the poor women who received poor relief earned a living as a trader and 1.6% of the poor men. In Delft in 1645 0.88% of the men earned a living as a trader and 1.45% of the women. In Amsterdam in 1680 5% of the women who were arrested for sexual offences such as prostitution told the court that they normally earned a living as a retailer. Van Wijngaarden, *Zorg voor de kost*, 173-174, 269; Van der Vlis, *Leven in armoede*, 377; Van de Pol, *Amsterdams hoerdom*, 103.

encountered.<sup>13</sup> Although this source gives the impression that poor women generally earned a living as textile workers, data from the criminal records show that, in Leiden, women who were arrested for criminal offences often combined working in the textile industry with hawking, a phenomenon that can also be observed in seventeenth-century Zwolle.<sup>14</sup>

From the above we can conclude that in the urban areas of the Northern Netherlands poor men and women were rarely involved in retailing activities. Naturally, in this analysis of urban records we largely miss out on the people from the countryside coming to the cities to sell their products, and it is also possible that urban dwellers of limited financial means who were not arrested for a criminal offence, nor asked for poor relief did engage in retailing. Nevertheless, as we will read in the subsequent section, early modern retail trade was very strictly regulated which made it very difficult to engage in these trades without subjecting oneself to the obligations set by governments and guilds (such as the obligation to purchase a selling permit). Moreover, the large demand for various workers in the urban industries, and the lack of regulation in these economic sectors (compared to other areas in Europe) probably made these sectors much more attractive for people of lower means than setting up in a trade – despite the minimal size of profits in these sectors. These observations lead us to believe that the assumptions made on at least one of the aspects of the marginal character of women's activities in the ambulant trades need to be adjusted: it was not a poor woman's occupation. The other aspects which have been discussed above – the dependency on a husband in the trade and the fact that it was not a 'true' occupation since it could very well be combined with running a household – will be assessed throughout this chapter.

### 3.2 A well-regulated economy: the cooperation of governments and guilds

Traditionally, in many towns in the Northern Netherlands goods were traded at yearly and weekly fairs. During the early modern period, in many towns daily

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<sup>13</sup> Van den Heuvel, *Criminele vonnisboeken*; GAHT, Dataschurk. Interestingly, the majority of the women in the Leiden criminal records who testify that they earned a living as a peddler, were involved in well-organised gangs that roamed around the country to steal (and re-sell) luxurious cloth and clothing. We may assume that their peddling activities were just a cover-up: from the records we learn that these women were often involved in these gangs for longer periods of time, and the activities must have yielded so much profit, that peddling does not seem to have been necessary for these women to earn a supplementary income. For instance, RAL, ORA, inv. no. 3, 20 fol. 29; 23 fol. 36v; 26 fol. 72 and 27 fol. 49. See also: Kloek, *Wie hij zij*, 136-137.

<sup>14</sup> Van den Heuvel, *Criminele vonnisboeken*; RAL, ORA, inv. no. 3, 37 fol. 40; 55 fol. 31; 57 fol. 31 and 64 fol. 5; Wijngaarden, *Zorg voor de kost*, 173-174, 269.

markets also sprung up at which often only the citizens were offered the opportunity to sell their wares. Generally everyone who wanted to sell his or her products at the daily markets was obliged to buy a permit. To enforce this control on the urban retail trades, many local governments and guilds also issued permits (for instance the so-called *consentbriefjes*) for people who wanted to sell from door-to-door, outside the established fairs. There were strict examinations to check whether people possessed the appropriate licences.<sup>15</sup> Since the ambulant trades were so thoroughly regulated in early modern Dutch towns, there were almost no opportunities to trade outside the system created by the local governments and guilds. Operating outside this system therefore really meant stepping into the world of illegality, and, as we have read in the preceding section, people who were not able to pay for a permit apparently chose another source of income.

In most cities the daily and weekly markets were subdivided according to product or product group, and an average town had, for instance, a fish market, a meat hall, a vegetable and fruit market and areas for selling cattle, clothing and hardware. Permits were usually issued to sell one's ware at a specific marketplace. In early modern Leiden the permits for stall holding or street vending were issued by the city government, often in cooperation with the guild that governed the particular trade. The scope of trades in which one needed a city permit to be allowed to sell wares from a particular marketplace varied over time, as did the local government's administration of the permits.<sup>16</sup> For instance in 1588 the city government issued market permits for the hat makers, the linen cloth sellers, the mercers, the iron, tin and copper sellers, the chamois vendors, the silk and the woollen cloth sellers, the hosiers and wood sellers and broom makers.<sup>17</sup> In the seventeenth and eighteenth centuries the composition of the market trades that were licensed and administered as such changed gradually. New permits were introduced, for instance for selling old and new clothes, while others, such as the licences for the iron sellers, disappeared from the town's administration.

Officially in Leiden the distribution of licences took place by a draw. To authorise the outcome city officials, such as the burgomaster or the *schepenen*, were present. In the case of the market gardeners, the guild wardens were responsible for the raffle. To join in, one had to be a Leiden citizen (*poorter*), and it is known that certainly in the case of the sale of vegetables one had to pay 'draw money'. This

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15 Streng, *Vrijheid*, 84-101. According to J.C. Streng this resulted in the fact that illegal ambulant traders could only carry a small amount of goods with them; otherwise they were caught very easily by the authorities. Ibidem, 95. More on guild control in retail trades in chapter 4.

16 In some cases the permit holders were registered yearly in the *Verhuring- and Bestedingboeken*, in other cases only the new licences were registered in the *Burgemeestersdagboeken*.

17 RAL, SA II, inv. no. 145, 15 November 1578-21 October 1599.

was, however, a relatively small amount of money: in 1661 it was raised from two to six stuivers. The allotment of the permits took place on a yearly basis, often in an established month: the permits for selling fish in November, for vegetables in February, and for textiles in the late spring and early summer. Meat vendors were allotted their stalls in spring (March and April).<sup>18</sup> In addition to the periodical distribution of market stalls, stands also seem to have been allocated on an individual basis. From the end of the seventeenth century the stands at the Leiden freshwater and sea fish markets were no longer collectively raffled per year, but were appointed to individuals that had put in a request at the city government.<sup>19</sup> In the offal hall we find evidence that besides the collective raffle, stands were allocated to people on an individual basis after a request to the city government.<sup>20</sup> This form of cooperation between the local guilds and the city government was probably very attractive for them as they both benefited from the system: guilds when putting forward requests for limiting the competition from outsiders and the local government because the guild wardens largely handled daily affairs.

*Numbers: permits issued yearly*

In the analysis of the numbers and identities of stallholders in Leiden, I have focused on a small set of marketplaces: the markets for meat, fish and vegetables. The reason for this is that these are, besides grain and dairy products, the most essential foodstuffs in the seventeenth- and eighteenth-century Netherlands, and furthermore, they are the best documented markets as they provide us with continuous data for (in some cases more than) two centuries.<sup>21</sup> The reason for this adequate documentation probably lies in the interest of the local governments who were concerned with the sale of perishable wares, as the sale of fish and meat products brought along risks to public health. To limit these risks, the local governments applied several methods: the construction of a meat hall and fish market with permanent stalls which they let, officially appointed meat and fish inspectors, and fines for vendors who sold old meat or fish. In the vegetable trade, the urge for control of this trade probably originated in the strong competition between local sellers and people from the neighbouring countryside. The fact that a lot of data are available on these trades in particular, can be explained by this, as, opposed to the sale of textiles or hardware, the sale of meat, fish and vegetables in the pre-industrial period stayed in the marketplace and did not transfer to shops.

The permits that were issued varied greatly in numbers between markets. While in seventeenth- and eighteenth-century Leiden on average 32 permits were

18 RAL, SA II, inv. nos. 1385-1409.

19 Cf. RAL, SA II, inv. nos. 1397-1409 and inv. nos. 159-185.

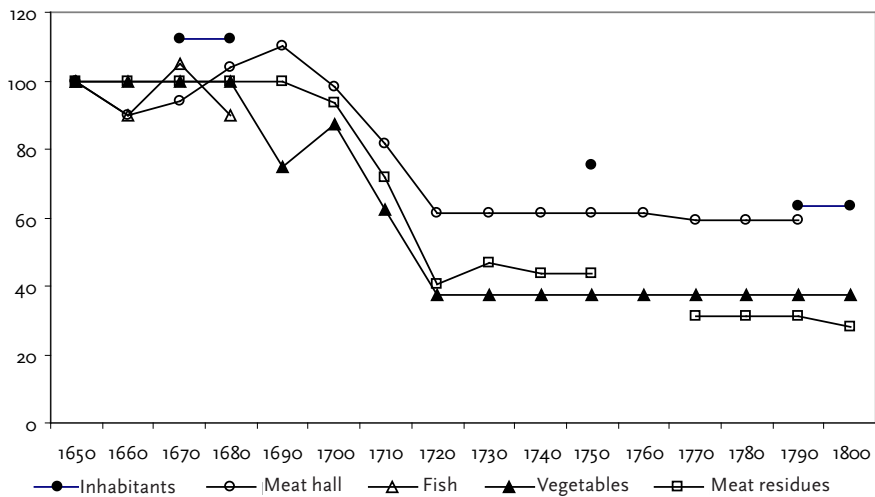
20 RAL, SA II, inv. nos. 77-84.

21 Jobse-van Putten, *Eenvoudig maar voedzaam*, 179-180, 223-226.

issued for the offal hall, in the meat hall and at the fish market the numbers were larger – up to 54 and 40 stands respectively. The largest numbers, however, were to be found at the vegetable market and at the various textile markets where the numbers could easily exceed 100 licences issued each year. The large differences in numbers can partly be explained by the fact that the meat and the fish sellers had stands in an official market building: a place with a set of permanent wooden stalls that were not easily expanded. The licences for other types of stall holding fluctuated more as their numbers were not necessarily physically restricted by the size of the marketplace they were obliged to sell from: vegetable sellers and textile vendors ‘built’ their stands daily.<sup>22</sup>

Between 1650 and 1800 we can discern a decline in the availability of licences. From at least 1650 to the last decade of the seventeenth century the number of available stalls in the Leiden food markets remained the same, but from the 1690s onwards their numbers started to decline. In 1720 the lowest number of permits for food stalls was reached and from that time on the number of permits stabilised at this lower level. In figure 3.1 the trend in the issued licences for the

**Figure 3.1** Index permits for Leiden food markets and population 1650-1800 (1650=100)



Source: RAL, SA II, Verhuring- en Bestedingboeken; Noordam, ‘Demografie’, 44.

22 Between 1670 and 1680 a new meat hall was erected. Due to the expansion of the population there was a need for extra meat sellers. When the number of inhabitants dropped again, the new meat hall continued to function, but the number of stalls per market diminished. RAL, SA II, inv. nos. 1395-1397.



various food markets – meat, meat residues (sausages, tripe and lard), fish and vegetables – can be seen.<sup>23</sup> Next to the development in available permits per market the development of the town's population is also plotted.

We can see from figure 3.1 that in the period that the number of stall licences diminished, the population figures for the city of Leiden declined as well. What becomes clear from this is that, in general, the course of the population and the course of issued permits for the various food markets followed the same trend. The number of permits thus corresponds to the development of the population. This may not come as a surprise, as a decline in the population automatically implies a decrease in the demand for food. Nevertheless, the drop in market stall permits is sharper than that of the population as a whole, and we can also see that some trades experienced sharper declines than others.

Looking at the course of the issuing of permits for the various food markets separately reveals a pattern in which the licences for the meat hall experienced the smallest decrease and the permits for selling meat residues the largest. The differences in the numbers of permits issued between the different markets becomes even clearer in table 3.2, where the number of stallholders in each market per 10,000 population is shown for seven survey years in the period 1625-1800.

**Table 3.2 Permits for Leiden food markets per 10,000 population c. 1625-1800**

	Meat hall	Offal hall (meat residues)	Fish	Vegetables
1625		6	7	14
1650	9	6	8	16
1670	8	6	8	15
1680	9	6	7	15
1750	8	4		8
1790	9	3		10
1800	9	3		10

*Sources:* RAL, SA II, Verhuring- en bestedingboeken; 1625 based on 1600-1640 average given by Schmidt, *Overleven*, 128; 1790 and 1800 inhabitants: based on the year 1795 given by Noordam, 'Demografie', 44; 1670 and 1680 inhabitants: based on the year 1675 given by Noordam, 'Demografie', 44.

As can be seen from table 3.2, the number of licences for the sale of fish and meat remained at a similar level over the period 1625-1800. Apparently, the city of Leiden needed eight to nine butchers per 10,000 population. The number of permits for fish sellers in the Leiden fish market was seven to eight per 10,000 population, and was therefore a bit smaller than the number of permits issued in

<sup>23</sup> I have chosen to combine the data on the permits for different types of meat residues. In early modern Leiden besides tripe, lard and sausages were also sold. However, in the registration of permits it is not always clear what type of meat residue is meant, therefore all permits for meat residues are taken together here.

Amsterdam in the eighteenth century where around 1740 the ratio was eleven.<sup>24</sup> In contrast to the sale of meat, in the case of fish this is probably a minimum as in Leiden (at least in the eighteenth century) many permits were also given for selling in the streets (*omlopen*). These figures are not taken in consideration since they were not registered in yearly overviews but on a more incidental basis. Furthermore, in the table we can see that the number of offal hall permits issued in Leiden shows a sharp decline: from six to three permits per 10,000 population. Even more striking is the course which the permits for vegetable sellers took: in the first half of the seventeenth century it was at a level of fourteen to sixteen vendors per 10,000 population and, after a low point in 1750 with only eight permits, the trade recovered again and rose to ten permits per 10,000 population fifty years later.<sup>25</sup>

This section has illustrated that over the course of time the Leiden food markets became smaller in size, but that this did not necessarily mean a limitation in opportunities since the population of the town more or less diminished at an equal pace. The two sectors that did seem to suffer quite severe losses in the number of permits issued were the sale of meat residues and vegetable selling. Whereas for the meat residues we may relate this to the decreasing consumption of meat in the eighteenth century, for the vegetable trade the decline would have been caused by the loss of Leiden's position as regional service centre, as we will read in one of the subsequent sections.<sup>26</sup> An interesting question to be addressed first, however, is in what way the downturn in available licences for stall holding had an effect on female participation rates at the marketplace. In the subsequent section this issue is pursued.

#### *Female and male stallholders*

Gender ratios in stall holding were in general favourable to women. The average share of women that were registered as renting a market stall in early modern Leiden was approximately 50%. Nevertheless, large differences can be observed

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24 For Amsterdam data on the *waterscheepsbanken* for skippers, on the farmers' fish market established in 1621, and on the fish market for Jews were not incorporated; this ratio is therefore only a minimum. Calculation of the ratio in Amsterdam: small sea fish market: 34 stalls for two people makes 68 permits; large sea fish market: 65 stalls for two people makes 130; eel market: in 1744: 44 stalls taken. This makes a total of 242 permits. With approximately 220,000 inhabitants, this makes 11 fish sellers per 10,000 population. Lourens and Lucassen, *Inwonertallen*, 56.

25 The growth in permits for the vegetable market between 1625 and 1640 may be explained by the fact that from the 1630s onwards, vegetables became more important in the diet of Dutch people. De Vries and Van der Woude, *First modern economy*, 624.

26 Jobse-Van Putten, *Eenvoudig maar voedzaam*, 194, 219. Remarkably in spite of the declining consumption of meat, we do not find a similar downturn in available permits for the meat hall.

when comparing the various markets. In table 3.3 the shares of women at the Leiden markets are plotted. Within the meat selling trades a very strict gender division of labour can be observed. While women are only incidentally found in the Leiden meat hall – their share never exceeded 6% – the opposite goes for the offal hall: this was almost exclusively a female domain. The gender ratios in the sale of meat residues do not change very much over time, and when we can discern a fluctuation in the share of women it often can be ascribed to the presence of one or two males in the specific marketplace.<sup>27</sup> The decrease in permits available in the meat residues trade from 1750 onwards seems to have resulted in a lower share of women involved: 70% in the years 1770, 1780 and 1790. Nevertheless, the fact that we find only one man next to three women stallholders selling lard and tripe seems to suggest that this decline in permits did not cause men to force women out of this trade.

Table 3.3 also illustrates that the shares of women in the fish trade were not as high as in the sale of meat residues. With, on average, 69% their share was nevertheless still higher than the average share of women working at the food markets. The share of women at the fish market varied from 61% to 78% in the period between 1600 and 1680, and averaged a little higher in the first half of the century (70%) than in the second half (67%). The situation at the Leiden fish market was not unique in the Dutch Republic: in eighteenth-century Amsterdam we also find comparable gender ratios at the eel market (24% men and 76% women).<sup>28</sup> More flexible rates of female participation are to be found at the vegetable market. As we will read later in this chapter, this is largely related to the various roles men had in the production and sale of vegetables. Although the fluctuations in the gender ratios are fairly strong, overall we can discern a rise in the share of women from 1600 to 1800. Interestingly, it is specifically in this trade that a sharp decline in the yearly available licences took place. Nevertheless, when comparing the trend in the available permits and of the share of women in the trade it becomes clear that, as in the tripe and lard trade, here no real relationship between the available number of permits and the position of women can be established either. Until at least 1680, the number of permits was at a high level, whereas the share of women in the trade was relatively low, never reaching 30%. After that year, the share of female stallholders increases considerably, culminating at 64% in 1720.

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27 Whereas Schmidt concludes, based on a sample for the years 1665-1672, that the sale of tripe and sausages had become completely feminised at the end of the seventeenth century, this changed again at the turn of the eighteenth century: throughout the whole eighteenth century we find men in these trades. Their numbers, however, were small and the trade almost never counted more than one male stallholder. Schmidt, *Overleven*, 130.

28 Data on the Amsterdam eel market (1744-1813). GAA, AGB, inv. no. 1591. At the Amsterdam market however, we do not find any male stallholders. The causes for this difference will be discussed in a later section of this chapter. GAA, AGB, inv. nos. 1592-1593.

In the 1730s and 1740s their shares drop again to then recover from this sharp decline from the middle of the century onwards. Strikingly in 1750, when the number of available permits reaches its lowest point with eight per 10,000 population, the share of women is comparable to the shares in the period up to 1680, when twice as many permits were available.

**Table 3.3** The shares of female permit holders at the various Leiden food markets, measured every ten years (1600-1800)

	Meat hall	Offal hall	Fish market	Vegetable market
1600	ND	65%	71%	11%
1610	ND	93%	78%	19%
1620	ND	84%	59%	29%
1630	ND	94%	78%	24%
1640	ND	94%	70%	18%
1650	0%	100%	67%	15%
1660	0%	97%	67%	24%
1670	0%	97%	74%	29%
1680	0%	94%	61%	25%
1690	4%	100%	ND	54%
1700	2%	83%	ND	50%
1710	6%	91%	ND	64%
1720	0%	92%	ND	50%
1730	0%	93%	ND	22%
1740	0%	86%	ND	0%
1750	4%	93%	ND	25%
1760	4%	ND	ND	57%
1770	0%	70%	ND	50%
1780	4%	70%	ND	25%
1790	0%	70%	ND	29%
1800	4%	100%	ND	ND

Sources: RAL, SA II, Verhuring- en bestedingsboeken 1600-1800

Notes: ND = No data available

From the above we can conclude that the regulation of a trade did not necessarily imply the exclusion of women, as has been suggested by several historians in the past.<sup>29</sup> Apart from the meat hall, women were present at the different markets in large numbers. Neither can we say that a decline in actual opportunities

<sup>29</sup> Among others Wiesner, 'Guilds, male bonding'; Twaithes, 'Women at the market-place', 117. Earlier, Darlene Abreu-Ferreira also observed that in maritime communities in sixteenth-century Portugal the regulation of a trade did not imply the exclusion of women. Abreu-Ferreira, 'Women in maritime communities', 23.

(i.e. a downturn in available permits) led to decreasing shares of women in stall holding. Even so, fluctuations in the shares of women at the various Leiden marketplaces can be discerned. Why and how women's activity in the marketplace changed over time is assessed in the subsequent section. Moreover, it will be shown below that high shares of women in this sector of trade did not necessarily mean openness towards women *in general*. Finally, it will also be illustrated what the impact of the institutional framework had on the levels of female participation at the various food markets.

### 3.3 The identities of female stallholders

Explanations for the high shares of women in stall holding and the specific gender divisions in marketplaces given by historians who work on the pre-modern period are often rather traditional. As has been indicated earlier, most scholars who have dealt with the subject explain the situation at the different marketplaces by looking at the traditional (Western-European) gendered task division within households wherein men produced and women sold the goods produced by men who were often their husbands.<sup>30</sup> The fact that women were present at the market was therefore only for the sake of their husbands, for instance as the wives of fishermen who sold their husbands' daily catch.

Nevertheless, this explanation does not do justice to the fact that in early modern Western-European society a lot of women did not marry and single women were a common phenomenon, particularly in urban centres. The idea that a woman's position in the market was derived from her husband also seems to contradict the results from two case-studies that point out that many unmarried women were also granted licences for running a market stall.<sup>31</sup> The presence and position of women in the marketplace can therefore not solely be explained by their marriage with a man in the same trade. Moreover, an earlier comparison of the position of women in the fish trade in early modern Utrecht and Antwerp shows that large differences in the position of female market traders existed, and,

30 See, for instance: Hubers and Harmsen, "En zij verkocht de vis"; Schmidt, *Overleven*, 129; Stegeman, 'Scheveningse visverkoopsters'; Twaites, 'Women in the marketplace', 111

31 Karpinsky, 'Woman on the marketplace', 287. Krakow, 45% single women; Schmidt, *Overleven*, 132 gives indirect proof of single women's activities at the marketplace but no actual numbers.

as the authors implicitly suggest, these differences may be explained by the difference in the organisation of the trade.<sup>32</sup>

To answer the question of why gender ratios in the different marketplaces were as they were presented in table 3.3, in the following sections a closer look is taken at these three Leiden food trades. By identifying the people who were working at these markets I will show who was able to obtain a licence and who wasn't. Moreover, specific attention is given to the organisation of these trades and how this influenced female involvement. Whenever possible a comparison with identical markets in other Dutch towns is made. In the following sections it will, moreover, become clear that although the market seems to have been highly accessible for women in general, the accessibility definitely did not concern *all* women in the pre-industrial society.

### *Selling meat*

In Leiden, meat and residues such as tripe, lard and sausages were sold in different market halls. In the city's main street, the Breestraat, we find the meat hall, where the meat of slaughtered cattle such as cows and sheep was sold. Opposite the meat hall, in an area between the houses at the Breestraat and the Voldersgracht, the offal hall was established in 1585. In the offal hall, the waste of the nearby meat hall such as lard, tripe and (after being processed) sausages were sold.<sup>33</sup>

As is shown in table 3.3 above, there were hardly any female stallholders in the meat hall. In the second half of the seventeenth century we do not find any women, and in the eighteenth century their number does not exceed two per year.<sup>34</sup> The reason for this limited number of women in the meat hall is very simple: the meat hall was occupied by the town's butchers' guild (*vleeshouwers-gilde*), and meat packing was a traditional craft performed exclusively by men. Hence, the only women we find in the meat hall renting a stall are the widows of butchers.<sup>35</sup> This situation is similar to those in other Dutch cities where in the

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32 Harmsen en Hubers, "En zij verkocht de vis", 38. Although the authors recognise that the trade in Utrecht and Antwerp was organised in a completely different manner, and that women had different roles in the fish markets in these urban centres, they do not explicitly connect these observations when defining women's role in the fish trade in these towns in the conclusion to their article.

33 Orlers, *Beschrijvinge der stad Leyden*, 202; Van Leeuwen, *Korte Beschrijving*, 77; Van Oerle, *Leiden binnen en buiten de stadsvesten. Beschrijving*, 420. As far as is known, The Hague was the only city besides Leiden that had a separate offal hall. Noordegraaf, *Nederlandse marktsteden*, 37.

34 Also, among the 35 butchers that were registered in the 1674 tax register no women are to be found. Peltjens, *Leidse lasten*.

35 Interestingly, in tax registers of 1674 and 1749 no female butchers are registered. What causes this inconsistency is unknown.

sixteenth century it was common practice to have only men, or their widows, renting a stall.<sup>36</sup>

Besides these widows, other, *married* women, incidentally worked in the meat hall, either stepping in for their husband during illness – which was officially regulated by city government in 1670 – or illegally, as several complaints of female activity in the meat hall show. The guild ordinances forbade wives of butchers to sell from the meat hall and to impose this rule the guild punished every butcher that was caught having his wife helping out in the hall with two weeks denial of work, and from 1656 onwards, with a three guilder fine.<sup>37</sup> Nevertheless, for some butchers spousal cooperation must have been indispensable since the 1749 tax register shows that they sometimes combined the butchers' trade with another occupation such as grazier or retailer.<sup>38</sup> This phenomenon might be the reason that conflicts about butchers' wives at work in the meat hall arose continuously.<sup>39</sup>

Despite these incidental occurrences of female stall holding, access to the meat hall was all in all very limited for women. The traditional guild structure only left space for widows of butchers, and as opposed to most other crafts' guilds, the wives of butchers were only temporarily allowed to assist their husbands in Leiden. Notwithstanding this official exclusion of women from the meat hall, and thereby complicating spousal cooperation in this trade, many of the butchers and their wives – 91% of the butchers in the 1749 registration were married – worked together in an indirect manner. In the meat hall only the expensive meat was sold, all the residues were cleaned and processed and sold much more cheaply in the offal hall. In contrast to the meat hall, the offal hall was almost completely female: between 1600 and 1800 the shares of women with a licence for the offal

36 Cf. the situation in sixteenth-century Amsterdam and Dordrecht, and in seventeenth-century Haarlem. Van Dillen, *Bronnen tot de geschiedenis van het bedrijfsleven*, I, 1272, 1269; Quast, 'Vrouwenarbeid', 55-57; Dorren, 'Want noijt', 145. In 1613 the situation in Amsterdam had clearly changed: at that time it was accepted by the guild's authorities that wives helped their husbands out in the meat hall. Van Dillen, *Bronnen tot de geschiedenis van het bedrijfsleven*, II, 55.

37 Schmidt, *Overleven*, 129.

38 In 1749 eight out of 33 butchers and butchers' journeymen combined the trade with another occupation. Four were also registered as graziers and the other four were involved in some sort of retail trade (in tea and coffee, in peat, in tobacco and in colourings). Interestingly, all of them were married and all butchers with some sort of retail trade also had children. This means that it is not unthinkable that the wife's help was sometimes necessary, either in the grazing or in the meat hall. Database Leiden 1749.

39 In sixteenth-century Amsterdam the wives of butchers were also punished by the city government for selling meat from the meat hall. In 1505 15 butchers' wives were caught breaking the rules concerning female activity in the meat hall. Van Dillen, *Bronnen tot de geschiedenis van het bedrijfsleven*, I, 1302.

hall varied from 75% to 100%. It turns out that many wives of butchers worked in the offal hall.

The offal hall was very conveniently located, directly opposite the meat hall, which made it easy for the butchers to get rid of their slaughter waste. In the offal hall two different sections existed: the old side and the lard side. We may assume that while the latter side was reserved for lard sellers, stallholders on the old side would have sold the other products for sale at the offal hall, including sausages and tripe.<sup>40</sup> From the account of Trijntje Ariaensdochter van Vessen we learn that the women and men in the offal hall each had individual contacts with the butchers in the meat hall who acted as their suppliers. In 1663 Trijntje asked to be admitted to the offal hall and, probably to make her appeal more convincing, she told the city council that her husband, a butcher, sold his residues to another woman in the offal hall, while ‘naturally’ he would prefer to sell it to her, his wife.<sup>41</sup> It will hence not come as a surprise that, like Trijntje, many of the women in the sale of tripe, salted meat and sausages were the wives of butchers. For instance, all butchers’ wives in the 1622 *Hoofdgeld* registration had a stand in the offal hall.<sup>42</sup> Also the majority of women extending a request for admittance to the offal hall were married to a butcher.<sup>43</sup>

Besides the butchers’ wives, other women also held stands in the offal hall, but the example of Jans van Ammerseel, the wife of the baker Willem Cornelis Nijhoff illustrates that it was not uncommon that even these had a link to the meat trades via family members. From her request we learn that Jans’ deceased mother had also had a career in offal selling.<sup>44</sup> Apparently, the meat and offal hall formed a rather closed circuit that left little room for people with no family connections to the trade. Nevertheless, this did not mean that as a butchers’ wife one was automatically ensured of a position in the offal hall, simply because there were more than twice as many permits for butchers as for tripe and sausage selling. Moreover, the fact that men turn up in the registers of permit holders on a regular basis, makes it clear that the sale of salted meat, tripe and sausages was not a trade strictly in the hands of butchers’ wives.<sup>45</sup>

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40 RAL, SA II, inv. no. 78, fol. 106v. Which products were sold on which side of the offal hall was not explicitly mentioned in the sources.

41 RAL, SA II, inv. no. 78, fol. 189v.

42 Schmidt, *Overleven*, 129.

43 RAL, SA II, inv. nos. 77-78. These data only concern the seventeenth century; unfortunately the registers for the eighteenth century do not provide data on marital status.

44 RAL, SA II, inv. no. 77, fol 261v-217. For more evidence on women in the offal hall whose husbands were not butchers see Schmidt, *Overleven*, 130.

45 In 1622 we find four men, this is extraordinarily high; in the other years in the dataset we find a maximum of one male seller of meat residues per year.



### *Selling vegetables*

Of a totally different character to the sale of meat was the organisation of the vegetable trade. As opposed to the trade in animal products, the need for supervision on the quality of the commodities was less necessary in this trade and therefore the trade in vegetables did not have to take place in a market hall. Nevertheless, like all other stallholders in Leiden, the vegetable traders were appointed for a specific area in town – between the fish market and the poultry vendors on the Nieuwe Rijn – and their numbers were also restricted by a certain number of permits issued yearly.<sup>46</sup>

Acquiring a permit for the ‘inner’ vegetable market was only possible for citizens of Leiden who were a member of the market gardeners’ guild (*warmoeseniersgilde*). As opposed to the butchers’ guild, the market gardeners did not exclude women from guild membership. As in most other guilds, the fee to be paid for entrance to the guild differed according to one’s civil status: *poorters* paid 20 stuivers, newly admitted *poorters* 40 stuivers, and children of guild members 10 stuivers. Besides these investment costs, one also had to pay for being admitted to the allotment (*lotinghe*), which cost two stuivers before 1661 and six stuivers after that year.<sup>47</sup> In addition to the inner and main daily vegetable market to which access was restricted to guild members, there was also another market at the Oude Cingel (*Buyte groenmarckt* or *Boerenmarkt*) where people from outside Leiden could bring their products to the weekly market.<sup>48</sup> Many of the Leiden market gardeners grew their crop on the city’s fringes. They produced, among other things, cabbages, carrots, cucumbers, salad, peas and beans in very large amounts.<sup>49</sup> Kaal and Van Lottum recently showed that market gardening was often a real family enterprise. The growing of crops took more than one pair of hands, as did the harvesting and marketing. Since this trade was dictated by the different seasons, at sowing and harvest time especially, the dedication of all family members would have been necessary.<sup>50</sup>

Because women were not excluded from guild membership we find higher shares of women at the vegetable market than in the meat hall. The proportion of women at this particular marketplace differed considerably over the years (a maximum of 64% women in 1710, while in 1740 there were no women at all at the

46 Orlers, *Beschrijvinge der stad Leyden*, 203.

47 RAL, SA II, inv. no. 77, fol. 32-33 and RAL, Bibliotheek, 59941, 59942, 59944.

48 Van Leeuwen, *Korte Besgriving*, 76.

49 Orlers, *Beschrijvinge der stad Leyden*, 197. In Dutch: ‘(...) coolen, wortelen, comcomeren, salade, ende allerley moes-cruyden, erten, ende bonen etc.’

50 Kaal and Van Lottum, ‘Duitsers in de polder’, 272. In the period 1830-1860 the average number of people at work in such companies was four and consisted of husbands, wives, children and servants. Although their calculation of the number of family members employed in the business concerns the nineteenth century we may assume that this also goes for the preceding era.

market), but on average a third of stallholders were female over the period 1600-1800. Contrary to the women in the butchers' trade, the women selling vegetables were not necessarily widows. Among the stallholders registered in 1674 we find several single women, a widow and a woman who was married to a cloth worker.<sup>51</sup> Also, in 1749 more unmarried women than widows were registered as market gardeners.<sup>52</sup> Women were therefore not dependent on a husband for access to the trade in vegetables, as was very often the case in the meat trades. The presence of a large number of unmarried women seems to contradict the importance of family cooperation in market gardening.<sup>53</sup> However, it may very well be the case that the single women selling vegetables in the Leiden market did not grow their crops themselves. The fact that in 1656 the city council forbade the members of the market gardeners' guild to buy their products from farmers from the surrounding countryside indicates that pre-emption (*voorkoop*) was common practice.<sup>54</sup>

In addition to the women who held a licence for the market themselves, it is also possible that other women sold vegetables at the main market. A large number of the male market gardeners were married and, from a related trade (fruit selling), we know that it was not uncommon to have a wife, and sometimes also female servants, selling products at the marketplace while the fruiterer or market gardener himself took care of the shipment of the products.<sup>55</sup> In 1667 the city authorities decided that from that time onwards dealers who sold fruit from their barge in large quantities were not allowed to also have women at the (vegetable!) market selling fruit in smaller quantities anymore. It is probable that these fruit dealers leased a stall in the market where they were not present themselves to sell fruit, but sent personnel, or possibly their wives or children.<sup>56</sup> From a request to the city authorities as a response to this ordinance we can distil that such practices were quite common. In this request, a Leiden fruit dealer asked to be exempted from the 1667 ordinance. As he put it, contrary to most of the other fruit dealers, he only had a very small barge (with a load of up to fifteen or sixteen tons instead of 100 tons or over). He argued that when he was not allowed to have his wife at the market selling fruit as well, he would not be able to take care of his family, his

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51 RAL, SA II, inv. no. 1396; RAL, DTB, inv. no. 12, fol. 088v, fol. 194, DTB inv. no. 3, fol. 069v, fol. 100v, fol. 121.

52 Database Leiden 1749.

53 As far as is known, these single women were not related to other market gardeners.

54 RAL, Gilden, inv. no. 1349. Together with this stipulation the city government ordered that people who lived and farmed outside an area of 800 *roeden* from the city ramparts could only market their wares on the Saturday market.

55 From the 1674 registers of male license holders at least 9 out of 45 were married, but probably more: in 1581 and in 1749 96% of the male market gardeners were married. RAL, SA II, Verhuring- en bestedingboeken, inv. no. 1396; DTB; Databases Leiden 1581, 1674, and 1749.

56 RAL, SA II, inv. no. 80, fol. 190-191v.

dependent (*winnelose*) mother, his wife and his two – nearly three (his wife was pregnant) – children, properly. Moreover, the fruit dealer stated that, in contrast to the other dealers, he did not have maids at the market or in the streets selling his fruit, and that his entire trade actually only consisted of that which was sold by his wife at the market, a practice that already had been going on for years. His request was granted, probably because he was indeed an exceptional case since he had a relatively small barge.<sup>57</sup> As opposed to meat selling, vegetable (and fruit) selling was thus fairly accessible to women in early modern Leiden. Women could be active in different roles: as licence holders, as wives and daughters of licenceholders attending the stall, but also as wage labourers being employed by a licenceholder to sell from the stall or on the streets. Even so, the story of the fruit sellers shows that in the course of the seventeenth century access to the market became increasingly limited. As will become clear below, this development proceeded over time and the access to the vegetable market became more and more restricted, both for women *and* for men.

In the period under study (1600-1800) the size of the inner vegetable market changed dramatically. As we have read in an earlier section of this chapter, the number of licences that were issued declined more than those of any other trade. The drop in permits can therefore not solely be ascribed to a decreasing population as in the case of the other market trades. Moreover, in contrast to the permits for stall holding in one of the meat halls or at the fish market, from the start of the eighteenth century onwards the licences for selling vegetables on the official daily market were not much sought after anymore. Often not more than one-third of the permits were sold.<sup>58</sup> Since in the seventeenth century Leiden was still considered the leading vegetable market in the province of Holland, some dramatic changes must have taken place in the eighteenth century.<sup>59</sup>

One of the reasons for the dramatic decline in the size of the town's central vegetable market probably lies in the constant expansion of the city. From at least 1592 onwards the city council bought (mostly agricultural) land from private owners to expand the city. With smaller projects such as the construction of canals in the 1690s, several market gardeners had already lost their land.<sup>60</sup> With the three big city extension projects in 1611, 1644 and 1659 the number of market gardeners that gave up land very close to Leiden grew larger and larger.<sup>61</sup> As a result, over

57 RAL, SA II, inv. no. 80, fol. 210V-212.

58 RAL, SA II, inv. nos. 1384-1409.

59 Van Leeuwen, *Korte Beschrijvinge*, 73. '(...) is hier de voornaamste suyvel ende groentemarkt van geheel Holland'.

60 In 1592 with the digging of the Waardsingel, nine market gardeners sold their land to the city; in 1599 when the Singel from the Mare to the Zijlpoort was dug, another six warmoesiers lost their plots of land on the city fringes. Van Oerle, *Leiden binnen en buiten de stadsvesten*. Atlas, Maps 27 and 28.

61 Van Oerle, *Leiden binnen en buiten de stadsvesten*. Atlas, Maps 21b, 47 and 51.

the seventeenth century agricultural land had become very scarce in – or near to – Leiden, and it is therefore possible to imagine that for the inhabitants of Leiden it became less and less attractive to earn a living as a market gardener. The number of household heads registered as market gardeners in the censuses of 1581 and 1749 seems to reflect such a development. While in 1581 43 market gardeners per 10,000 population were registered, in 1749 this number was just 23.<sup>62</sup>



*Illustration 3.1* Women selling and shopping at the Leiden vegetable market

<sup>62</sup> Databases for Leiden 1581 and 1749. These numbers are higher than the number of permits issued per 10,000 population. In 1749 only 8 permits per 10,000 were issued. This has to do with the growing importance of the outer market as we will see later on in this section. In 1581 no guild yet existed, which can explain the absence of licences.

Besides the downturn in inhabitants and the loss of land close to the city, another cause for the decline in permits was the growing competition from outsiders. From the middle of the seventeenth century onwards, the tension between the official Leiden market gardeners and the farmers from the neighbouring countryside grew. Both groups constantly filed complaints with the city government, asking for either a limitation of opportunities for the other group or an extension of privileges for themselves.<sup>63</sup> These conflicts were part of a larger process in which Leiden ultimately lost its dominance in the vegetable production and trade in the Northern Netherlands to other crop-growing areas due to relatively high land prices, taxes, and more favourable locations to supply the main customer at that time – the city of Amsterdam.<sup>64</sup>

Interestingly, precisely from the time that Leiden started losing its leading position in the vegetable trade there were strong fluctuations in the share of women at the main vegetable market. The swings in the percentages of female stallholders that can be observed in table 3.3 can largely be related to changing guild policy in response to the growing pressure on the vegetable market. From 1688 onwards it was ordered that at the inner market only one person per household (*huisgesin*) was allowed to have a stall.<sup>65</sup> We do not know the exact reason for this change in policy, but since it mirrors the reaction of the fish sellers' guild to growing competition from outsiders some 25 years earlier, it is highly likely that the authorities here were also reacting to the increasing competition from outsiders.<sup>66</sup> By imposing this measure, the guild and the city government made sure that the licences available were distributed over different households so that a maximum of around 70 families got the opportunity to earn an income from a vegetable stall at the main market.<sup>67</sup> Apparently, this alteration had a great impact on both the number of people with a stall at the market which dropped from 53 to 44 between 1680 and 1690 *and* the share of women registered as a stallholder which more than doubled from 25% in 1680 to 52% in 1690. In this decade the number of men present at the market diminished by seventeen which resulted in a total of twenty male stallholders in 1690; hence it was males that seem to have suffered most from this newly imposed rule. One reason for the fact that this institutional change did not have as much impact on women may be that, as has been said earlier, many women at the vegetable market were single. They therefore did not have to give up their stand for husbands, sons or daughters. For the married men involved who could have had wives and children in the same market, naturally this was different.

63 RAL, Gilden, and SA II, inv. nos. 77-84.

64 Sangers, *Nederlandse tuinbouw (tot het jaar 1930)*, 124, 165.

65 RAL, Gilden, inv. no. 1357, 15 May 1688.

66 See the subsequent section of this chapter.

67 In the end, only 63% of the stalls were leased in 1690.

Nevertheless, we can seriously question whether it was only this new rule that made many men leave the inner vegetable market. It is highly probable that (at least some of) the men simply preceded the women in leaving the inner market due to the worsening economic conditions. While in the last decades of the seventeenth century the number of women remained at the same level (12-15 women between 1660 and 1690), from the turn of the century it started to drop very dramatically. In this period however, their share did not decline very severely as the number of men dropped even more quickly, to result in an equal and reasonably small number of nine men and nine women in 1700. The real decline in opportunities at the main vegetable market started from approximately 1720 onwards. In that year we see that the number of licences available had dropped to 30. When comparing the indices of the trend in the available permits and of the inhabitants of Leiden (figure 3.1), it becomes clear that this decline cannot solely be ascribed to the downturn in inhabitants because the index of the vegetable market is 38 and that of its inhabitants was still twice as high (76) in 1750.

The reason for the downturn in available licences and the coinciding lack of interest in these permits (only 13% of the licences were issued in 1720) lies in the extreme competition from farmers and market gardeners from the surrounding countryside. As we have read above, over the seventeenth century the competition with farmers from the neighbouring countryside had become more and more fierce. Already by the 1650s stipulations limited the freedom of farmers in the sale of vegetables in Leiden by prohibiting pre-emption and by allowing farmers from the neighbouring countryside to sell only in the Saturday market.<sup>68</sup> In 1718 the city government again acknowledged that due to the competition from outsiders (*buytenluyden*) the town's *warmoesiers* suffered great economic losses. By that time, competition not only came from farmers from neighbouring areas such as the Westland and the Veenen, but even from people from cities such as Haarlem, Delft, Rotterdam, The Hague and from 'the fields of Alkmaar and Hoorn' in the most northerly part of the province of Holland. Moreover, the competition was getting quite nasty as the farmers did not obey the rules and did not limit themselves to selling at the yearly and weekly markets, but were bringing vegetables into town on a daily basis during the whole year in very large quantities.<sup>69</sup> Because of that, the local market gardeners were not able to sell their crops anymore and were destined to watch them rot in the fields.<sup>70</sup>

Officially, however, the farmers from the neighbouring countryside were obliged to sell their vegetables at the Saturday market, a market that in the eight-

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68 RAL, Gilden, inv. no. 1349.

69 '(...) van dagh tot dagh het geheel jaar door soo grooten quantiteyt van allerhande Warmoesvrugten van alle kanten', Sangers, *Nederlandse tuinbouw (tot het jaar 1800)*, 121.

70 Sangers, *Nederlandse tuinbouw (tot het jaar 1800)*, 121.

eenth century became very popular among the urban poor.<sup>71</sup> The main vegetable market at the Nieuwe Rijn became less busy over time, probably because the incoming farmers could offer their products for lower prices than the local market. As a reaction to these developments, the city market gardeners asked to be admitted to the Saturday market, the market that was previously reserved for farmers selling their wares to the city dwellers. The city council agreed to this request and started issuing permits for the outer market as well. Four times a year – in January, April, July and October – 67 licences were distributed. The effect on the inner market was enormous: although there were 30 stalls to let yearly, only a handful of people occupied a stall from the time the guild members were allowed to market their wares at the Oude Cingel too. Moreover, the demand for permits for the outer market was much larger than that for the inner market: the number of licences issued varied from a maximum of 45 in July to a minimum of 15 in April. Perhaps the most striking of all the results of this change is the fact that among the permit holders of the farmers' market, no women were to be found.<sup>72</sup> So while the male guild members took their chances at the outer market, women clearly disappeared from the scene in large numbers.

Although the clues for an explanation of why the women lost a relatively strong position in the vegetable trades are not very obvious, it is still possible to draw some tentative conclusions. Above all, it is very clear that the local Leiden market gardeners suffered from the increasing competition from farmers from the neighbouring countryside. Nevertheless, the farmers might have been a bigger problem for some market gardeners than for others. If we assume that most single female vegetable sellers did not grow their crops themselves, it is likely that they did not suffer from the loss of arable land in the city, while men, heading a family business in vegetable growing *and* selling, would have. Moreover, the growing presence of farmers bringing their products to the market in the city may, at first, have been positive for the single women, as it would have lowered the purchase prices for vegetables. However, in the end, the arrival of the farmers did mean problems for female stallholders as well, which can be derived from the decrease in female permit holders in the main market. Despite the fact that the decrease in women's positions in the vegetable trade had already kicked in with the arrival of the farmers in large numbers, it seems as if the attitude of the male guild members ultimately made the exit of women from the vegetable market definitive.<sup>73</sup> The requests put forward by the guild as a response to changing conditions in the market between 1650 and 1750 clearly mirror the interests of the (married) male guild members, while the concerns of (single) female guild members were not specifically defended by the guild in these ordinances. Striking in this respect,

71 RAL, SA II, inv. no. 292, fol 98-98.

72 RAL, SA II, inv. no. 1404.

73 Cf. Ogilvie, 'How does social capital affect women?', 336.

is the request that was put forward in 1733 by the guild wardens (naturally all males!) asking the city authorities to allow them only to admit people to the market gardeners' guild after a two-year apprenticeship, and in addition, not to allow women to become guild members – apart from widows and children of market gardeners – in order to resist the illegal sales practices in vegetables selling. The city authorities rejected the request.<sup>74</sup> The fact that female vegetable sellers hardly made any requests further illustrates that the voices of independent women in the vegetable trade were hardly ever heard.<sup>75</sup> What caused this silence from the side of women is unclear – from the records concerning female fish sellers it is known that they filed complaints to the local governments on a regular basis – but it did result in an erosion of their position in the vegetable trade. Although the shares of women at the inner market were still at a relatively high level in the second half of the eighteenth century (table 3.3), their numbers had become very small, varying from one to four, as opposed to eight to 23 a century before.

### *Selling fish*

The third market under scrutiny is the fish market. In Dutch historiography, fish markets are the best documented and most thoroughly researched of all commodity markets.<sup>76</sup> The extensive literature provides us with the opportunity to make comparisons over time and space, for instance, to compare the situation in Leiden with that of Amsterdam, The Hague – and in an earlier period – 's-Hertogenbosch and Utrecht.

### LEIDEN

The allotment of stands at the fish market in Leiden is less well documented than those of the meat and offal hall and the vegetable market. Registrations for the fish market only existed from 1600 until the 1680s. In the 1680s the city government switched from taking down everyone that was appointed a stall in the fish market yearly, to registering all requests for a fish selling permit of some sort. It seems that stands at the fish market were from that time on not appointed at one specific time of year, but at the time a stand became available and a request for the stand was submitted. Moreover, the number of permits that were issued seems to have grown over time: from 1685 onwards more types of fish trade seem to have been separately regulated by the authorities. Although from this period onwards we do not have exact information on the total number of people and the sex ratio at the market anymore, the individual requests provide information on the type

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74 RAL, Gilden, inv. no. 1355.

75 Schmidt, *Overleven*, 129, note 28.

76 For instance Quast, 'Vrouwenarbeid'; Harmsen and Hubers, "En zij verkocht de vis"; Stegeman, 'Scheveningse visverkoopsters'; Schmidt, *Overleven*, 127-134.



of fish trade, and sometimes also the fish seller's marital status and – in the case of others stepping down – whose spot they were asking for.<sup>77</sup>

The central Leiden fish market was situated behind the city hall, on the quays of the Nieuwe Rijn, next to the vegetable market. The market was not large: from 1575 it consisted of five booths for sea fish and one larger stall for selling freshwater fish.<sup>78</sup> Often there was more than one fish seller per stall and the space rented per person generally varied between six and twelve feet. In the eighteenth century all the stalls had names. Some were named after nearby towns and villages such as *Schiedam* and *Noordwijk*, others were given the names of fish such as *Spiering* (smelt) or *Snoek* (pike).<sup>79</sup> This is a practice also found in Amsterdam.<sup>80</sup> Besides this central market, fish were sold from the Fish Bridge (*Visbrug* or *Haringbrug*). In the 1670s, the period of the large town extensions, a second fish market was built, for the convenience of the people living in the new parts of town. However, this market was not very successful and was closed after just two years.<sup>81</sup> Some 50 years later a second fish market could again be found in the city, the outer fish market, for which from at least 1725 onwards permits were issued.<sup>82</sup> The fish were delivered by fishermen from out of town. Saltwater fish were mainly caught by Katwijk and Noordwijk fishermen and brought to the Leiden market every morning and evening. Freshwater fish such as eel, carp, bream and roach came from the lakes, rivers and streams surrounding the city and were sold by people from neighbouring villages such as Zoetermeer, Zegwaard and Hazerswoude.<sup>83</sup> The freshly caught fish were delivered at the Fish Bridge where the local fish sellers could buy it at the auction.

As in many other regulated trades, such as the sale of meat and vegetables, the inhabitants of Leiden were favoured over outsiders. A spot at the central fish market could only be obtained by citizens of Leiden. In 1671 a sea fish sellers' guild was established to which stallholders had to pay an entrance fee. In 1749 this consisted of one guilder. In addition, *marktgeld* (a market fee) also had to be paid by the fish sellers. Unfortunately it is unclear what amount that was, but it is likely that it was comparable in size to what traders in the meat hall or at the vegetable

77 RAL, SA II, inv. nos. 159-185.

78 Van Oerle, *Leiden binnen en buiten de stadsvesten. Beschrijving*, 321.

79 RAL, SA II, inv. no. 78, fol. 178.

80 GAA, AGB, inv. nos. 1591 and 1592.

81 Van Leeuwen, *Korte Beschrijving*, 76, 77. The new fish market was founded before 1672, since Van Leeuwen mentions it in his work from 1672. Schmidt, *Overleven*, 269, 270 note 24.

82 RAL, SA II, inv. nos. 1402-1409.

83 Orlers, *Beschrijvinge*, 274.

market had to pay for access to the market (cf. the allotment fee for market gardeners).<sup>84</sup>

In the period 1600-1680 the share of women at the Leiden fish market varied between 59% and 78% and on average women formed 69% of all stallholders. On average, 26 female fish sellers found a job at the 37 available stalls. As we have read above, for the period after the 1680s these data do not exist. However, an analysis of the gender division among newly distributed permits shows that between 1685 and 1795 on average 71% of the people asking for a permit to sell some sort of fish were women – the share of women varied from 53% to 93% in this period.<sup>85</sup> The fish market was therefore the most feminised of all food markets in Leiden. Nevertheless, although the majority of the stallholders were female, on average more than one-quarter of the people registered were men, an interesting phenomenon since the fish trade is generally considered to have been a typically female occupation.<sup>86</sup> From the various sources we have learnt that over the seventeenth and eighteenth centuries, women of all marital statuses rented stalls in the fish market.

Traditionally, fish was caught by fishermen who sold the catch themselves or had their wives and daughters sell the catch. In pre-modern Leiden, this practice must have existed as well, but as fishermen disappeared from the town – in 1581 there were 13 heads of households that worked as a fisherman and in 1749 none – this form of spousal cooperation must have either disappeared or changed in character.<sup>87</sup> It is very likely that, as in the town's vegetable trade, women obtained a more independent position in the fish trade due to these changes. In Dutch towns such as Utrecht and 's-Hertogenbosch in the late medieval period women were only found at fish markets because their husbands were involved in the trade. We know that in 's-Hertogenbosch in the fifteenth century the fish trade was carried out by married couples who obeyed a strict gender division of labour within their marital business partnership. While women were only allowed to sell the smaller fish like plaice, eel and smelt, their husbands sold cod and salmon.<sup>88</sup> A similar prohibition against women selling larger fishes was found in fourteenth-century Utrecht.<sup>89</sup> Similar forms of labour relations are revealed in the

84 RAL, inv. no. 79, fol. 199. 19 November 1665. The erected guild was a guild for selling sea fish. In Antwerp there was also a guild for sea fish sellers only. Harmsen and Hubers, "En zij verkocht de vis", 33. It is unclear why no guild existed for freshwater fish sellers.

85 1695-1690: 60%; 1700-1705: 74%; 1725-1730: 91%; 1745-1750: 54%; 1770-1775: 93%; 1790-1795: 55%. RAL, SA II, inv. nos. 159-185. (1685-1795 N=214).

86 Bonke, *Kleyne mast*; 151, Schmidt, *Overleven*, 128. This also goes for present-day concepts in modern developing countries. See for instance: Hapke, 'Petty traders'.

87 Databases Leiden 1581 and 1749. Cf. the situation in eighteenth-century Rotterdam. Bonke, *Kleyne mast*, 151.

88 Quast, 'Vrouwenarbeid', 58.

89 Harmsen and Hubers, "En zij verkocht de vis", 35.

fish trade of the coastal village of Scheveningen in the early modern period where the wives of fishermen sold their husbands' daily catch, and in the city of The Hague where many stalls were rented by men who had their wives working at the market instead of themselves.<sup>90</sup> It may not be surprising therefore, that in 1581 when fishermen's families were still a rather common phenomenon in Leiden only widows and not single women were registered as fish sellers. However, by 1749 with the disappearance of fishermen from the town and hence also the more traditional task division between men and women, some single female heads of households sold fish for a living. In Amsterdam, the city that had eight fish markets in the second half of the eighteenth century and therefore probably had the most specialised fish market in the country, traditional task divisions between men and women also seem to have disappeared and, as we will see later in this chapter, this benefited the position of women in the fish trade.<sup>91</sup>

Table 3.3 shows that despite some incidental fluctuations, over the course of time no real shifts in the gender ratios at the Leiden fish market took place: as opposed to the vegetable market, in the seventeenth century the fish trade seems to have been a very stable occupation. This was not because there was a lack of competition, nor because there were no changes in the supply or demand of fish. The competition in the fish trade was probably even fiercer than in the vegetable trade. The Leiden fish sellers bought their fish at the auction at the Fish Bridge from the suppliers from out of town, but to make as much profit as possible, the suppliers also sold their fish from door-to-door. In the seventeenth century the local fish sellers constantly complained to the city government about unfair competition from these outsiders. Many of these outsiders were the wives of fishermen from the neighbouring villages that supplied Leiden with either freshwater or sea fish. In 1661 the city government recognised that because of the large numbers of women selling their wares in the streets (*buitenmeisjes*), it had become almost impossible for the local Leiden fish sellers to earn a good living at the market. To ensure the position of the citizens in the fish trade, the government issued a set of measures. Firstly, they limited the amount of fish that the women from the neighbouring countryside could sell. Secondly, they only allowed people to sell from door-to-door in the morning. Thirdly, the city council ordered that from that time on, only one per person per household was allowed to work at the fish market, and that one had to be sixteen years or over to work at a fish booth.<sup>92</sup>

The effect of the last measure is clearly visible from the diminishing numbers of people sharing a stall at the market. In the first half of the seventeenth century we find married couples registered as renting a stall together on a regular basis. In 1620 for instance not only Pieter Flooris, but also Lambert Jansz, Adri-

90 Stegeman, 'Scheveningse visverkoopsters', 38-53.

91 Ypma, *Zuiderzeevisserij*, 76.

92 RAL, Gilden, inv. no. 1215.

aen Dircxsz, Adriaen Allerts, Arent Michielszn, Bartholomeus Abrahams, Jan Jansz and Cornelis Cornelisz were registered with their wives at the same market booth. The married men accompanied by their wives formed 80% of all men at the market in this year.<sup>93</sup> That this was a common phenomenon in the fish trade is illustrated by the fact that at the Amsterdam eel market the majority of the male fish sellers were also married to fishwives.<sup>94</sup> In addition to husbands and wives sharing a stall, in Leiden we also find women sharing a market booth, as mothers and daughters, for instance.<sup>95</sup> Some fifty years later, however, after the changes in guild regulation in 1661, the sharing of stalls was much less common. In 1674 only five out of 41 stallholders shared a stall and there did not seem to be any married couples at the market anymore. As in the case of the vegetable market, it is possible that this affected the gender ratio at the market. While in 1660 67% of the stallholders were women, in 1670 this had grown to 74%; nevertheless with only a 10% growth the impact was much smaller than at the vegetable market where, as we have read, the share of women doubled after imposing an identical measure. The difference between the two markets can perhaps be explained by the fact that, as opposed to the vegetable market, at the fish market more permits were held by married women from the start. In the first quarter of the eighteenth century, only occasionally were stalls shared. The women who shared their booths during these decades in most cases shared it with one of their parents.<sup>96</sup> This implies that either the guild did not exercise any control based on the 1661 rule anymore, or that by then it had been revoked.

Another measure imposed by the city government in reaction to the growing numbers of fish sellers from outside of town, was that from 1678 door-to-door sellers were also obliged to have a permit.<sup>97</sup> Since this resulted in a new type of registration in which not only the name of the permit holder, but also the type of fish trade he or she was involved in was taken down, it enables us to see whether gender differences existed in the different types of fish trade. As in most other towns in the Dutch Republic, a distinction existed between the sale of salt-water and freshwater fish. As we read earlier, at the Leiden fish market different booths

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93 RAL, SA II, inv. no. 1378, fol. 289-290. The men were registered as permitholders with their full name and their wives without their names. For example: Lambert Jansz and his wife.

94 GAA, AGB, inv. no. 1591; Contrary to seventeenth-century Leiden, the husbands and wives were separately registered in Amsterdam, though in the most cases they rented a spot at the same stall.

95 This partnership between mothers and daughters can be traced twice: Lijsbeth Buijten and her daughter and Barbara Dirxdr and her daughter. RAL, SA II, inv. no. 1378, fol. 289-290.

96 Jannetje Broessee shared a spot with her father, as did Trijntje Leenders. Rebecca Lelijvelt and Anna Koetsvelt joined their mothers at a stall. RAL, SA II, inv. nos. 162-168.

97 RAL, SA II, inv. no. 85, 30 June 1678, fol. 122-122v.

existed for these different types of fish. Moreover, in the eighteenth century separate permits were issued for selling sea- and freshwater fish, other permits existed for selling herring and still others for people who sold sea fish from door-to-door. Since the numbers of each type of permit issued were not very high, an analysis of the distribution of permits between 1685 and 1750 does not reveal very distinct gender patterns.<sup>98</sup> As has been shown above, in all periods under scrutiny women formed the majority of the permit holders. What is striking, however, are the number of men that were granted permission for hawking with sea fish between 1745 and 1750. In this period, thirty men were granted a permit, while only 11 women were authorised to sell sea fish in the streets. This high number of male fish peddlers was unusual: in the periods before and after 1745-1750 only a handful of people were authorised for street selling.<sup>99</sup> The enormous increase in issued permits for peddling sea fish probably resulted from the re-enforcement of the guild policy concerning the obligation for peddlers to own a permit in June 1749. Apparently, this time it yielded success: the number of people asking for a hawkers permit was extraordinarily high. At the same time the number of people asking for a permit for one of the markets was lower than in the period 1725-1730. Although it is unclear what caused this difference, it may be that the differences in the rates paid for either stall holding or hawking was what caused the shift: fees paid for peddling sea fish were half the price of keeping a stall at one of the markets.

#### AMSTERDAM

In Amsterdam, a differentiation between different types of fish sellers was also present. The Amsterdam fish trade was more complex than that of Leiden. The central market at the Damsluis consisted of eel stalls, freshwater fish stalls, sea fish stalls, and the so-called *waterscheepsbanken*, that were half the size of the other stalls. The *waterscheeps* stalls were exclusively for skippers (*waterschippers*) who, in cooperation with their families, sold freshwater fish. In the seventeenth century, the sea fish sellers were separated from the freshwater fishmongers. Apparently, in 1609 the women sea fish sellers managed to bribe the officer in the market with beer to split the sale of freshwater and sea fish. Besides the discontent it led to among the women who were from that time on destined to sell only freshwater fish (and who tried to undo the measure in 1621), it also resulted in special areas in the main fish market for freshwater and salt water fishes.<sup>100</sup> In addition to this, the principal fish market also had specific stalls for buying eel. Since the late Middle Ages, Amsterdam had been an important centre for eel

98 I have analysed four five-year periods: 1685-1690; 1700-1705; 1725-1730; 1745-1750.

99 In 1700-1705 four people received permission to peddle with sea fish (all women); in 1790-1795 three people received permission to peddle with sea fish (all men).

100 Ypma, *Zuiderzeevisserij*, 73-74.

trade.<sup>101</sup> In the second half of the seventeenth century a second fish market arose on the quays of the Singel near the Haarlemmersluis. At this new market only freshwater fish and sea fish were sold. By 1662 the Amsterdam fish markets had 441 stalls in total. The fish trade further expanded during the eighteenth century, and by 1768 Amsterdam had eight different fish markets spread over town.<sup>102</sup>

For three of the principal fish markets – the eel market, the large and the small sea fish market – I have traced the stallholders in the eighteenth and early nineteenth century. According to the contemporary historian Wagenaar (1709-1773), booths at the sea fish markets were only for rent to women, which is reflected in the administration of the booths as the records do not contain any male stallhold-



*Illustration 3.2* The central fish market at the Damsluis in Amsterdam, c. 1741. In the back you find the wooden fish stalls, and on the left side the fish is brought to the market in large round fish baskets (*visbenen*)

<sup>101</sup> Van Dam, *Vissen in veenmeren*, 181-187.

<sup>102</sup> Ypma, *Zuiderzeevisserij*, 73-76.

ers. The reason for this is unknown.<sup>103</sup> At the eel market, we find both men and women renting a spot at one of the 23 stalls. In table 3.4 an overview is given of the numbers and shares of men and women at the Amsterdam eel market in the second half of the eighteenth century.

**Table 3.4 Women and men at the Amsterdam eel market, 1744-1813**

	Total	Women	% Women	Men	% Men
1744	44	30	68%	14	32%
1754	38	26	68%	12	32%
1764	37	28	76%	9	24%
1774	34	29	85%	5	15%
1784	25	22	88%	3	12%
1794	40	31	78%	9	23%
1804	42	32	76%	10	24%
1813	36	25	69%	11	31%

Source: GAA, AGB, inv. no. 1591.

From table 3.4 we learn that, as in the Leiden fish trade, women formed the majority of the stallholders at the Amsterdam eel market: on average three-quarters were women – comparable to the shares of women at the fish market in Leiden. Over the course of time, the share of women fluctuated as did the number of people renting stalls. Interestingly the highest share of women in eel selling (88%) coincided with the lowest number of stalls let in 1784. At that time the fourth Anglo-Dutch war (1780-1784) was fought, which put serious economic pressure on the city. Even so, it cannot be said that men, more than women, left the market as a result of economic downturn, a phenomenon discerned earlier in this chapter in the eighteenth-century Leiden vegetable trade. As we can see from table 3.4, women also left the market in the years between 1774 and 1784, and moreover, the decline in male stallholders had already set in in the decade between 1764 and 1774. When looking at more specific data in the periods that stalls were leased, we see that in the years 1780 to 1784 eight people left the market, two men and six women.<sup>104</sup> Of three of these people – one man and two women – Hendrik Mosselman, Eijda Wensel, and Eijda de Rooij, we know the years of death, and it appears that every one of these eel vendors died in the same year that they withdrew from

<sup>103</sup> Wagenaar, *Amsterdam in zijne opkomst*, II, 433.

<sup>104</sup> Hendrikje Sieben (F) (1781), Eijda de Rooij (F) (1781), Maaretje Heere (F) (1782), Hermanus van Weesel (M) (1783), Hendrik Mosselman (M) (1783), Jacomijntje Wensel (F) (1783), Jannetje de My (F) (1783) and Eijda Wensel (F) (1784). Hendrik Mosselman is sometimes also called Hendrik Mossel. GAA, AGB, inv. no. 1591.

the market.<sup>105</sup> It is hence not necessarily a withdrawal of people that caused the decline in numbers, but rather a lack of new eel vendors taking over the stalls that were left empty in the 1760s to 1780s. In this pattern, however, a gender difference does exist: whereas between 1775 and 1784 fifteen women enter the eel market as new stallholders, only one man (Jan Sas) appears on the scene. Only from the late eighties and early nineties do we see new male eel vendors in Amsterdam. Apparently, men – more than women – chose different occupations during these years of economic hardship.<sup>106</sup>

Comparing the overall gender rates at the Amsterdam eel market to the situation in The Hague reveals a remarkable difference. In The Hague in a large part of the eighteenth century, the share of woman renting a stall did not even reach one-fifth.<sup>107</sup> This difference is most probably explained by the fact that Amsterdam and Leiden chose another way to distribute the stalls among the fish sellers. Every marketplace has some stalls that are more attractive than others. The stalls that are positioned in the back of the market often get fewer customers and one generally does not make as much money as when one is selling from one of the booths in a central spot in the market. To solve this problem, in Amsterdam and Leiden it was ordered that the fish sellers had to rotate weekly, so that everyone had the opportunity to sell from one of the better positioned stalls.<sup>108</sup> In The Hague the problem was taken care of in a different way: by a differentiation of the rents to be paid. While central booths were very expensive and could cost up to 500 pounds, stalls in the back of the market were let for much smaller amounts of money, and were sometimes even available for free. It is telling that whereas in Amsterdam and Leiden, where the stalls all cost the same, a relatively low amount of money, the shares of women were much higher than in The Hague where sometimes very high prices were asked.<sup>109</sup> Clearly, women benefited from the former system and were disadvantaged in the latter case.

The relatively strong position of women in the Amsterdam eel market would have been further enforced by close family networks. From the fishmongers' guild accounts we learn that the majority of the people in the eel trade were related; we

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105 This also occurred in the decade preceding 1780: the time that most of the people left the market coincided with their time of death. This topic will be elaborated on in the next section.

106 Lesger, 'Stagnatie en stabiliteit', 265.

107 Stegeman, 'Scheveningse visverkoopsters', 46-47. In the period 1698-1737 the share of women renting a booth dropped from nearly 60% to below 20%. From 1737-1797 it fluctuated between 10% and 20%. What caused the large decline to occur is unknown, Stegeman does not elaborate on this.

108 Amsterdam: Noordkerk, *Handvesten*, II, 813; Leiden: RAL, SA II, inv. no. 79, fol. 199.

109 The Hague: Stegeman, 'Scheveningse visverkoopsters', 46-47; Amsterdam: Noordkerk, *Handvesten*, II, 813. Apparently this rule was not always obeyed in Amsterdam, and as is reported by Noordkerk, this led to fights among the fish women.



find many people carrying the same last name, and research in the local baptism, marriage and burial registers confirms that at the eel market more family connections existed than just daughters assisting their mothers. It was, for instance, not uncommon for more than one family member to be renting a stall at the same time, or for family members to succeed each other in their trade generation after generation.<sup>110</sup> In earlier sections of this chapter we have seen that in early modern Leiden succession by family members was also common practice and that family members, such as husbands and wives, were often involved in the same trade. Nevertheless, the dominance of one particular trade by a small group of families, such as in the Amsterdam eel trade, seems to have been unique.

The most important and influential families at the eel market were probably the families Van Teunenbroek, Wensel and Van Asdonk. They all had several family members occupying a stall in the market at the same time and were, as families, present in the eel trade for several decades. Moreover, each of these families had one of their male family members acting as a guild warden: in 1810 Zacharias van Teunenbroek, Pieter Wensel and Jacob van Asdonk held this position.<sup>111</sup> We may assume that women from these families in particular would have benefited from their family members' positions, since they had personal ties to the guild accounts and thus had direct representation when problems at the fish market arose. Next to these three families in importance, were the De Rooij, Sas and Sieben families who held prominent positions in the eel trade: they too had several family members at the market, cooperating with and succeeding each other resulting in a presence of these families for several decades. Overall the incidence of kinship ties was high. We may assume that at least 64% of the stallholders were related to someone who was working in the market at the same time or had been working there in the past.<sup>112</sup> This was a much higher percentage than at the Amsterdam sea fish markets, where we do encounter people who would have been related to eel vendors (such as Anna and Catrina van Teunenbroek and Trijntje Bantes, the wife of eel vendor Anthony Kronenburg), but where family connections seem to have been less common.<sup>113</sup> The exact reason for this is unknown, but it may be related to the importance the eel trade traditionally had in Amsterdam.

<sup>110</sup> See also the family trees in the appendix.

<sup>111</sup> These were three of the four guild wardens at that time. GAA, AGB, inv. no. 1591.

<sup>112</sup> Of 55% of the stallholders the family ties were established by evidence from baptism and marriage registers. For an extra 9% it is reasonable to assume that they were related as well: these were persons carrying the same last names and sharing a booth or taking over a spot at the market. For instance Johanna and Elisabeth van Dijk who were both at booth number 1, from 1782 to 1791 and 1794 to 1805.

<sup>113</sup> GAA, AGB, inv. nos. 1592 and 1593.

Furthermore what is striking is that, as opposed to the situation in many other markets, husbands and wives who were at the market at the same time were each registered separately. Between 1744 and 1813 at least 17 married couples were active in the eel trade (table 3.7). Even when they were sharing stalls, as for instance Jannetje Born and Jan Sas were at stall 4, they were both registered in the guild accounts as separate stallholders. In Amsterdam, husbands – even when they were at the market themselves – did not lease a stall for their wives, as was the case in eighteenth-century The Hague or in medieval Utrecht and Den Bosch. Interestingly, these women also held a separate membership to the Saint Peter's guild (the guild that united the fish sellers), a situation that only seems to have existed in Amsterdam.<sup>114</sup>

Interestingly, but maybe not surprisingly since it will certainly have enhanced their position in the eel trade, many of the eel families were strongly interrelated: the baptism registers not only show that marriages among children from different eel families were not uncommon, but also that friendships between stallholders were established as co-stallholders often acted as witnesses at the baptism of a child of a fish woman. As is illustrated by the family trees in the appendix, connections were established by marriages between the families of Wensel and Van Teunenbroek, Wensel and Prijn, Van Teunenbroek and De Man, Asdonk and Sas and Asdonk and Buys. For instance, Eijda Wensel was married to Dirk Prijn, and Pieter Wensel was married to Willemijntje van Teunenbroek. Although not all of these people were working at a stall in the market, they did have (probably very useful) connections to the trade simply by being a member of their family.

We can conclude that probably even more than in any other trade under scrutiny in this chapter, the Amsterdam eel trade had very strong social cohesion. It is true that at almost all other markets family connections also seem to have been important as a means to acquire access to the trade for women, but nowhere have we encountered such a closely knit family network as at the Amsterdam eel market. In the past it has been shown that in other parts of Europe kinship ties, the existence of guilds, and social capital, were not always beneficial for women, and sometimes even resulted in the exclusion of women from certain occupational activities.<sup>115</sup> Nevertheless, in this section we have seen that in the urban areas of Holland, neither guilds, nor family monopolies, necessarily hampered women undertaking economic activities. On the contrary, as we have read, it could even benefit women as they gained easy access to urban markets via these ties. In the final section of this chapter, which discusses the impact of life changes on stall-

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<sup>114</sup> Noordkerk, *Handvesten*, II, 812.

<sup>115</sup> For kinship ties having a negative effect on women's engagement in business see Reyerson, 'Women in business', 138; for negative effects of another form of social capital, guilds, on women's economic position: Ogilvie, 'How does social capital affect women?'

holders' professional careers, it will become even clearer why the high incidence of family ties could be very beneficial for women working at the marketplace.

### 3.4 Life cycles and careers

When the labour pains began, Grenouille's mother was standing at a fish stall in the Rue aux Fers, scaling whiting that she had just gutted. The fish, ostensibly taken that very morning from the Seine, already stank so vilely that the smell masked the odour of corpses. Grenouille's mother, however, perceived the odour neither of the fish nor of the corpses, for her sense of smell had been utterly dulled, besides which her belly hurt and the pain deadened all susceptibility to sensate impressions. She only wanted the pain to stop, she wanted to put this revolting birth behind her as quickly as possible. It was her fifth. She had effected all the others here at the fish booth and all had been stillbirths, or semi-stillbirths, for the bloody meat that emerged had not differed greatly from the fish guts that lay there already, nor had lived much longer, and by evening the whole mess had been shovelled away and carted off to the graveyard or down to the river. (...) Grenouille's mother wished that it were already over. And when the final contractions began, she squatted down under the gutting table and there gave birth, as she had done four times before, and cut the newborn thing's umbilical cord with her gutting knife.<sup>116</sup>

As such was the birth of Jean Baptiste Grenouille, the main character in Patrick Süskind's novel *Das Parfum*, described. In the year 1738 his mother, a Parisian fishwife in her mid-twenties, gave birth to him. Interestingly, she had not stopped working because of her pregnancy and delivered her baby at the fish market, as she had done four times before already. Of course, both Grenouille and his mother are a creation of Süskind's mind and not real historical characters. It is unlikely that births like the above were very common. Having children not only meant giving birth, but also being pregnant, and both phases of having children could be accompanied by serious physical constraints that made it hard or even impossible to keep up the daily work at a market booth. Moreover, the nursing of children was mostly women's work. For female stallholders this could mean that in the reproductive phase of their life, they were not able to keep working constantly and had to give up their stall once in a while.<sup>117</sup>

In addition to having children there were other moments (or choices) in someone's life that could be crucial to the length of a career at the market. Ultimately, giving up one's spot was of course unavoidable: death automatically brought an

<sup>116</sup> Süskind, *Perfume*, 5-6.

<sup>117</sup> Cf. Simonton, *European women's work*, 70; Ogilvie, *Bitter living*, 194-200.

end to someone's line of business. However, before that, there were many other reasons that could cause people to give up their market stall. Old age and sickness could cause people to retire or, in the case of the latter, resign periodically. Another change in occupational or economic activity could be caused by marriage. As a result of marriage both women and men may have left the marketplace. Theoretically, a former fish woman could have joined her newly-wed husband in his craft or trade, a male fish seller could have had his wife take over his work, and couples that were just married could have given up their stall to start a new (more lucrative) business together. Finally, there were also other economic reasons to leave the fish market, for instance when one was no longer able to pay for the rent of a stall, or buy fish at the auction to be sold from the stand. Or, as in the case of the female vegetable sellers in Leiden, when one was forced out of the trade due to competition and increased regulation. In this section the careers of stallholders are further assessed. By looking at crucial moments in their lives, such as marriage and childbirth, it can be determined what impact these changes had on stallholders' professional careers. However, before that, an assessment is made of the length of the careers of stallholders. Since the Amsterdam eel market provides us with unique information on the identity of stallholders, this market will form the focus of this section. When possible the results from Amsterdam are compared to data from markets in other towns in the Northern Netherlands.

#### *Career lengths*

The administration of the Amsterdam eel market provides us with information on the length of the careers of the fish sellers who rented a booth. The average length of the period that male and female fish sellers were at the market did not differ very much, although the careers of women were generally longer: on average 14 years for males and 17 years for females. In table 3.5 below an overview is given of the career lengths of the fish sellers, distributed by gender.

**Table 3.5 Career length of Amsterdam eel vendors 1744-1813**

Years	Total	%	Females	%	Males	%
1 to 10	58	43%	40	42%	18	45%
11 to 20	34	25%	21	22%	13	33%
21 to 30	27	20%	21	22%	6	15%
31 to 40	12	9%	9	9%	3	8%
41 to 50	4	3%	4	4%	0	0%
51 to 60	0	0%	0	0%	0	0%
61 to 70	1	1%	1	1%	0	0%

Source: GAA, AGB, inv. no. 1591.

The largest group of people (43%), both in the case of men (45%) and women (42%), leased a stall for a relatively short period of time: a maximum of ten years.

About one quarter of the eel vendors held a stall for minimum 11 and maximum 20 years, and the remaining share (approximately one-third) were in business for more than two decades. The table also shows that women tended to have longer careers than men; while there were several women who rented a stall for more than forty years this does not occur in the case of male fish sellers. Although the gender differences are overall not that large, the data do suggest that for women stall holding was more often a lifelong occupational activity than for men.

Comparing the lengths of careers of the eel vendors in eighteenth-century Amsterdam to those of stallholders at the food market in Leiden a century earlier, shows that in Leiden the careers of women at the market were generally shorter. Among the female market gardeners only 3% were at the market for longer than twenty years, and among the female fish and meat sellers, 10% and 13% respectively.<sup>118</sup> Moreover, as opposed to Amsterdam, in Leiden both men and women seemed to have resigned periodically from the market. According to Schmidt, for women this may have been the result of pregnancies, but since men also resigned on a regular basis, there might have been other reasons as well for temporarily suspending one's stall lease.<sup>119</sup> The question remains whether this difference between Amsterdam and Leiden can be related to the way permits were registered or whether it resulted from actual differences in occupancy at the market. We do not always know whether the stalls were attended by the same persons who held the permits. All in all however, in both seventeenth-century Leiden, and in eighteenth-century Amsterdam, large shares of people registered as a stallholder for a short period of time, often less than one decade. This implies that stallholders would have been engaged in other occupational activities as well, either before or after their career as a stallholder. In the subsequent section we will have a closer look at the impact the life cycle of stallholders had on their professional careers. By reconstructing the life cycles of some of the Amsterdam eel vendors it will become clear what the careers of stallholders generally looked like, when people started off as a stallholder, when they resigned and for what reasons they did so.

#### *Entrance to the market*

As birth dates are given in the Amsterdam marriage registers, it is possible to reconstruct the ages of the eel vendors who got married at various crucial stages in their life. In table 3.6 below, the average, median, minimum and maximum age of eel vendors at four specific, and for their careers crucial, times of life is given: the age that they started as a stallholder, the age at which they stepped down, their age at their first marriage and their age at death.

118 Calculations from Schmidt, *Overleven*, 131, table 5.4.

119 Schmidt, *Overleven*, 130-131.

**Table 3.6** Ages of married stallholders at the Amsterdam eel market at different stages in their lives (1744-1813)

	N	Average	Median	Minimum	Maximum
<i>Women</i>					
Entrance market	19	22.3	21	12	42
Exit market	24	48.0	43.5	26	86
Marriage	28	22.9	22	17	29
Death	15	53.6	49	35	86
<i>Men</i>					
Entrance market	11	28.3	28	11	44
Exit market	18	53.6	54.5	34	73
Marriage	18	25.6	25.5	20	33
Death	11	61.6	54.5	40	74

Source: GAA, AGB, inv. no. 1591 and DTB.

From table 3.6 we learn that most eel vendors started as a stallholder somewhere in their twenties. Women were generally six or seven years younger than men when they were first registered as a stallholder. While the median age for women was 21, for men this was 28. Of course not all stallholders started their business in their early adulthood. Among men and women we find people who entered the market in their forties, and in contrast, children of eleven, twelve or thirteen years who also rented a spot. Interestingly, these children were predominantly girls who were part of the 'eel families' introduced earlier in this chapter.<sup>120</sup>

Although in the Dutch Republic it was not uncommon for children to be working at the age of twelve – in many crafts children were apprenticed precisely from that age – the situation at the eel market may have been somewhat unusual. Firstly, it was normally mainly boys, and not girls, who received formal professional training as youngsters, and at the eel market there was only one young boy (Hendrik Sas) who was registered as a stallholder; all the others were girls.<sup>121</sup> Secondly, the fact that these children were registered as stallholders is also rather remarkable. From the food markets in Leiden and The Hague we know that it was not uncommon for children (mainly girls) to help out at the stalls of their parents or of other family members, however, these children never leased a stall themselves, as was the case in the eighteenth-century Amsterdam eel trade.<sup>122</sup> Finally, since these children were under-age, they were legally incapable of issuing transactions in their own names, and running an independent business, such as hold-

<sup>120</sup> Femmetje Dekker (aged 12), Cristina van Asdonk (aged 12) and Antje van Asdonk (aged 14) (sisters), Hendrik Sas (aged 11), Geertruy Sieben (aged 13), Eyda Wittensleeger (aged 13) and Catharina Wensel (aged 14).

<sup>121</sup> Van Nederveen Meerkerk and Schmidt, 'Arbeid en beroep', 27, 47.

<sup>122</sup> Schmidt, *Overleven*, 132; Stegeman, 'Scheveningse visverkoopsters'.

ing a stall, was officially not possible. It remains unclear, however, why it was not problematic for these children, who were not yet of age, to rent a stall, and therefore have a business. Whereas married women who were officially incapable of actions could apply for the status of *femme sole trader*, such exceptional legal status did not exist for children. It is possible that these children had asked for a *venia aetatis* statement which granted them the rights to start a business of their own, but evidence for this is lacking.<sup>123</sup>

Considering the above, it may not be surprising that the children present as 'independent' stallholders were all related to other stallholders. Take the example of the sisters Antje and Christina van Asdonk, daughters of Jacob van Asdonk and Leijsje de Rooij, who both worked at stall number 10.<sup>124</sup> Their mother rented half of stall number 10 from 1779 to 1786; in 1784 she was joined by her daughter Antje who leased the other half and in 1789, three years after Leijsje resigned, her spot was taken over by her youngest daughter Christina. As daughters of a woman in the eel trade, and members of the Van Asdonk and Van Rooij families, two families that held prominent positions in the eel trade, it must have been relatively easy to be able to lease a stall for these young girls. We may assume that their parents or other family members paid for the actual leasing, since it was also in their interest to keep part of the eel trade within the family, and to provide the girls with a trade.<sup>125</sup> Moreover, in this manner these families also enlarged their share in the market, simply because more stalls were leased by members of the family. We can conclude that children from these families must have had much better access to a spot in the market, than children from other families, or in other marketplaces in and outside of Amsterdam.

How and when did others, who were not leasing a stall from their early teens, enter the market? We have seen that the majority of the new stallholders were in their early and mid-twenties when they started leasing a stall. As it was common practice that stallholders employed other women (and possibly also men) to work at their stalls for cleaning the fish it may well have been the case that these people had been working at the market as wage labourers from an earlier age.<sup>126</sup> It would be very interesting to establish whether starting out as stallholder, and having an independent business, coincided with getting married. A comparison of the ages of stallholders at marriage and ages at entering the market does not provide

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123 Cf. chapter 2.

124 It could be that this Jacob van Asdonk was one of the guild wardens in 1810. It is not entirely clear if this was indeed the case as Jacob would already have been over seventy years of age. However, we know that in 1799 he was still alive as he was registered as a witness to his grandchild's baptism. GAA, DTB, 85, p. 306, fol. 152v, no. 10.

125 Cf. the shopkeepers who bought guild permits for their children in chapter 4.

126 Noordkerk, *Handvesten*, II, 810. It was ordered that these wage labourers were not allowed to share in the profit of their employers, the stallholders.

a very straightforward picture. In general, eel vendors seem to have entered into their first marriage at 22 (women) and 25.5 (men) years of age.<sup>127</sup> Women married between 17 and 29 and men between 20 and 33. Since, especially for women, these ages are very close to the median age of the entrance to stall holding, one could assume that marriage would be accompanied by starting up as an independent eel vendor (see also table 3.5). However, this was often not the case. When we have a closer look at the women of whom the age at their first marriage and the year that they entered the market are known, we see that eleven out of nineteen women married years after their entrance (varying from two to fifteen years), and of the remaining eight only three entered the market a couple of years after they had made their marital vows. The other five female stallholders entered the market ten years or more after their marriage. Of course, this might not be surprising since we read earlier that several children were also occupying stalls, but even among the women who started at the eel market in their late teens or early twenties, it took some years before they married. There was therefore no direct relationship between starting out as a stallholder and marriage for women.<sup>128</sup> Similarly to female stallholders, for men a variety of patterns in the timing of entrance to the market can also be discerned. For men the table shows a reasonable difference in average age at the first marriage and the age on which the market was entered. Apart from Hendrik Sas who entered at eleven and two others who leased a stall from their late teens (age 17 and 18), all others entered the market when they were between the ages of 23 and 44. In the case of married couples working at the market stalls very divergent patterns also arise. Sometimes these men entered the market in the same year their wives did (2), sometimes their wives entered the market after the husbands (3), but most often men came to the market where their wives were already present (4). What the possible reasons for men following their wives into a trade could be is assessed in the next section.

#### *Exit from the market*

The range of ages at which people left the market was wider than that of the ages at which they entered. The youngest person to leave the market was the 26-year-old Catrina Wensel. Because she was one of the women who had started out as a child, she had already worked at a stall for 12 years by the time she left in 1788. It is unclear why she left: at that time Catrina had been married for three years, and

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127 This confirms the average Western-European marriage age. Hajnal, 'European marriage'.

128 This confirms the pattern that De Moor and Van Zanden describe, youngsters who before marrying first saved themselves enough money by working, for instance as servants, to start a household of their own. De Moor and Van Zanden, *Vrouwen*, 50-54.



did not yet have any children.<sup>129</sup> Her early departure from the eel trade is remarkable since it seems to contradict the plans her parents had for her as a fourteen-year-old, leasing her own stall. The oldest person registered as a stallholder was also a woman, Lijsje Janse Sas. When she died and gave up her spot in 1810 she had worked for at least 66 years at the eel market!<sup>130</sup> Table 3.5 illustrates that, on average, women left the market at an earlier age than men: while the most women were in their forties when they left the market, the majority of the males was in their fifties.

In the guild accounts the reasons for giving up a stall were often taken down. In most cases this meant that it was registered whether someone was deceased, absent or had simply withdrawn from the market.<sup>131</sup> Women more frequently rented a stall until the end of their lives than men: this was the case for 65% of the women and 59% of the men. Approximately one-fifth of the people gave up their stall before death (21% of the women and 22% of the men). Finally, there was also a group of people who were recorded to be absent from their stall. This group formed some 15% among women and 18% among men.<sup>132</sup> Consequently, marriage and having children – factors that are often suggested as decisive in women’s careers as they would result in a withdrawal of women from the public to the private sphere of the home – were generally not the reasons why women in the Amsterdam eel trade changed their occupation or left the market. Even when people left the market at a quite young age, they were already married for a couple of years. Jacomijntje Wensel, age 29, for instance had already been married to her husband Barend Cramer for four years when she left her booth in 1783.<sup>133</sup> The

129 We know that death was not the reason for Catrina to withdraw as the register explicitly states that she resigned, whereas in other cases when people did die this is explicitly mentioned.

130 Since the registration of stallholders only exists from 1744 we don’t know exactly how long Lijsje had been renting a stall. If we assume that she would not have been active before the age of eleven (as the youngest child at the market) then she had a career of 75 years maximum.

131 People were also sometimes banned from the market by the authorities, for instance when they had behaved badly, such as in the case of Aaltje Olivier, a Leiden offal woman who was threatened with losing her stall due to excessive behaviour at the market (drinking, scolding and criticising). RAL, SA II, inv. no. 221, 27 January 1777.

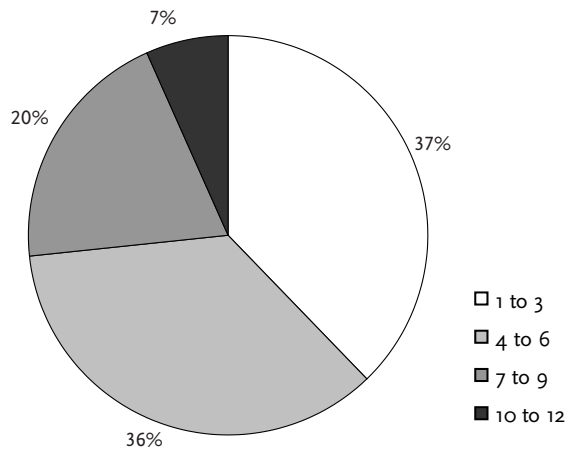
132 We know the reasons for leaving the market of 67 women and 27 men. The woman who moved to the *waterscheeps* stalls was counted with the people who withdrew. People who were registered as both dead and absent, or dead and withdrawn, are counted with either the category absent or withdrawn as that would have preceded death.

133 Jacomijntje and Barend had their first child, a son named Jan, baptised in 1781. In 1782 and 1784 they had a daughter Wilhelmina and a son Jan Leendert respectively. The birth of their children may have caused Jacomijntje to withdraw, although we cannot be sure of that. GAA, DTB, 264, p.91, no. 9; 265, p.143, no. 12; 267, p.102, no.6.

same goes for the brothers Dirk and Claas Otterbeek who were both in their mid-thirties and had been married for seven years at the time they left.

More striking may be the fact that women did not resign when they became mothers. Although in recent years more and more scholars have pointed out that women with young children did not automatically give up an industrious life, and were often still working outside their homes, it is still a very widely accepted idea that in the early modern period women with young children withdrew from the labour market.<sup>134</sup> From the baptism registers in the Amsterdam Municipal Archives it is known that at least 45 out of 102 female eel vendors had children (44%). The largest percentage of these women (37%) had one to three children; a similar share (36%) had four to six children and the other 27% had seven children and over (figure 3.2).

**Figure 3.2** The number of children of female stallholders at the Amsterdam eel market, c. 1744-1813  
N=45



Source: GAA, ACB, inv. no. 1591 and DTB

One reason that having children did not interfere with being a stallholder at the same time was that many women only entered the market after their 'reproductive phase'. Some of the mothers at the market gave birth to their youngest child

<sup>134</sup> Simonton, *European women's work*, 70; Hudson and Lee, 'Introduction', 16; Ogilvie, *Bitter living*, 148; Schmidt, *Overleven na de dood*, 131; Van Nederveen Meerkerk, *Draad in eigen handen*, 212-215.

before they leased a stall.<sup>135</sup> By the time they started selling eel at a stall of their own their oldest children must have been old enough to take care of themselves and possibly their younger siblings too. The majority of the women (at least two-thirds; 23 eel vendors), however, gave birth in the same period that they were occupying a stand. Interestingly, these women did not have fewer children than the women who gave birth before they entered the market; ten of these women (43%) had seven children or over, a much higher percentage than the general share as presented in figure 3.2. When we assume that the stallholders generally also attended the booths, it is not hard to imagine that having these large numbers of children generated inconveniences. It is possible to calculate the birth intervals and from that we learn that these women, on average, had a child every 22 months. For some women the lengths of time between having two children were even smaller, as they had birth intervals of 16 months on average. This implies, for instance, that after giving birth to her second child Jan in August 1783, Johanna van der Valk had seven months before she got pregnant with her third child, Lourens, and suffered from all the restraints again, as well as having to nurse a new-born baby.<sup>136</sup>

How did women cope with these difficulties? Firstly, one needs to realise that of these 23 women, not all gave birth to all of their children while they were active as stallholders. Sometimes, as in the cases of Eijda Wensel and Jannetje de Mij only the last child was born while they were at the market, and since they already had several children who were old enough to take care of their brothers and sisters, this would only have caused some difficulties at the time of birth.<sup>137</sup> Secondly, many children were also still-births or semi-still-births who died soon after they had been born. Although it may be rather harsh to look at it this way, for many female stallholders these still-births meant that they could continue their work at the stall, and did not have to nurse the child.

<sup>135</sup> This situation may apply to 21 out of the 45 women with children. However, since the registration of the stall lease dates from 1744 onwards, all these women were present from that particular year, and since no information is available on the starting dates of these women's career we cannot be sure of the exact number of women whose early motherhood did not clash with their business activities.

<sup>136</sup> Johanna van der Valk was registered as a stallholder from 1784 to 1805. She had her eight children between 1782 and 1792. Jan was baptised on 20 August 1783, and Lourens on 22 December 1784. GAA, DTB, 266, p.117, fol. 72, no. 3 and 267, p.121, fol. 82v, no.10.

<sup>137</sup> GAA, DTB, 26, p.24, fol.12v, no. 2 (Dirkje Prijn daughter of Eijda Wensel), see family tree Prijn in the appendix; DTB, 83, p. 337, fol. 169, no. 8 (Gijbert Truijens son of Jannetje de Mij).

**Table 3.7 Married couples as stallholders at the Amsterdam eel market 1744-1813**

Female eel vendor	Booth	Period at the market <sup>1</sup>	Husband	Booth	Period at the market	Period that children were born	Number of children
Catharina Pik	4	[1744]-1748	Izaak de Waal	4	[1744]-1749	1730-1735	2
Sara van der Lind	9	[1744]-1769	Zijmen de Rooij	9	[1744]-1754	1722-1734	5
Marritje Joosten	10	[1744]-1765	Zijmen Meyboom	10	[1744]-1779	1729-1746	5
Christina Planson	2	[1744]-1771	Jan Natarp	2	1750-1769	1751-1756	3
Jannetje Blom-saat	19	[1744]-1774	Kasper Hendriks	19	[1744]-1757	1732-1740	5
Aagje Jans	7	[1744]-1750	Klaas Planson	7	[1744]-1766	1722-1733	4
Sara van Solingen	22	[1744]-1775	Klaas Planson	7	[1744]-1766	No children	0
Jacomijntje Jans	4 and 7*	1749-1770	Cornelis de Waal	4	1749-1769	1727-1743	12
Anna de Bruijn	18	1750-1764	Harmanes van Weesel	16	1752-1783	1749-1757	4
Eijda Wensel	12	1750-1784	Dirk Prijn	12	1749-1760	1734-1752	7
Pieterkje Agge-breek	16	[1744]-1774	Arie Oostveen	16	[1744]-1764	1750-1764	5
Antje Visser	14	1753-1768	Jan Spijs	14	1753-1769	1743-1747	3
Maria Overstee	5	1759-1777	Jan de Jongh	5	1763-1768	1747-1763	8
Bregje Leenders	3	[1744]-1778	Hendrik de Ridder	3	[1744]-1767	1729-1743	9
Jannetje Born	4	1771-1804	Jan Sas	4	1778-1794	1773-1790	7
Johanna Meuwis	13	1770-1813	Hendrik van Teunenbroek	1	1760-1765	1763-1779	4
Antje van Asdonk	10	1784-[1813]	Hendrik Sas	4 and 7*	1774-1813	1799-1806	4

<sup>1</sup> This is only a minimum. Since the register only exists from 1744 to 1813 it is not clear whether some people were at the market at an earlier or later stage. Therefore square brackets are used.

\* Switches from booth four to booth seven after a couple of years.

Source: GAA, AGB, inv. no. 1591 and DTB.

Nevertheless, there were also many women who gave birth to children that did not die in their first weeks. The data on these women reveal a pattern that is striking, but not really surprising given what we have read earlier. Most of these women were usually accompanied by family members at the market: either their husbands or others such as mothers or sisters.<sup>138</sup> In the period 1744-1813 we find 17 married couples at the eel market, of whom all but one had children. As we can see from table 3.6, of 50% of the married couples who worked at the market together, both spouses were registered in the period that the children were born. Only in one case, that of Maria Overstee and her husband Jan de Jongh, did the husband arrive at the market quite late: their last son to be born Gerrit was baptised in the Westerkerk in November of the year his father came to work at the market. By that time Maria had already given birth to seven other children, so

<sup>138</sup> Van den Heuvel, 'Sharing a trade?'

apparently Jan did not function as a stand-in at the times of Maria giving birth.<sup>139</sup> In several of the other cases we may, however, assume that husbands did take over their wives' duties when they were pregnant, or in labour, as the husbands and wives shared a stall. In the case of Pietertje Aggebreek and Arie Oostveen it even seems as if Arie waited until his wife gave birth to their last child Johannes in 1764 before he gave up his spot at stall number 16.<sup>140</sup> Other young mothers could rely on family members who worked at the market at the same time or who sometimes even shared a booth with them. The sisters Sannetje and Dirkje Prijn were at the market at the same period, also during the period in which they both gave birth to their children. Since Sannetje shared a bench with her mother (Eijda Wensel) in her child bearing years, she could also rely on her. It can be assumed that the three women who did not have any mothers or sisters at the market must have had help from others. It could have easily been the case that the older children took over the attendance of the stall when their mothers were in labour.<sup>141</sup>

From this we may conclude that for pregnant women, or women with young children, there was no need to stop leasing a stall. It is very likely that at the time they were actually delivering their child their work at the stall was taken over, often by their husband or another family member also leasing a stall in the same market, but women did not give up their stalls during their child-bearing and child-rearing years. Apparently the income which was generated by the stall was very important, as was the fact that they 'owned' a stall.<sup>142</sup> Contrary to what we saw in Leiden, people did not resign from their stall periodically, which seems to indicate that it must have been much more difficult in Amsterdam than in Leiden to return to a stall after a period of absence. The most important conclusion in this section, however, is that in the Dutch Republic it was not at all uncommon for young mothers to have a professional career *outside* their homes in the public sphere.<sup>143</sup>

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139 GAA, DTB, III, p. 610, fol. 303v, no. 6.

140 GAA, DTB, III, p. 632, fol. 314v, no. 16. Pietertje Aggebreek is sometimes also called Pietertje Breek in the sources.

141 Cf. Schmidt, *Overleven*, 130-131.

142 Cf. Schmidt who showed that women often explicitly mentioned their young children who they had to feed in order to get a permit for a market stall. *Overleven*, 131.

143 Elise van Nederveen Meerkerk recently showed that in the Dutch Republic, female spinners also kept working while they were in their reproductive phase, having and nursing infants. These women, however, often worked at home. Van Nederveen Meerkerk, *Draad in eigen handen*, 215-216.

### 3.5 Conclusion

The role of women in the early modern ambulant trades is often looked upon as marginal. Women would only turn to peddling and street selling when they were without any economic alternatives and when they did so historians generally agree that they could hardly make a living out of it. When women worked at the marketplace, it is assumed to only have taken place as an extension of their household activities or as an assistant to their husbands' trade. The image that is derived from much of the work that has been done on this subject in the past is that women in the ambulant trades lacked economic agency and that their engagement in these trades was not a result of free choice.

In this chapter I have argued that this vision needs reconsideration. In the urban areas of the Dutch Republic, most of the retailing activities were regulated by the local city governments or guilds, or by a combination of both. To be entitled to sell one's wares on a daily basis, either from a market stall or door-to-door, one had to obtain a licence and often also a guild membership. This implies a financial barrier to engaging in such a trade and hence a selection of the people who were able to do so. Although one could indeed try to avoid buying a permit or guild membership and still peddle one's wares, we can seriously doubt whether this was always the most attractive option for people with hardly any financial means. As we have read, the strict regulations the authorities enforced left very little room for people operating outside the system and sources that provide information on the economic activities of the poor show little evidence for women from these social groups working as street vendors on a regular basis: it turned out that poor women (and also men) were more likely to earn an income – albeit meagre – from wage labour in, for instance, the textile industry. Of course, it is very likely that for additional income people occasionally marketed some wares.

Moreover, this chapter has shown that, despite the large extent of guild control in the ambulant trades, women were present at the market and in the streets in large numbers. In the three food trades that formed the focus in this chapter – meat, vegetables and fish selling – we find women at the market in various roles: as stallholders, as assistants to their husbands, parents and other family members, but also as wage labourers employed by stallholders. The actual shares of women at the various markets differed. An analysis of the permits issued for the meat, vegetable and fish markets in early modern Leiden showed that the three different market trades under scrutiny each had very different patterns of gender division. In the meat trades a very strict gender division can be found: while males generally occupied the stalls in the meat hall, women sold the meat residues from stands in the offal hall. Furthermore, while the fish trade had very constant gender ratios of approximately 70% women over two centuries, the share of women stallholders in the trade in vegetables fluctuated over the course of time and only rarely exceeded 50%. From this we can conclude that in the North-

ern Netherlands the presence of guilds did not necessarily mean the absence of women in a trade.

The causes for the different patterns in gender division in the Leiden market trades can largely be linked to differences in the organisation of a particular trade. The case studies illustrate very clearly that when products were grown (vegetables), processed (meat), or caught (fish) by a member of the same family as the one who sold the produce – generally the husband supplying the wife – the position of women in the ambulant trades was generally derived from their spouses, as had been the case in Dutch towns in the late Middle Ages. However, due to the increase in scale of these market trades and ongoing specialisation, by the seventeenth century many of these trades had undergone significant changes. Production and sales were increasingly separated and products could also be purchased by traders with no direct kinship ties to the vendors. This enhanced the opportunities for women to engage in stall holding as became clear from the analysis of the vegetable market and the fish market, which showed that predominantly single women benefited from the extra opportunities offered by this altered system of supply and purchase. Although in the meat trades, guild regulation prescribed different roles for men and women – women were generally not allowed in the meat hall – the permits for the offal hall were officially available to any citizen who was interested. Nevertheless, it became clear that in general the permits for selling meat residues were still owned by wives of butchers and that therefore in the meat trades traditional marital task divisions continued to exist, a phenomenon that was much less apparent in the other food markets. This may not be surprising since the only suppliers to the offal hall were the butchers in the meat hall. This difference between the more specialised and the more traditional trades was also reflected in the guild regulation. Whereas women could become independent members of the market gardeners' guild and of the fish sellers' guild, they could not acquire a membership in the more traditional meat trade. The highly specialised Amsterdam fish trade makes this even clearer, as there each spouse could have his or her own private guild membership and a private stall at the same market from where they sold their fish.

Although in broad terms the organisation of trade would have influenced the overall gender ratios in the market the most, the economic trend also clearly had an impact on the opportunities women and men had. Although we have seen that a decline in the available permits did not necessarily mean a decrease in the opportunities for women, local economic circumstances could change gender ratios at the market significantly. The Leiden market gardeners' trade illustrated that pressure on the market could indeed alter women's position in it. Due to increasing competition from farmers, new stipulations were established that defended the interest of the local stallholders. Interestingly, sometimes these stipulations seem to have enforced women's position in the market, but in the end women seem to

have suffered from them, as the guild predominantly defended the interest of the married male market gardeners and their families.

Despite the modernisation of the early modern urban market trades, access to the market was often still dependent on family connections, such as parents, spouses and siblings. However, this not only concerned women, but also the male stallholders, for instance those at the Amsterdam eel market. We have learned that many stallholders were working at the marketplace from a young age and were often trained by one of their family members. Sometimes, the children of stallholders even leased a stall themselves.

Contrary to what has been argued in the past, in towns in the province of Holland, the access for women to the markets does not seem to have been restricted by very closely knit family networks as was found in the eighteenth-century Amsterdam eel trade. For many stallholders at this particular market these family connections proved to be very helpful. Many women were not yet mothers when they came to rent a stall, and it appears that several of them had children in the same period that they were registered as stallholders. This may very well have been made possible because their husbands joined them at the market, or other family members such as mothers and sisters were there, who could take over whenever necessary – for instance when in labour or when nursing a child. This type of family cooperation made sure that women did not have to resign from an industrious life while in their reproductive phase, and that the stalls stayed in the hands of the family, which in the end would have resulted in true family dynasties in the Amsterdam eel trade. Of course, this form of family cooperation was only beneficial for women belonging to these families: it restricted the opportunities of all women (and possibly also men) who did not belong to this specific group.



## Chapter 4

# In the shop

## Women as shop owners

In this chapter the role of women in shopkeeping is addressed. In general overviews on women's work in the Dutch Republic, shopkeeping generally plays a large role. Most scholars assume that in the early modern Northern Netherlands one of the most important ways for women to earn a living was by means of a small shop. Nevertheless, we still know remarkably little about shopkeeping and the role of women in it. The often very general statements made by historians are mainly based on the writings of contemporary travellers complemented with some observations, predominantly from tax registers. No overall analysis exists hitherto of the gender ratios in shopkeeping and the factors that influenced those. As opposed to women's experiences in stall holding and international commerce for the Dutch Republic, no literature exists that specifically deals with this topic.<sup>1</sup> In this chapter, I aim to fill this gap. I will start with an assessment of women's share in shopkeeping in different towns and villages in the Northern Netherlands based on data in the various tax registers and censuses. I will then move on to the 's-Hertogenbosch *kramersgilde*, the guild that united all shopkeepers in the town.<sup>2</sup> This guild provides me with a way to make a more in-depth analysis of the access of urban women to this particular trade. From the preceding chapter it has emerged that (the extent of) guild control, and more precisely the actual guild policy, had a great impact on the position of women in a trade, also in the retail trades. In this chapter, I will investigate in

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1 Even so, a considerable amount of literature exists on the subject of shopkeeping in general. Among others: Sterck, 'Een Amsterdamsche zijdewinkel'; Van Nierop, 'De handeldrijvende middenstand'; Steegen, 'Kleinhandel en kramers'; Steegen, *Kleinhandel en stedelijke ontwikkeling*; Streng, *Vrijheid*; Dibbits and Nijboer, 'Detaillisten'. The only specialised shopkeeping trade that women were active in on a large scale which has already received a lot of attention was that of *uitdraagster* or dealer in second-hand goods. See: Van Eeghen, 'Uitdraagsters'; Van Eeghen, 'Haes Paradijs'; Van Wijngaarden, 'Barber Jacobs'.

2 I have chosen to translate the Dutch word *kramersgilde* as the English term 'shopkeepers' guild' instead of the often-used 'mercers' guild'. Since the English 'mercier' generally refers to people who sold cloth and textiles and the Dutch word *kramer* does not have a product-related connotation, it is more appropriate to use a product-neutral term. Besides, although a *kramer* in Dutch was originally a traveling merchant, the ordinances of the 's-Hertogenbosch *kramersgilde* explicitly state that it only united people who sold from a shop.

greater depth the role guild policy played in shaping the role of women in commercial enterprise. More in particular, I will focus on the developments in the admittance policy that occurred during the second half of the eighteenth century, and how these influenced gender ratios in the guild. The sources that exist on guild membership and the internal decision making processes in the guild are unique and allow a meticulous investigation of how guild policy and membership rates mutually influenced each other. Before we turn to the actual anal-



*Illustration 4.1*  
A woman behind  
the counter of a  
pastry shop

ysis of women's position in Dutch shopkeeping, however, we will address the ideas by other scholars who worked in this field.

#### 4.1 Shopkeeping: an easy alternative?

When historians discuss women and their work in the early modern Northern Netherlands, shopkeeping is often regarded as one of the most important ways to make a living for the female part of the population. According to different authors, this applied to women in the countryside and in urban areas, to women of different marital statuses and of social groups, albeit that in general, shopkeeping is regarded as an occupation of especially the middling sort.<sup>3</sup> Historians sometimes present the fact that in the early modern period, the Northern Netherlands has known large numbers of female shopkeepers in a very heroic manner, probably because they do not see running a shop as a typical female activity – as opposed to spinning or maid service, two other very important ways for early modern Dutch women to gain an income.<sup>4</sup> In explaining the presence of large numbers of women in shopkeeping, historians have put forward several arguments ranging from rather traditional explanations – such as the fact that it was easy to combine with household chores or that women were more capable than men of dealing with costumers thanks to their social tact – to more economic arguments which in the end all come down to one issue: the 'openness' of the trade.<sup>5</sup> It is argued that, as opposed to more industrial occupations, no technical skills were necessary, the guilds present in the retail sector were less strict and the trade required only some initial financial capital.<sup>6</sup> In short, according to many historians, shopkeeping formed an easy alternative for women.

3 Interestingly, historians do not seem to agree on the predominant marital status of women engaged in shopkeeping. While Van Deursen argues that they were mainly widows, Wijssenbeek suggests that the majority of women involved were single and Van Nierop, De Vries and Van der Woude and Vos classify it as a trade that was (also) very often practised by married women. Van Deursen, 'Werkende vrouwen', 11; Wijssenbeek, 'Priseersters', 185; Van Nierop, 'De handeldrijvende middenstand', 215; De Vries and Van der Woude, *The first modern economy*, 602; Vos, 'Vrouwenarbeid' 148-175.

4 For instance by Anne Laurence, who presents it as a sign of the relative freedom of Dutch women. Laurence, 'How free were English women?', 133-134.

5 Vos, 'Vrouwenarbeid', 162, Clark, *Working life*, 197. Earlier, Thera Wijssenbeek contradicted the argument that a shopkeeper's business was easy to combine with running a household. According to Wijssenbeek the majority of female shopkeepers in Delft were single and most of the married women who held a store did not have children. Wijssenbeek, 'Priseersters', 185.

6 Cf. Vos, 'Vrouwenarbeid'; Wijssenbeek, 'Priseersters'; Van Deursen, 'Werkende vrouwen'.

It is likely that historians derived their impression of the openness of the trade while comparing the admittance policies of different types of guilds. In early modern Western-Europe, the exclusion of women from guild membership was more or less a general phenomenon.<sup>7</sup> Overall, guilds were not open to women. Although some guilds in the Dutch Republic formed an exception to this rule, even there full female membership was not common practice. Women were admitted to just a small number of guilds, and often only as second-class members – not as masters.<sup>8</sup> Seamstresses were obliged to join the tailors' guild and women who practised exsanguination (*koppenlaatsters*) were incorporated in the surgeons' guild (*chirurgijngilde*). Even so, the female members could often not gain the same rights and privileges as their male counterparts.<sup>9</sup> In the Dutch shopkeepers' guilds, however, women were generally not officially excluded from membership, and in many cases they could even become full members.

Nevertheless, from the preceding chapter we have learned that although traders' guilds sometimes accepted women as full members, their policies could still hamper women in their opportunities to exercise the trade. Moreover, the assumed easy access to shopkeeping is also countered by the fact that poor people were generally not very often employed in the retail trades. We have seen in Chapter 3 that most of them found a living as a wage labourer in one of the local industries. Also from studies on other Western-European countries we know that shopkeeping was a trade typical for people from the middling sort, having enough financial reserves to open up a shop.<sup>10</sup> We can therefore question the assumption that starting out as a shopkeeper was relatively easy, at least for large groups in society.

To obtain a better insight in the access of women to the shopkeeping business, in this chapter the membership policy of the shopkeepers' guild in the Brabant town of 's-Hertogenbosch is meticulously analysed. In addition to comparing the openness of the shopkeeping business in this town with other trades organised in guilds, it will also be compared to the liberalness of shopkeepers' guilds in other towns in the Dutch Republic. By comparing rates of female membership and guild policies, the effect of direct and indirect discrimination of (groups of) women can be tested, as well as the assumption on the liberal character of shopkeepers' guilds. In the second half of the eighteenth century, the 's-Hertogen-

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7 Cf. Simonton, *European women's work*, Chapter 3; Crowston, 'Women, gender and guilds', 27-29.

8 Schmidt, 'Gilden'.

9 Panhuysen, *Maatwerk*, 229 and Schmidt, 'Gilden', 6, 7. The Amsterdam seamstresses were organised in a separate guild, governed by female wardens. As they had to hand over one-third of their revenues to the town's tailors' guild, they were still not fully independent. Panhuysen, *Maatwerk*, 229.

10 Cf. Hunt, *Middling sort*; Van Aert, *Leven of overleven?*.

bosch shopkeepers' guild changed its membership policy several times and the majority of these alterations were directly related to the membership of females. Each of these changes is discussed and investigated for the effect they had on women and their share in the business. As will become evident in this chapter, not all adjustments in guild policy that seemed beneficial to women proved to be positive for this particular group. As it turns out, the change that most influenced their presence in the town's (shop-based) retail sector did not seem specifically designed for women.

However, before we turn to the subsequent section on women's share in urban and rural shopkeeping, I have to point out that in this chapter, and therefore also in the analysis, only people who were engaged in retail as such were taken into account. This means that craftsmen and -women who often also sold their own work (or arranged for it to be sold by a family member working in the same business – often their wife) are not incorporated. The occupational group of shopkeepers hence includes haberdashers and grocers, for example, but not butchers and bakers.

#### 4.2 The share of women in shopkeeping

A frequently used method to assess the size of the retail sector is an analysis of data from tax registers and population censuses.<sup>11</sup> As already set out in previous chapters, many of those records unfortunately only recorded part of the population. Using these sources for reconstructing the numbers of traders present in a certain area will therefore automatically involve problems of under-representation. When we specifically aim to reconstruct the shopkeeping business, as in this chapter, the problems are even more numerous. It leads to difficulties concerning terminology and the labelling of traders by contemporaries. In the registers, the way traders are labelled varies over time and from place to place and it is not always clear whether a trader was a shopkeeper, a travelling merchant, a stallholder or a merchant banker, for instance, except when it is explicitly mentioned that someone was a shopkeeper or held a store. Incorporating anyone registered as a trader of some sort results in an unavoidable overestimation of the sector.

Despite all these difficulties, I have chosen to use tax registers to arrive at an estimation of the size of the shopkeeping business and women's share in it.<sup>12</sup> Apart from the fact that this approach makes it possible to compare the results

<sup>11</sup> De Vries and Van der Woude, *First modern economy*, 510-519; Van Nierop, 'Handeldrijvende middenstand'.

<sup>12</sup> I will use these sources to analyse the retail sector in both this and the next chapter (chapter 5: Specialisation).

for the areas covered by this book with localities that have been covered by other authors in the past, there are other advantages to this method. By using these sources, it is possible to incorporate the countryside in an analysis of the world of shopkeeping. Whereas for towns, we can analyse the guilds that united shopkeepers, such organisations did not exist in rural areas. Since shopkeeping was not a typically urban phenomenon, it provides us with the opportunity to compare the urban and rural retail sector and women's opportunities in it.

Furthermore, the disadvantages presented earlier are surmountable to some extent. Particularly in the urban areas, the precise restrictions associated with using censuses sometimes provide an efficient filter: because only the middling sort and the wealthy part of the population are included in some registrations; peddlers, hawkers and stallholders are mostly automatically excluded. Also, the fact that often only heads of households are registered does not necessarily involve a miscalculation: as we will see later on in this chapter, married women were often not allowed to become members of shopkeepers' guilds. You would therefore only run the risk of missing out on the widowed and single inmates (males and females), but as a comparison the 's-Hertogenbosch shopkeepers' guild membership lists and the town's census of 1742 show that at least 81% of the traders registered in 1742 can be found in the registration of new guild members.<sup>13</sup> In the rural areas under scrutiny we benefit from the fact that in the tax registers available no sorting according to wealth existed: every household head was incorporated. On the other hand, since guilds were non-existent, married women were theoretically able to start an independent shop and the tax registers do miss out on their economic activities. Nevertheless, this is partly compensated by the *patent registers* of 1808 which do tell us about the involvement of non-household heads in shopkeeping. This register includes everyone who exercised a craft or trade and can therefore be used for an actual reconstruction of the number of shopkeepers present in the rural localities.<sup>14</sup>

#### *Urban areas*

For the town of 's-Hertogenbosch, it is possible to make an analysis of the share of women traders at three separate moments in the eighteenth and early nineteenth century. In 1742, all heads of households were registered in preparation of the billeting of soldiers present in the town.<sup>15</sup> In 1775, some 30 years later, the heads of households and their occupations were registered once again, this time to investigate the extent to which people made use of poor relief.<sup>16</sup> Finally, the 1808 population register provides us with comparable information as it also

13 See the appendix for the exact details of this match.

14 Klep, Lansink and Terwisscha van Scheltinga, 'Registers van patentplichtigen'.

15 Prak, *Republikeinse veelheid*, 69; GAHT, OA, inv. nos. 3311-3319.

16 Database 's-Hertogenbosch 1775 (*Blokboeken*).

offers data on the occupational activities of heads of households.<sup>17</sup> Table 4.1 not only shows the number of traders present in 's-Hertogenbosch in the years 1742, 1775 and 1808. It also provides information on the number of shops and traders present per 1,000 population and the share of women traders in the different years.

**Table 4.1** Numbers and shares of female traders in 's-Hertogenbosch (Household heads; first occupations only)

	Number of traders	Per 1,000 population	Number of female traders	Per 1,000 population	% women of total number of traders
1742	467	37	157	13	34%
1775	531	38	162	12	31%
1808	494	36	141	10	29%

Sources: Databases 's-Hertogenbosch 1742, 1775 and 1808.

In the period 1742-1808 the trading population in 's-Hertogenbosch consisted of some 500 people.<sup>18</sup> This means that on average, there were 37 traders per 1,000 population. Although the actual number of traders varied over this period, the shop ratio stayed more or less the same. The same applies to the number of female shopkeepers present in the town. While in 1742, there were thirteen female traders per 1,000 population this number decreased to ten in 1808. From table 4.1 we can furthermore conclude that the average share of women among the traders present in the city over those 66 years is about one-third. Although the differences are small, the share of women declines in the course of the century from 34% in 1742 to 29% in 1808. The explanation for this decline does not lie in a similar downturn in this economic sector as a whole: after a rise in the number of traders from 1742 onwards, the downturn in traders only started after 1775. This trend follows the general economic trend of 's-Hertogenbosch, in which the economic recovery from the forties onwards (which may account for a increasing number of shops) was followed by rising proletarianisation in the last decades of the century (which may account for the downturn in the number of shops).<sup>19</sup> The fact that the share of women among shopkeepers declined by 3% between 1742 and 1775 shows that economic prosperity does not necessarily lead to a higher share of women in this sector. The causes of the fluctuations in gender ratios among shopkeepers will be further investigated in section 4.4.

<sup>17</sup> Database 's-Hertogenbosch 1808.

<sup>18</sup> Because only the first occupations of household heads are included, this number is only a minimum. The reason for incorporating only the first occupational activity is that it made the figures comparable with other tax and population registers as not always more than one occupation is mentioned in the sources.

<sup>19</sup> Kappelhof, 'Mars', 63; Prak, 'Een verbazende menigte armen', 80.

Since 's-Hertogenbosch was a commercial town *par excellence*, the question arises whether this makes the share of women traders different from that in towns with other economic structures. It is obvious that the size of the economic sector had an impact on the share of women active in it; in 's-Hertogenbosch where the trading sector was vital for the distribution of goods to its large hinterland of the Meierij, the opportunities in the sector may have been greater than elsewhere. To find out whether the Brabant town was equivalent to towns in the Northern Netherlands with other economic characteristics, I have compared the 's-Hertogenbosch data on 1742 with data from comparable population registers in the same period from two other towns, the textile city of Leiden and the provincial town of Zwolle.<sup>20</sup> Assuming that in commercially-oriented towns the demand for goods was larger, and hence the size of the market, it offered more room to 'outsiders'. In Leiden and Zwolle, women may thus have been less well represented among the traders than in 's-Hertogenbosch.

The comparison of the shares of women traders in three different towns in the mid-eighteenth century shows that at least one-third of the registered traders were female. In the eastern town of Zwolle, 30% of the household heads who worked as traders were female.<sup>21</sup> This share was slightly lower than in 's-Hertogenbosch. However, the percentage of women in the city of Leiden exceeded that of other localities: 41% of the traders in this city were women.<sup>22</sup> These rates are much higher than the rates for women in retail in other Western-European

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20 Databases 's-Hertogenbosch 1742, Zwolle 1742 and Leiden 1749. All three registers give occupations of household heads. Furthermore, all three have the same proportion of women heading households: 26%.

21 The total number of traders in Zwolle as presented here differs from what J.C. Streng set out earlier in his work on the Zwolle shopkeepers' guild. Based on the same register, he concluded that some 350 traders were present in Zwolle in 1742. The difference between his calculations and mine can be explained by the fact that my analysis only includes first occupations and that in Zwolle, some people were registered with more than one occupation. Furthermore, Streng may have included agents (*makelaars* and *factoors*) in his analysis. Streng, *Vrijheid*, 52.

22 Thera Wijnsenbeek claimed that in 1749, in the Holland town of Delft, the proportion of women among shopkeepers was 74%. However we have no particular reason to assume that in Delft, the business of shopkeeping was more feminised than in the towns under scrutiny here. Since Wijnsenbeek only briefly goes into the characteristics of the source and the method of analysis she used, it is unclear to what extent her data are comparable to those presented here. Wijnsenbeek, 'Priseersters', 185.



countries.<sup>23</sup> Comparing 's-Hertogenbosch with other towns in the Dutch Republic again demonstrates that high employment did not necessarily mean more opportunities for women: while the former town had the highest concentration of shops and traders (37 per 1,000 population), it did not have the highest share of women present in the sector. Moreover, it shows that the size of the town did not necessarily determine its retail density. Whereas the population size of Zwolle and 's-Hertogenbosch did not exceed 12,500 inhabitants per town, in 1749, Leiden had 37,000 inhabitants. At the same time, Leiden only had 24 shops per 1,000 population, which was approximately two-thirds of the size of 's-Hertogenbosch's retail sector. On the other hand, the data suggests that there was a clear relationship between the size of the town and the share of women in this economic sector: the largest city had the highest share of female traders and the smallest town in the analysis the lowest. A closer look at the influx of women in the retail business might provide us with a further explanation for this phenomenon. However, before I will go into that, I will first compare the shares of urban women in retail with that of women in rural settings.

**Table 4.2** Numbers and shares of female traders in urban and rural settings c. 1750 (Household heads; first occupations only)

	Number of inhabitants	Number of traders	Per 1,000 population	Number of female traders	Per 1,000 population	% of women out of total
<i>Urban settings</i>						
's-Hertogenbosch	12,500	467	37	157	13	34%
Zwolle	12,000	269	22	80	7	30%
Leiden	37,000	887	24	362	10	41%
<i>Rural settings</i>						
Graft	1,500	31	21	4	3	13%
Winkel	660	17	26	5	8	29%
De Zijpe	2,168	25	12	8	4	32%

Sources: Databases 's-Hertogenbosch, Zwolle, Leiden, Graft, Winkel and De Zijpe.

23 In the Leipzig *Kramerinnung* for example, the proportion of women consisted of just 9%. Data presented by Margaret Hunt shows that at the end of the eighteenth century in England, 8% of the traders were women. Only the Antwerp retail sector shows proportions of women that come close to the Dutch rates: in 1700, 25% of all mercers in this Southern Netherlands city were female. Schötz, *Handelsfrauen*; Hunt, *The middling sort*; Van Aert, 'Selling textiles', 6. Schötz uses address books which in my opinion should provide data comparable to guild membership lists. Hunt, however, based her reconstruction of the proportion of women traders on the insurance policies issued by the Royal Exchange Insurance. As less well-to-do traders will not show up in her data, we may assume that the share of women traders in England was higher than the percentage presented by Hunt. Van Aert uses a membership list of the Antwerp mercers' guild.

*Rural areas*

Walking through De Zijpe in 1742, one would have encountered several shops distributed over the polder. In the north, near the Schagerweg, were the shops of Johannes Bant, and Maartje Freeks. In the Sint Maartensbrug area, one would have come across the shops of Jan Zijbrandsz, Trijntje Aalberts and Pieter Jansz and in the south-west, in the Hazepolder, shopkeeper Cornelis Jansz Spierdijk had his business.<sup>24</sup> De Zijpe was at this particular moment in time only sparsely populated with approximately 2,100 inhabitants in 510 houses spread out over a piece of land of 6,755 hectares, and many of the inhabitants will have been self-



**Illustration 4.2** A women and a girl walking alongside a canal in the hamlet Sint Maartensbrug in the polder De Zijpe

<sup>24</sup> RAA, WZH, Oud Archief, inv. no. 363.

sufficient as at least half of the population was involved in farming and many others had a small plot of land. Nevertheless, a retail sector of some scale had developed.<sup>25</sup> The people from De Zijpe apparently needed additional commodities, products they could not grow or produce themselves and they did not get all these necessities from neighbouring towns like Schagen and Alkmaar.

As we can see in table 4.2, in the middle of the eighteenth century, a total of 25 traders lived in De Zijpe.<sup>26</sup> This number was higher than that for Winkel, a locality some fifteen kilometres to the east. In Winkel, 17 traders were in business, but since it had far fewer inhabitants than De Zijpe, the shop ratio was much higher. With its 26 shopkeepers and traders per 1,000 inhabitants, Winkel resembled Leiden more than De Zijpe where the shop ratio was almost half as much. Like in the urban areas, the differences in shop ratios did not seem to influence women's share in retailing: in both Winkel and De Zijpe, women formed almost one-third of the traders. The most deviant picture is provided by Graft, the highly industrialised village to the south of Alkmaar. Here, only 13% of the traders were female. This can probably be explained by the economic character of the village: as we can see, the size of the retail sector was very small and economically speaking, the village relied heavily on its textile industry. The majority of women therefore made a living from spinning, generally the most common occupational activity among women in the Dutch Republic.<sup>27</sup>

**Table 4.3** Share of women among rural traders and shopkeepers c. 1750 (Household heads; first occupations only)

	All registered traders	% Women	Shopkeepers	% Women
Graft	31	13%	6	50%
Winkel	17	29%	12	33%
De Zijpe	25	32%	14	57%

Sources: Databases Graft, Winkel and De Zijpe.

Among the traders in the countryside were many ambulant traders. Besides shopkeeping, the household heads of De Zijpe who were registered as traders earned a living as fish peddlers and by selling goods like biscuits and clothing from door to door. The tax registers suggest that for household heads in rural areas, peddling seems to have been a much more common activity than for city dwellers. The general analysis of the share of women among the shopkeeping household heads might therefore be distorted. When we separate the people that are explicitly registered as shopkeepers from the other traders – mostly ambulant traders – which is easily done in the case of these rural localities, it becomes clear that

25 Zijp, 'Hoofdstukken', 36, 178, 184.

26 Again, for methodological reasons, this concerns first occupations only.

27 RAA, Graft, OA, inv. no. 530. Cf. chapter 2.

in the countryside, women were generally better represented among shopkeepers than among ambulant traders (table 4.3). In all three rural areas, the share of female household heads in shopkeeping was higher than their share in trading in general. The difference was the largest in Graft and De Zijpe. In Graft, half of the shopkeepers were female and in De Zijpe, women's share was almost 60%. In Winkel, the share of female household heads in shopkeeping was only 4% higher than in trading in general and it (once again) equalled some of the urban rates. In the latter locality, the number of ambulant traders was also somewhat less than in the other two villages. Despite the fact that table 4.3 shows much higher shares of women among shopkeepers than among all registered trades, we should not forget that their numbers were still very small, 4 in Graft, 5 in Winkel and 8 in De Zijpe respectively.<sup>28</sup>

The *patent registers* of 1808 show much lower rates of women in shopkeeping. In Graft and De Zijpe, the share of women retailers was approximately 30% at the start of the nineteenth century.<sup>29</sup> Strikingly, the economic structure of Graft and De Zijpe did not change very much in the second half of the eighteenth century.<sup>30</sup> It is therefore not implausible that the discrepancy between 1742 and 1808 is mainly due to a difference in registration; since the patent registers incorporated all shopkeepers and not only heads of households, the difference demonstrates that (at least in these rural areas) shopkeeping was an occupation typically carried out by female heads of households, either widows or single women. Even so, it does not mean that married women were not involved in shopkeeping, as many husbands and wives will have managed a store together.<sup>31</sup> But as with many crafts, in these situations, occupational registrations will often have only regis-

28 Contrary to these findings, Van Deursen states that an overabundance of widowed retailers (*kraamsters*) existed in Graft in the seventeenth century. Since the economic structure of the village did not change very much over the century, it is improbable in my opinion that the trading sector in eighteenth century Graft experienced such a drastic decline that only a total of four female household heads were registered as traders. As Van Deursen's statements are based on very general assumptions on widows and retailing and since he does not underpin his conclusions with empirical data, I assume that he has largely overestimated both the sector and the share of women in it. Van Deursen, 'Werkende vrouwen', 11.

29 Graft: in 1748, 50% of the shopkeepers were female; in 1808, 33%. De Zijpe: in 1742, 57% of the shopkeepers were female; in 1808: 30%. RAA, Graft, OA, inv. nos. 530 and 589; RAA, WZH, Oud Archief, inv. nos. 363 and 384.

30 The 1808 register of De Zijpe shows only a relatively small agricultural sector but this can be easily explained by the fact that farmers did not have to pay this tax and were therefore not incorporated in the register. Klep, 'Registers van patentplichtigen'.

31 This often remains implicit or unrecognizable in the sources. Yet, from the 1808 patent registers of Graft, we learn that eight married couples (out of 111 registered couples) shared some sort of (retail) business. RAA, Graft, OA, inv. nos. 589. On the importance of spousal cooperation in shopkeeping, see: Van den Heuvel, 'Sharing a trade?'

tered the husband as the head of business. In some cases where two or more occupations are registered for a male household head it is nevertheless possible to deduce the economic activities his wife must have exercised. Several married men in De Zijpe, for instance, earned a living by exploiting a shop, a small ale-house and a regular barge service to Alkmaar. If we assume the shop and ale-house did not close during the man's absence, his wife was the person likely to have run those businesses.<sup>32</sup>

In sum we can say that in the eighteenth and early nineteenth century, the general share of women among independent store holders in the Dutch Republic was minimally one-third. Since only heads of household are incorporated, the actual involvement of women will have been higher: married women, daughters and also shop-girls are missing from the calculation. As we will read later on, in this and in the subsequent chapter, married women engaged heavily in shopkeeping, either in a business separate from their husband's, or in cooperation with their spouse. It is moreover not unlikely that daughters helped out in their parents' shop. Furthermore, from the seventeenth century onwards, a new occupation, that of shop girl (*winkeldochter*), appeared on the scene. Shop girls were assistants who were hired specifically for attending the shop.<sup>33</sup> From the 1749 tax register of Leiden and the 1808 census of 's-Hertogenbosch we learn that hiring a shop assistant was, however, not very common, and especially concerned the well-to-do shopkeepers.<sup>34</sup>

Interestingly, although numerically much smaller, rural women seemed to have formed larger shares among shopkeepers than urban female household heads did. A reason for this difference might have been the institutional context: while guilds existed in the urban areas, they were absent in the rural areas we investigated. The way these guilds influenced women's position in shopkeeping is the subject of the following sections.

### 4.3 The 's-Hertogenbosch shopkeepers' guild

The 's-Hertogenbosch *kramersgilde* or shopkeepers' guild, provides a good opportunity to take a closer look at women's role in the retail trade in this particular

32 RAA, WZH, OA, inv. no. 363. De Vries and Van der Woude already pointed out this phenomenon in their discussion of the role married women played in the trade in Amsterdam. It is therefore not a specific rural feature. De Vries and Van der Woude, *First modern economy*, 602.

33 From the fact that the traders with personnel often hired both a maid and a shop girl we may assume these two occupations were not interchangeable. .

34 In mid-eighteenth-century Leiden, only 14 shop girls were registered. In 's-Hertogenbosch in 1808, 10 shop girls can be traced. Diederiks, 'Beroepsstructuur', 58; Database 's-Hertogenbosch 1808.

town. As became apparent from the preceding chapter, guilds that united retailers were wide-spread phenomena across the country. At the end of the eighteenth century, a traders' guild was present in almost any town of a reasonable size and even in some villages we find trade guilds. They nevertheless only formed a minority among the other guilds. Of all guilds present in the Northern Netherlands at that time, some 15% concentrated on the trading sector and about 20% on occupations in the transport sector and in other services. Yet, the majority of guilds (62.5%) were craft guilds and they united people who worked in the manufacturing sector.<sup>35</sup> Even so, we should not take this relatively small share of traders' guilds as an indication of insignificance. As the number of members was often higher than those of craft guilds, the importance of these guilds for the local economy was at times considerable.<sup>36</sup> Furthermore, the share of trading guilds grew according to the size of the locality; whereas in towns with a population below 5,000 inhabitants, only a mere 12% of the guilds present were trading guilds, in larger towns housing 20,000 people or more, these guilds were more numerous and formed one-fifth of the total number of guilds.<sup>37</sup>

According to the occupational descriptions, in 's-Hertogenbosch, over 90% of the female traders mentioned in the registrations of 1742 and 1775 were involved in retail activities that fell within the sphere of the shopkeepers' guild. The shopkeepers' guild was one of the four guilds in pre-industrial 's-Hertogenbosch whose members mainly focussed on the sale of products; the other guilds present in the town were craft guilds and guilds that united the different groups of city workers such as the port workers and berry workers.<sup>38</sup> The other merchandising guilds were the fish mongers' guild, the corn sellers' guild and the second-hand clothes sellers' guild.<sup>39</sup> However, the shopkeepers' guild vastly outnumbered them all, as is apparent from table 4.4.

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35 Lourens and Lucassen, 'Ambachtsgilden in Nederland', 50.

36 Database Guilds 115H, consulted in spring 2006. This is due to the fact that contrary to craft guilds, traders' guilds were much more inclusive in nature. As we will see later in this chapter, these guilds often also included various types of trading businesses and sometimes also manufacturing occupations.

37 Lourens and Lucassen, 'Ambachtsgilden in Nederland', 51.

38 The share of trading guilds in 's-Hertogenbosch was hence 17% and therefore a little above average.

39 Prak, 'Een verzekerd bestaan', 59.

**Table 4.4** Guilds and membership figures in 's-Hertogenbosch, c. 1750-1800

Guild	Year	Number	Guild	Year	Number
Glove makers		-	Smiths	1754	26
Corn sellers and grocers		?	Skippers	1789	27
Schoolmasters	1770	?	Surgeons	1780	32
Tinsmiths and plumbers	1775	5	Peat porters	1770	33
Linen and wool weavers	1785	5	Carpenters	1773	34
Bargemen	1770	5	Fish mongers	1779	36
Painters and glass makers	1775	8	Ribbon makers	1753	41
Millers and oilmen	1775	10	Bakers	1792	45
Corn and salt measurers	1770	14	Tanners and shoemakers	1770	45
Gold and silversmiths <sup>1</sup>	1774	16	Pin makers	1793	54
Beer porters	1770	16	Butchers	1767	62
Port workers	1770	16	Barrel makers	1775	62
Berry porters	1770	16	Dry shearers and tailors	1773	94
Coachmen	1770	20	Old clothes sellers	1775	112
Sack porters	1770	24	Shopkeepers	1775	531

<sup>1</sup> In 1780 the gold and silver smiths' guild counted 22 members. IISH Guilds Database.

Sources: Prak, 'Een verzekerd bestaan', 26, Database 's-Hertogenbosch 1775, IISH Guilds Database.

The reason for the large membership of the 's-Hertogenbosch shopkeepers' guild was that it was such an 'inclusive' guild. The guild united everyone who was involved in the trade of commodities and foodstuffs, except for the sale of corn and fish.<sup>40</sup> From the guild regulations of 1548, we learn that everyone who held an open shop or who sold from a window or basement outside the weekly markets and (yearly) fairs was obliged to become a member of the shopkeepers' guild. By implication, hawkers and peddlers did not need to become members of the guild as long as they sold from a cart or basket. Even so, ambulant traders could only sell their wares at the official markets and as the shopkeepers' guild claimed the right to sell numerous products there was little scope for people operating outside the guild, a phenomenon we also observed in Leiden.<sup>41</sup> The products that could only be sold by guild members can roughly be divided into two product categories: cloth and groceries, the latter being foodstuffs and durables, a privilege

<sup>40</sup> As we have seen above, the corn sellers, fish mongers and second-hand clothes sellers each had a separate guild. The second-hand clothes sellers were nevertheless also obliged to join the shopkeepers' guild.

<sup>41</sup> Cf. section 3.2.

that was enjoyed until the dissolution of the guild at the start of the nineteenth century.<sup>42</sup>

In 1708, the second-hand clothes sellers joined the guild and although they established a guild of their own in 1750, their members still had to obtain a membership of the shopkeepers' guild.<sup>43</sup> Also the wine sellers, button makers, tinsmiths and plumbers were at one time part of the *kramersgilde*. About the tinsmiths, it is known that in 1775 they managed to establish a separate guild.<sup>44</sup> Incorporating manufacturing occupations was not uncommon for shopkeepers' guilds. It was often an adequate measure to strengthen the monopoly of the guild as the incorporated producers often sold products related to the products that fell under the guild privilege.<sup>45</sup> Shopkeepers' guilds could therefore be of a more diverse character than they appear to be at first sight.<sup>46</sup>

#### *Becoming a guild member*

Joining a guild meant gaining certain privileges. The first and most important privilege was of course the right to practise the trade. In this way guild membership created economic opportunities. Secondly, by protecting and controlling the local market, the guild guaranteed its members a certain amount of income and

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42 The 1548 ordinance mentions the following commodities: 'fluwelen, damasten, satynen, brux sattynen, trypen, versetten, sayen, sindelen, fusteynen, coiulair, camelotten, weerscynen, papier, grynen, maelderyen, cruyt, suycker, vygen, rosynen, pepercoeck, honich, wasch, olie, karsen, rosell, boter, keesen, speck, zeep, alluyn, galnoten, coperroet, witte zeep, ameldonck, comijn, snethout oft ennige andere gueden oft natie, der cremerye aengaende'. Van den Heuvel, *De ambachtsgilden van 's-Hertogenbosch vóór 1629*, 532-533, GAHT, OSA, inv. no. 3842, 27 July 1744.

43 Panhuysen, *Maatwerk*, 258.

44 On 26 August 1754, a wine vendor was obliged to become a guild member and it seems as if from that time on, all wine sellers had to enter the *kramersgild*. GAHT, OSA, inv. no. 3481, 28 September 1763, Prak, 'Verzekerd bestaan', 59.

45 In some Dutch towns, as for instance Gouda, no specific shopkeepers' guild existed and different sorts of retailers were incorporated in the craft guilds which produced the goods related to those they sold. An explanation for this opposite method of incorporation could be that the manufacturing sector was bigger and therefore stronger in the local economy. Schmidt, 'Gilden'.

46 For instance in 1763 the 's-Hertogenbosch *kramersgilde* tried to expand their influence by having the fish sellers, gold and silversmiths, dyers and bakers become tributary to the guild. We see this combination of shopkeepers with other, otherwise competing, groups also in other shopkeepers' guilds. For example, the Haarlem *Comansgilde* also incorporated apothecaries and some small manufacturers, the Zwolle *Sint Nicolaasgilde* combined more 'general' retailers with agents and bargemen and in Maastricht, shopkeepers shared the guild with both merchants and the so-called producing side-crafts. GAHT, OSA, inv. no. 3481, 28 September 1763; Bot, 'Comansgilde', 12, 16-17; Streng, *Vrijheid*, 45-46, 179 and Steegen, 'Kleinhandel en kramers', 167-169.



an accompanying level of prosperity which was generally higher than that of workers in non-guilded sectors.<sup>47</sup> Thirdly, guild membership meant an entitlement to vote in the guild's assembly and therefore (at least theoretically) to influence the local policy related to their business. Finally, and this was a very important aspect of guild membership, members received material support in case of poverty, illness and old age. The importance of the mutual aid schemes created by means of the so-called boxes was considerable in this period when little other institutional forms of social care existed apart from the regular poor relief.<sup>48</sup>

To become a member of the 's-Hertogenbosch shopkeepers' guild, one had to be a citizen (*poorter*) by birth or acquisition. Acquiring citizenship rights in 's-Hertogenbosch was rather cheap compared to other cities in the Dutch Republic. In the eighteenth century, citizenship costs were 17 guilders; compared to Amsterdam (50 guilders) and Nijmegen (48 guilders) this rate was quite low.<sup>49</sup> In addition to possessing citizenship, an entrance fee had to be paid. In the guild regulations of 1548, three different tariffs were recorded. People from outside 's-Hertogenbosch (*gekochte poorters*) had to pay 18 guilders and 2 stuivers, natives (*geboren poorters*) were given a two guilder discount and therefore paid 16 guilders and 2 stuivers and lastly, the sons of guild members only paid 7 guilders and 12 stuivers.<sup>50</sup> In 1744, these rates were still in force, but on 2 January 1771 the entrance fees for all three categories were increased to 23:19, 18:19 and 8:4 respectively.

The entrance fees to the 's-Hertogenbosch shopkeepers' guild were much higher than those asked by the Leiden guilds that united the various market trades, as we have read in the previous chapter. Nevertheless, comparing the rates to those of other guilds in the city and to those of guilds that united shopkeepers elsewhere in the Northern Netherlands, we might conclude that in 's-Hertogenbosch, becoming a member of the shopkeepers' guild was rather easy. The town's surgeons' guild charged new members f 100, the barrelmakers f 61 and the barge-men about f 78.<sup>51</sup> Shopkeepers' guilds in other towns in the Dutch Republic were also more expensive: new members in Maastricht and Zwolle paid over thirty guilders. Only in Haarlem was it clearly much cheaper to become a member of the shopkeepers' guild. The maximum to be paid there by new members was

47 Prak, 'Een verzekerd bestaan', 75; Prak, 'Ambachtsgilden', 16-18.

48 Bos, "*Uijt liefde tot malcander*", 37.

49 Prak, *Republikeinse veelheid*, 36. When comparing these fees one should of course take the wage differentials between the country's sea and land provinces into consideration. Lourens and Lucassen argued that the fees for *Burgherschap* (citizenship) were almost everywhere (excluding the town of Arnhem) equal to two months' pay. Lourens and Lucassen, "*Zunftlandschaften*", 17.

50 The entrance fee consisted of various sums of money, which were to be paid out to the guild, the city, the guild wardens, the guild servant and the altar in the Church of St. John (*St. Janskerk*) respectively. Van den Heuvel, *Ambachtsgilden*, 532.

51 Prak, *Republikeinse veelheid*, 98.

nine and a half guilders.<sup>52</sup> This variety of fees for guild membership in these different towns in the Northern Netherlands fits the situation that Jan Lucassen and Piet Lourens sketched earlier. According to the authors, a distinction can be made between the eastern part and the western part of the Dutch Republic – two different *Zunftlandschaften* – whereby the latter was in general more open towards applicants for guild membership.<sup>53</sup>

Besides the relatively low entrance fees, to enter the 's-Hertogenbosch shopkeepers' guild, no other admission demands were made, as for instance a masterpiece or an apprenticeship.<sup>54</sup> Dutch traders' guilds had no guild-organised education, and therefore no master-apprenticeship system, ideally involving a start as apprentice to work one's way up via journeyman to master.<sup>55</sup> One of the reasons for this might be that contrary to craft guilds, where one had to master certain skills to achieve the 'perfect product' in the form of a masterpiece, in retail, skill levels were more difficult to establish and to measure.<sup>56</sup>

As in some of the Leiden market trades, guild membership of the 's-Hertogenbosch *kramersgilde* was not exclusively reserved for the male part of the population. Women could become members on succeeding their deceased husband in his trade and contrary to many craft guilds, membership lists show that also widows with no connection through their spouse were admitted to the guild throughout the century.<sup>57</sup> Also single women could enter the guild as members.<sup>58</sup> However, some women were excluded from entering the guild based on their marital status. In the eighteenth century, married women could not enter the guild. Of course, they could share a trade with their husband but this trade had

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52 Steegen, *Kleinhandel en stedelijke ontwikkeling*, 195; Streng, *Vrijheid*, 50; Bot, 'Coman-gilde', 14.

53 Lourens and Lucassen, "Zunftlandschaften", 31. Whether this had any effect on female membership rates will be discussed further on in this chapter.

54 Except for the possession of a suit of armour and a decent rifle to wear at the *kermisse*. Van den Heuvel, *Ambachtsgilden*, 536; Ebeling, 'Kramersgild', 107. It is not known whether this condition also applied to female members of the guild.

55 This ideal system often did not exist in craft guilds either, where many people never became master and worked as journeymen throughout their lives. See, among others, Stabel, 'Guilds in late medieval Flanders', 203-204.

56 Despite this, apprenticeships of minimum seven years were required in early modern England (Coventry and London). Berger, *The most necessary luxuries*, 215.

57 Prak, 'Een verzekerd bestaan', 59, 62; Ebeling, 'Kramersgild', 103, 106; Panhuysen, *Maatwerk*, 260; GAHT, Kramersgilde, inv. no. 183.

58 Cf. section 4.5.

to be registered in the husband's name. Whether married women were allowed to register themselves in their own name in previous centuries is not clear.<sup>59</sup>

Based on the above, we can conclude that on the whole, the 's-Hertogenbosch shopkeepers' guild was widely accessible, in which it differed greatly from many guilds for manufacturing occupations.<sup>60</sup> Its entrance policy nevertheless resembled that of other guilds in the public service sector, such as the Amsterdam peat carriers' guild, which also lacked an official training period, had low entrance fees and incorporated women. However, since this guild had a *numerus fixus* and only admitted women working in specific 'female' occupations that were organised by the guild, such as *turfraapster* (peat carrier) and *turfstonster* (peat container filler), it was still not as liberal as the 's-Hertogenbosch shopkeepers' guild.<sup>61</sup> As we have read, also the guilds that united the various market trades knew limited numbers of members, and were therefore – despite their extremely low entrance fees – in a way not as liberal as the shopkeepers' guild of the Brabant town. The fact that the market trades were often dominated by a small number of families was another contributory factor. The effect of the apparently easy access with regard to membership rates, and even more interestingly in this respect, on the share of women among members, will be discussed in the following section.

#### 4.4 Membership rates

In the section above we have seen that in the eighteenth century the shopkeepers' guild was by far the largest guild in 's-Hertogenbosch. We cannot be certain as to whether this was also the case in the preceding ages as no quantitative data on guild membership before 1700 exists. Since the eighteenth-century masters' books – yearly overviews of new masters entering the guild – were preserved, it is possible to reconstruct the development of the newly admitted members for that century. Figure 4.1 below gives an overview of all yearly new entrances in the shopkeepers' guild.

As can be seen from the figure, dozens of new masters were registered almost every year. One thing that becomes instantly clear is that we can make a distinction between the first and the second part of the eighteenth century. While

59 A guild ordinance from 1749 suggests that the prohibition against the admission of married women was established by the city authorities in 1715. However, this decision cannot be traced in the resolutions taken by the municipal court in 1715. GAHT, OSA, inv. no. 660, fol. 459, 20 October 1749.

60 This conclusion is also put forward by Steegen with regard to the Maastricht *kramers-ambacht*. Steegen, *Kleinhandel en stedelijke ontwikkeling*, 195-196 and by Streng with regard to the Zwolle *Sint Nicolaasgilde*, Streng, *Vrijheid*, 49.

61 Bos, "Uijt liefde tot malcander", 112, 337.

the period 1700-1750 is characterised by dramatic fluctuations in the number of newly registered masters, the following fifty years knew more continuity. Secondly, the yearly number of new guild masters is rather high. In the first half of the eighteenth century, we can distinguish peaks of about 80 to 100 new masters a year and an average number of 56 shopkeepers entering yearly. This changes from 1750 onwards when the yearly number of new members drops sharply; after this decline, admittance only reaches peaks of 46 new masters a year (in 1764 and 1769). The general trend also stabilizes in the second half of the century and on average, 31 masters per year enter the guild.

Data on yearly new entries in other guilds in 's-Hertogenbosch are not available, but since we know that the total membership of at least 14 out of the 30 guilds present in the second half of the century did not even reach the average annual turnover of the shopkeepers' guild in the same period (31 new masters a year), we may conclude that the number of new masters entering this particular guild was extraordinarily high and that it must have exceeded that of all other guilds in town.<sup>62</sup> As we have seen earlier in this chapter the total sector did not experience much growth in the second half of the eighteenth century; we can deduce that this yearly high number of new entrances did not result in a rising number of shopkeepers as the outflow of guild members would have been equal to the influx.<sup>63</sup>

With its hundreds of members and on average 45 new masters entering yearly, the shopkeepers' guild was not a very exclusive companionship.<sup>64</sup> For people belonging to the middling sort, acquiring a guild membership was rather easy.<sup>65</sup> As we have seen earlier, the conditions for becoming a master were not very high compared to other guilds present in the town. This makes one wonder whether the relatively easy accessibility had any effect on the rates of female members within the guild.

From the preceding chapter and a number of studies on women's work in the Northern Netherlands we nevertheless know that within guilds uniting salesper-

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62 Prak, 'Een verzekerd bestaan', 59. See table 4.4.

63 This would mean that approximately 10% of the guild members left the guild on a yearly basis. As an analysis of the careers of shopkeepers shows that they were not always lifelong (only 25% had a career of over 20 years), it is feasible that besides old age and death, there were many other reasons to give up the trade, for instance bankruptcy, personal problems such as divorce or illness, and better opportunities elsewhere.

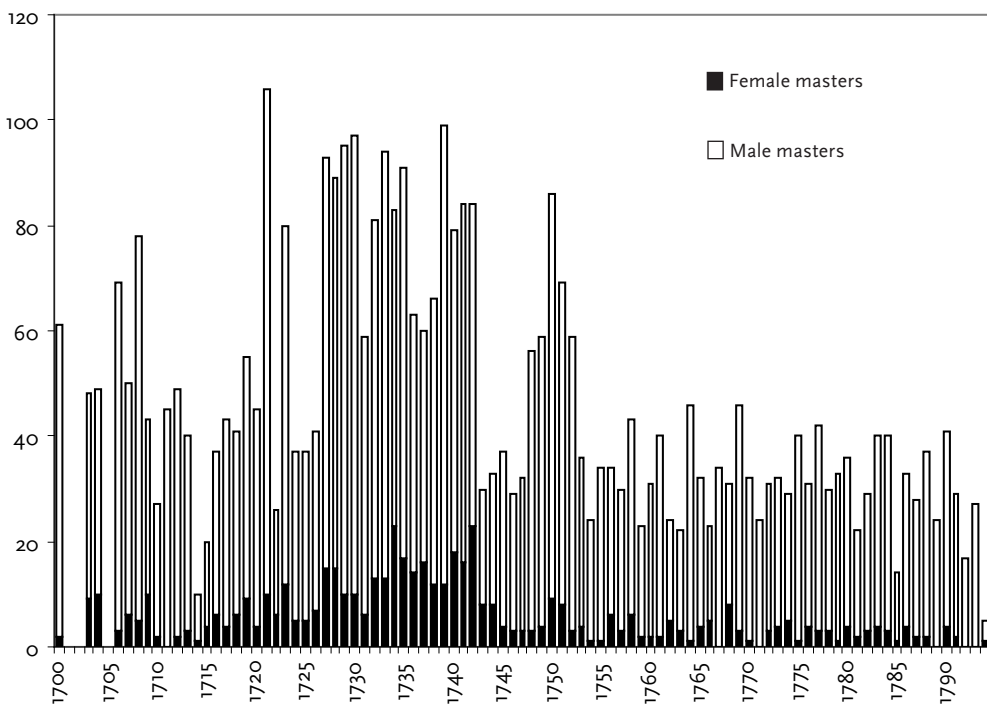
64 This number is comparable to that of the Haarlem shopkeepers' guild. In the eighteenth century, the latter registered an average of 43 new entries a year. Bot, 'Comansgilde', 15.

65 Except for Jews, who were officially excluded from membership. Despite this, five Jews enrolled as masters in the guild in the period 1718-1772. Prak, *Republikeinse veelheid*, 83-88, GAHT, Kramersgilde, inv. no. 183.

sons, full female membership was not at all uncommon.<sup>66</sup> Above all, the registers for 1742, 1775 and 1808 already showed that at least in those three years about one-third of the retailers in the city were female. Unfortunately, we cannot reconstruct the guild population as a whole, as only data on new members is available. At any rate, the latter shed a light on the trend of women entering the guild in the eighteenth century.

By showing both the number of male and female new masters, figure 4.1 also illustrates that the seemingly easy access to the shopkeepers' guild of 's-Hertogenbosch did not result in a remarkably high shares of new female masters. Although the share of women in the first half of the century reached 20% or more on a regular basis, it occurs only three times after this period in 1762, 1766 and 1768. During the eighteenth century, on average 12.5% of the new masters in the

**Figure 4.1** New female and male masters in the 's-Hertogenbosch shopkeepers' guild 1700-1794



Source: GAHT, Kramersgilde, inv. no. 183

<sup>66</sup> For instance, in the Haarlem Lucasgilde, which united both the artists and the sellers of second-hand goods, about 20% of the members were of female sex. Also in various corn sellers' guilds, women were admitted as full members. Dorren, 'Want noijt gebeurt', 141; Schmidt, 'Gilden', 6-7.

guild were women, the share being a little higher in 1700-1749 (12.7%) and lower in 1750-1794 (9%).<sup>67</sup> These might seem really low averages, contrasting with the general significance for women of the retail sector, and maybe even more importantly, the share of female household heads active in retail in 's-Hertogenbosch as presented in table 4.1 above.

Based on the data from population registrations of the second half of the eighteenth century, we can conclude that the total share of women in retail in 's-Hertogenbosch was at least two and a half times the share of women among new members.<sup>68</sup> Data on the second-hand clothes sellers' guild confirms that the difference between the actual share of women present in a guild and the new members was at times enormous; while the female share of new members was 8%, the total share of women in the guild was 25%.<sup>69</sup> In explaining the dissimilarities between membership lists and censuses, we first need to bear in mind that women who worked in a trade together with their husbands will not have been registered; as mentioned before, the shared business could not be run in the wife's name. Furthermore, widows who maintained their deceased husband's shop did not have to re-register and hence do not show up in the registration of new members.<sup>70</sup> From the 1742 census, we learn that the continuation of a shop or business by a widow was not an uncommon practice: for instance, the widows of Jan de Waal, Robbertus van de Geevel and Jan Scheffers, who owned a seed trade, a hat shop and a little shop (*winkeltje*) respectively, cannot be traced in the masters' books of the shopkeepers' guild while their late husbands can.<sup>71</sup> Since at least 59% of the women traders were widowed, the number of women who are untraceable in the guild registration was not negligible.<sup>72</sup> In the masters' books, we therefore find only single women and widowed women who started a business themselves and the registration lists of new members consequently present a distorted image.

Comparing the rates of female membership in the 's-Hertogenbosch shopkeepers' guild with other guilds in the Netherlands shows that the Brabant town is not incongruous in this respect. Thanks to research of Erwin Steegen, J. C. Streng and Maaïke Bot, data is available on new members of shopkeepers' guilds

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67 GAHT, Kramersgilde, inv. no. 183.

68 Cf. table 4.1.

69 Panhuysen, *Maatwerk*, 263.

70 This rule is not made explicit in the guild ordinances, but it can be distilled from the guild membership lists. The widows registered as new members are widows of men who had not been members of the guild.

71 Jan de Waal entered in 1721, Robbertus van de Geevel in 1729 and Jan Scheffers in 1731.

72 In 1742, 109 out of 157 women were widowed (69%); in 1775 94 out of 160 women were widowed (59%). 's-Hertogenbosch databases 1749 (*Biljettering*) and 1775 (*Blokboeken*).

in Maastricht, Zwolle and Haarlem.<sup>73</sup> A comparison of the situation within shopkeepers' guilds in these towns with that of 's-Hertogenbosch is of particular interest. Both Zwolle and Maastricht are comparable in size (about 12,000 inhabitants), structure and location within the Dutch Republic – far away from the core province of Holland which was at that time the Dutch centre of commercialism and consumerism; on the other hand, Haarlem is situated in the heart of the province of Holland. In the eighteenth century, this town was not as thriving and prosperous as before. However, despite the sharp decline in its population (from 45,000 in 1732 to 21,227 in 1795) Haarlem still housed almost twice as many inhabitants compared to other towns.<sup>74</sup> The analysis shows that the towns that were comparable in size, structure and location have similar rates of women among their new members. While in the eighteenth century, 15% of the people buying a guild membership in Maastricht were women, it was only 10% in Zwolle. These rates are comparable to the rate in 's-Hertogenbosch. The Haarlem shopkeepers' guild is of a completely different kind: between 1730 and 1797, the sex ratio among newly registered guild members was almost equal (48% women).<sup>75</sup>

The large difference between the Haarlem *Comansgilde* and the other guilds can probably be explained by two factors.<sup>76</sup> Firstly, as we have seen, the entrance fee in Haarlem was nine guilders maximum; this was considerably cheaper than in the other towns. The guild was therefore open to more social groups within the towns' population. Secondly, and maybe even more importantly, in Haarlem, married women were allowed to become guild members.<sup>77</sup> The guild hence created openings not only for an additional group of women next to widows and single women, but more in general, for married couples dependent on two (or more) incomes gained by practicing different occupations or trades. As a result, people in Haarlem who did not have the financial means to set up a shop to generate an

73 Unfortunately, no data is available for a comparable guild in Leiden (*Kruideniers- en vettewariersgilde* 1532-1811). All the same, the Haarlem shopkeepers' guild can provide a good alternative since Haarlem roughly resembled Leiden in economic structure (textile city) and location in the Dutch Republic (the province of Holland).

74 Lourens and Lucassen, *Inwoneraantallen*.

75 Maastricht 1700-1795 15%, Zwolle 1700-1800 10%, Haarlem 1730-1794 48%. Steegen, *Kleinhandel en stedelijke ontwikkeling*, 207; Streng, *Vrijheid*, 113; Bot, 'Comansgilde', 15. With special thanks to J.C. Streng for permitting me to use his data on Zwolle shopkeepers.

76 Apart from the reasons for differences in gender ratios between the various towns, another reason could be the extent of specialisation among traders in a certain locality. This issue is pursued in the next chapter.

77 *Keuren en Ordonnantien der stad Haerlem*, 135-136.

income sufficient to maintain the family, could combine a (smaller) shop ran by the woman with revenue from another job or trade practiced by her husband.<sup>78</sup>

Compared to the situation in Haarlem, the accessibility of the 's-Hertogenbosch shopkeepers' guild was considerably lower for women. Even so, from both the municipal and the guild accounts, we can deduce that the expansion of the guild membership in a direction comparable with that of the Haarlem shopkeepers' guild came up regularly for discussion. Especially in the second half of the eighteenth century, this topic seems to have exercised many minds within the guild.

#### 4.5 Changing guild policy: expanding opportunities?

Looking at the course of the guild membership rates it becomes clear that in the first half of the eighteenth century, the guild attracted higher numbers of people than in the second half of the century (figure 4.1). In the twenties, thirties, and early forties in particular, the guild attracted many new entrepreneurs, of which a relatively high share were women. This may be related to the rise in consumer demand that occurred in the Northern Netherlands around this time, an issue that will be pursued in the following chapter. Nevertheless, in 1743, this changed drastically. After years of 80 to 100 new members per year, from 1743 onwards, the shopkeepers' guild only recruited around 30 to 37 new members per year.<sup>79</sup> Interestingly, it was precisely from this time onwards the guild wardens put several requests to the city council involving changes to their admission and membership policy. Although the guild wardens are not explicit about their motivation for these changes, it is feasible that the incentive for the different requests was the drop in new members during several consecutive years.

The requests concerned the following issues: in 1745, it concerned the rights of single female masters,<sup>80</sup> in 1749, the guild wardens asked for permission to admit soldiers' wives to the guild and in the same year (and again in 1752), they requested permission to lower the entrance fee for masters' daughters to the equivalent of the low costs charged to masters' sons. Finally, in 1753 they asked

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78 According to Erwin Steegen the Maastricht *kramersambacht* also sometimes admitted married women as full independent members, for instance wives of military officers and wives of civil servants. Even so, these are exceptions and the guild policy dictated that women had to pass their membership to their husband if they got married, which was the case in 's-Hertogenbosch. Steegen, *Kleinhandel en stedelijke ontwikkeling*, 205.

79 See figure 4.1. The reason for this drop is unknown.

80 Earlier, this specific request of the guild wardens has been mistaken for a request to expand women's opportunities by having single women enter the guild from 1745 onwards. Ebeling, 'Kramersgild', 108; Vos, 'Vrouwenarbeid', 163.



for a lower entrance fee for poor people.<sup>81</sup> Each one of these proposals for changes in policy could have both influenced the total number of members *and* affected the accessibility and appeal of the guild to women. Nevertheless, as we will read below, the outcome of some of these institutional changes was different to what one may have expected. Moreover, the effects of these institutional changes illustrate very clearly in what ways guild regulation affected the position of women in shopkeeping, and to what extent financial capital determined the opportunities of women to become entrepreneurs.

### *Single women*

A first institutional change was approved by the city government on the 25th of March 1745.<sup>82</sup> From that time on, single 'guild sisters' lost their guild membership when they got married. If the newly-weds wanted to continue the trade, the new husband had to enter the guild. The position of single women was put on a par with that of widows, who also lost their guild membership when remarrying.<sup>83</sup> The exact reason for this request is unknown, but in their exemplification of the approval the city authorities point in a certain direction. The issue of single women was presented to the local authorities together with a related matter. The wardens also wondered whether, in the event of married couples being in retail together, wives could be allowed to acquire the guild membership instead of the husbands. Initially, the city council quoted the wife's submission to her husband as the main reason for not accepting married women as full members, even when they had been full members before, as was the case with both widows and single women. However, little by little, their true motivation comes to the surface. According to the wardens, *inkruijpingen* (the creeping in) of married women had been tolerated in the past. Even so, their behaviour could only be considered as fraudulent towards the guild, the city and the lord bailiff, as these women were the daughters of guild masters and therefore exploited their privileged status to pay far less in duties than if their husbands would have acquired the guild membership.<sup>84</sup> From this, we can conclude that in making this request to the city

81 GAHT, OSA, inv. no. 363, fol. 94v-95v (1745); inv. no. 660, fol. 548-548v (1749); inv. no. 3842 (1752, 1753).

82 GAHT, OSA, inv. no. 363, fol. 141-142v. Although several masters' daughters used their status as a child of a guild master to enter the guild at a reduced entrance fee, at this particular moment in time (1745) officially masters' daughters were not granted this privilege. Only in 1749 attempts were undertaken to make this privileged status that until then only concerned sons also applicable to daughters. Cf. section 4.5 'Masters' daughters'.

83 For widows, this condition to guild membership was already recorded in the 1548 ordinance. Van den Heuvel, *Ambachtsgilden*, 537. Both ordinances deal with the marriage to a man who was not a guild member himself. What happened when a guild sister married a guild brother is not clear.

84 GAHT, OSA, inv. no. 363, fol. 94v-95v, 141-142v.

council, the guild wardens were probably less concerned about equalising the position of widows and single women than about the financial advantages that this change would have caused. By altering the rights of single women, they could also end the 'fraudulent' practices of some married masters' daughters.

It remains the question whether these *inkruijpingen* actually formed a real threat to the guild. According to the registers of new members, only four married women entered between 1700 and 1745. In 1723, Maria van Tessel, the wife of Martinus Calf, entered the shopkeepers' guild; in 1740, Maria Copier, wife of Jan Albinus, and finally in 1741 the wives of La Bronte (Ida Otto) and of Lodewijk Gerdessen (Magdalena Catharina Spaler) became members.<sup>85</sup> Furthermore, in the towns' registers of baptisms only Magdalena Catharina Spaler can be identified as a daughter of a guild master, namely Anthonij Spaeler, who entered the guild himself in 1709.<sup>86</sup> The city authorities decided to shut their eyes to these cases, but not to tolerate the admission of married masters' daughters any longer in future.

In what way will this adjustment in the conditions of guild membership for single women have affected both female membership rates and the guild? It is unlikely that as a result of this change, single women would have reconsidered their guild membership or the thought of possibly entering this specific guild. The new regulation only formed a constraint when marrying. When the business generated sufficient income to compensate the initial capital investments, at least after a few years, it is safe to assume that this alteration did not prevent single women from entering the guild. Besides, also in other guilds, losing your membership on getting married was no exception. All the same, we can distinguish a downturn in the percentage of new female guild masters after 1744. Whereas one quarter of the new masters were female between 1740 and 1744, in the years after 1744, the share of women among the total number of masters fell to 11% or less.<sup>87</sup>

Apart from this diminishing share of women among masters, for which we cannot establish a definite causal link with this precise change in guild policy, at least one other matter occurred in 1745. According to the guild wardens, the revision resulted in the following problem. On the 27th of August, they told the city council that since the decision of the 25th of March, they had been approached by numerous women who lost their guild membership by marriage. The women asked whether it would be possible for one of their children, who were citizens

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85 GAHT, Kramersgilde, inv. no. 183.

86 GAHT, Kramersgilde, inv. no. 183. Magdalena Catharina Spaler was a daughter of Antonius Spaler and Maria Agnes Zinck. She was baptized on 11 February 1710. GAHT, DTB, 212.

87 The difference between 1744 and 1745 is ten per cent.

though under-age, to become a guild member instead of their deceased husband, and for the women to carry on trading in the child's name.

Furthermore, membership requests were made on behalf of children whose fathers were not citizens and mothers who were guild members. As in the case of the masters' daughters described above, problems were associated with the fact that by signing up their children, people could escape the duties they would normally have paid as a new member. The wardens said they could not refuse the children membership as the guild ordinance of 1548 did not set a minimum age for new masters. Even so, they wondered whether parents should be allowed to practice a trade in the name of the child. Although the city council recognised the fact that they were not able to forbid minors from entering the guild, they did come to the rescue by stating that whenever under-aged children were registered as new masters, the parents had to take the oath that the trade only concerned the child.<sup>88</sup> As a result, at least fourteen people took advantage of this option to register their child as a guild member at a lower rate. It is questionable whether the children who were registered as guild members ran the business themselves: their ages varied from two to thirteen years old.<sup>89</sup> Even so, since the oath also included the stipulation that the trade was for the child's account, which is clearly a rather elastic notion, many parents might have given the oath a loose reading.<sup>90</sup>

#### *Soldiers' wives*

In 1749, a second change took place that influenced women's position in the guild. From that time on, soldiers' wives were able to become members of the shopkeepers' guild.<sup>91</sup> As a garrison town, 's-Hertogenbosch housed numerous soldiers. At some point in the eighteenth century, the soldiers and their wives and children even outnumbered the citizens.<sup>92</sup> The presence of the army exerted great pressure on the city: the families of soldiers were often living near or below subsistence level. The wives of soldiers tried to gain some extra income by providing services to the army, or by making and repairing clothes, but failing that, they had to turn to charity.<sup>93</sup> In 1749, the economic possibilities for soldiers' wives

88 In Dutch: 'De ouders presentereen den eet te doen, dat de negotie dit cint aangaat'. GAHT, Kramersgilde, inv. no. 183. GAHT, OSA, inv. no. 3481, 8 November 1745. Officially, these children could not practice the trade because they were under-age. This situation is comparable to that at the eighteenth-century Amsterdam eel market. Cf. Chapter 3.

89 GAHT, Kramersgilde, inv. no. 183. Also in the 1730s, several children of a very young age were registered, varying from 18 months to 5 years old. The youngest new master to be registered was the barely 16-weeks old Arnoldus Bourgee (1739), *Ibidem*.

90 GAHT, OSA, inv. no. 3481.

91 GAHT, OSA, inv. no. 3842, 22 December 1749.

92 Kappelhof, 'Mars', 55.

93 Vos, 'Vrouwenarbeid', 154-155.

broadened by the above-mentioned alteration in guild policy. It was ordered that, provided they gained citizenship, wives of soldiers could enter the guild. When the military service of the husband ended, this privilege came to an end and if the couple wanted to continue the trade, the husband had to become a member. This may seem as a rather remarkable decision. As we have seen, only a few years before, the city council had made specifically clear that married women were not allowed to become members of the shopkeepers' guild in their own name, since they were under the guardianship of their spouses. Now this rather unorganised non-citizen group of married women was offered more opportunities.

What could have been the motivation for this? In this specific case, the city authorities decided they could not refuse the soldiers' wives the right to become a member of the shopkeepers' guild, as the town ordinances stated that 'a married woman could practise a trade with permission of her husband'.<sup>94</sup> This justification is actually rather remarkable, since the authorities presented married women's position the other way round a few years earlier, when deciding on the position of single women in the guild. It appears that they did not (want to?) consult this specific city ordinance at the time. Hence, it is not unthinkable that the towns' true motivation was different.

In their request to the city council, the guild wardens indicated that the guild experienced serious and illegal competition from the wives of soldiers selling various products in the town of 's-Hertogenbosch.<sup>95</sup> For the soldiers' wives, it will probably have been a way to gain sufficient income for their families. Allowing these women to become members of the shopkeepers' guild would have meant a relief for the city authorities: if allowed to be self-sufficient in a legal way, they would not have to apply for poor relief and were therefore no longer a burden to the city.<sup>96</sup> It seems that even the soldiers' wives themselves were very much aware of this fact, as the example of Marie l'Hazard shows. In 1728, she made a request to the city council to let her stay in town during the absence of her husband, who was in the army. In trying to convince the authorities, she stressed the fact that she was able to earn a decent living, and therefore would not have to appeal to poor relief.<sup>97</sup> A final reason for the city council to alter the admission policy in this respect might be that it yielded the town revenues as well as control. The soldiers' wives had to buy citizen's rights and were liable for tax from the time they

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94 GAHT, OSA, inv. no. 3842, 22 December 1749. This is actually where the status of *femme sole trader* is discussed in the city ordinances. See also section 2.3.

95 GAHT, OSA, inv. no. 369, 12 September 1749.

96 An identical policy can be found in the case of sailors' wives. Van den Heuvel, '*Bij uijtlandigheid van haar man*'; Van der Heijden and Van den Heuvel, '*Surviving strategies*'.

97 Vos, '*Vrouwenarbeid*', 155.

entered the guild. Furthermore, the women no longer came under the military jurisdiction.<sup>98</sup>

Despite the fact that the wardens initially asked for a prohibition against the trading businesses of wives of soldiers, they seem to have accepted the city council's decision. The fact that they could also have gained a little from this decision, might have been of influence: the soldiers' wives had to pay an entrance fee to the guild. Even so, this adjustment to the entrance policy did not last very long. The privilege was already repealed in 1756 because according to the city council, its attempts to make the families of soldiers leave the city and the fact that the incorporation of soldiers' wives had led to serious conflicts with the court-martial had made the situation problematic.<sup>99</sup>

The argument put forward by the authorities to repeal the privilege for soldiers' wives is puzzling, since the effect of the privilege on female membership rates seems to have been minimal. As apparent from figure 4.1, in the two years following the decision to have wives of soldiers enter the guild, the exact number of newly admitted female members doubled from four women in 1749 to nine and eight women respectively.<sup>100</sup> Because notes were made in the registers on marriages with soldiers, it is possible to see how many women were soldiers' wives. In the period between 1700 and 1794, 4,243 new masters were registered, 530 of which were women. Only three of these women were married to soldiers, and one of them even entered the guild decades after the abolition of the soldiers' wives privilege. She was only admitted because she was married to an officer and handed in a special request to the city authorities.<sup>101</sup>

This low number of entrances by wives of soldiers cannot be ascribed to a poor registration, as it is virtually certain that their special status was recorded in the registration books: these women had to leave the guild as soon as their husband left the army. Besides, the abolition is not at all reflected in a sudden decline of female newcomers after 1756. The impact of this measure on both the guild and the wives of soldiers present in 's-Hertogenbosch was therefore negligible. There are two plausible explanations for this. Firstly, that soldiers' wives did not need to become a member as they had enough opportunities to make money outside the shopkeepers' guild. A second explanation is that the costs involved were too high for these women. In the 1760s, several families of soldiers – 'even the Swiss'

98 Cf. the situation of the incorporation of female tailors and dressmakers in the York merchant tailors' guild. Smith, 'Women's admission to guilds', 122.

99 GAHT, OSA, inv. no. 3481; Ebeling, 'Kramersgild', 110; Vos, 'Vrouwenarbeid', 156.

100 It rose from seven per cent to eleven and twelve per cent.

101 1752: Maria Elisabeth van Heijnsbergen; 1753: Maria van Beugen; 1786-87: Maria Ente. GAHT, Kramersgilde, inv. no. 183.

– signed up their children as members to practice the shopkeepers' trade.<sup>102</sup> This way, they did not have to pay for citizenship: the children were born in the city and therefore automatically citizens. Apparently, these soldiers' families needed the extra income gained from trading and the enforcement of the guild monopoly or *Zunftzwang* appears to have been so strong that without the guild membership, it seemed not possible to practise this trade.<sup>103</sup>

#### *Masters' daughters*

Together with the matter of the competition of soldiers' wives, the guild wardens raised another issue: the entrance fee to be paid by masters' daughters. According to the guild wardens, in spite of the strictly clear admission regulation offering only sons of guild members a discount on their entrance fee, they experienced 'strong resistance and serious difficulties'.<sup>104</sup> It appears that some daughters of members claimed the right to be treated equal to masters' sons and to pay a discounted fee when entering the guild.<sup>105</sup> After an investigation by a special committee, the city nevertheless decided that this exception was only applicable to sons of guild members.<sup>106</sup> The quarrel did not come to an end with this decision. Apparently, the issue kept occupying both the guild members and the wardens and three years later, in October 1752, a new request was made by the guild. This time they presented the issue a little differently and argued that the daughters deserved equal rights to the sons, as the 'customary law of 's-Hertogenbosch did not attribute benefits to sons that are not shared by daughters'.<sup>107</sup> An internal discussion must have taken place during which the daughters were able to convince the guild wardens to plead their case. The decision was officially postponed during the meeting of 26 November 1753 and it is not known what the council decided on this matter in the end. Between 1745 and 1790, we do find seven women in the account books of the guild enrolled at the same fee as paid by the

102 In Dutch: 'Dat ook (...) de militairen, zelfs de Zwitsers, hunne kinderen 7 a 8 jaren oud en alhier geboren tot kramer lieten aanstellen en op dat pretext negotie voerden.' GAHT, OSA, inv. no. 348I. They hence used the same 'trick' as other non-citizens to join the guild at a low rate. See the section on single women above.

103 In 1763 the guild wardens tried to clamp down on these practises by asking the city council to take measures. GAHT, OSA, inv. no. 348I.

104 GAHT, OSA, inv. no. 660, fol. 459-465, 12 September 1749. In Dutch: 'groote tegenstrevingen en moeilijkheden'.

105 In the discussion on the rights of single women, we saw that before 1745, several women used their status of guild masters' daughter to acquire the membership at a lower rate.

106 GAHT, OSA, inv. no. 369, fol. 707v and 708, 22 December 1749.

107 GAHT, OSA, inv. no. 663, fol. 498-499, 9 October 1752. In Dutch: 'maxime costumiere alhier vigeerende genoegsaem geen voordeele aan de zoonen worden geatribueert, welke de dogters niet meede gedeelt warden'.

sons of guild masters and we may therefore conclude that the city government decided in favour of the masters' daughters.

Offering sons as well as daughters of guild members the right to enter the guild at a relatively low rate was not uncommon in the Dutch Republic. In at least six shopkeepers' guilds, the children of guild masters were offered a discount when entering. In Arnhem and Leeuwarden, boys and girls whose father was a guild master paid half the rate; in Haarlem, however, masters' children paid only a little less than the regular fee and in Maastricht a separate entrance fee existed for children which gradually went up according to their age;<sup>108</sup> in Groningen the children of masters did not pay at all for registering. Gender discrimination with regard to privileges for members' children occurred in Zutphen, Eindhoven and 's-Hertogenbosch, but boys were only favoured in the latter two towns. However, since the entrance fees in Eindhoven were remarkably low, the effect of this particular measure will have been greater in 's-Hertogenbosch.<sup>109</sup>

Data on the Zwolle Saint Nicholas guild shows that a great deal of the influx of the new guild members was formed by children of masters. The guild provided the opportunity for guild brothers to sign up their children at reduced tariffs, favouring sons over daughters and the latter had to pay ten guilders more than the former.<sup>110</sup> In the period 1639-1797, on average, one-third of new members were masters' children. The share of sons among the new male members remained at a constant level over the period and varied between 29% and 36%. The share of daughters, however, fluctuated much more over the period; while in the seventeenth century it never exceeded 22%, in the eighteenth century the share of masters' daughters grew strongly and culminated in some 63% in the last quarter of the eighteenth century. It is not very easy to explain the rise in the share of daughters among new female members. J.C. Streng who wrote an extensive work on this particular guild does not give an explanation for the growth. He nevertheless emphasises the importance of marrying guild masters' daughters as a way to enter the guild.<sup>111</sup> This could also have been an incentive for the guild wardens in 's-Hertogenbosch to propose an equal rate for the sons *and* daughters of guild masters to the city council.

Interestingly, each of the alterations in guild policy discussed above only had a minimal effect on the share of women in the guild, although they were specif-

108 Steegen, *Kleinhandel en stedelijke ontwikkeling*, 188.

109 IISH Guilds Database (consulted in spring 2006). Remarkably, in Zutphen, daughters paid half the regular entrance fee whereas no special rate for sons is included in the information provided by the database.

110 Streng, *Vrijheid*, 112. On page 50 where in footnote 12 Streng gives an overview of the entrance fees, he does not show a difference between the rates for masters' sons and daughters. *Ibidem*, 50.

111 Streng, *Vrijheid*, 113.

ically directed at changing the conditions for female membership. Real changes in the shares of women only occurred after 1753 when the guild opened up to less well-off inhabitants of the city. In the following section, we will discuss this specific development and its impact on gender ratios in the guild.

#### 4.6 The 1753 alteration: a reduced entrance fee for poor people

On May 18th 1746, the apprentice ribbon maker Casper Kolf submitted a request to the guild wardens of the 's-Hertogenbosch *kramersgilde*. Casper asked whether it was possible to admit him to the guild at a discounted fee. He explained that he was about to get married to Johanna van Dooren, who worked as a maid at the time. Since they both lacked the financial means to maintain themselves, Johanna's child from a former marriage and on top of that Johanna's father, who, due to his advanced age was not able to gain an income himself, they wanted to start a small business – a shop – of their own. However, they were not able to pay the full entrance fee. His request was granted.<sup>112</sup> Five years later, the guild wardens again appeared considerate towards people not able to pay the full entrance fee. They discovered that Fredrik Camps earned a living by selling lace without being a member of the shopkeepers' guild. Fredrik's wife explained that he was not able to pay the guild duties all at once. The guild wardens decided that Fredrik would be allowed to pay the entrance fee over two terms. However, this was not to be a precedent; Fredrik was rather an exception to the rule.<sup>113</sup>

These two cases might have formed the stepping stone that led to the final adjustment in the membership policy of the shopkeepers' guild two years later. In the autumn of 1753, the town council agreed to lower the entrance fees for poor persons. It seems that the guild was increasingly asked to lower its admission charge as people wanted to become guild members but could not afford it. It was decided that instead of paying an entrance fee of 18 guilders maximum, the poor (*onvermogenden*) would be allowed to pay a yearly sum of one and a half guilders maximum.<sup>114</sup> The people not paying a full entrance fee did not get a full membership, nor were their children allowed to become masters' children. As a result,

<sup>112</sup> GAHT, OSA, inv. no. 3546, 18 May 1746.

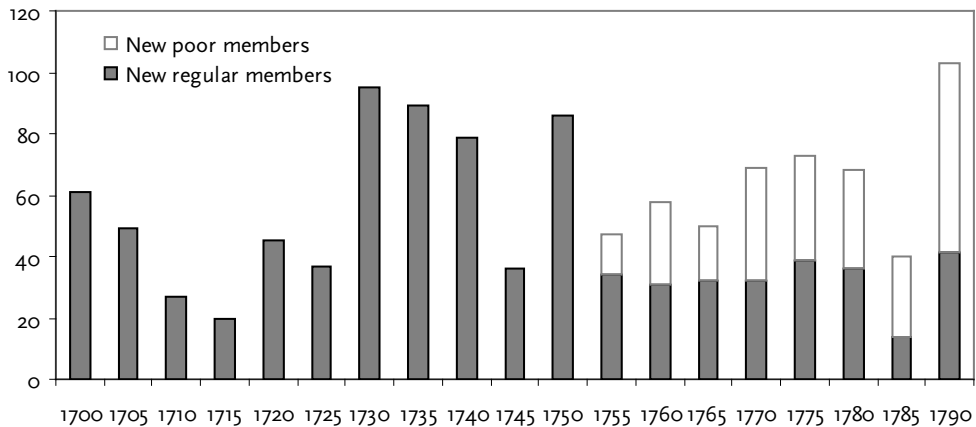
<sup>113</sup> In the end, Fredrik left town and did not pay the outstanding duties to the guild. GAHT, OSA, inv. no. 3551. In December 1752 two other members may have been admitted at a lower rate. According to the membership lists, both Johannes Clerk (6 December) and Jan Heesels (19 December) were admitted 'as an exception'. GAHT, Kramersgilde, inv. no. 183.

<sup>114</sup> As in the case of the regular fees, three different tariffs existed: one for new citizens (1:10), one for born citizens (1:6) and one for masters' children (1:-).



they were not listed in the masters' books, either.<sup>115</sup> Yet, the account books allow us to reconstruct their numbers.

**Figure 4.2** Poor and regular entrances in the 's-Hertogenbosch shopkeepers' guild, 1700-1790



Source: GAHT, Kramersgilde, inv. no. 183 and OSA, inv. nos. 3494, 3504, 3514, 3524, 3534.

Figure 4.2 illustrates that the loss of masters, which can be noticed from 1740 onwards, was largely compensated by the admission of poorer people at a reduced entrance fee: from the moment the entrance fee was lowered in 1753, dozens of new members were registered. The peak level of the years 1730-1740 was not reached again but with this influx of a new type of members, the total number of newly admitted members stayed at the same level.<sup>116</sup> This way, the guild managed to maintain its membership numbers and therefore the two population registers from this period do not show any large shifts in the size of the retail sector.

In most years, the poor formed the smaller part of the total new members but in 1770 and in 1790, more poor than regular members were registered. We can hence conclude that the initial sum of money to be paid to the guild had become too expensive for many people. Together with an economic upheaval in the second half of the eighteenth century, 's-Hertogenbosch experienced a rising proletarianisation of its inhabitants. While in 1775, 20 per cent of its inhabitants received poor relief, the figure rose to 30 per cent fifteen years later.<sup>117</sup> It therefore

<sup>115</sup> GAHT, OSA, inv. no. 3842, 26 November 1753. This is also the reason why they did not appear in figure 4.1.

<sup>116</sup> See also figure 4.1 for more details on the entries of masters.

<sup>117</sup> Prak, 'Een verbazende menigte armen', 80.

comes as no surprise that the shopkeepers' guild was confronted with a decline in people who could afford to pay the full entrance fee.

It is very interesting that the people who gained membership through the poor men's rate were nevertheless able to come up with the capital to set up a shop. Shopkeeping required at least a decent space, some equipment and of course a stock of some size. Based on data from auctions, J.C.G.M. Jansen calculated that at the end of the eighteenth century, the financial capital required for a coffee or tea shop in Maastricht was a little less than 160 guilders. Since the transportation costs for goods bought at the Amsterdam auctions will have been higher for Maastricht vendors than for salespeople from 's-Hertogenbosch, we may assume that the investment costs for shopkeepers were lower in the latter town.<sup>118</sup> Compared to these amounts of money to set up a shop, the entrance fees – even the regular ones – were relatively low.<sup>119</sup> Even so, shops could also be very small in size and as Thera Wijzenbeek showed, the stock could sometimes only comprise of a couple of boxes with some haberdashery.<sup>120</sup> In those cases, the burden of the entrance fee was much heavier and could have formed an enormous obstacle for the future shopkeeper. Furthermore, the possibility of paying a smaller amount of money on a yearly basis must have been a relief for some. It will have led to more freedom of engagement since one did not have to invest a large sum of money at once, before one was even sure whether it was possible to stay in business for more than a year. The phased payments therefore boosted the flexibility of this type of work.

Besides attracting a new group of people, the adjustment made in 1753 may also have resulted in a shift of people: men and women who would have entered as masters before 1753 might from that time on have chosen to enter as poor members. Concerns expressed by the guild wardens in a request to the city council in 1763 indicate that in the first decade that the new form of membership existed, many people who were (in the eyes of the guild wardens) wealthy enough to pay the full rate, chose the cheaper option. The guild wardens therefore asked the local government to impose a set of conditions on the cheaper membership as well as a *numerus fixus*.<sup>121</sup> It is not known whether the city council acknowledged the concerns of the guild wardens by introducing a *numerus fixus* and conditions

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118 Jansen, 'Koffie of thee?', 65. In the next chapter, more attention is paid to the costs of setting up different types of shops.

119 In Maastricht for a citizen setting up a coffee and tea shop and acquiring full membership the entrance fee formed 17.5% of the total costs (34 / (160+34)).

120 Wijzenbeek, 'Priseerstes', 186.

121 The wardens speak primarily of old clothes sellers who had to buy both the guild membership of the shopkeepers' guild and that of the old clothes sellers' guild. Apparently several of them registered as a poor member in the shopkeepers' guild, while at the same time they paid 40 guilders to practise the trade of old clothes seller. GAHT, OSA, inv. no. 3481.

to the poor men's membership. However, since the number of newly admitted poor members only seemed to grow from 1763 onwards (except for the year 1765), we may assume that at least the second request was not granted.

Although the choice for entering the guild at the low rate might have been an attractive alternative for many, it did have some negative side effects. When opting for the inferior type of guild membership, the newly admitted members automatically opted out of 'normal' guild benefits. Poor guild members did not have the right to vote in the guild assemblies, but maybe even more importantly: the normal hereditary practice wherein sons and daughters could inherit guild membership (and benefit from the associated cheaper entrance rates) was not applicable. Apparently, these negative effects did not seem to matter to many people and for them the possibility to earn a decent living, like Casper Kolf and Johanna van Dooren, and maybe also to avoid constant hassle from the guild for selling illegally, like Fredrik Camps, were sufficiently strong incentives to make use of this new opportunity.<sup>122</sup>

#### *The effect on gender ratios*

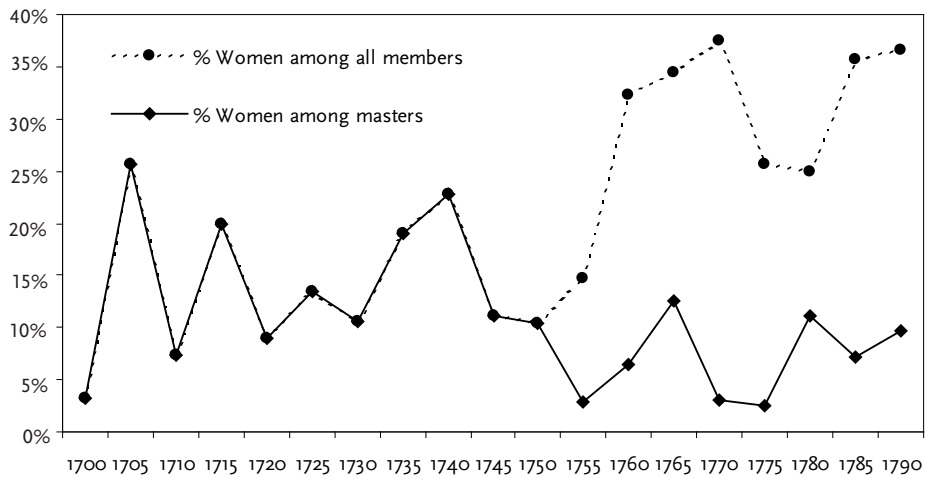
Did this 1753 adjustment also affect the share of women in the guild? From the chart presented below, we may conclude that by admitting poorer people at a reduced tariff, the guild automatically gained a larger share of new female members. Figure 4.3 shows the share of women among the new guild members, which from 1753 onwards is divided into the share of women among masters and among the total number of members, to include to masters as well as the poor members. The most obvious observation in this figure is that after the introduction of the reduced entrance fee for poorer people, the share of women among the new entries rose enormously and generally even exceeded previous rates. Except for the year 1755, all percentages were equal or higher than the maximum of 26% in 1705.

Furthermore, we see that in the second half of the century, women were even less likely than before to enter the guild as a guild master. Although the absolute numbers are not that high (four to eleven poor women per year), they did change the sex ratio of new members entering the guild as apparent from figure 4.3. While in the first fifty years of the century women regularly formed 20 per cent or over of the new masters, in the second half of the eighteenth century, the maximum share of new female masters is thirteen per cent in 1765.

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<sup>122</sup> From research on Zwolle it is known that as the eighteenth century proceeded many guild members in this town no longer made as much use of the guild beneficiaries. Streng, *Vrijheid*, 114.

Figure 4.3 Share of women among new members in the shopkeepers' guild of 's-Hertogenbosch, 1700-1790



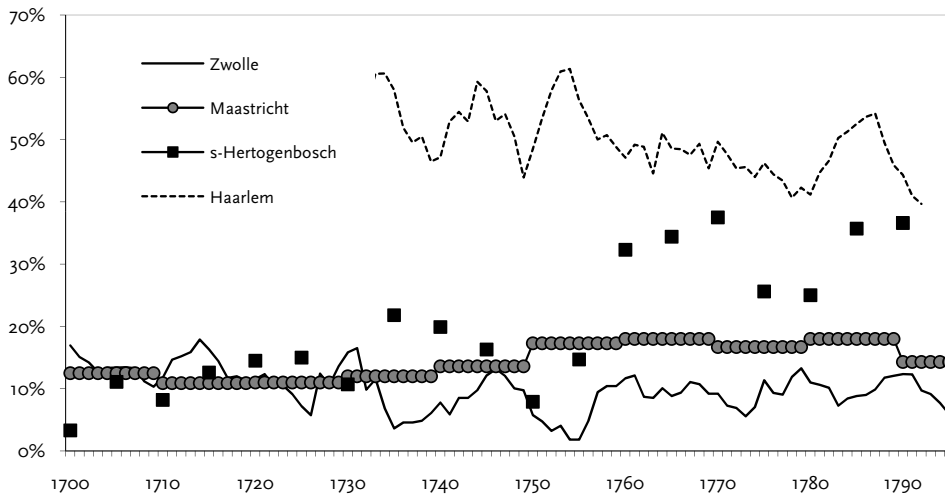
Source: GAHT, *Kramersgilde*, inv. no. 183 and OSA, inv. nos. 3494, 3504, 3514, 3524, 3534.

Strikingly, in the same year 39 per cent of all new members (both masters and poor members) were female. Even so, the rise of women among new members did not result in an equivalent growth of women in the town's shopkeeping community as a whole as the eighteenth century censuses showed: between 1742 and 1808, the share of women in shopkeeping dropped, although the decline was minimal.

In figure 4.4, the shares of women among the newcomers in the *kramersgilden* of 's-Hertogenbosch, Maastricht, Haarlem and Zwolle during the eighteenth century are plotted. This figure illustrates perfectly that the lower the entrance fee, the higher the accessibility to the trade concerned for women. As we have seen earlier, in the first half of the eighteenth century the rates of new female members in the *kramersgilden* of Zwolle and Maastricht equalled the rate of 's-Hertogenbosch. About ten to fifteen per cent of the new entries were females. The town of Haarlem, on the other hand, was characterised by a much larger percentage of women among the members entering the guild. In Haarlem during several years, more women than men entered the guild which, as I argued before, can be explained by the low entrance fee. This assumption is confirmed by the strong surge in the share of female members after the introduction of a discount fee in 's-Hertogenbosch. While the share of female newcomers in the guild in 's-Hertogenbosch was comparable to that of Maastricht and Zwolle in the first part of the century, after the introduction of the reduced entrance fee in 1753, it more closely resembled that of Haarlem. Although Maastricht also knew a reduced entrance fee and in addition, an additional form of membership – namely that of half master (*halve*

*meester*) – which became very popular from the eighteenth century onwards, it did not lead Maastricht to catch up with the Haarlem rates of female membership, unlike 's-Hertogenbosch. Even so, this may not come as a surprise: the reduction in Maastricht was not as massive as it was in 's-Hertogenbosch. Half masters in Maastricht still had to pay seventeen guilders and three stuivers (precisely half the amount of the full rate) and therefore twice as much as full members in Haarlem, and seventeen times the 's-Hertogenbosch discount rate.<sup>123</sup>

**Figure 4.4** The share of women among the new members of shopkeepers' guilds in Zwolle, Maastricht, 's-Hertogenbosch and Haarlem, 1700-1795



Source: GAHT, *Kramersgilde*, inv. no. 183 and OSA, inv. nos. 3494, 3504, 3514, 3524, 3534; Bot, 'Comansgilde'; Steegen, *Kleinhandel en stedelijke ontwikkeling*; Streng, *Vrijheid*.

Remarkably, in the case of the 's-Hertogenbosch *kramersgilde*, the alteration in guild policy that was the least directed to the improvement (or the restriction) of women's position in the guild influenced it the most. How can we explain this? Was it that women were simply less wealthy and therefore not able to pay the regular duties to the guild? Unfortunately, we do not have exact data on the wealth of 's-Hertogenbosch shopkeepers at our disposal, but the registers for rent taxation provide us with an indirect way to assess the possessions of the town's retail community. The distribution of male and female shopkeepers over the different rent categories shows that female household heads who earned a living as retail-

<sup>123</sup> Even so, the share of women among half masters was more than three times their share among full masters (respectively 16% and 5%). Steegen, *Kleinhandel en stedelijke ontwikkeling*, 207.

ers did not necessarily have cheaper housing.<sup>124</sup> Although women did not occupy houses with a rent of 200 guilders or more per annum as opposed to men, almost an equal share of men and women – 42% and 40% respectively – paid a rent of 60 guilders or less per year. Strikingly equal (and small) is the share of both men (2.6%) and women (2.5%) shopkeepers in the lowest category, paying a rent of under thirty guilders, which makes unmistakably clear that shopkeepers indeed did not belong to the proletariat, and that we should not consider the new category of poor members as the equivalent of the ‘real’ urban poor.<sup>125</sup>

The reason for the stronger attraction of the 1753 alteration to women needs to be sought elsewhere. So far, we have left the household composition *grosso modo* out of the debate. In my opinion, however, it often provides an extremely valuable view on measures that are sometimes seen as discriminatory (or beneficial) to women, influencing the female part of the population. When comparing rates of female and male guild membership as above, one needs to realise that these are not identical groups. While the female members of the ‘s-Hertogenbosch *kramersgilde* only included widows and unmarried women, the male members included widowers and bachelors, but also married men.<sup>126</sup> An analysis of the marriage behaviour of the men who entered the guild in 1745 shows that at least half of the new guild members were married. Even more interesting is the fact that almost all of them married immediately before, or simultaneously with their entrance to the guild.<sup>127</sup> Both marriage partners could therefore have invested their savings (for example from previous jobs) in the new business and shared (among other

124 We should realise that 40% of the women traders held lodgers and therefore gained extra income through that. Besides, 16% of the female household heads were not the main occupants and among lodgers who occupied themselves with trading, the share of women was much higher than among the main occupants: 51%. Database ‘s-Hertogenbosch 1775 (*Blokboeken*).

125 See also Chapter 3 and Van den Heuvel, ‘Weibliche Kaufleute’. Earlier Maarten Prak showed that in general ‘s-Hertogenbosch shopkeepers belonged to the middling sort. Prak, *Republikeinse veelheid*, 20 and 92.

126 This is also reflected in the size of the households. While the households of male traders on average consisted of 4.3 people, the size was much smaller for female traders: 2.6 persons. Database ‘s-Hertogenbosch 1775 (*Blokboeken*).

127 All shopkeepers who entered the *kramersgilde* in the year 1745 were looked up in the town’s marriage registers to see whether they (were) married and if so, when: before or during their guild membership. It was possible to trace 16 out of 32 new male members. This means that at least half of the men entering in 1745 were married. This rate may have been higher, as the guild also admitted immigrants; people who got married somewhere else remain out of sight. Interestingly enough, almost all new guild members married before (12) or at the same time (2) as joining the guild. Only one person married after being a guild member for thirteen years and for one person, it is not clear. GAHT, *Kramersgilde*, inv. no. 183 and DTB.

things) the expenses of the entrance to the guild.<sup>128</sup> Single women and widows had to fund the initial financial investments themselves. This was evidently also the case when single or widowed men applied for guild membership, but since we can assume that at least half of the male members were married, this situation applied to a larger share of the new female applicants than of the new male applicants.

Moreover, the fact that in Zwolle in the seventeenth century, discounts were given to widows and single women on a regular basis indicates that it must have been precisely those groups that were generally unable to come up with sufficient money to pay the regular guild fees.<sup>129</sup> Looking at alterations in guild policy in this manner makes it possible to see that changing the rules was not always a result of a certain gender-awareness, but rather (or also) of an awareness of the difficulties some types of households had to cope with.

Another motive for the group of single women and widows to enter as poor members will have been that the benefits that came with full membership in many cases will not have applied to them anyway, as opposed to married, widowed and single men. As women, they were automatically excluded from the right to vote in the guild's assembly.<sup>130</sup> Furthermore, the right to have their children inherit the guild membership will not have been applicable to (most of the) single women, and finally, since many single and widowed women will have aimed to get married eventually, they must have realised that they would have to give up their membership on any future marriage.<sup>131</sup> For single or widowed men on the other hand, these considerations were completely irrelevant: they did have a vote in the assembly and would not have lost their membership on marriage. For them the relatively high price to be paid for a full membership therefore remained worthwhile, even after the introduction of the discount rate.

All in all, the analysis of entrance fees and their effect on membership rates and gender ratios illustrates that even the guilds that were comparatively the most 'open', such as the shopkeepers' guilds with their often very liberal admittance policy still put up sufficient barriers, especially for the (unmarried) female part of the population.<sup>132</sup> Instead of closing the guild by raising the entrance fees,

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128 Loans were also a very common way to fund a business. However, research on the private financial markets in the Dutch Republic has only just started and there is hardly any information on that topic. Gelderblom, 'The Golden Age', 25.

129 Strengh, *Vrijheid*, 127. Another factor that could have been of influence was the life-cycle: recently married couples were maybe more inclined towards taking extra risks than elderly widows, for instance.

130 Cf. Steegen, 'Kleinhandel en kramers', 170; Schmidt, 'Gilden' 5-6, 17.

131 Cf. Schmidt, *Overleven*, 225-231.

132 Among historians, consensus exists on the existence of a relationship between the openness of guilds and the height of their admission tariffs. See Stabel, 'Guilds', 211 and Prak, *Republikeinse veelheid*, 98-101.

as was common practice when guilds became overcrowded and there was not enough room for everyone at the market, the 's-Hertogenbosch *kramersgilde* did the opposite in the eighteenth century and created more space by letting people in at a reduced tariff.<sup>133</sup> Although we do not know its motive, it is not unlikely that growing competition from non-guild members was one of the incentives to implement the new form of guild membership.<sup>134</sup> By meeting the needs of less well-off households, the guild managed to incorporate possible competitors and we can therefore regard this particular adjustment as a successful incorporation strategy.

#### 4.7 Conclusion

In the Dutch Republic, women formed a reasonable part of all shopkeepers present in towns as well as in the countryside. Their shares fluctuated over time and space, but female household heads generally seemed to have formed at least one-third of the shopkeeping entrepreneurs. In the comparison of towns and villages we have observed however one important difference. Whereas in the mid-eighteenth-century urban areas the share of women varied from 30 to 41%, in the rural areas the level of female involvement in shopkeeping was sometimes much higher and formed up to 57%. Although these percentages seem to suggest that in rural areas having a shop was much more common for women than in towns, this was not the case. In rural areas we find only small numbers of shops – even compared to the size of the population – and the men in the rural retail and intermediate trades were more likely to be ambulant traders than shopkeepers.

Based on a comparison of shop ratios we can say that the differences in the involvement of women in the various locations are not necessarily related to economic prosperity or the size of the market. Whereas in 's-Hertogenbosch we found a higher number of shops in relation to the size of the population compared to Leiden, the latter town had a larger share of women among shopkeepers. On the other hand, the comparison of gender ratios in shopkeeping in Leiden, 's-Hertogenbosch and Zwolle showed that the size of the town may have been an important factor for the extent of female involvement. Zwolle – the smallest town in the comparison – had the lowest share of women in shopkeeping, whereas Leiden – the largest town – had the largest share of female shopkeepers. Another possibly crucial factor, regional variety in the consumer market, which could have caused the differences in gender ratios between the three towns, is examined in the next chapter.

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<sup>133</sup> Prak, *Republikeinse veelheid*, 100.

<sup>134</sup> Compare the incorporation of seamstresses by tailors' guilds. Panhuysen, *Maatwerk*, 278.



It has become very clear that the institutional context had a great impact on gender proportions in shop-based retailing. Contrary to what often is assumed, guilds and their membership policies did matter for the involvement of women in shopkeeping. Guilds uniting shopkeepers were present in most towns and one had to become a guild member to be entitled to open up a shop. Compared to craft guilds, these shopkeepers' guilds were very open (low entrance fees, no apprenticeship or masterpiece, no exclusion based on gender), but I have shown that their admittance policies often (indirectly) discriminated against women. Although shopkeepers' guilds were generally not opposed to female membership, they often did limit it to certain groups of women, namely widows and single women. In many shopkeepers' guilds married women were not allowed to become members. In the towns of 's-Hertogenbosch, Zwolle, and Maastricht, married women could only run a shop when they cooperated with their husband, who had to obtain the guild membership. This means that the actual involvement of women in retail will have been higher than the percentages that have been presented earlier in this chapter. We have seen that many of the male shopkeepers were married and it is not unlikely that married couples ran the business together; in those cases, for every married man registered as a shopkeeper there was also a woman active in the trade.

Nevertheless, the exclusion of married women from guild membership did affect the accessibility of the sector. In the towns of 's-Hertogenbosch, Zwolle, and Maastricht women whose spouses were employed in another trade or occupation could generally not open their own shops. In Haarlem, where married women were allowed to become members of the guild, we found much higher shares of women in the shopkeepers' guild. Even so, the fact that the Haarlem guild also accepted married women as members, may not fully explain why this town knew relatively high rates of female involvement in shopkeeping. We have seen that in 's-Hertogenbosch, as a result of a decline in numbers of new members in the 1740s, the guild altered their admittance policy various times and generally opened up the guild to more groups of women. Interestingly, the inclusion of groups of women that were previously excluded from membership did not lead to a significant increase in female membership rates. Ultimately, it was the introduction of a second type of membership in 1753, at a much lower price, that resulted in growing shares of women.

The differences in the rates of female involvement in urban shopkeeping can hence largely be explained by the high price of the entrance fees of the shopkeepers' guilds, and therefore (part of) the necessary financial capital for starting a business of one's own. As it turned out for a large group of single household heads – predominantly females – these relatively low rates were still excessive. The evidence shows that the lower the entrance fees, the higher the shares of women involved, and that by creating cheaper forms of membership, the shares of women among new members grew, as men were less willing than women to

make use of those opportunities. With regard to the extent of this discrimination, we can make a rough distinction between the western and the eastern part of the country, with towns in the most western province of Holland as the most tolerant (resulting in low entrance fees and the opportunity for married women to engage in business independently from their spouses) and therefore characterised by the highest shares of women in shopkeeping.

The analysis of guild policies and the membership rates of various shopkeepers' guilds in the Dutch Republic have made clear that despite the liberal nature of these guilds – especially compared to many craft guilds – they still put up barriers that excluded large parts of the population. Women suffered more from this than men, since they were not only often directly discriminated against by these guilds (as married women) but would have had fewer opportunities than men in other sectors of the economy. Women's limited economic opportunities may also explain why women, in larger numbers than men, made use of the opportunity to join the 's-Hertogenbosch shopkeepers' guild at a lower rate. We may conclude that although shopkeeping was a more accessible trade than many crafts, it was not always easily accessible, especially not for women, and that it was not the 'easy alternative' that it has often been suggested to be.

One issue has not been dealt with in this chapter, namely the product side of shopkeeping. In explaining the share of women among shopkeepers, no attention was paid to the types of shops they owned, and in what respect their businesses differed from those of male entrepreneurs. As we will see in the following chapter, however, specialisation was important. Consumer changes had a great impact on the size and the structure of the retail sector. Research on other Western-European countries suggests that men and women reacted differently to these developments and that a widening market of consumer goods led to more opportunities for women. We will focus on these issues in the next chapter.

## Chapter 5

# Specialisation

## Products, clientele and the impact of consumer changes

In the last decade consumption has become the centre of attention in the work of many social, economic and cultural historians.<sup>1</sup> Historians have argued that in late eighteenth-century England a fundamental change in consumption patterns occurred which profoundly changed society, and this has led many historians in other (mainly European and North-American) countries to work on this topic as well.<sup>2</sup> Since then, in many countries research has been conducted on, for instance, people's possessions, the cultural meaning of certain commodities and the art market, often trying to ascertain whether changes identical to the English process also occurred elsewhere. Within economic history the increased interest in consumption patterns and consumer behaviour has mainly focussed on the impact a larger and wider demand for consumer goods had on the size of the economy.<sup>3</sup> More recently however, the topic has received attention from historians working on the distribution of consumable goods, who often wondered what the effects of this 'consumer revolution' were on the retail sector.<sup>4</sup>

In this chapter, the main theme is the impact of changes in consumption on the position of women in trade. By analysing the extent and types of specialisation amongst traders in different areas, I aim to indicate which goods penetrated the different parts of the country and how this specialisation affected trade, and more specifically, women's role in trade. By differentiating between male and female traders it can be shown whether gender differences in specialisation existed. As we will read in the next section, in the past historians have often pointed at the relationship between an upcoming consumer society and rising economic opportunities for women. This chapter seeks to discover whether women traders in the Dutch Republic benefited from changing consumption patterns. By showing the differences in rates of female membership of shopkeepers' guilds, the preceding

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1 A seminal work in the discussion on consumption and its effect on the wider economy and society is Brewer and Porter, *Consumption*.

2 McKendrick, Brewer and Plumb, *The birth of a consumer society*.

3 Consumer changes are often linked to economic prosperity, but as recent Flemish research on the retail sector and changing consumer patterns in sixteenth century Antwerp shows, the opposite is also true. See, among others, Van Damme, *Antwerpse klanten*; Van Aert, 'Selling textiles'; Van Aert, *Leven of overleven?*

4 For instance Blondé (a.o.), *Retailers and consumer changes*.

chapter has illustrated that financial capital, and the institutional context were crucial elements for women to be able to access independent entrepreneurship. These reasons, however, may not completely explain the relatively high levels of women among traders in the Dutch Republic, and especially in the province of Holland. The large differences between Haarlem and the other towns under scrutiny in chapter 4 may possibly be explained by differences in consumer behaviour, clientele and the level of specialisation.

After a general analysis of the division of specialised traders over the different product categories, I will discuss the two largest categories, Consumable Household Goods and Wearing Apparel. I will determine whether clear gender patterns can be observed within these product groups. For a more in-depth analysis on both specialisations, certain commodities (i.e. tea and coffee, stimulants, cloth, haberdashery and clothing) will be submitted to a more detailed study at product level. Hereby, assumptions on the relationship between the introduction of new commodities, gender preferences, and the distribution of male and female entrepreneurs over the various product categories can be tested. An analysis of the wealth distribution of specialised traders will provide an alternative explanation for the division of female and male traders over the different product categories. Finally, besides product specialisation, the focus on one type of customer as a form of specialisation will also be discussed. However, before that, the debates on the consumer revolution, and its impact on women, will be addressed.

### 5.1 The consumer revolution and its impact on women

In 1982, McKendrick, Brewer and Plumb claimed that, accompanying the industrial revolution, in late eighteenth-century England another revolution took place: *the consumer revolution*. Their idea was based on the supposition that changes in consumer behaviour, instigated by the industrial revolution, resulted in the rise of a true consumer society.<sup>5</sup> By now, the rather radical concept of the consumer revolution has been appropriated by many. Research undertaken on consumer changes in early modern Europe and North America has led most historians to agree that the emergence of a consumer society was not sudden and, maybe even more importantly, was not confined to one specific time (late eighteenth century) and place (England).<sup>6</sup>

One of the most influential critiques came from Jan de Vries. De Vries argued that preceding the industrial revolution, an 'industrious revolution' had taken place. In this industrious revolution, the reallocation of the labour of various

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5 McKendrick, Brewer and Plumb, *Consumer society*.

6 Shammass, *The pre-industrial consumer*; De Vries, 'Purchasing power'; Steegen, *Kleinhandel*, esp. 17.

family members to the market – especially of married women and children – increased the incomes of individual households. Because of this development, households gained a surplus that they could afford to spend on goods other than those needed for subsistence. As a result, consumer demand grew.<sup>7</sup> This development would also have occurred in the Dutch Republic, where the transformation to a consumer society is thought to have taken place earlier than elsewhere in Europe. In the cities of the Northern Netherlands, demand for goods and services may even have reached its peak as early as 1670.<sup>8</sup>

Although historians have suggested that the changes in consumption patterns varied across Western-Europe, most of these changes seem to have taken place between the mid-seventeenth and late-eighteenth century, and predominantly resulted in the rise of new consumables and semi-durables. In particular, the consumption of groceries, textiles and household wares increased. New products from the East and West Indies (tea, coffee, tobacco, cotton textiles) appeared on the scene and became increasingly popular among the European population. In addition, a shift to less durable wares can be observed, as well as a rising demand for fashionable goods, which led to a quicker replacement of goods (products wore out quicker or were out of fashion sooner) and therefore a higher circulation of goods.

In the literature on the upcoming consumer society, the rise of fashion and its impact on consumer behaviour is regarded to have favoured female entrepreneurship in particular. In this respect, women, and then predominantly married women, are seen as the most important new group of consumers. In the industrious revolution married women particularly are believed to have turned to market production and to have used their earnings for market consumption. It is assumed that since more and more married women earned their own money, this generated autonomy from the household and also, supposedly, the freedom to engage in conspicuous consumption.<sup>9</sup> The increasing demand for clothing and luxury goods resulting from that, would have given other women the opportunity to operate as traders in separate ‘female niches’.<sup>10</sup> According to Pamela Sharpe,

7 De Vries, ‘Purchasing power’, 107-120; De Vries, ‘The industrious revolution’.

8 Riley, ‘Widening market’, 260. Jan de Vries situates the industrious revolution in the period 1650-1850: De Vries, ‘The industrious revolution’, 47.

9 The question remains whether an industrious revolution that generated more economic autonomy for married women indeed took place everywhere in Europe. Sheilagh Ogilvie recently claimed that in early-modern Württemberg ‘community institutions enforced the economic sovereignty of husbands in making decisions about both time allocation and consumption by their wives’. Thereby, in this area, female consumption patterns that might have fuelled an industrious revolution were slowed. Ogilvie, *Bitter living*, 200-204.

10 D’Cruze, “To acquaint the ladies”; 158-162 and Sharpe, ‘Gender in the economy’, 283-306.

the changes in consumer patterns gave women the opportunity to exploit the 'separate spheres' to their own advantage. The new clientele asked for a new type of businessperson. For instance, the selling of products to elite women required a 'highly personalized, bespoke service' and one needed to conduct the business from a 'domestic environment of conspicuous gentility and femininity'.<sup>11</sup> The argument is, that a woman fitted best here.

The influence of changes in consumer patterns also received attention from historians working on the history of the early modern Netherlands. Several overviews of people's possessions in towns, as well as the countryside, have appeared.<sup>12</sup> Unfortunately, these studies predominantly focussed on the consumers, while the distributors in most cases are not addressed. Whereas for the southern part of the Low Countries, research on the role of both actors – consumers and sellers – in the consumer revolution has been conducted, little research on retailers has been carried out in the Northern Netherlands. So far, what little has been carried out has neither paid too much attention to consumer changes, nor specifically addressed changes in gender ratios related to the changes in consumption.<sup>13</sup> In the two studies by Jerzy Gawronski and Bibi Panhuysen that do specifically focus on retail and gender, the link between women and the sale of textiles, as put forward by the studies on eighteenth-century England mentioned earlier in this chapter, is confirmed for the Dutch Republic as well.<sup>14</sup> This is most profoundly done by Panhuysen. She showed that due to changes in the consumption of clothing from 1750 onwards, Dutch women acquired a stronger position in the clothing industry. The growth in demand for women's clothing and the quick changes in fashion trends instigated this alteration.<sup>15</sup>

Based on the often groundbreaking work on the so-called consumer revolution, it is generally assumed that women mainly specialised in selling products of a feminine character. Naturally, it is argued, women preferred these products to certain 'masculine' products.<sup>16</sup> Admittedly, in many studies on this topic, we

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11 Sharpe, 'Gender in the economy', 300.

12 Among others: Wijsenbeek, *Achter de gevels van Delft*; Schuurman, De Vries, Van der Woude, *Aards geluk*; Kamermans, *Materiële cultuur*; Dibbits, *Vertrouwd bezit*.

13 For Belgium, for instance: Blondé and Greefs, 'Werk aan de winkel'; Blondé, 'Antwerp at the dawn of a consumer society?'; Van Aert, 'Van appelen tot zeemleer'; Van Damme, *Antwerpse klanten*; Van Aert, *Leven of overleven*. Examples for the Netherlands: Streng, *Vrijheid*; Steegen, 'Kleinhandel en kramers'; Ibidem, *Kleinhandel en stedelijke ontwikkeling*.

14 Gawronski, *De equipagie*; Panhuysen, *Maatwerk*.

15 Panhuysen, *Maatwerk*, 198.

16 Interestingly, while people seem to have very clear ideas on what feminine products are (predominantly fashion items such as clothing and accessories, or beauty products), concepts of masculine products are much less explicit and the idea of what masculine trades are seem to be linked to the general ideas on men's labour being either physically severe (selling hardware) or, for instance, capital intensive (international commerce).

do find women in certain feminine trades such as selling lace and haberdashery; nevertheless, the explanation for this phenomenon should not only be looked for in the gender characteristics of a certain product, or in the gender of a saleswoman's clientele.<sup>17</sup> As we will read later on, other factors, such as marital status and wealth, were also of great influence on the type of specialisation. Moreover, following the argument of Margot Finn, who argued that large changes in consumer patterns cannot be completely ascribed to women, simply because men too were active as consumers *and* as sellers, it makes sense that also male traders will have experienced extra economic opportunities from a rising consumer society.<sup>18</sup>

## 5.2 Product specialisation

Before we go into the impact of consumer changes on specialisation and gender ratios among traders, we first need to know what types of shops and traders were present in the areas under study. Determining the character and the functional distribution of shops and traders can be done by an analysis of censuses. Of course, not all censuses provide data that is applicable for such an analysis, but there are a reasonable number of censuses available that do.<sup>19</sup> However, for reasons of comparability, again only the mid-eighteenth-century censuses of 's-Hertogenbosch, Zwolle and Leiden, which were used in the preceding chapter, are used here. Unfortunately, as no occupational register that includes all household heads in the seventeenth century is available for analysis, the exact developments in changing consumer patterns and its impact on the specialisation of traders in an earlier period cannot be tested. Nevertheless, the 1674 tax registers of Leiden and Rotterdam do provide us with data on a large part of the trading population and will therefore be used to track developments in specialisation patterns before 1700.<sup>20</sup>

To classify the types of trades, I use the classification that Mui and Mui introduced in their influential work on shopkeepers in eighteenth-century England. The traders are distributed over the following categories: Consumable Household Goods, Wearing Apparel, Household Furnishings, Hardware and Special Ser-

17 Cf. D'Cruze, 'To acquaint'; Jones, 'Coquettes and Grisettes'; Phillips, *Women in business*; Van Aert, 'Selling'.

18 Finn, 'Men's things'. For a similar argument on a different period and area: Swienicki, 'Consuming brotherhood'.

19 Databases Leiden 1674 and 1749; Databases Rotterdam 1674 and 1742; Database 's-Hertogenbosch 1742; Database Zwolle 1742. All provide information on the specialisation of traders.

20 In the registrations of the *Klein Familiegeld* of 1674 (an income tax), merchants are absent as well as the less substantial households. Peltjens, *Leidse lasten*, 10, 11.

vices.<sup>21</sup> Due to these very broad categories, and also to the fact that in the sources traders are often labelled as selling only one product or one product group, we only get a very rough indication of which products were sold in the localities under study. It is not unthinkable that several traders sold more than the particular product that was mentioned in the census, and the inventories of deceased shopkeepers in the town of 's-Hertogenbosch suggest that they – more than incidentally – did.<sup>22</sup>

The traders and shopkeepers who were registered without any further product specialisation are also problematic, when it comes to this categorisation. These 'general' shopkeepers and traders appear in every census, but the extent in which they show up differs a lot between the towns under scrutiny. While in mid-eighteenth-century Leiden only 3.7% of the traders were simply registered as a 'shopkeeper' or as a 'merchant', at the same time in 's-Hertogenbosch and Zwolle these shares were much larger, and formed 22.8% and 49.1% respectively. The differences between the three towns could mean that product specialisation among traders had not yet developed significantly in Zwolle, and that Leiden had preceded 's-Hertogenbosch in this. However, these differences can also be ascribed to nomenclature and the way people were registered. This was not just the clerks' responsibility, but also the traders themselves who might have preferred a certain label above others, despite the assortment of goods they sold. Although nomenclature, no doubt, will have had its impact on the distribution of specialised traders over the localities, we might conclude – as will become even clearer later on in this chapter – that Zwolle around 1750 was less specialised and less influenced by an upcoming consumer society than Leiden and 's-Hertogenbosch.

Table 5.1 summarises the functional distribution of shopkeepers in early modern Leiden, 's-Hertogenbosch and Zwolle. In this overview, traders who were registered without any further specialisation are left out. Although large differences in the distribution can be observed, two categories were important in all localities: Consumable Household Goods and Wearing Apparel. The largest share of people sold Consumable Household Goods: 59.4% in Leiden, 54.6% in 's-Hertogenbosch and 49.3% in Zwolle, respectively, followed by the category Wearing Apparel (22.5%, 30.6% and 31.6%). All other categories were rather small and usually had a share of 10% or thereabouts. The distribution of traders over the different categories resembles the situation in eighteenth-century England where Consumable Household Goods and Wearing Apparel were the most impor-

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21 Mui and Mui, *Shops and shopkeeping*. For more information on this classification see the appendix.

22 GAHT, Database Inboedels. Accessible in the reading room.



tant specialisations as well, both in London and the provinces.<sup>23</sup> Also in mid-eighteenth-century Antwerp, some 50% of the household heads who were active as traders sold Consumable Household Goods and approximately 30% Wearing Apparel.<sup>24</sup>

**Table 5.1** The distribution of specialised traders over different product categories, c. 1750 (Household heads, first occupation only)<sup>1</sup>

	's-Hertogenbosch 1742		Zwolle 1742		Leiden 1749	
<i>All traders</i>		%		%		%
I Consumable Household Goods	195	54.6%	67	49.3%	506	59.4%
II Wearing Apparel	109	30.5%	43	31.6%	192	22.5%
III Household Furnishings	25	7.0%	6	4.4%	27	3.2%
IV Hardware	21	5.9%	15	11.0%	71	8.3%
V Special Services	7	2.0%	5	3.7%	56	6.6%
Total	357	100.0%	136	100.0%	852	100.0%
<i>Female traders</i>						
I Consumable Household Goods	57	47.9%	24	57.1%	182	51.7%
II Wearing Apparel	47	39.5%	10	23.8%	117	33.2%
III Household Furnishings	9	7.6%	1	2.4%	11	3.1%
IV Hardware	5	4.2%	6	14.3%	35	9.9%
V Special Services	1	0.8%	1	2.4%	7	2.0%
Total	119	100.0%	42	100.0%	352	100.0%

<sup>1</sup> Heads of households with unknown gender are left out of consideration.

Source: Databases 's-Hertogenbosch, Zwolle and Leiden.

In table 5.1 above we also see the distribution of female traders over the different categories in the three towns. The majority of the women sold Consumable Household Goods, followed by textiles and garments (Wearing Apparel). Although Zwolle does not really deviate from this pattern, it differs somewhat from the other two towns since only a relatively small part of the female trading population sold Wearing Apparel; the share of women selling clothing and textiles constituted 23.8%, and therefore only two-thirds of the share it formed in 's-Hertogenbosch and in Leiden. For 's-Hertogenbosch women, the sale of Household Furnishings was the third most important product category; for female traders

<sup>23</sup> London: I: 39.2%, II: 37.3%, III: 3.9%, IV: 9.8%, V: 9.8%, Provinces: I: 33.3%, II: 50.9%, III: 0.0%, IV: 8.8%, V: 7.0%. Recalculated based on Mui and Mui, *Shops and shopkeeping*, 62-63. The data is based on records of bankruptcy and therefore only a limited group of traders are included in the analysis and the picture might be somewhat distorted. Nevertheless the similarity is striking.

<sup>24</sup> Van den Heuvel and Van Aert, 'Sekse als de sleutel', table 3.

in Leiden and Zwolle, goods in the category Hardware were similarly ranked. To summarise, in all towns the three specialised trades that were the largest in size attracted the larger part of the women involved in retail. Again, these patterns resemble the situation in early modern London, where almost 90 per cent of the female traders were specialised in selling either household consumables or clothing and textiles.<sup>25</sup> In Antwerp in 1755, female household heads were less often found in Consumable Household Goods (39%), but in Wearing Apparel we find similar shares to those in the cities in the Northern Netherlands.<sup>26</sup>

With these large groups of women in the first two categories – Consumable Household Goods and Wearing Apparel – the question can be posed whether women were also relatively strong in these types of businesses. After all, large numbers of female traders in a certain product category does not necessarily imply that the branch was feminised. Whether or not women dominated the sale of specific products or product categories can be seen in figure 5.1. These charts show the division of specific trades according to gender in the different towns. When looking at these charts we have to keep in mind that the general gender ratios differed somewhat. As we have seen in the previous chapter, in Zwolle and Den Bosch about one-third of the vendors were female (respectively 30% and 34%), in Leiden this was even higher at 41%. Therefore, in order to form an accurate picture of the presence of women in a certain product category, we have to compare these average rates with rates related to specific types of trades.

From figure 5.1 we can distinguish various patterns in the three towns, but only in the city of Leiden do women form the majority in one category: Wearing Apparel. With a share of 61% women dominate the sale of clothing and textiles and we can therefore speak of a true female dominance in the Leiden clothes and drapery trades. Moreover, the 61% exceeds the general share of women in shopkeeping in Leiden by 20%. Also in 's-Hertogenbosch, women were the most strongly represented in the clothing and textiles sector. The assumed 'natural' relationship between women and textiles, as often has been put forward in historiography, can thus be observed in Leiden, and to a lesser extent in 's-Hertogenbosch. Zwolle does not show such a relationship.

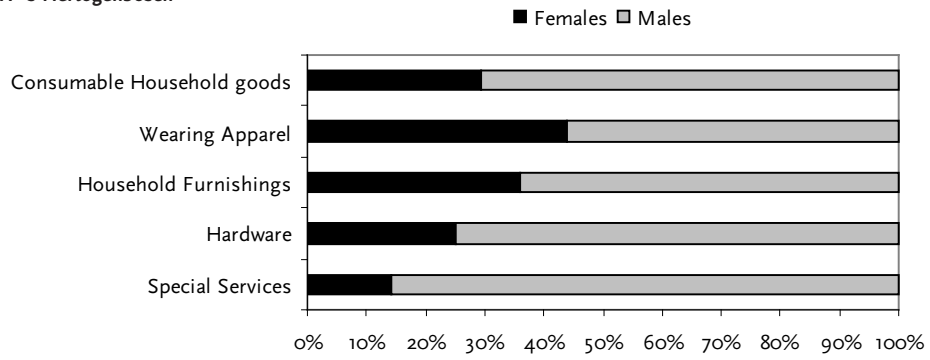
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25 Consumable Household Goods: 44.9%; Wearing Apparel: 42.7%. Recalculated based on data from Earle, *City full of people*, 148. Calculations based on data by Margaret Hunt reveal a slightly different pattern: England-wide the largest part of the female traders in the period 1775-1785 sold Wearing Apparel (53.9%), followed by household consumables (35.9%). Although these categories again form c. 90% of all female specialised traders, the size of female textiles and garment dealers is much larger here. As Hunt only included the middling and richer part of the entrepreneurs in her analysis, we might conclude that in England the more well-to-do female traders more often sold Wearing Apparel than Consumable Household Goods. Hunt, *Middling sort*, 133.

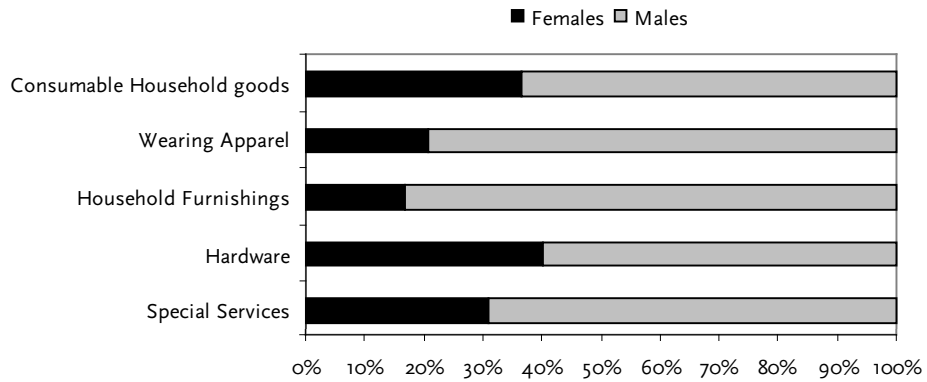
26 Van den Heuvel and Van Aert, 'Sekse als de sleutel', table 3.

Figure 5.1 Gender ratios among specialised traders, distributed over five product categories, c. 1750

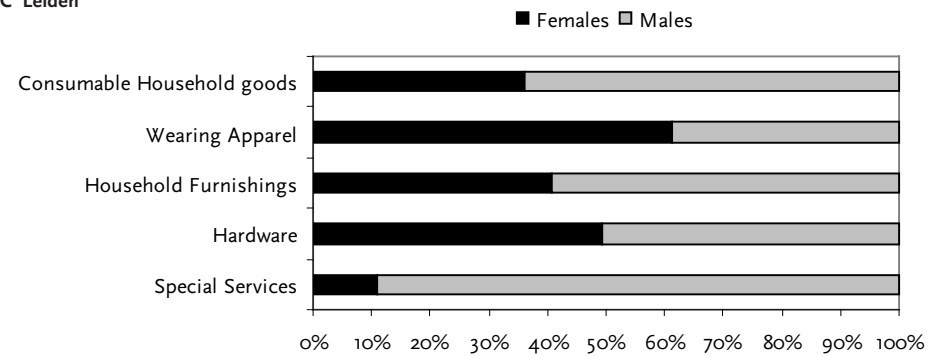
A 's-Hertogenbosch



B Zwolle



C Leiden



Source: Databases 's-Hertogenbosch, Zwolle and Leiden

In the category that comprised the largest number of women in all localities (Consumable Household Goods), female traders do not surpass males numerically. Despite the large numbers of women, in the sale of household consumables even larger numbers of men can be observed. This results in a 64% share of men selling food, drinks and stimulants in Zwolle and Leiden, and, an even higher, 71% share of men in the Brabant town. Furthermore, if we have a look at the other categories, we can see that women in both Zwolle and Leiden are fairly strongly represented in Hardware (40% and 49% women respectively), but less so in 's-Hertogenbosch (25% women). Household Furnishings on the other hand, counted more women in comparison with men in 's-Hertogenbosch (36% women) and in Leiden (41% women) but a smaller share in Zwolle (16% women). Yet, we do need to bear in mind that the numbers of people in these categories were not that large.

Based on the above we might conclude that in Dutch towns in the mid-eighteenth century far-reaching specialisation among traders had not yet occurred everywhere. At that time, a provincial town like Zwolle, not only counted relatively few specialised traders, but also the distribution of women over different product categories in this town seems to suggest that – if we follow the arguments put forward by other historians – the town lagged behind towns like Leiden and 's-Hertogenbosch. Despite the variety in the extent of specialisation between towns, the urban picture as a whole still differed greatly from what we can observe in rural areas at the same time, and shows a far more developed trading sector. In the North-Holland countryside no real specialisation seems to have taken place by 1750. Between 24% and 56% of all traders held a shop or trade that was not further specified.<sup>27</sup> The majority of the specialised traders in Graft, Winkel and De Zijpe sold Consumable Household Goods – 85%, 62% and 82% respectively. In these three villages the category Wearing Apparel only consisted of some incidental haberdashers or cloth saleswomen. Also in terms of the gender division, the rural areas in the province of Holland do not mirror the situation in the towns under scrutiny. Of course, since the numbers are very small, it is not possible to make very firm statements, but what can be discerned in the censuses is that in Winkel women predominantly held *commenijwinkels*, shops that sold a variety of groceries, in De Zijpe all female traders had a non-specified trade, and that in Graft, three out of four female traders were general shopkeepers, and one sold nets.<sup>28</sup>

While by 1750 urban localities in the province of Holland showed a rather specialised retail structure, the opposite was true for the countryside of the same

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27 In Graft 31% of the traders were not registered as a specialised trader, in Winkel, 24%, and in De Zijpe, 56%.

28 On the exact meaning and origination of the word *commenij* see: Jongman, 'Historische ontwikkeling van het kruideniersbedrijf', 52-54.

province, where the majority of the traders were unspecialised and held a general store. This demonstrates that a relationship between urbanisation and specialisation existed, something that is further illustrated by the fact that in 's-Hertogenbosch and Zwolle the degree of specialisation among traders was lower than in Leiden, but higher than in Graft, Winkel and De Zijpe. Moreover, the gender analysis of the product categories makes it clear that most male and most female traders were specialised in selling Consumable Household Goods, a category that in the case of both sexes was followed in size by Wearing Apparel. The greatest number of women were therefore not involved in the sale of clothing and textiles, but in food, drinks and stimulants. Still, the share of women involved in the textile trade was sometimes larger than that of men: in Leiden women even outnumbered men. Interestingly, again a picture arises that seems to suggest that in 's-Hertogenbosch and Zwolle, consumer changes did not yet influence women's position in trade as strongly as in Leiden. Nonetheless, we need to realise that for making statements on the extent of specialisation, its impact on the trading sector and on gender differences, an analysis based on broad product categories as has been pursued above, may be not enough. For an exact determination of the developments, its causes, and impact, we need a more in-depth study. To explore whether new products or changing consumer patterns influenced the structure of the trading sector and the gender division within it, it is not sufficient to look at product categories alone. Therefore, we will look at specific product categories in the next paragraph.

### 5.3 Consumable Household Goods

The category that comprised the largest numbers of female and male traders was that of household consumables such as food, drinks and stimulants. At least half of the traders dealt in these commodities. This is not surprising, since the need for such products was large and grew over time as in general, people, especially in urban areas, became less self-sufficient over the centuries. Furthermore, for the analysis of consumer changes and their effect on the trading sector, it is a very relevant category as it comprises several new products that became very popular in the seventeenth and eighteenth centuries, like tea, coffee and chocolate. This gives us the opportunity to evaluate some of the assumptions about changing consumption patterns and their impact on the structure of this sector of trade.

In table 5.2, the diversification of traders in Consumable Household Goods in mid-eighteenth century 's-Hertogenbosch, Zwolle and Leiden is shown. What we can observe in the table is that in general Leiden had the most types of traders who were specialised in selling some sort of Consumable Household Goods. In Zwolle traders were more likely to combine goods that are not such an obvious combination. For example there were combinations of fish and vegetables, drinks

Table 5.2 Traders selling Consumable Household Goods c. 1750 (Household heads, first occupations)<sup>1</sup>

	Total	%	Females	% of Females in CHG	Occupation	Males	% of Males in CHG	Occupation	
<b>'s-Hertogenbosch</b>									
Cheesemonger	19	9.7%	5	8.8%	26.3%	14	10.1%	73.7%	
Corn seller	3	1.5%	1	1.8%	33.3%	2	1.4%	66.7%	
Fishmonger	15	7.7%	6	10.5%	40.0%	9	6.5%	60.0%	
Grocer	44	22.6%	13	22.8%	29.5%	31	22.5%	70.5%	
Meat seller	10	5.1%	5	8.8%	50.0%	5	3.6%	50.0%	
Vegetable seller	1	0.5%	0	0.0%	0.0%	1	0.7%	100.0%	
Tea and coffee dealer	21	10.8%	15	26.3%	71.4%	6	4.3%	28.6%	
Milk seller	1	0.5%	1	1.8%	100.0%	0	0.0%	0.0%	
Wine and brandy merchant	39	20.0%	5	8.8%	12.8%	34	24.6%	87.2%	
Tobacconist	21	10.8%	2	3.5%	9.5%	19	13.8%	90.5%	
Chemist	2	1.0%	0	0.0%	0.0%	2	1.4%	100.0%	
Tallow-chandler	19	9.7%	4	7.0%	21.1%	15	10.9%	78.9%	
Total Consumable Household Goods	195	100.0%	57	100.0%	29.1%	138	100.0%	70.4%	
<b>Zwolle</b>									
Fish and vegetable seller	1	1.5%	1	4.2%	100.0%	0	0.0%	0.0%	
Fishmonger	3	4.5%	3	12.5%	100.0%	0	0.0%	0.0%	
Grocer	7	10.4%	3	12.5%	42.9%	4	9.5%	57.1%	
Meat seller	1	1.5%	0	0.0%	0.0%	1	2.4%	100.0%	
Poultry vendor	4	6.0%	3	12.5%	75.0%	1	2.4%	25.0%	
Vegetable seller	8	11.9%	3	12.5%	37.5%	5	11.9%	62.5%	
Tea and coffee dealer	4	6.0%	2	8.3%	50.0%	2	4.8%	50.0%	
Drinks and potatoes	1	1.5%	0	0.0%	0.0%	1	2.4%	100.0%	
Wine and brandy merchant	17	25.4%	4	16.7%	23.5%	12	28.6%	70.6%	

	Total	%	Females	% of Females in CHG	Occupation	Males	% of Males in CHG	Occupation	% of Occupation
Tobacconist	15	22.4%	0	0.0%	0.0%	15	35.7%	100.0%	100.0%
Chemist	2	3.0%	2	8.3%	100.0%	0	0.0%	0.0%	0.0%
Tallow-chandler and hosier	2	3.0%	2	8.3%	100.0%	0	0.0%	0.0%	0.0%
Yeast seller	2	3.0%	1	4.2%	50.0%	1	2.4%	50.0%	50.0%
Total Consumable Household Goods	67	100.0%	24	100.0%	35.8%	42	100.0%	62.7%	62.7%
<b>Leiden</b>									
Bread & cake seller	8	1.6%	6	3.3%	75.0%	2	0.6%	25.0%	25.0%
Cheesemonger	11	2.2%	2	1.1%	18.2%	9	2.7%	81.8%	81.8%
Corn seller	1	0.2%	0	0.0%	0.0%	1	0.3%	100.0%	100.0%
Fishmonger	18	3.5%	12	6.7%	66.7%	6	1.8%	33.3%	33.3%
Fresh food seller	1	0.2%	0	0.0%	0.0%	1	0.3%	100.0%	100.0%
Fruiterer	59	11.6%	37	21.0%	62.7%	22	6.7%	37.3%	37.3%
Grocer	91	17.9%	28	15.6%	30.8%	63	19.2%	69.2%	69.2%
Meat seller	7	1.4%	2	1.1%	28.6%	5	1.5%	71.4%	71.4%
Poultry vendor	3	0.6%	1	0.6%	33.3%	2	0.6%	66.7%	66.7%
Vegetable seller	6	1.2%	5	2.8%	83.3%	1	0.3%	16.7%	16.7%
Beer seller	12	2.4%	6	3.3%	50.0%	6	1.8%	50.0%	50.0%
Tea and coffee dealer	92	18.1%	53	29.4%	57.6%	39	11.9%	42.4%	42.4%
Milk seller	55	10.8%	9	5.0%	16.4%	46	14.0%	83.6%	83.6%
Wine and brandy merchant	94	18.5%	14	7.8%	14.9%	80	24.4%	85.1%	85.1%
Tobacconist	49	9.6%	4	2.2%	8.2%	45	13.7%	91.8%	91.8%
Salt vendor	1	0.2%	1	0.6%	100.0%	0	0.0%	0.0%	0.0%
Total Consumable Household Goods	508	100.0%	180	100.0%	36.0%	328	100.0%	64.0%	64.0%

1 Heads of households registered with unknown gender are left out of consideration

Source: Databases 's-Hertogenbosch 1742, Zwolle 1742, Leiden 1749.

and potatoes and tallow-chandler and hosier. When one relates this to the size of the towns, this might not come as a surprise: as is the case in modern times, larger cities often have more traders who are specialised in the sale of one product than smaller towns. Although the three towns differ somewhat in this respect, the general analysis of the types of specialisation in the category Consumable Household Goods in 's-Hertogenbosch, Zwolle and Leiden show several similarities.

In all three towns, one of the most important specialisations in the category of Consumable Household Goods was selling wine and/or brandy. In Leiden and Zwolle, the largest number of the dealers in household consumables were to be found in this category (18% and 25% respectively). In 's-Hertogenbosch the number of wine and brandy sellers was only slightly smaller than that of the major category in this town: the grocers. While the Brabant town had 44 grocers in 1742, it had 39 wine and brandy merchants. In Leiden too the number of grocers was large (91 persons), but in Zwolle on the other hand, this trade was relatively small: it comprised only 7 persons and therefore constituted a share of 10%.<sup>29</sup> Compared to the other two towns, Zwolle also had a relatively small number of tea and coffee dealers. While only 4 traders (6%) in this town were specialised in selling these new products, in 's-Hertogenbosch and Leiden tea and coffee were more widespread and were sold by 21 (11%) and 92 (18%) persons respectively. In Leiden the number of traders with this specialisation was the second in size, after wine and brandy selling. A final category of a considerable size in all towns, was that of the tobacconists which formed the largest share in Zwolle (22%), and half that share in 's-Hertogenbosch (11%) and Leiden (10%).

Besides the general distribution of traders in Consumable Household Goods over the different product categories, table 5.2 furthermore shows the distribution according to gender. In this distribution, the shares of female and male traders between the various categories and the division of a certain product category between trading women and men are shown. As we can see from these columns, specialisation is different from occupying a niche. Although in 's-Hertogenbosch in 1742, many women are, for instance, to be found selling groceries, women constituted less than one-third of the grocers in the town. We can also find this the other way around: in Leiden in 1749 only 3.3% of the female traders selling consumables were registered as bread and cake sellers; still they formed the majority of the cake sellers present in Leiden (75%). This implies that putting a lot of weight on the fact that women dominated a certain sector can be a dangerous undertaking: it can easily lead to an overestimation of the importance of a

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29 This might be related to the relatively large share of people registered as general merchants or shopkeepers. Furthermore, as opposed to Zwolle, it is possible that (due to their population size) by 1750, in Leiden and 's-Hertogenbosch, a more developed sedentary retailing sector had developed.



specific sector in terms of women's economic involvement (for instance as a result of consumer changes) as will become even clearer in the subsequent sections.

Looking at specialisation, table 5.2 shows that while in Zwolle women are more or less equally distributed over the different categories, in Leiden and 's-Hertogenbosch, women seemed to have worked more in specific categories. Categories that were especially popular among female traders in these towns were grocer, and tea and coffee dealer. In Leiden a large number of women also worked as fruiterers and in Zwolle selling wine and brandy was a popular specialisation among saleswomen.<sup>30</sup> In the following sections gender patterns in the sale of stimulants are submitted to further scrutiny.

### *Tea and Coffee*

Table 5.2 shows that in the mid-eighteenth century, a large group of women worked as tea or coffee dealers.<sup>31</sup> Tea and coffee were beverages newly introduced in the seventeenth century, and in the end successfully competed with beer as the most common daily beverage.<sup>32</sup> From the 1670s onwards, traces of the distribution of colonial beverages among the inhabitants of different towns and villages in the Northern Netherlands can be found in household inventories. Tea cups, teapots, coffee kettles and coffee cups, show up in the property of people from all layers of society, across the country. Naturally, distribution patterns were not the same everywhere, and some variety in the speed of their spread across the country seems to have existed, but based on the analyses of household inventories we cannot speak of enormous differences in the diffusion over the country, for instance between the east and the west of the Dutch Republic. Even so, we should be aware of the fact that the presence of tea and coffee ware is not necessarily an indicator of actual consumption: these products may just have been there for the purpose of display. Tea ware especially, which was generally made of porcelain, as opposed to coffee cups and pots, was a popular collector's item.<sup>33</sup> It is therefore not surprising that, in spite of the presence of tea ware in several households, in the seventeenth-century tax registers (1674) of the cities Leiden and Rotterdam, no coffee, tea or chocolate dealers were noted.<sup>34</sup>

30 An analysis of the types of businesses of women in England (1775-1787) by Margaret Hunt shows a very different pattern. Women formed only 6.7% of the wine and spirituous liquor dealers, 5.5% of the grocers and 11.4% of the tea dealers. This difference can probably be explained by the fact that only women with a middling or high income are incorporated in Hunt's analysis. Hunt, *Middling sort*, 133.

31 This only concerns people who sold *dry* tea and coffee, the products that before consumption had to be prepared at home.

32 Reinders, *Koffie in Nederland*, 107.

33 Dibbits, *Vertrouwd bezit*, 157-160.

34 Database Leiden 1674; Database Rotterdam 1674.

The actual tea and coffee consumption, and to be more precise, the consumption of colonial beverages at home, grew strongly in the second half of the seventeenth century. Tea was already rather widespread at the turn of the century, and was soon to be followed by coffee.<sup>35</sup> In the first half of the century, the cheaper Java and Surinam coffees were introduced. As the import of these commodities increased rapidly, coffee prices dropped sharply, and the commodity became accessible to larger groups of people.<sup>36</sup> Of course, not only customers of lesser means benefited from these developments, but smaller non-specialised shopkeepers and traders were more and more able to invest in the sale of coffee. As a result, from the second quarter of the eighteenth century onwards, in many localities in the Dutch Republic, one did not have to go to traders specialised in exotic wares to buy tea and coffee; these commodities became available at almost any street corner.<sup>37</sup> This development can also be traced in the localities under scrutiny in this study. In the inventories of 's-Hertogenbosch shopkeepers, stocks of coffee first appear in 1719, coffee ware in 1736, and finally two years later, stocks of tea show up.<sup>38</sup> The registration of permits for selling (among other things) tea and coffee in the rural locality of Winkel showed that in the middle of the eighteenth century several traders (14 in total, of which one was a woman) asked for a permit to sell tea and coffee.<sup>39</sup> It is apparent that by around 1750 these products were already quite popular in the North-Holland countryside as well.

It is likely, that particularly in the cities in the province of Holland, this change occurred even earlier, as an appeal of the coffeehouse owners from the year 1692 illustrates. In that particular year, coffeehouse owners from the cities of Haarlem, Dordrecht, Leiden, Amsterdam, Rotterdam and The Hague complained that, due to the introduction of a new tax that imposed an excise on all vendors *and* consumers of tea and coffee, people were not willing to come to the coffeehouse anymore, but rather consumed coffee at home. Unsurprisingly, this led to severe problems for the coffeehouse owners and, as a result, some even came close to

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35 Only at the end of the eighteenth century did coffee become more popular than tea. Kamermans, *Materiële cultuur*, 117, 120.

36 Reinders, *Koffie in Nederland*, 25-27.

37 Cf. Dibbits and Nijboer, 'Detailisten'; Steegen, 'Kleinhandel en kramers', 173-174.

38 SAHT, Notarieel Archief (NotA), inv. no. 2981 fol. 637, NotA, inv. no. 3029, fol. 87 and NotA, inv. no. 3031 fol. 117. This of course does not mean that these goods were only in stock from these years onwards. As the inventories were made up as a result of the death of the shopkeeper, the goods were there already before the particular years mentioned above.

39 RAA, OA Winkel, inv. no. L36. Nevertheless, since no tea and coffee dealers were present in Winkel in 1742, we may assume that these products were sold in the different general shops.

bankruptcy.<sup>40</sup> Whilst at the turn of the seventeenth century the consumption of colonial beverages at home might already have been common in cities in Holland, some fifty years later only a very small number of traders were specialised in selling tea and coffee in Zwolle, a provincial town at the other end of the country. In 1742 only four Zwolle traders were registered as tea and coffee dealers (table 5.2). In this town, the trade was still largely undeveloped, and again this supports the idea that Zwolle did not experience drastic changes in consumer behaviour before 1750. These figures also seem to indicate that the differences in the presence of traders specialised in selling colonial beverages in various parts over the country are not to be neglected.

It is of particular interest to question whether women took advantage of the rise in (home-brewed) tea and coffee consumption. We have already seen that in the village of Winkel, in the mid-eighteenth century, this was not the case: out of the fifteen dealers in tea and coffee only one was female. However, when we look at table 5.2, we can see that in 's-Hertogenbosch women formed the majority of the tea and coffee dealers (71.4%), and also in Leiden a dominance by women (however with 57.6%, weaker than in 's-Hertogenbosch) can be traced. Of course, in table 5.2 we only look at specialised dealers who labelled themselves tea and coffee dealers – or were labelled as such by officials – but, due to the rising popularity of these beverages, besides these traders, grocers or other specialised or non-specialised shopkeepers would also have sold tea and coffee. Furthermore, the censuses only provide information on household heads and, as we will read further on, it is of great significance to also incorporate non-heads of household into the analysis. Other sources, like the registrations of permits and special taxes shed a light on *all* traders who sold tea and coffee, and therefore provide a more in-depth view on the tea and coffee distribution in the Northern Netherlands. From these sources we can learn that in the North-Holland countryside, selling tea and coffee was often combined with the sale of other household goods, such as salt and soap, alcoholic beverages or tobacco. An example is Pieter Florisz, an inhabitant of Winkel, who in 1751 was permitted to sell soap, tea and coffee, or his fellow-villager Lijsbeth Jans who from 1754 onwards combined a trade in tea and coffee with the sale of brandy and tobacco.<sup>41</sup> Although it is likely that in urban centres traders less often combined several trades and products, in Haarlem in 1734 selling tea and coffee was combined with, among other things, a grocer's

40 Noord Hollands Archief (NHA), Stadsarchief Haarlem (SAH), rood 467, no. 64. With thanks to Marjolein van Dekken.

41 RAA, OA Winkel, inv. no. L36.

shop and selling glassware, porcelain and textiles,<sup>42</sup> and shopkeepers from 's-Hertogenbosch often had both tea, coffee and tobacco in stock.<sup>43</sup>

In the eighteenth century, the city government of Leiden issued permits for selling dry tea, coffee and chocolate. To obtain such a permit, one needed to pay five guilders *recognitiegeld* for the benefit of the town.<sup>44</sup> Over the century, the numbers of traders who asked for permission to sell these new products – and were allowed to sell them – grew steadily. A sample of three periods in the eighteenth century shows that, while in the first years of the century on average twelve persons got a permit yearly, these permits were very much more sought after at the end of the century, when approximately 34 persons per year were authorised to sell these colonial wares. This rise in numbers confirms what the data on other towns has already shown. Among the traders asking for permission, on average 28% were male. Their share was however not constant and dropped over the century from 43% in the period 1700-1706, to 22% in 1747-1752, and finally to 20% in 1789-1794. Women thus formed the majority of the tea, coffee and chocolate sellers.<sup>45</sup> Interestingly, the group of women selling these products comprised females of all marital statuses: singles, married women and widows.

In figure 5.2 the share of female tea, coffee and chocolate dealers of different marital statuses in these three periods in the eighteenth century are shown, as well as their absolute numbers. The most striking aspect shown in this figure is that the group of married women rose explosively over the century, in both numbers and share. While at the start of the eighteenth century, when tea and coffee were not really widespread, only three married women (4%) asked for a permit, while some fifty years later this had grown to 97 (63%), and it culminated in 157 married women (77%) at the end of the century. At the same time, the widows and unmarried women did not keep up with the pace of the growing number of married women. While the number of widows experienced some growth (from twelve to 28 in the middle and 18 at the end of the century), the number and share of unmarried women declined drastically, especially between 1700 and 1750: while in 1700-1706 57 single women (79%) were granted a permit, in the period 1747-1752 their number had declined to 28 (18%).

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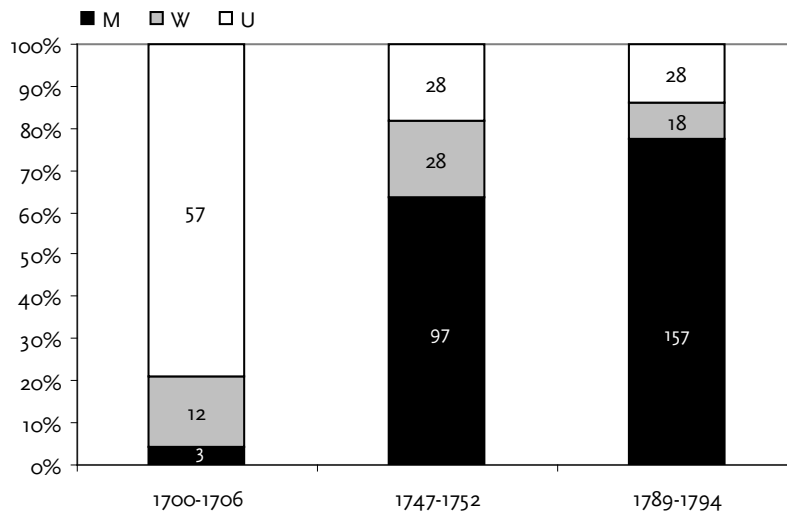
42 NHA, SAH, Kast 17-367. With thanks to Marjolein van Dekken. This combination of commodities might not be so surprising after all: porcelain and textiles often also came from the Far East and were therefore likely to be from the same supplier. Cf. Dibbits and Nijboer, 'Detailisten', 12.

43 GAHT, NotA, inv. no. 3031 fol. 117, NotA, inv. no. 3333 fol. 152 and NotA, inv. no. 3638 fol. 143.

44 RAL, SA II, inv. no. 164, after fol. 158.

45 This rate was a bit lower than that of male tea and coffee vendors in the seafaring village of Maassluis, where between 1750 and 1778 28% of the traders selling colonial beverages were men. Dibbits and Nijboer, 'Detailisten', 16.

Figure 5.2 The marital status of female tea, coffee and chocolate dealers in eighteenth-century Leiden



Source: RAL, SA II, Burgemeestersdagboeken. M = Married; W = Widowed; U = Unmarried

This figure shows that with the introduction of tea, coffee and chocolate at the start of the eighteenth century, these were products that were typically sold by unmarried women. However, after the diffusion of the products on a large scale over the society as a whole, they soon became commodities primarily sold by married women.<sup>46</sup> Dibbits and Nijboer suggested that in the first quarter of the eighteenth century the sale of colonial beverages was predominantly in the hands of specialised traders, who were also involved in the distribution of the commodities to other retailers. According to these authors, during this period in which the supply of coffee was not constant, and one had to rely on a well-developed network of suppliers, specialisation was inevitable. This was further stimulated by the laborious process of roasting and grinding coffee beans. From the 1720s onwards, when the popularity of the commodity rose, it increasingly became a product that was also sold from smaller unspecialised shops such as grocers.<sup>47</sup>

Based on the Leiden permits we can draw the following conclusions. Firstly, if it can be assumed that Dibbits and Nijboer are right in their characterisation of

<sup>46</sup> The overall ratio of widows and single women among female household heads in 1749 was 49% to 51%. Assuming that these shares roughly mirror the total population of widowed women and single female household heads, and that over time, no large shifts took place, it becomes even clearer that at the start of the century, selling dry tea and coffee was particularly a single women's enterprise. Database Leiden 1749.

<sup>47</sup> Dibbits and Nijboer, 'Detaillisten', 12, 17.

the tea and coffee traders in the different periods, the decreasing share of male tea and coffee dealers over the century implies that men were more likely to work as specialised dealers than women.<sup>48</sup> This assumption is confirmed by the share of men among the specialised tea and coffee traders who enrolled in the Haarlem shopkeepers' guild in the eighteenth century. They held a share of, on average, 40%; much higher than the rate of men among all categories of trade who asked for a permit in Leiden.<sup>49</sup> Furthermore, the relatively small share of ten per cent of women among the buyers of large quantities (of 1,000 guilders or more) of tea and of coffee at the auctions of the VOC in 1734, also points in this direction.<sup>50</sup>

Secondly, in the initial phase of the distribution of tea and coffee (1700-1706), single women played a crucial role. With 57 women, they outnumbered the total number of male dealers by three. It is apparent that in Leiden single women managed to acquire enough financial capital, knowledge and the distribution networks to invest in a commodity that was not yet overwhelmingly popular. Thirdly, when the consumption of tea and coffee stabilized, the influx of both single women and men into the trade decreased, and dozens of married women asked for permission to sell these goods. Apparently, the five guilder fee for the licence was affordable for many of these women. In 1749 the city counted 92 heads of household whose first occupation was a specialised tea and coffee shop, but another 104 household heads held such a store as a second occupation, combined with an often very different trade.<sup>51</sup> It is not unlikely, that in the latter case in particular, the wives of the registered male heads of household ran the business. The stipulation that, for the purposes of taxation, tea and coffee dealers had to hang a sign outside their shop stating that the beverages were sold at that particular place, will have made sure that where sale of tea and coffee was a second occupation families did not miss out on potential customers.<sup>52</sup>

A fourth – though possibly a bit tentative – conclusion that can be drawn from the analysis of the tea and coffee permits is that apparently in Leiden married women had a position comparable to that of married women working in trade in the city of Haarlem. Since it was the married women themselves, and *not* their husbands, who in large numbers were granted the permit, it can be assumed that *they* were running the business and were accepted as proper business owners by the local government. Whether this means that in Leiden married women were

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48 This furthermore implies that men, as opposed to women, were less likely to work as retailers in tea and coffee.

49 Calculations based on data in unpublished MA thesis. Bot, 'Comansgilde'.

50 NA, VOC, inv. no. 7151, fol. 489-492.

51 This number equals the number of 195 permits issued in the period 1747-1752. The number of permits issued in these period for men, single women and widows – the number of people that were included in the census was 98, comparable to the number of people registered with tea and coffee dealing as their first occupation in 1742.

52 RAL, SA II, inv. nos. 161-185. Dibbits and Nijboer, 'Detaillisten'.

also incorporated as individual guild members in the local shopkeepers' guild, is unclear. Nevertheless, since we know from chapter 3 that in this particular city in the appointment and distribution of sales licences the local guilds were also involved, this assumption is not at all unlikely.

Finally, based on the above some statements on gender preferences can also be made. The consumption of the new colonial beverages had very strong cultural connections and in the past authors have repeatedly linked the drinking of tea to a female or *private* and of coffee to a male or *public* domain.<sup>53</sup> Whether these gendered consumer preferences were reflected in higher shares of female tea dealers or respectively male coffee dealers can be seriously questioned.<sup>54</sup> Looking only at the Leiden tea and coffee market, where the necessary licence granted salespersons the right to sell three different colonial products – tea, coffee and chocolate – at the same time, one can doubt whether traders limited themselves to the sale of one of these products. We may assume that as proper entrepreneurs, saleswomen were generally looking to maximise their profit, and it is highly unlikely that they would have concentrated only on the sale of one of these products if they were allowed to sell them all.

#### *Other stimulants*

Another stimulant that, due to declining prices, became widespread in the course of the eighteenth century was brandy.<sup>55</sup> If we study the category of wine and brandy merchants in table 5.2 we can see that in the 1740s this was a typical 'male' trade. Unfortunately, in Zwolle and 's-Hertogenbosch no difference is made between wine and brandy sellers when registering. For Leiden it is, however, possible to make this distinction, and we can see that gender differences in selling these products hardly existed. In Leiden, both wine and brandy merchants were predominantly male: 17 out of a total of 19 registered wine merchants were men (90%), and 63 out of 76 brandy sellers (83%).<sup>56</sup> Interestingly, some 75 years earlier, in 1674, the share of men selling brandy was even higher, and formed 90%. The rising share of women in brandy selling in Leiden, from ten per cent in 1674 to 17 per cent in 1749, may have – as in the case of tea and coffee – resulted from a growing popularity of the commodity, as in Leiden brandy grew more popular from the 1670s onwards.<sup>57</sup> However, since we know that in seven-

53 See, among others, Voskuil, 'Verspreiding van koffie en thee', 74-75; Reinders, *Koffie in Nederland*, 47-48; Laan, *Drank en drinkgerei*, 175.

54 In the case of selling coffee and tea in a liquid form, so as a coffeehouse holder for instance, this was completely different: most coffee householders were males. Cf. RAL, SA 11, inv. no. 160.

55 Laan, *Drank en drinkgerei*, 188.

56 Note that people registered as *tappers* were not included in the analysis.

57 Van Dekken, *Brouwen*, chapter 4.

teenth-century Maastricht brandy sellers were generally very poor, the relatively low share of women in the brandy business in 1674 as compared to 1749 may also be explained by the fact that women with lower incomes were not registered in this census.<sup>58</sup> The differences in the shares of women brandy sellers could therefore also be a matter of registration.

Data on tobacco, a stimulant that since the end of the seventeenth century had become very popular, shows a pattern similar to that of brandy. Although tobacco is often associated with men, it was also frequently consumed by women. It shared characteristics with other stimulants, such as tea, coffee and brandy: it was part of a social ritual, and often consumed when in a group of people, for instance after a church visit, as was common in the Holland countryside.<sup>59</sup> The data from the censuses make instantly clear that, despite the product being consumed by both men and women, the sale of tobacco was predominantly a male enterprise. In Leiden and 's-Hertogenbosch we find some incidental female tobacconists (8% and 10% respectively), but in general it is clear that women were not of any importance in this sector.

Many of the stimulants discussed above would have been goods that were popular among specific parts of the *male* population. Coffee was supposed to be very popular among soldiers, as were tobacco and brandy.<sup>60</sup> Not surprisingly, during the presence of the army in a town, the demand for these products grew.<sup>61</sup> Another specific group of consumers of these types of commodities were sailors, but it is also likely that the large population of students in Leiden would have generated a large demand for stimulants. With numerous students in Leiden, and thousands of soldiers in 's-Hertogenbosch and in Zwolle, the demand for stimulants in these three towns would have been higher than in other towns in the Dutch Republic. In the same years that 's-Hertogenbosch counted a record number of soldiers (10,000), the number of tobacconists per inhabitants was extraordinarily high. While around 1750, Leiden and Zwolle counted one tobacconist per 800 population, and one per 755 population respectively, in 's-Hertogenbosch for every 595 inhabitants there was one specialised tobacconist present.<sup>62</sup> This relatively large consumer market in 's-Hertogenbosch did, however, not lead to

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58 Steegen, *Kleinhandel en stedelijke ontwikkeling*, 199.

59 Dibbits, *Vertrouwd bezit*, 154.

60 Dibbits, *Vertrouwd bezit*, 152. Dibbits and Nijboer conclude that while coffee was more often consumed by soldiers, tea was more popular among citizens. Dibbits and Nijboer, 'Detaillisten', 22.

61 As is shown by Erwin Steegen in the case of Maastricht; Steegen, *Kleinhandel en stedelijke ontwikkeling*, 264.

62 As the towns' populations as a whole are incorporated in these calculations, we cannot regard all these people as potential customers, assuming that many children will not have consumed tobacco.



extra female activity.<sup>63</sup> This may be explained by the fact that tobacco and brandy were not only sold by specialised dealers but also by grocers for instance. As in the case of tea and coffee, the dealers specialised in selling brandy and tobacco were mainly active as middlemen, a branch in which women were apparently inactive.<sup>64</sup>

In conclusion, looking at the gender division of traders specialised in stimulants, makes it clear that a rising popularity of a certain consumable did not necessarily result in a larger share of women in the sector. In some cases, increasing popularity did lead to a rising female involvement (tea and coffee), but in others it did not (tobacco). One of the factors that could have been crucial in this respect may have been the necessary capital required to apply oneself to such a trade. Further on in this chapter differences in wealth, related to various specialisations, will be investigated. Before that, we will focus on gender divisions in the trade that was particularly connected to female entrepreneurship: the sale of wearing apparel.

#### 5.4 Wearing Apparel

Apart from Consumable Household Goods, another category that catches the eye in table 5.1 is that of Wearing Apparel. Although not as large in numbers as Consumable Household Goods, it was considerable in size and it is often considered crucial to women's position in trade. The sector of textiles and clothing plays a very important role in debates on female presence in trade and in debates on the consumer revolution, both in respect to female customers and traders.<sup>65</sup> In this

63 This is confirmed by an analysis of the size of the market and the share of women selling either wine or brandy, or tea and coffee. While Zwolle had the lowest concentration of specialised wine and brandy vendors, followed by Leiden and then 's-Hertogenbosch, it had the highest share of women in the business (23%), again followed by Leiden (15%) and 's-Hertogenbosch (13%). Regarding tea and coffee, Leiden had the highest concentration of specialised dealers, but in 's-Hertogenbosch the share of women in the business was 13% higher than in Leiden, 71% and 58% respectively. The differences in concentration between Leiden and 's-Hertogenbosch, 402 and 568 inhabitants per one tea and coffee dealer respectively, shows moreover that the cause of a large demand could not be blamed just on soldiers, but students, and possibly also many other citizens, will have, by 1750, been enthusiastic tea and coffee drinkers as well.

64 Cf. the permits issued for selling salt and soap in mid-eighteenth-century Leiden wherein the government explicitly differentiated between wholesalers and retailers and which show that, as opposed to men, hardly any women asked for a permit to sell salt and soap in large quantities. On the contrary among the 'small' dealers (*kleine kramers*) the gender distribution was quite equal: 57% males and 43% females. RAL, SA II, inv. no. 174.

65 For references to these debates see section 5.1.

section the presence of women in this particular area of trade is being submitted to further detailed study. As we have read earlier, from the work of Panhuysen it is known that because of changes in the consumption of clothing, the position of Dutch women working in this sector altered greatly. In contrast to the production of clothing where the tailors' guild controlled which area of making clothes was for the domain of women, the shopkeepers' guilds did not assign the sale of different products to different groups within the guild. However, in 's-Hertogenbosch an indirect form of categorisation existed. In this city, to become an old-clothes seller one had to acquire two guild memberships. This resulted in the fact that for the poorer people, it was probably too expensive to enter this trade, and as we have read in the preceding chapter, this financial barrier could have a substantial effect on female guild membership rates. However, besides this limitation in the freedom of choice, the actual choice of specialisation was left open to the individual.

Table 5.3 contains data on traders specialised in selling Wearing Apparel. The first thing that stands out when looking at this table is that the higher the number of inhabitants in a city, the greater the diversity of traders existing within that place. This is comparable to the pattern we saw in Consumable Household Goods in the preceding section. However, despite these differences in diversity, in all three towns, most traders in this category are cloth merchants. In 's-Hertogenbosch 42% of all textile traders were cloth merchants, in Zwolle 31% and in Leiden 37%. Other very large categories in the category Wearing Apparel were old clothes and ready made clothes and – in Leiden and 's-Hertogenbosch – haberdashery.

Despite the fact that in most of the literature on women and retailing, the trade in textiles and clothing is considered a typical feminine business, we have seen that only in Leiden did women form the majority in this sector with a share of over 60%. In both 's-Hertogenbosch and Zwolle the majority of clothing and textile vendors were male and the share of women was much smaller than in Leiden (figures 5.1 A to C). However, in contrast to Zwolle, where women only formed one-fifth of the sellers in textiles and clothing, in 's-Hertogenbosch the share of women working in Wearing Apparel (44%) exceeded the general share of women in trade (34%). Therefore, in the latter town this sector of trade was relatively more important for women than in the former. Following other historians that have worked on this subject and claimed that the introduction of new textile products led to higher female involvement, it can be argued that the divergence in this pattern can be explained by the extent to which innovations in the sector had occurred. By having an in-depth look at the three largest categories of Wearing Apparel, this assumption will be evaluated below.

Table 5.3 Traders selling Wearing Apparel c. 1750 (Household heads, first occupations)<sup>1</sup>

	Total	%	Females	% of Females in WA	% of Occupation	Males	% of Males in WA	% of Occupation
<b>'s-Hertogenbosch</b>								
Cloth merchant	46	42.2%	22	46.8%	47.8%	24	38.7%	52.2%
Haberdasher	14	12.8%	12	25.5%	85.7%	2	3.2%	14.3%
Hosier	11	10.1%	3	6.4%	27.3%	8	12.9%	72.7%
Leather seller	1	0.9%	0	0.0%	0.0%	1	1.6%	100.0%
Milliner/hatter	5	4.6%	3	6.4%	60.0%	2	3.2%	40.0%
Old clothes seller	11	10.1%	4	8.5%	36.4%	7	11.3%	63.6%
Ready-made clothes	20	18.3%	3	6.4%	15.0%	17	27.4%	85.0%
Shoe seller	1	0.9%	0	0.0%	0.0%	1	1.6%	100.0%
Total Wearing Apparel	109	100.0%	47	100.0%	43.1%	62	100.0%	56.9%
<b>Zwolle</b>								
Cloth merchant	13	31.0%	5	45.5%	38.5%	9	28.1%	69.2%
Haberdasher	3	7.1%	2	18.2%	66.7%	1	3.0%	33.3%
Hosier	7	16.7%	0	0.0%	0.0%	7	21.2%	100.0%
Milliner/hatter	3	7.1%	0	0.0%	0.0%	3	9.1%	100.0%
Old clothes seller	16	38.1%	4	36.4%	25.0%	12	36.4%	75.0%
Total Wearing Apparel	42	100.0%	11	100.0%	26.2%	32	97.0%	76.2%

	Total	%	Females	% of Females in WA	% of Occupation	Males	% of Males in WA	% of Occupation
<b>Leiden</b>								
Cloth merchant	70	36.5%	44	37.6%	62.9%	26	34.7%	37.1%
Haberdasher	32	16.7%	25	21.4%	78.1%	7	9.3%	21.9%
Hair seller	1	0.5%	0	0.0%	0.0%	1	1.3%	100.0%
Hosier	13	6.8%	6	5.1%	46.2%	7	9.3%	53.8%
Leather seller	4	2.1%	1	0.9%	25.0%	3	4.0%	75.0%
Milliner/hatter	7	3.6%	4	3.4%	57.1%	3	4.0%	42.9%
Old clothes seller	62	32.3%	34	29.1%	54.8%	28	37.3%	45.2%
Ready-made clothing	2	1.0%	2	1.7%	100.0%	0	0.0%	0.0%
Shoe seller	1	0.5%	1	0.9%	100.0%	0	0.0%	0.0%
Total Wearing Apparel	192	100.0%	117	100.0%	60.9%	75	100.0%	39.1%

<sup>1</sup> Heads of households registered with unknown gender are left out of consideration.

Source: Databases 's-Hertogenbosch 1742, Zwolle 1742, Leiden 1749.

### Cloth

When we look at the division of female traders between the categories in table 5.3, it becomes clear that the majority of the female traders were cloth merchants and sold linen, woollen or cotton cloth. In the early modern period, a lot of changes occurred within the drapery trades. The quality and style of the fabrics changed as a result of the rise of new spinning and weaving techniques and the import of new types of yarn. The heavy woollen cloth – mainly of English wool – that was so common in the sixteenth century was replaced in the seventeenth century by a lighter and cheaper version made of Spanish and domestic wool. In addition to this, the influx of cotton textiles from the East Indies drove forward the cotton trade in the Dutch Republic. Due to its low price, comfort and fashion, cotton textiles competed very successfully with the existing woollen fabrics. Returning to the statements made by other scholars who worked on the impact of consumer changes, presented in an earlier section in this chapter, one could wonder whether women sold different textile products from men, and whether the gender division changed as a result of the general changes in cloth production and trade as being described above.

In the mid-eighteenth century, in all the urban centres under scrutiny, linen and cotton cloth were on sale at a variety of specialised dealers. The range of cloth dealers was the largest in Leiden, where one could find shops specialised in cotton, serge, linen and silk, as well as more general cloth shops (so-called *stoffenwinkels*). In Zwolle the customer had less choice and could only go to cotton cloth and woollen cloth shops (table 5.4). Interestingly enough, in Leiden women outnumbered men and formed 63% of the cloth dealers, whilst in Zwolle only 40% of the cloth dealers were women. In 's-Hertogenbosch the share of women cloth dealers almost equalled that of men (47%).

The analysis of the division of traders according to fabric in table 5.4 shows that around 1750 selling cotton textiles was a very popular specialisation in Leiden and in 's-Hertogenbosch: in both towns around 30 traders were registered as such. In Zwolle on the other hand, only a handful of people had specialised in selling cotton textiles, either as having a *bontewinkel* or a cotton textiles shop (*katoenwinkel*). Selling linen was only popular as a specialisation in Leiden, and the silk trade can also only be traced here. Looking at gender ratios within this sector, it becomes instantly clear that in Leiden especially, substantial differences between male and female cloth dealers can be observed: more women (17) than men (13) sold cotton textiles and far more women (13) than men (1) were specialised in the linen trades. In the other two towns the differences between the sexes in selling various types of cloth do not seem to be as large, although in both Zwolle and 's-Hertogenbosch men were fairly strongly represented in the more traditional cloth trade: as the so-called *lakenkopers* or *lakenwinkels* (cloth merchants).

**Table 5.4** Female and male heads of household selling cloth, distributed according to fabric in 's-Hertogenbosch, Leiden, and Zwolle, c. 1750

Type of trade (in Dutch)	Principal fabric	's-Hertogenbosch				Leiden				Zwolle			
		F	%	M	%	F	%	M	%	F	%	M	%
Bontewinkel	Cotton	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	11.1%
Katoenwinkel	Cotton	15	68.2%	15	62.5%	17	38.6%	13	50.0%	2	40.0%	1	11.1%
Sajetwinkel	Wool	0	0.0%	0	0.0%	3	6.8%	5	19.2%	1	20.0%	0	0.0%
Lakenkoper	Wool	2	9.1%	7	29.2%	2	4.5%	1	3.8%	2	40.0%	7	77.8%
Greinnegotie	Wool	0	0.0%	0	0.0%	1	2.3%	0	0.0%	0	0.0%	0	0.0%
Zijdelakenwinkel	Silk	0	0.0%	0	0.0%	1	2.3%	1	3.8%	0	0.0%	0	0.0%
Linnenwinkel	Linen	4	18.2%	1	4.2%	13	29.5%	1	3.8%	0	0.0%	0	0.0%
Stoffenwinkel	Unknown	1	4.5%	1	4.2%	7	15.9%	5	19.2%	0	0.0%	0	0.0%
Total		22	100.0%	24	100.0%	44	100.0%	26	100.0%	5	100.0%	9	100.0%

Source: Databases 's-Hertogenbosch 1742, Zwolle 1742 and Leiden 1749.

We need to realise that the data presented in table 5.4 only gives a very static image and leaves us to speculate on changes over time. Although the 1674 registrations of Leiden and Rotterdam are not completely comparable to those used here, they can nevertheless tell us more about the developments in the cloth trade and women's role in it. In Rotterdam and Leiden in 1674 many linen dealers were registered, and the majority of the women cloth dealers sold linen.<sup>66</sup> Selling silk was much more common in the seventeenth-century Holland cities than it was a century later: in 1674 Leiden counted eight household heads in the silk trade and Rotterdam eleven. No clear pattern of gender distribution can be discerned here: whilst in the former city women silk dealers outnumbered men, in the latter city the opposite is true.<sup>67</sup> Together with linen, woollen cloth was very popular and a trade truly in the hands of male traders.

On the other hand, shops specialised in selling cotton textiles were still very uncommon in 1674: in Leiden only Reinout Jansz specialised in this type of cloth. At the same time Rotterdam knew at least three specialised cotton textiles shops. At the Leuvehaven, Albert de Haas had his cotton shop, in the Nieuwstraat Jannetje Reijners; Lambert van Wijngaarden, who was also employed as a concierge (*kamerbewaarder*) at the *voc*, had a cotton shop at the Hoogstraat. It might not come as a surprise that in Rotterdam more traders were registered as specialised in the sale of cotton textiles than in Leiden in 1674. Unlike Leiden, the town of Rotterdam was home of one of the offices of the *voc* and in this port town it would therefore have been much easier to acquire colonial goods such as

<sup>66</sup> 51% female linen sellers in Rotterdam and 33% female linen sellers in Leiden among the female textile dealers.

<sup>67</sup> In Leiden five women and three men were specialised silk dealers, in Rotterdam three women and eight men.

cotton textiles.<sup>68</sup> Although the numbers of cloth dealers were still very small in the seventeenth century, we might say that with the introduction of this new Eastern cloth, it was not a typically feminine trade. Some 75 years later however, the



*Illustration 5.1* A (married?) couple behind the counter of a cloth shop

68 Through his job at the voc office, the cotton dealer Lambert van Wijngaarden might even have had very easy access to the new commodity via already established connections at the Company.

popularity of the goods increased, as well as the number of traders, and the position of women as sellers of cotton textiles strengthened.

### *Haberdashery*

In discussions on the impact of consumer changes on women's roles in retailing, much emphasis has been put on the sale of fashion accessories and haberdashery. It is thought that the rise in the consumption of these goods in particular would have meant a significant change in women's position in this sector. It has often been argued that women exploited precisely these niches to their own benefit and thereby created more room for female entrepreneurship. Can we also discern these patterns in the Dutch towns under scrutiny?

By 1750 the sale of haberdashery was not a true specialisation everywhere in the country.<sup>69</sup> While in Leiden the specialised sale of ribbons and yarn, needles, buttons and other fancy goods had become quite popular, in Zwolle hardly any specialised haberdashers were to be found. In the mid-eighteenth century, Leiden counted 32 haberdashers, 's-Hertogenbosch fourteen and Zwolle three. The majority of the haberdashers were female – 78% in Leiden and 86% in 's-Hertogenbosch respectively; Zwolle counted one male and two female haberdashers. In Leiden the number of women specialised in selling these fashionable goods equalled that of the female grocers and in 's-Hertogenbosch they were comparable in numbers to the female sellers of tea and coffee (15 women).

It remains difficult to ascertain whether the rise in the consumption of haberdashery in the end led to higher shares of women in the trading business. Despite the outstandingly large shares of women in this specialisation, we should not forget that numerically this category was very small: as we have seen above, in the towns under scrutiny about twice as many women worked as a cloth merchant. As we will see in the following section, in the sale of clothing, larger numbers of women were also present. The significance that the rise in this particular specialisation had for the presence of women in trade should therefore not be overestimated. Admittedly, the sources used here do not provide data on married women, or on other non-female household heads, and therefore the actual number of haberdashers in a town could have been much larger. Nonetheless, if this data had been available, one could still question whether the number of women in this sector would have been much larger than in the sale of consumable household goods, such as tea and coffee. For obvious reasons, the demand for food and drink would have been larger than the demand for haberdashery. Firstly, in spite of the fact that the haberdashery, due to its characteristic as a fashion item,

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69 According to predominantly English literature, millinery was also a typical feminine trade. However as the Dutch language does not have equivalents of the words milliner and hatter, it is not possible to make a gender analysis. However, the censuses show that the total number of people selling various sorts of hats was very small (table 5.3).



needed to be replaced on a regular basis, it was not something that was consumed daily – as food or drink was. Secondly, the male half of the population would have consumed less in the way of haberdashery, whilst food and drink was required by men and women of all ages.

However, the large differences between the three towns under scrutiny, seem to indicate that in the Northern Netherlands, in the mid-eighteenth century the haberdashery trade was a new and upcoming specialisation which had not yet fully penetrated into all corners of the country. The city of Leiden seems to have been touched the most profoundly by changing consumer patterns in this sector, followed by the southern town of 's-Hertogenbosch and lastly, Zwolle. In this respect, it is telling that from the rural areas under scrutiny, in Winkel only one haberdasher is registered: the married woman Lijsbeth Tuijnman who was taken down in the register as selling 'with a lace box'.<sup>70</sup> Despite the fact that it was not a specialisation that was popular everywhere in the country, women always formed the majority amongst the haberdashers, and we may therefore conclude that in the Dutch Republic the rising consumption of these fashion items created a niche in which women were very strongly represented.<sup>71</sup>

#### *Old and new clothes*

Besides buying cloth and haberdashery to make or remake clothing, in the early modern period it was not uncommon to buy ready-made clothes. In the sixteenth century a lively trade in second-hand clothing existed especially in the urban areas of the Dutch Republic, as for many people ordering clothing at a tailor was too expensive. From the seventeenth century onwards, it also became possible to buy new clothes at specialist stores or markets. The new mass production and sale of clothing was instigated by three trends. Firstly, the large demand for standard ready-to-wear clothes by large institutions such as the VOC and city orphanages stimulated large-scale production of off-the-peg uniforms.<sup>72</sup> Secondly, because cheaper fabrics were used, clothing became more affordable for larger groups within society, and the concept of fashion, which was before that time largely reserved for the upper strata, became widespread, resulting not only in a growing group of customers but also in greater quantities of clothing in circulation.<sup>73</sup> Last but not least, the demographic growth in the Dutch Republic will also have stimulated the demand for clothing.<sup>74</sup>

The eighteenth-century censuses do not show very clear and distinct patterns concerning the gender share in the trade of new clothes in the cities under scru-

70 In Dutch: 'coopt met een kantdoos'. RAA, OA Winkel, inv. no. L201.

71 Cf. the situation in early modern Flanders. Van Aert, *Leven of overleven?*, 217.

72 More on this specific item in a following section.

73 Panhuysen, *Maatwerk*, 112-119; Lemire, 'Developing consumerism'.

74 Panhuysen, *Maatwerk*, 24

tiny. In Zwolle no sellers are registered, and in Leiden only two people 'dealt' in new clothes – and in actuality they rented out cloaks, probably for funerals. In 's-Hertogenbosch apart from the old clothes sellers, some 18 *kleerkopers* or clothes sellers were registered, of which three were women.<sup>75</sup> These low numbers might not come as a surprise as even by 1800 in Amsterdam this sector of trade had not yet developed to any considerable size.<sup>76</sup> Nevertheless, in spite of the lack of evidence in the censuses, the registration of permits for the various Leiden clothes markets shows that by 1700 the number of people already selling new, ready-to-wear clothes had grown enormously in this city and even exceeded the dealers in second-hand clothing and textiles (table 5.5).

As in other towns in the Northern Netherlands, in seventeenth-century Leiden one could buy clothes, both old and new, at the city *Luismarkt* (Flea market).<sup>77</sup> In table 5.5 the growth in numbers of permits issued for the Leiden clothing and textile markets is shown for six survey years for the period 1650-1700. Unfortunately, data after 1700 is not available. In the middle of the seventeenth century only a handful of people received a permit for selling old or new clothes at the Leiden textile market. In 1650 there were thirteen stallholders who sold new clothes, whereas twelve stallholders sold old clothes at their booth. In 1660 these numbers remain almost the same and in 1670 they drop to below ten stallholders per market. In 1680 the size of the old clothes market had grown strongly; 59 people were given a permit that year for selling old clothes. Ten years later an equal rise in permits can be discerned in the case of new clothes sellers: their numbers grew from ten in 1680 to 115 in 1690.

It is striking that at the same time that the number of permits issued expanded enormously, the gender ratios also turned around. While women formed the minority of both old- and new-clothes sellers in the first three survey years under scrutiny, after that period their share grew to approximately 75% of all permit holders. Unfortunately, it is difficult to determine why the number of permits issued for these markets increased so much. It might be related to the drop in the number of people selling rags during the same period (table 5.5). In the decade between 1670 and 1680 the decline in these permits was large – the number declined by 150 – and it is very likely that the rag sellers changed their trade to

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75 It is not exactly clear whether these *kleerkopers* sold new and/or old clothes. Cf. Panhuysen, *Maatwerk*, 248-249. Although here we make a distinction between the sale of old and new clothes it is not clear whether these categories are really to be separated. Clothing was often mended and repaired and afterwards sold as new clothing.

76 Panhuysen, *Maatwerk*, 120. The Amsterdam census of 1742 counts 23 *kleerwinkels*. The actual number of *kleerwinkels* present in the city would have been larger as only the richer heads of household are incorporated in the register.

77 Orlers, *Beschrijvinge der stad Leijden*, 276. In Amsterdam there were several markets where ready-to-wear clothing was for sale: at the Nieuwmarkt, the Westermarkt and the Noordermarkt. Du Mortier, 'Tweedehands kleding', 46.

old clothes and later also to new clothes. However, concrete evidence on such a mechanism does not exist.

**Table 5.5** Permits for the various Leiden textile markets distributed according to gender, c. 1650-1700

	New clothes				Old clothes				Rags			
	F	%	M	%	F	%	M	%	F	%	M	%
1650	3	23,1%	10	76,9%	5	41,7%	7	58,3%	54	81,8%	12	18,2%
1660	5	41,7%	7	58,3%	2	16,7%	10	83,3%	104	72,7%	39	27,3%
1670	2	25,0%	6	75,0%	4	44,4%	5	55,6%	211	84,1%	40	15,9%
1680	4	40,0%	6	60,0%	44	74,6%	15	25,4%	73	76,8%	22	23,2%
1690	85	73,9%	30	26,1%	ND		ND		49	80,3%	12	19,7%
1700	91	76,5%	28	23,5%	ND		ND		36	72,0%	14	28,0%

Source: RAL, SA II, Verhuring- en bestedingsboeken. ND=No Data

Even more puzzling is the question of why the gender ratios shifted. In this respect two things are interesting. Table 5.5 seems to suggest that the larger the sector, the more opportunities for women: the number of rag selling permits was constantly very large (50 and over) and coincided with the share of women in this business: they formed at least 72%. Moreover, growing numbers of permits for the old and new clothes markets resulted in growing shares of women. Furthermore, it is fascinating that in the seventeenth-century, as well as in the eighteenth-century censuses women were only incidentally registered as ready-made clothes sellers. This implies that the women with permits for a stand at one of the markets were either not wealthy enough to show up in the register, or that they were married and were therefore not heads of households. This also goes for the rag sellers who are completely missing from the 1674 census.

A closer look at the sale of old clothing might teach us more about the gender division in this trade. In the Dutch Republic second-hand clothes were sold by a variety of traders. Besides the old-clothes sellers, also so-called *pondegoedkoopsters* (rag sellers), and *uitdraagsters* (second-hand dealers) sold old clothes. *Pondegoedkoopsters* sold their wares by the pound (pond) and *uitdraagsters* were second-hand dealers that often also sold second-hand furniture and other household goods such as kitchenware and porcelain.<sup>78</sup> It would be interesting to discover whether any differences in gender ratios among these groups existed. An answer to this could provide insights into the characteristics of specific masculine and feminine trades. Based on earlier research by I.H. van Eeghen, it is supposed that old-clothes sellers were predominantly male, but that the trade of second-hand dealer changed from a trade principally run by women in the sixteenth and sev-

<sup>78</sup> *Woordenboek der Nederlandsche Taal*. On *uitdraagsters* see the work by I.H. van Eeghen and by Hilde van Wijngaarden. Van Eeghen, 'Uitdraagsters', and 'Haes Paradijs'; Van Wijngaarden, 'Barber Jacobs'.

enteenth centuries to a male trade by the eighteenth century.<sup>79</sup> However, these conclusions are based on rather fragmented observations, and the outcome of the eighteenth-century second-hand trade in particular could be biased by the fact Van Eeghen used the 1742 tax register of Amsterdam, a census that only comprises the richer part of the population. Looking at table 5.6, which provides an overview of all heads of household traders selling second-hand goods in 's-Hertogenbosch, Leiden, and Zwolle, it becomes clear that while the assumption concerning old-clothes sellers is true, this does not apply to the gender of second-hand dealers.

**Table 5.6** The number of household heads specialised in selling second-hand goods, distributed according to the type of trade, in 's-Hertogenbosch, Leiden and Zwolle, c. 1750

	's-Hertogenbosch		Leiden		Zwolle	
	F	M	F	M	F	M
Second-hand dealer ( <i>uitdraagster</i> )	1	0	23	15	3	5
Old-clothes seller ( <i>oudkleerkoper</i> )	2	7	0	10	0	7
Rag sellers ( <i>pondegoedkoopster</i> )	2	0	11	4	1	0
Total	4	8	34	29	4	12

Source: Databases 's-Hertogenbosch, Leiden and Zwolle.

Table 5.6 shows that in all three towns almost all old-clothes sellers were men. In 1742 only 's-Hertogenbosch knew two female old-clothes sellers: Geertruij Vermeulen and Sara Terrason. The numbers of second-hand dealers (*uitdraagsters*) were very small in Zwolle and 's-Hertogenbosch, but in Leiden, where they formed the largest part of the household heads dealing in second-hand clothes, the majority of these second-hand dealers were women. This contradicts the findings by Van Eeghen. In the case of the rag sellers, we can also discern a sex ratio that favours women, albeit that again in Zwolle and in 's-Hertogenbosch the numbers of household heads selling rags were very small.<sup>80</sup>

In the past, it has been argued that old-clothes sellers were predominantly ambulant traders who often sold door-to-door. In contrast most second-hand dealers sold from a shop.<sup>81</sup> Following the pattern regarding the sales practices of

79 Van Eeghen, 'Uitdraagsters', 109-110; Panhuysen, *Maatwerk*, 240. This is contradicted by the data on the Leiden textile markets presented in table 5.5.

80 On the whole, based on the outcome of the analysis of the 1750 censuses, in Leiden the trade in second hand clothing seems to have been much more popular than in the other towns. Whether this outcome is a result of the sources used (only household heads), or possibly by differences in the impact of the upcoming consumer society, cannot be ascertained.

81 Bibi Panhuysen argued against this, saying that in Haarlem in 1693 both old-clothes sellers and *uitdraagsters* were forbidden to sell their wares from door-to-door. Panhuysen, *Maatwerk*, 240.

traders in the North-Holland countryside, as presented in the preceding chapter, with men as ambulant traders and women as shopkeepers, it is not surprising that it is the same pattern as shown in the second-hand trade. Men were more likely to be old-clothes sellers, while women were more often active as second-hand dealers. Another argument that has been put forward to explain the gender differences in these trades is the existence and impact of guilds on this particular trade. When the trade was controlled by a guild, the share of women was not as high as when guild control was absent.<sup>82</sup> This might not come as a big surprise: as we have read in Chapter 4 the entrance fee to a certain guild could be a significant barrier for women. Nevertheless, although this might explain differences between the various localities, it does not provide an answer regarding the differences in gender ratios between old-clothes sellers, rag sellers and second-hand dealers.

To conclude, as was the case in the category Consumable Household Goods, in Wearing Apparel, the introduction of 'new' goods did not necessarily stimulate the growth of the share of women in the sector either. Only in the traditionally regarded feminine trade of haberdasher, did women always form the majority. In the other Wearing Apparel trades, a variety of patterns can be ascertained, of which at least one is very striking and seems similar to that what happened in the tea and coffee trade: a growing number of permits for selling ready-to-wear clothes created a growing share of (probably married) women active in the trade. An analysis of the developments in the cloth trade shows a similar pattern: only when the new cotton textiles became highly sought-after, and the number of specialised dealers grew, did women get involved on a large scale.

## 5.5 Wealth, marital status and gender preferences

In the sections above the shares of women in different types of trades have been assessed. In some cases clear gender patterns were found and in other cases the patterns were less straightforward. We have briefly touched upon the concept of gender preferences and analysed how those were crystallised in gender ratios in certain specialised trades. However, the question of how to explain the various gender patterns in specialisation has not been fully answered yet. As has been put forward earlier in this chapter, in the historiography the presence of large numbers of women in certain sectors has been explained by the existence of gender preferences which are not only thought to have concerned the seller, but also the customer, who was supposed to favour shopping with either a male or a female shopkeeper depending on the product that was sold *and* their own gender. Although it is likely that such preferences existed, this explanation is almost

<sup>82</sup> Panhuysen, *Maatwerk*, 271.

certainly too limited.<sup>83</sup> Earlier research on women and men's work in the sector of industry, both in the pre-industrial and in the modern period, has shown that explaining gender differences in the labour market based on notions of what work was specifically suitable for either men or women – heavy vs. light labour, highly-skilled vs. unskilled or low-skilled labour respectively – do not hold since they are merely social constructions. It is apparent that when gender divisions in a certain occupation shifted, the perceptions of society on the feminine or masculine nature of the occupation also changed.<sup>84</sup> As will become increasingly evident in this section, when looking for an explanation for a gendered division of trade, it is of great importance to differentiate between different groups of female and male traders. We have seen that in the case of the tea and coffee dealers in Leiden, marital status was one crucial element and as will be shown below, wealth also mattered in the choice of a particular specialisation.

In the previous chapter we have briefly touched upon the costs of setting up a shop and concluded that large differences must have existed in the type of business one intended to start. This variety in starting costs depended not only on the type and quantity of stock, but also on the size of the shop itself. Larger shops simply needed more counters, shelves, and other shop necessities such as scales and hoardings. When starting a business one could purchase all new shop 'basics'. However buying second-hand was also a reasonable – and probably much cheaper – option as for example in eighteenth-century 's-Hertogenbosch on average every two years the complete furniture and stock of deceased or bankrupt shopkeepers was sold at a public auction. Prices for a shop outfit differed greatly at the auctions, but so could the quality. In 1697 a counter (*toonbank*) was sold for four guilders, approximately a century later in 1785, a little more than a guilder was paid for a so-called *staande winkel*, another type of counter. Besides shelves and counters one also had to invest in boxes, tins, and sticks or stands to put up clothing (*kleerstokken*), and depending on the size of the shop these costs could rise considerably.<sup>85</sup> If one was not planning to advertise by placing signboards outside, sometimes, as in the case of tea and coffee vendors it was ordered by the government. Although the price for these boards was generally not that high, it still meant extra costs.<sup>86</sup>

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83 Even today in many fashion shops male shop assistants are hired to work at the men's department while women are hired for the women's department.

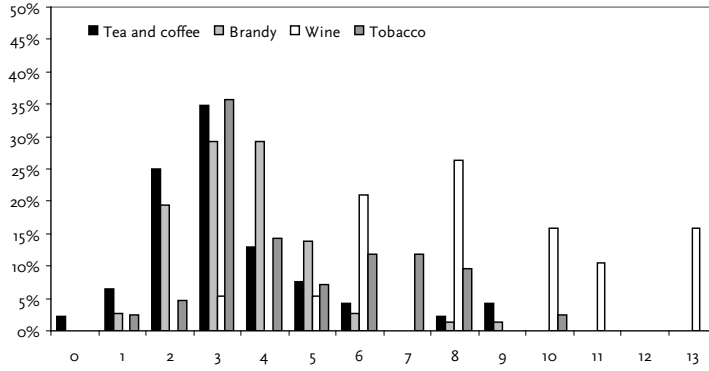
84 Cf. Phillips and Taylor, 'Sex and skill', 86; De Groot, *Fabricage van verschillen*, 22; Van Nederveen Meerkerk, *De draad in eigen handen*, 313-314.

85 For instance, the *winkeltonnetjes* (shop barrels) present in the stock of the shop of grocer Johan van Gulick were sold for 25 guilders, much more than was paid for his counter. GAHT, NotA, inv. no. 2841, fol. 357.

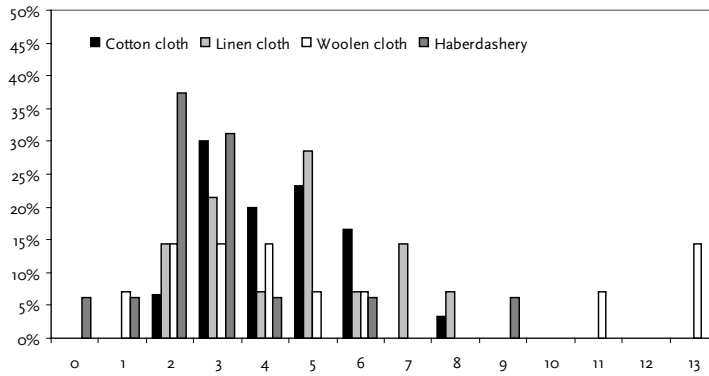
86 Some wooden *suykerbroden* (loafs of sugar bread) from the stock of Van Gulick were sold for a total amount of 1 guilder and 6 stuivers. In 1764 4 stuivers was paid for a signboard for a haberdashery.

**Figure 5.3** Specialised traders distributed according to wealth, measured by monthly house rent, Leiden 1749

**A 's-Hertogenbosch**



**B Zwolle**



**C Leiden**



Source: Database Leiden 1749. Category 0 = 0,00 – 0,99 glds; 1 = 1,00 – 2,99 glds; 2 = 3,00 – 4, 99 glds; 3 = 5,00 – 6,99 glds; 4 = 7,00 – 8,99 glds; 5 = 9,00 – 10,99 glds; 6 = 11,00 – 12,99 glds; 7 = 13,00 – 14,99 glds; 8 = 15,00 – 16,99 glds; 9 = 17,00 – 18,99 glds; 10 = 19,00 – 20,99 glds; 11 = 21,00 – 22,99 glds; 12 = 23,00 – 24,99 glds; 13 = > 24,99 glds.

The prices paid for different goods at 's-Hertogenbosch auctions varied greatly. Sometimes, as in the case of cloth from the shop of Hendrika van de Water (1785), prices were fixed per ell and that makes it easier to evaluate not only the value of her stock, but also the price to set up a certain stock as well. Blue woollen cloth was the most expensive type of cloth she sold (6 guilders per ell), *ellekesdoek* (2 *stuivers* and 12 *penningen*, i.e. 2 pennies and 12 farthings) the cheapest. From these accounts, it is possible to get some indication of the prices paid for stock, but since it is unknown what quality the products were – and often also in what quantity the goods were bought for a certain price – it remains difficult to make very general statements on the costs of setting up a particular shop. Therefore, to learn more on the relationship between a certain specialisation and financial capital, an analysis of the value of the houses of shopkeepers is made.

Based on the 1749 census of Leiden it is possible to make a distribution of shopkeepers and traders according to house rent. In figure 5.3 the distribution of the product specialisations discussed in the sections above are shown. Figure 5.3 A shows the distribution of traders specialised in selling tea and coffee, brandy, wine, and tobacco, according to the amount of their rent. In figure 5.3 B we see the dealers in different types of cloth and in figure 5.3 C the various sellers of old clothing are distributed according to wealth.

Figure 5.3 makes it immediately clear that the type of specialisation was related to the wealth of a trader and therefore not solely instigated by a gender-related preference for a certain product or product group. While the majority of the tea and coffee dealers fell under the lower categories of house rent, the wine merchants were found renting (or owning) the more expensive houses. The distribution of traders selling cloth and haberdashery also appears to show a pattern wherein trades that were predominantly held by women fell under the lower categories of house rent, and in the more male dominated trades, such as woollen cloth, there was a concentration of richer salespeople. A comparison across the different categories shows that in the size of their wealth, tea and coffee dealers and haberdashers did not differ a lot. Some 90 per cent of traders in both categories had a house rent of a little more than ten guilders, albeit that in general haberdashers had cheaper housing than tea and coffee dealers.

Particularly interesting here is the comparison between the different types of second-hand clothes dealers. From figure 5.3 C we can clearly see that none of the old-clothes dealers belonged to the wealthier part of the population; almost all were found in the first five rent classes, and therefore they were less wealthy than the groups discussed above. However, despite the concentration in the first four categories of these trades, each occupational group reveals a different distribution. While the largest part (71.4%) of the rag sellers had very cheap housing (classes 0 and 1), and can be considered relatively deprived, the old clothes sellers, and especially the second hand dealers, were better-off. We have seen that the majority of the old clothes sellers were male, whilst women were more



likely to either work as rag sellers or as second-hand dealers. The marital status of the female second-hand dealers and of the female rag sellers however, differed greatly: whilst three-quarters of the second-hand dealers were widowed, of the female rag sellers the same share were single. Although it is not necessarily true that widows were wealthier than single women, this is nevertheless a very interesting observation and it is apparent that in mid-eighteenth-century Leiden the second-hand trade was quite segmented.

This section has made it clear that specialisation in the sale of one product or product group was not always the result of certain gender roles or gender preferences. Whilst widows, when succeeding their husband in trade, could easily end up in a 'male' trade, in the case of other women – single, married or widowed – when starting up a business of their own, wealth was decisive. Wealth distribution showed that women tended to run businesses that were less capital intensive, while men were more often present in trades that required more financial capital.<sup>87</sup> In any case, this does not mean that women could not be successful traders operating in large scale businesses. In the following section where another form of specialisation – the concentration on one particular customer – is the focus, it will become clear that enterprises on a large scale were not reserved for men only. Widowed, married and single women were also running very large businesses.

## 5.6 Specialisation through clientele: the voc, orphanages and other large institutions

In the early modern period, many traders in Dutch towns profited from great numbers of potential consumers. Not only the large numbers of inhabitants, but also the presence of large-scale institutions was very beneficial for the development of a production and retail sector of considerable scale. Since Jerzy Gawronski published his important work on the equipping of two ships in the fleet of the Dutch East India Company (voc), the *Hollandia* (1743) and the *Amsterdam* (1749), it has become common knowledge that the voc was supplied by a large number of producers and suppliers, and that women were also part of the Company's supply network.<sup>88</sup> This is not only valid for the mid-eighteenth century, but also in the early seventeenth and the late eighteenth centuries women acted as suppliers to the Company.<sup>89</sup> Although women were part of the suppliers' network of the voc, the female purveyors were however, a minority: in the 1740s for every woman there were seven male suppliers. Nevertheless, we should not regard the women as inconsiderable as several examples of the enormous size of their trade

87 Cf. chapter 4.

88 Gawronski, *Equipagie*.

89 NA, voc, inv. no. 13790; Panhuysen, *Maatwerk*, 113.

show.<sup>90</sup> Gawronski showed that women were to be found as suppliers in almost all categories of the shipbuilding material, the equipping of the ship and of the crew, but that they were concentrated in the sale of various textile products, both clothing and textiles for the ships' cabin (*cajuitslijwatan*) such as curtains, pillows and tablecloths.<sup>91</sup>

The majority of the suppliers to the Amsterdam office came from the city of Amsterdam, and it is therefore unmistakably clear that the producers and traders in the towns that housed such institutions gained the most from the large demand for goods. From the suppliers to the voc shown for the years 1742-1743 in the 1742 census, Gawronski concluded that at least 72% of them were living in Amsterdam. He argued that people that were not traceable must have been living outside the city as the size of their trade was large enough to earn enough money to be incorporated into the census.<sup>92</sup> However, as will be shown later on in this section, he missed out on some women who were not registered in the census but whose husbands were, and the share of inhabitants of Amsterdam among the suppliers to the Company would therefore have been higher than 72%.

In Amsterdam the impact of larger institutions on the local economy would have been exceptional. Besides the Dutch East India Company, the city also housed a branch of the West India Company (wic) and the Admiralty, which all had a large demand for goods that were provided by female wholesalers such as textiles and clothing.<sup>93</sup> Another institution with a large demand for particular necessities that was present in Amsterdam was the Bank of Exchange (*Wisselbank*). One can easily imagine that for the administrative purposes of the bank, it needed a lot of ink, and many pens and paper. Other items that were essential for the bank were of course money bags to make it easy to transport, pay and store the enormous amount of coin. From receipts for payment from the 1760s in the bank's records, we know that in this period one woman, Agatha Grommee, supplied hundreds of smaller and larger linen money bags. On the 25th of February 1765 she received payment for the delivery of 500 small bags (50 guilders), a couple of months later, on the 17th of May, she received 50 guilders for another 500 small ones, and 100 guilders for 400 large money bags. In November of the same year Agatha managed to deliver the outstandingly high number of 2,000 small bags.<sup>94</sup> Apart from these money bags, also skeins of thread and

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90 Gawronski, *Equipagie*, 301.

91 On female suppliers of oxen to the Amsterdam Chamber of the voc, see chapter 6.

92 Gawronski, *Equipagie*, 296-297. According to Gawronski, the share of people traceable in the census was at least 72%, but he argued that when including people who did not have exactly the same name or occupation in the voc accounts as in the census one ends up with a share of 76%.

93 Women were also involved in the provisioning of ships equipped by the wic. Paesie, 'Uitrusting van de expeditievloot', 138-164; Panhuysen, *Maatwerk*, 114.

94 In 1766 she also supplied bags. GAA, Wisselbank, inv. no. 113.

ribbons were delivered at the bank. It is not exactly clear for what purpose, but it is probable that these might have been used for tying up the money bags. Again, a female supplier was responsible for the delivery: the widow Adriaan Hoofd. Her enterprise was however much smaller than that of Agatha, both in the quantity of the delivered goods – 73 skeins of thread and 12 ribbons – and in the amount of money paid for it – 17 guilders.<sup>95</sup>

Institutions such as the ones mentioned above were not to be found everywhere, some, such as the *voc* and *wic*, only had wharves in the larger cities of the western provinces, others, such as the Banks of Exchange, existed outside of Amsterdam in only Delft, Middelburg and Rotterdam. The Admiralty had its bases in Amsterdam and Rotterdam. The demand for large quantities of goods related to shipbuilding, equipping a fleet, clothing a crew and large scale financial administration were primarily to be found in the provinces of Holland and Zeeland, as were the benefits for the local (urban) entrepreneurs.

Apart from institutions like the *voc* and the *wic*, other large organisations were more widespread and must have generated a large demand in localities outside urban Holland and Zeeland. Comparable to some of the institutions mentioned above was the army. As in the case of the *voc*, *wic*, and the Admiralty, the presence of the army in garrison towns must have generated work for local traders and producers. Even more common than the presence of army regiments, were the hospitals, orphanages and other charitable institutions. These organisations needed a lot of clothing, food, linen ware and medicines as well. From the accounts of the Leiden *Heilige Geest Weeshuis*, it can be learned that in the period 1777-1782 the number of female suppliers never exceeded five and formed an average of 7%.<sup>96</sup> This is lower than the share of women amongst suppliers to the Dutch East India Company. The explanation for this could be that while the *voc* mainly bought clothing and textiles from female suppliers, in the Leiden orphanage the clothes were prepared by a seamstress who was part of the orphanage staff, and therefore clothes did not have to be supplied to the orphanage.<sup>97</sup>

The differences between being a supplier to the *voc* or to an orphanage or hospital were very large. Comparing the accounts of the *Heilige Geest Weeshuis* with those of the Amsterdam Chamber of the *voc* makes it instantly clear that while the suppliers to the East India Company received hundreds or thousands of guilders per delivery, in the case of the Leiden traders these amounts were much

95 GAA, Wisselbank, inv. no. 113.

96 RAL, HGW, inv. no. 341.

97 Schmidt, 'Werken voor wezen', 173. 12% of the suppliers to the *voc* were female, of which 5% supplied clothing; the remaining 7% coincides with the shares in Leiden. In the Amsterdam orphanage, clothing was also made inside the orphanage and not bought from suppliers. Here however, the orphan girls were responsible for that as it was part of their training.

smaller and often did not rise above 50 guilders.<sup>98</sup> As the incidence of deliveries was not necessarily higher at the orphanage, being a provider to the *voc* generated much higher revenues. This difference of course meant a difference of scale which had also large implications for the capacities of the entrepreneur. The suppliers to the *voc* had to sell very large amounts of goods, and that required a well-maintained network of producers and middlemen, guaranteeing the constant delivery of an enormous quantity of high-quality goods.

Besides these differences in scale, the organisation of the supply seems to have been comparable to Amsterdam and Leiden. Both the *voc* and the orphanage officially appointed their suppliers, and the books of the Company even suggest that people were contracted to deliver one particular type of good in a set quantity. For instance, in the 1730s, each order of textiles was divided in four, giving the four female traders equal sales. If a person was appointed, the contract ran for a longer

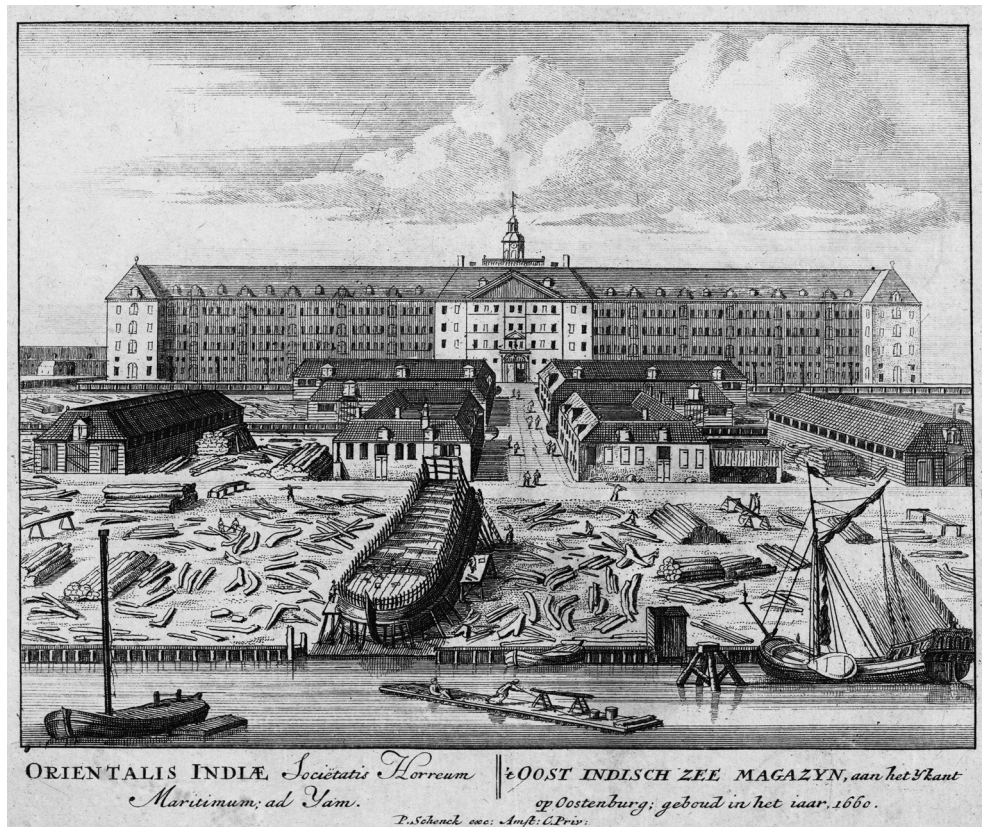


Illustration 5.2 The *voc* warehouse and wharves in Amsterdam

<sup>98</sup> RAL, HGW, inv. no. 341.

period of time and it was therefore a very welcome job. Careers of a few decades were not uncommon and demand was relatively stable.

Moreover, in many cases the appointment to the company was inherited by children. For instance, the daughters of Sara Obbens, Elisabeth and Catharina van der Valck, supplied the Company in 1748 and 1755 respectively. Sara Obbens was the widow of Abraham van der Valck, who in the 1720s supplied the *voc* with iron bars. At the time Elisabeth can be traced in the Company's records her mother still acted as one of the largest suppliers of small ironware such as nails. It is not unthinkable that Sara was succeeded by Elisabeth who in her turn was succeeded by her sister Catharina.<sup>99</sup> A similar family tie can be assumed in the case of Barbara and Clara van den Bergh, the sisters who held a grocery shop at the Fluwelenburgwal in Amsterdam and were the principal suppliers of groceries and lemon juice in the 1740s. Some twenty years earlier these goods were supplied by Barbara van den Blooke, the wife of Jan van den Bergh, and it may well be the case that the girls succeeded their mother in the business.<sup>100</sup> A last example is Jacomina Wolfgangh – the widow of Nicolaas Marcus – who in 1732 was a supplier of cabin textiles. She was active until at least 1740 and from August 1742 her daughter Ida and her sisters took over. Interestingly enough Ida's brother, Abraham Wolfgangh Marcus, also became part of the *voc* supply network. He was paid in 1743, 1747 and 1748 for dying cloth the company took on board for the Asian trade.<sup>101</sup> In the provision of orphanages the supplying of goods was also inherited by family members.<sup>102</sup> A contract with one of the large institutions could therefore provide a more than lifelong income for one family.

We should not conclude from the foregoing that women were only involved because of family connections however. Of course many women were widows taking over their husbands' company. At least 52% of the women supplying the Amsterdam Chamber in the mid-eighteenth century were the successors to their husband's trade, but the share of women succeeding their husbands in business was probably much higher.<sup>103</sup> However, we do find several women who were not necessarily suppliers simply through connections to male family members. In the 1740s at least four married women operating in their own name can be found. The most interesting examples are Geertruijd van Hoorn and Machteld Boomkamp. In both cases their husbands were registered as the business owners in the

99 GAA, Doopregisters, 109 p.109 fol. 155 no 12 (Elisabeth) and GAA, Doopregisters 110 p.20 fol. 10v no 13 (Catarina); Gawronski, *Equipagie*, 284, 285. Actually, Sara would probably have taken over the business of her deceased husband Abraham van der Valck.

100 Gawronski, *Equipagie*, 240, and NA, VOC, inv. no. 7149, fol. 8.

101 Gawronski, *Equipagie*, 181.

102 For instance Claas Verlaan who succeeded his mother in 1779 and supplied the Heilige Geest Weeshuis with milk and Thobias Aaneenbrug and Pieter Peltenbrug who both succeeded their mothers. RAL, HGW inv. no. 341 and Schmidt, 'Werken voor wezen', 171.

103 Calculated based on data presented by Gawronski.

1742 census, but the bookkeepers of the *voc* only dealt with the women who show up again and again in the *voc* accounts. Geertruijd van Hoorn supplied cabin textiles whilst her husband was registered as having a lace shop, and Machteld Boomkamp was the most important supplier of clothing for sailors, at the same time that her husband Coenraad Schaden had a *kleerwinkel* (clothes' shop) at the Prinsengracht.<sup>104</sup>

In the urban centres of the Dutch Republic, apart from choosing to specialise in a certain product, traders could also opt to supply to one big customer. Being a purveyor to a large customer often meant that one was guaranteed set sales for a longer period, and it was a good investment for the future, since children often inherited the business connections. Although women were less likely to be active in the intermediate trade than men, several women were active in supplying the urban institutions. Interestingly, the majority of these women sold textiles. Nevertheless, the examples of the supplies to the Amsterdam office of the *voc* and the Bank of Exchange make it clear that the female suppliers not only applied themselves to the trade in 'feminine' textiles, such as tablecloths, pillows and curtains, but that they were also engaged in the trade of men's clothes and textile consumer goods such as money bags. The examples of Geertruijd and Machteld illustrate that, in these branches, women were taken very seriously as business associates by male officials in charge of the companies they were in business with.

## 5.7 Conclusion

Predominantly as a result of the global expansion of commercial enterprise, in the course of the seventeenth century, new commodities were introduced in the Dutch Republic. From the East and the West Indies, among others, tea, coffee, spices and cotton textiles were supplied. Apart from the introduction of these new products, changes in consumer behaviour were generated by a shift to less durable goods and more fashionable items. These changes in consumer behaviour are reflected in the specialisation of traders. From the last quarter of the seventeenth century, and possibly before, traders specialised in the sale of new products can be found in some of the urban centres in the province of Holland, a phenomenon which had spread across the country by the mid-eighteenth century. The extent of specialisation *and* of the presence of traders in new types of specialisations, differed between the localities under scrutiny and seems to reveal a pattern in which the level of urbanisation was crucial: in the large city of Leiden

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<sup>104</sup> Gawronski, *Equipagie*, 210; Oldewelt, *Personeele Quotisatie*, 266, Wijk 48 Verpondingsnummer 4956 (Coenraad Schaden), and 171, Wijk 27 Verpondingsnummer 4064 (Adriaan Rittinghuisen).

the trading sector was not only more specialised than, for instance, in the provincial town of Zwolle, it also housed more traders who engaged themselves primarily in the sale of novelties. In rural areas, people in the local trading community were mostly 'general' traders, who probably sold a variety of goods. In these places hardly any traders specialised in the new commodities that were on offer.

In their specialisation patterns, male and female traders did not differ that much. Of course, some variety in the distribution over the categories can be observed, but in general the majority specialised in selling Consumable Household Goods, followed by Wearing Apparel. In the cities of Leiden and 's-Hertogenbosch, women had a stronger preference than men for the sale of textiles and clothing, and the absence of this phenomenon in the town of Zwolle seems to indicate that this was related to the extent in which changes in consumer behaviour had occurred. The changes in consumer patterns also led to the development of feminine niches – particularly in the sector of Wearing Apparel – such as the trade in haberdashery and the supply of textile goods to the Amsterdam Bank of Exchange and the Amsterdam office of the *voc*. We can therefore conclude that changing consumer patterns in the seventeenth and eighteenth centuries affected women who were engaged in trade.

Nevertheless, the analysis of women's role in the trade of various product groups during a period of changing consumer behaviour did not show a uniform picture. In some cases, for instance in the sale of dry tea and coffee, the numbers of women involved grew, whilst in others, such as the sale of tobacco, this relationship cannot be observed. It has also come to light that to explain why the involvement of women in different trades sometimes varied, we should not always consider gender preferences as the main reason for choosing a certain specialisation. Admittedly, it might explain why so many women were involved in haberdashery and why so little in selling hardware, but as an explanation for the large variety in gendered specialisation patterns it is not sufficient, as is made clear by the difference in the shares of female involvement in the various textile trades.

The results presented in this chapter show that a combination of factors were responsible for the fact that in some cases women did seem to benefit from changes in consumption patterns and in other cases did not. First of all, the size of demand was crucial. Often, a large consumer market was beneficial for the share of women involved in a certain trade. We have seen that at the time of the introduction of a certain product (e.g. tea and coffee, cotton textiles, ready-to-wear clothing), female traders were largely uninvolved in the, often still specialised, trade, but when a product became more sought-after and sales potential grew, the share of women in the trade grew accordingly. Secondly, wealth mattered. Female heads of household were often more active than male heads of household in trades that needed less financial capital. Moreover, we have also seen that women were less likely than men to be active in the, often more capital intensive,

intermediate trade. When women did engage in wholesaling, as in the case of the purveyors to the *voc* and the orphanages, they were often part of a larger family business, either as an associate or as an heiress, and therefore benefiting from the already present financial capital. Thirdly, a woman's marital status could also be decisive. For example we have seen that the rising tea and coffee consumption in eighteenth-century Leiden led to an explosive growth in married women applying for a permit to sell these colonial beverages. The trade in second-hand clothing showed that while the higher and more profitable segment was generally reserved for widows, single women formed the majority in the poorest of these trades: rag selling. This also illustrates that a woman's wealth was often related to her marital status, and that widowed women generally had larger financial means than women who never got married. Besides, ending up in a predominantly male trade – although it could theoretically happen to women of all marital statuses – was probably most likely for widows who took over their deceased husbands' businesses.

Whether, ultimately, the upcoming consumer society resulted in extra opportunities for women in the sector of trade remains a difficult question to answer. We have seen that the sectors that mainly attracted women – such as haberdashery – were not always numerically large. Additionally, men also benefited from a rising demand in consumer goods. The impact of the large changes in consumer patterns in the early modern period on women's involvement in commercial enterprise is therefore not self-evident. At the same time, it might also be the case that one of the crucial factors to high female participation in trade – low entrance fees to shopkeepers' guilds – was instigated by the widening consumer market. In that case, the fact that urban centres in Holland were characterised by a combination of very accessible guilds, a high level of specialisation and commercialisation, and a large involvement of women in the sector, does not come as a surprise.



## Chapter 6

### At the merchant's office

#### Women in international trade and finance

In the preceding chapters we have discussed the role of Dutch women in various forms of retailing and in the intermediate trades. One of the outcomes was that in the accessibility of a certain type of trade for women – but possibly also for men – financial capital was decisive. We have hitherto seen that in general the lower the investment costs, the higher the share of women involved in a certain business. With this in mind, it seems illogical to expect much female activity in large-scale international commerce. Nevertheless, both in the sources and in various publications on Dutch international trade, women who were actively involved in such businesses appear on the scene very regularly. These female merchants form the subject of this chapter.

While most forms of retail or intermediate trade were organised in guilds, this did not necessarily apply to international commerce. Merchant guilds had disappeared in the Northern Netherlands from the late Middle Ages and were replaced by more informal merchant networks.<sup>1</sup> Of course, people who engaged in commercial activities that fell under the monopoly of a certain guild had to be a guild member, but by 1600 commercial enterprise was basically un-guilded. Thus in theory no institutional barriers existed for women to engage in this type of business. Another issue that makes this segment of trade different from the others that are dealt with in this book is that the changes in consumer patterns, such as those discussed in the preceding chapter, affected the men and women in international commerce differently. In general the goods they traded were sold in large quantities and therefore the salesperson had a different function from a retailer who sold directly to the consumer. Nevertheless, in this chapter it will become clear that changes occurring in this segment of the commercial sector also influenced gender ratios, but that these changes were of a different nature to those in the retail and intermediate trades.

After discussing the historiography of female activity in large commercial enterprises, the share of women in commerce will be assessed for the city of Amsterdam, the commercial centre of the Dutch Republic. The share of female involvement will be measured in two ways: by analysing tax registers and by analysing the accounts of the Amsterdam *Wisselbank* (Bank of Exchange). The accounts of this bank provide a unique way of reconstructing the share of women

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1 Gelderblom, 'Decline of fairs', 229.

in commercial and financial life for approximately two centuries. After this assessment, the impact of changing commercial structures on the involvement of women in commerce will be discussed. Finally, male and female merchants and the financial activities they undertook are compared. The basis for this comparison is formed using the accounts of the *Wisselbank*. Not only are the size and intensity of the financial activities the accountholders engaged in measured, but also how long they used the services of the bank for.

### 6.1 Women making money: an uncommon phenomenon?

In the literature on women and work it is difficult to find much information on female merchants. When discussing women's involvement in trade, the majority of scholars refer to peddlers, stallholders and shopkeepers.<sup>2</sup> The reason for the absence of female merchants in Dutch historiography cannot solely be explained by the lack of female involvement in large-scale enterprise: not only in the sources, but also in various publications on merchant families large-scale businesswomen appear on the scene very regularly.<sup>3</sup> It is more likely that the lack of attention is derived from the concepts and ideas regarding women's position in society *and* the way historians value international commerce.<sup>4</sup>

Maybe, even more than in other areas of the history of women's work, the 'separate spheres' ideology has left its mark on research into the high-profile commercial activities of women.<sup>5</sup> According to this concept, at the end of the eighteenth century a culture of domesticity arose that confined women to the private sphere of the home, while the public sphere became the domain of men.<sup>6</sup> The concepts of private and public spheres related to a feminine and a masculine

2 In Dutch literature: Van Deursen, 'Werkende vrouwen'; Wijsenbeek, 'Priseersters'; Kloek, 'De vrouw', Schmidt, *Overleven*; De Vries and Van der Woude, *The first modern economy*. In international literature for example: Wright, 'Churmaids'; Wright, 'Holding up half the sky'; Hill, *Women alone*; Earle, *City full of people*; Simonton, *European women's work*; Schötz, *Handelsfrauen*.

3 A very clear and accessible example of female merchants in primary sources is the dozens of *koopvrouwen* (female merchants) in the register of the *Personele Quotisatie* of Amsterdam, edited by W.F. Oldewelt in 1945. Examples of studies on Dutch merchant families with a (temporary) leading role for women in the firm are Meirik, *Capitaal*; Rogge, *Van Eeghen*; Klein, *Trippen*; Wiersma, *Johanna Borski*.

4 An identical lack of attention to the role of women can be found in maritime history. It is also in this field of study that women have only very recently (both aboard ships and ashore) become a topic for investigation. Cf. Berggreen, 'Dealing with anomalies?', 112-114; Van der Heijden and Van den Heuvel, 'Surviving strategies', 1103.

5 Cf. the remarks by Maltby and Rutterford, 'Editorial'.

6 Davidoff and Hall, *Family fortunes*, 149-192.

world respectively are – maybe unintentionally – still present in existing concepts of work. Even today, large-scale businesses, where high risks are taken and large sums of money can be gained, are predominantly male habitats. The women in these worlds are still exceptions. Because historians generally acknowledge that early modern business was even more risky than its present-day counterpart, perhaps it is assumed that female activity in the early modern business world was even scarcer than today and that in general women were not voluntarily involved in these enterprises.<sup>7</sup> Moreover, unlike women from the lower classes that performed wage labour or ran small businesses out of sheer economic need, the hypothesis is that in the higher echelons of society, women would have been able to follow the ideal of the domesticity cult and withdraw from economic life because they had plenty of financial reserves.<sup>8</sup> Or as Peter Earle put it, running a large-scale enterprise was not a very genteel activity and instead '[r]icher women chose therefore to invest their money to provide themselves with a rentier income'.<sup>9</sup> Hence, it is no surprise that until recently historians have given relatively little attention to the activities of women in this particular section of the economy.<sup>10</sup> When women do appear in works on the world of merchant commerce, female involvement is generally portrayed in two ways.

Firstly, in many traditional works on the history of one or more merchant families, the women in these families are reduced to pawns in a board game that can be moved for the sake of the *pater familias*. Hereby, scholars suggest that women were wed to increase the financial capital needed to start or to expand a business, and daughters were raised to be suitable marriage partners for young men from economically attractive families, who – as a result of the marriage – became part of the family business network. In a time when marriage was a serious and very lucrative business strategy, the input of women in the family business was, and by some historians still is, merely regarded as, and measured by, the size of financial and social capital they brought into their families as a result of their marriages.<sup>11</sup>

7 Cf. Mathias, 'Strategies', 6-7.

8 Sharpe, 'Gender in the economy' 287-288; Vickery, 'Golden Age', 317.

9 Earle, *City full of people*, 150.

10 Cf. Rabuzzi, 'Women as merchants', 437. In Britain and the United States several studies have recently appeared on women's financial activity. However, the majority of these studies concern the nineteenth and the twentieth centuries. An exception is the recent special issue of *Accounting, business and financial history* (Vol. 16, No. 2, July 2006) on women, accounting and investment edited by Josephine Maltby and Janette Rutterford, which contains several papers on the eighteenth century.

11 A reflection on this idea is also present in more recent Dutch literature on merchants: Lesger, 'Ondernemen en ondernemerschap', 55-56, 73, and Gelderblom, 'Governance of early modern trade', 627. For the importance of marriage and marriage contracts in the economy of early modern Europe see: Erickson, 'The marital economy'.

Secondly, historians who do acknowledge the occurrence of active female involvement in international commerce see it merely as temporary and accidental. According to Peter Mathias, women had relatively few opportunities to become risk-takers in this period, at least in their designated careers. He suggests that they only had the chance to get involved in large-scale commercial enterprise 'by default – when they found themselves as widows left to run the estate or the farm, or even the firm following the death of their spouse'.<sup>12</sup> This particular role of women is, however, very positively regarded: thanks to the willingness of merchant widows to act as an 'intergenerational manager of the firm', after the death of the head of a company, the family business could survive until the merchant's son was old enough to take over the business.<sup>13</sup>

Although the assumptions presented above are not completely invalid, they are very one-dimensional.<sup>14</sup> A wife who brings a large sum of money and a personal network of family and friends with her marriage can also provide an extra hand in the management of the firm. Besides financial and social capital, she can thus supply human capital as well.<sup>15</sup> Furthermore, widows were not necessarily new to the company. During their marriage their involvement would largely have been invisible as the husband was the head of the family and with it the head of the company. However, the fact that they are hidden, does not necessarily mean that they were absent from the firm.<sup>16</sup>

Lately, some scholars dedicated their studies specifically to the subject of female merchants and their activities in the higher strata of business.<sup>17</sup> In these works, it has been illustrated that the active involvement of female merchants was not

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12 Mathias, 'Strategies', 7. By stating that the largest number of women in managerial positions was to be found in domestic service – a 'business' in which women were the natural experts and destined to, and that the skills of management in this particular sector were 'quite different' from those of risk-taking in a commercial context – Mathias implicitly makes it clear that in his opinion women were not destined to be in charge of a commercial company. A Dutch example – albeit less outspoken – of such an interpretation of female business ownership can be found in the article by Erik Lips on the female entrepreneur Isabella van Leeuwarden. Lips describes the acquisition of the family company by Isabella as follows: 'a woman from the well-off middle classes, who ended up owning several companies as a result of circumstances'. Lips, 'Isabella van Leeuwarden', 75.

13 Beachy, 'Business was a family affair' 330; Kooijmans, 'Risk and reputation', 32.

14 By 1950, Violet Barbour had already stated that it is incorrect to see the merchant widows merely as passive business associates. Barbour, *Capitalism*, 140.

15 Cf. Davidoff and Hall who speak of women as the 'hidden investment' in middle class businesses. Davidoff and Hall, *Family fortunes*, 272-315. This 'hidden investment' concerns a great variety of things varying from managing staff to maintaining family and business correspondence and thereby strengthening the ties with business associates and clients. See also Schötz, *Handelsfrauen*, 64.

16 Cf. Davidoff and Hall, *Family fortunes*, 272-315.

17 Rabuzzi, 'Women as merchants'; Mosmuller, 'Handelende weduwen'.

uncommon, and it has even been proven – at least for the Northern Netherlands – that in terms of accumulated wealth, these women were not inferior to men: a larger share of female merchants than male merchants was found among the super-rich in eighteenth-century Amsterdam.<sup>18</sup> With this knowledge, the image that is derived from the more traditional works on commerce can be adjusted: in early modern Europe, women did engage in high-profile commercial enterprise.

Nevertheless, the historians who studied female merchants thus far also concluded that in their trading activities *and* business strategies these female international merchants differed from men. For example, Daniel Rabuzzi, who studied the activities of men and women in the eighteenth-century Stralsund merchant community, found that only 6% of the female merchants went bankrupt and failed in their business, compared to 15% of the males. Moreover, men also gained greater amounts of money. These findings led him to conclude that women ‘had a different appetite for risk than men’ and ‘pursued more prudent, risk-averse strategies’.<sup>19</sup> In her research on female merchants in Amsterdam in the same period, Julie Mosmuller takes this train of thought even further, and concludes that while the business activities of female merchants mainly consisted of *passive* money trade, male merchants were primarily involved in the *active* trade in goods. She poses that a possible explanation for this gender difference is the necessity of a greater know-how for involvement in the trade in goods, thereby suggesting that in general women lacked this specific knowledge.<sup>20</sup> Implicitly, Mosmuller seems to assume that financial trade was less complicated than the commodity trade.

We can seriously question to what extent women in this sector operated differently from men, and whether the transfer from trading in goods to finance indeed implied a change from active to passive business involvement. As Pamela Sharpe has already pointed out, many women did have an active role in the management of ‘their own portfolios and those of their male associates’.<sup>21</sup> Moreover, in the eighteenth century specifically the character of international commerce changed as finance and the money trade became increasingly important. Looking solely at the activities of women in this particular period may have resulted

18 Of the female merchants, 6.5% had a yearly income of 16,000 guilders or over, while among male merchants this share consisted of only 1.9%. Mosmuller, ‘Handelende weduwen’, 8.

19 Rabuzzi, ‘Women as merchants’, 445. This may be explained by the fact that whereas merchant women were generally widows, men were of all ages. Widows generally relied on the financial capital that had largely been accumulated by their late husbands and their wealth would in general have been larger than that of most men. Women therefore may have run fewer risks than younger men who were just starting up their business. See also in the subsequent sections.

20 Mosmuller, ‘Handelende weduwen’, 11, 12.

21 Sharpe, ‘Gender in the economy’, 301, 302. See also Carlos and Neal, ‘Women investors’, 202.

in a distorted image: since the importance of the commodity trade had decreased proportionally, it is more unlikely that information on women involved in such businesses would be found. In addition, it is too easy to say that the commodity trade was more complicated: financial trade also required a proper sense of business. To make any profit one needed to know, for instance, when to buy and when to sell stocks and also what property to invest in. Finally, we must acknowledge that the difference in the assessment of women's appetite and affinity for business in other segments of the sector of trade is striking. When it comes to retailing, people generally assume that women have a proper sense of business, while if we follow many of the assumptions above we could say that women in large-scale commerce seem to have lacked this characteristic.<sup>22</sup>

In this chapter, I aim to get a clearer picture of women's involvement in the upper layers of commercial enterprise. I will do this by focussing on the activities of women in international commerce over a longer period of time – to be more precise for approximately two centuries, from 1585 to 1795. This enables us to see whether changes in the structure and organisation of merchant commerce had any impact on female participation. Amsterdam, the commercial heart of the Dutch Republic, and the city in which in the seventeenth and eighteenth centuries much of the world's commercial activities took place, will be the focus. There are two main reasons for this: the economic structure of this city and the availability of the sources. At this particular time Amsterdam was not only the country's commercial centre, but also one of the pivots in the world economy. The town hosted a large merchant community and hence it provides us with extensive sources on merchants and their activities. Of course the extraordinary position of Amsterdam may also lead to a distorted image of female involvement in merchant trade since all this commercial activity may have influenced the position of women differently compared to areas where commercial activities were a less substantial part of the economy.<sup>23</sup>

An analysis of the role of women in large-scale international merchandise for a large period of time is rather uncommon. The reason for this is that it is hard to find sources that provide enough data to make such a broad analysis. Much of the work that has been done before, in the Netherlands as well as abroad, has therefore been restricted to a relatively short time period. However, for Amsterdam it is possible to make a long-term analysis based on the financial records of the Amsterdam *Wisselbank*. The bank has left us with an enormous amount of

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22 Cf. chapter 2 and chapter 5 (sections 2.2 and 5.1).

23 One could think of extra opportunities for women to become involved in commerce generated by the commercial expansion, but on the other hand, the well-developed commercial sector may also have made women – for instance merchants' wives – redundant in handling business affairs because of the extended specialisation and thus the rise of business services (clerks etc.).

archival material as a very large part of its financial records are preserved in the Amsterdam Municipal Archives. It is unique and very rich material as it provides us with serial data that give us the exclusive opportunity to map the Amsterdam merchant community and to analyse a great deal of their financial transactions for almost two centuries (c. 1609-1795). Although the *Wisselbank* archives may not provide insight into all the activities merchants undertook, it does enable us to make a comparison between male and female financial behaviour over a longer period of time and it can thus enhance our understanding of possible gender differences among the wealthier entrepreneurs.

In the upcoming sections, I will not only assess the numbers and shares of women involved in international commerce, but also their business activities, and I will compare those to the activities of male merchants. This will make it clear to what extent women differed from men in their business operations, and whether this was a typically eighteenth-century phenomenon, or something we can observe in the seventeenth century as well.

## 6.2 Amsterdam as a case study

In the seventeenth century several paintings were produced which portrayed the commercial activities in Amsterdam at that particular time. Two famous examples are the painting of the Amsterdam Bourse by Emanuel de Witte from 1653 (illustration 6.1), and the painting of Dam Square by Gerrit Adriaensz Berkheyde from 1673 (illustration 6.2). In these paintings we see merchants from various parts of the world, recognisable by their different types of clothing, gathering in the commercial heart of the city. All of these merchants are men, and women are almost absent from these pictures.<sup>24</sup> Interestingly, precisely at the time of the commercial expansion of the city, we find no women in the paintings that portrayed this world of international commerce.<sup>25</sup> On the contrary, women were very often present in the numerous seventeenth-century paintings of the various retail trades, and from the preceding chapters we have learned that women indeed played a substantial part in these trades. Can we conclude from this that in seventeenth-century Amsterdam women did not play an active role in merchant commerce? Or does the absence of women in the paintings on the Bourse and Dam Square merely express the desire of society to have no female involvement in these male-

<sup>24</sup> In one of the paintings of the Bourse by Berckheyde we find one woman in the background, who seems to be a street vendor. Also the late eighteenth-century drawing of the Bourse by H. P. Schouten portrays one woman among dozens of male merchants; again the woman is a street seller.

<sup>25</sup> As has been stated in chapter 3, this is completely different from paintings of street selling and stallholding.

dominated worlds? And how does this relate to the presence of women among the merchant elite in the eighteenth century?

To find out to what extent women were involved in merchant commerce in early modern Amsterdam, in this section the share of women in the city's commercial and financial worlds will be measured. The sources that are available for this assessment are the tax registers that have already been introduced in chapter 2. However, since they only provide a limited picture of the Amsterdam merchant community, the accounts of the *Wisselbank*, one of the largest financial institutions in the Western world at that time, are also incorporated.

#### *Female presence in the Amsterdam merchant community*

Although the tax registers that are available for Amsterdam handicap an estimation of the total number of female and male merchants present in the city since they only provide information on heads of household, for this assessment they are very useful. The registers of 1585 and 1742 only included the more substantial heads of household living in the city. When looking for people who belonged to the commercial elite, a sorting according to wealth is essential. In the registration of 1585 we find 588 traders, 2.5% of which were female (18 women traders). This share is very low, but still a bit larger than the total share of women among the people registered which was 2.1%. Although the economic historian



*Illustration 6.1* Merchants gathering in the Amsterdam Bourse in 1653



J.G. van Dillen states that the register predominantly included the more well-to-do part of the population, striking differences in wealth can be observed between male and female traders in the register. Whereas most of the male traders are simply labelled as merchants (*koopman*) (40%), among the female traders we do not encounter any female merchants (*koopvrouw*). Instead, the female traders in the registers include apple vendors, fishmongers and old-clothes sellers. Moreover, the male traders are levied at a much higher rate than these women traders: the only woman who was assessed at ten guilders was Wendel Brunings, a silk vendor who, according to the register, shared her business with her two sons.<sup>26</sup> On the other hand, fifty per cent of the male traders were assessed at ten guilders and over. This is a very interesting difference which seems to imply that at the turn of the seventeenth century hardly any independent female activity took place in highly profitable commercial enterprise. Unfortunately, the register provides little information on the marital status of these female traders: only in the cases of three women it is explicitly mentioned, and they are all widows.<sup>27</sup>

The other tax register that provides information on Amsterdam household heads active in merchant trading is the 1742 register. This tax register only included people with an annual income of six hundred guilders and over. In this register, 4,542 traders were registered of which 475 were women. The share of women among Amsterdam traders and merchants who headed a household in the middle of the eighteenth century was therefore 10.5%. The question remains who, of these 475 women, belonged to the merchant community and who were merely shopkeepers from the middling sort.<sup>28</sup> When incorporating only the richest part of the traders, merchants with an income per annum over 4,000 guilders, we find 463 male (93.7%) and 32 female (6.5%) merchants.<sup>29</sup> Remarkably, the share of women grows again when we focus on the very top layer and only incorporate merchants with an annual income of 16,000 guilders and over. In this category, we find five women – the widows Mendes da Silva, Vosterman, Verhamme,

26 Van Dillen, *Capitale impositie*, 58. Although it is not known on what basis people were taxed, when following Van Dillen we may assume that everyone who was taxed over nine guilders belonged to the upper part of society. Ibidem, xxxiii.

27 Actually this information is added by Van Dillen who traced these women in other sources which did give information on their marital status.

28 Cf. the remarks by Van Nierop and Mosmuller. Van Nierop, 'Personele Quotisatie en de vrouw', 87-89; Mosmuller, 'Handelende weduwen', 5.

29 Mosmuller, 'Handelende weduwen', 8, 15.

De la Naije and Troije – and 20 men; the share of women in this category is hence outstandingly high compared to the other segments and forms 25%.<sup>30</sup>

The majority of the female merchants in the tax register were widowed: in the cohort of merchants with an annual income of 4,000 guilders 90 % were widows, but, as we have read above, among the super-rich merchants all the women were



*Illustration 6.2* Dam Square in Amsterdam, with in the back the city hall which housed the *Wisselbank*

<sup>30</sup> Mendes da Silva 40,000 guilders, Vosterman 30,000 guilders, Verhamme 26,000 guilders, De La Naije 20,000 guilders, and Troije 20,000 guilders. Whereas Mosmuller counted four women in this category, I counted five. Mosmuller, 'Handelende weduwen', 15. This extraordinarily high share of women among the merchants with the highest incomes in the tax register may partly result from the fact that wealthy women were less likely to remarry after their husband's death, a phenomenon that has been observed for seventeenth-century Leiden by Noordam and Schmidt. Noordam, 'Marriage pattern', 30; Schmidt, *Overleven*, 236. This does not, however, alter the fact that we find a relatively large proportion of women among the super-rich merchants, even compared to many retail trades.

widows.<sup>31</sup> From this we can conclude that when unmarried women were involved in commerce in the eighteenth century, the size of their business was not as large as that of many widows. This may not be surprising since, as we will read in a subsequent section, widows generally took over the businesses of their deceased husbands, whereas single women did not have that opportunity and when they did not take over the business of their parents they had to start a business of their own. Although it may be doubtful whether the 1585 register provides an accurate representation of female merchants in the Amsterdam commercial world, we may assume that the mid-eighteenth-century census does. Below, it will be illustrated why we may assume that the calculations presented above are valid indications for the size of the group of female merchants who were involved in merchant commerce in Amsterdam in their own names.

#### *Women with a Wisselbank account*

One reason to believe that the tax register of 1742 at least provides us with an accurate view of the size of the female merchant community is that we find identical shares of female involvement in the accounts of the Amsterdam *Wisselbank*.<sup>32</sup> Inspired by the Venetian Giro Bank, this bank was founded in 1609. It was established to end the anxiety over rapid and uncontrolled escalation in money-changing and settling of bills of exchange and at the same time it served merchants by facilitating mutual transactions enabling them to make payments from one account to another. As it was required that all bills of 600 guilders and more had to be paid through the *Wisselbank*, all substantial merchants were forced to open an account.<sup>33</sup> In 1643, this amount of money was lowered to 300 guilders.<sup>34</sup>

From the moment the bank of Amsterdam opened its doors, it attracted a large number of people who wanted to avail themselves of the bank's services. Although Van Dillen, who was the first to publish extensively on the bank in the 1920s, called it a 'hesitating start', 731 people had opened an account in 1609.<sup>35</sup> This was a relatively small number compared to the number of people that would follow in their footsteps: some fifty years later the number of accountholders had

31 Mosmuller, 'Handelende weduwen', 6

32 For a detailed description of the sources used, the information they provide and the method that has been used see the appendix.

33 Israel, *Dutch primacy*, 77-78; De Vries and Van der Woude, *First modern economy*, 83, 131.

34 Dehing and 't Hart, 'Linking', 46.

35 Van Dillen, *Mensen en achtergronden*, 406.

almost tripled to 2,102.<sup>36</sup> A comparison of the accountholders with the 1742 tax register makes it clear that in the eighteenth century, the majority of the men who held an account (58%) were merchants by occupation. A similar share of women (64%) with an account in the bank were taken down in the register as rentiers, but as we will read later in this chapter, many of these women were also involved in commercial enterprise. Some thirty per cent of the female accountholders in 1742 were registered as traders.<sup>37</sup>

Although the occupational analysis also indicates that the accounts of the *Wisselbank* may not always provide solid data for an analysis of the Amsterdam merchant community, they do provide a very welcome addition to information from tax registers. Theoretically, the facilities of the bank were accessible for anyone who wanted to make use of it. As opposed to the tax registers, its business accounts can therefore also provide information on non-heads of household who engaged in business, such as married women. Moreover, the fact that a large part of the business accounts is preserved provides the unique opportunity to analyse the financial activities of the accountholders over a longer period of time, and to systematically compare the activities of male and female accountholders. Two separate datasets have been created based on information from the ledgers; one consists of a numerical overview of all accountholders and their gender in six survey years, and the other consists of the personal information (name and gender) and information on bookings (number and value) and balances in four survey years spread over the period 1644-1800, which are 1646, 1706, 1742 and 1795.<sup>38</sup>

Based on an existing database of the accountholders for the years 1609-1627, and the ledgers from 1646 onwards, it is possible to measure the gender ratios among the accountholders.<sup>39</sup> In figure 6.1, the numbers and the shares of women in the bank over the period 1609-1795 are plotted. As we can see from figure 6.1, women formed only a minority of the accountholders at the bank. During the existence of the bank their numbers varied greatly from less than ten to hundreds. At the start of the seventeenth century, only very small shares of women

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36 In terms of the number of accounts, the bank of Amsterdam was larger than other banks in Europe, for instance the Hamburg Bank or the Nuremberg Bank. In the 1620s, these banks counted 539 and 663 accounts respectively. Dehing and 't Hart, 'Linking', 46.

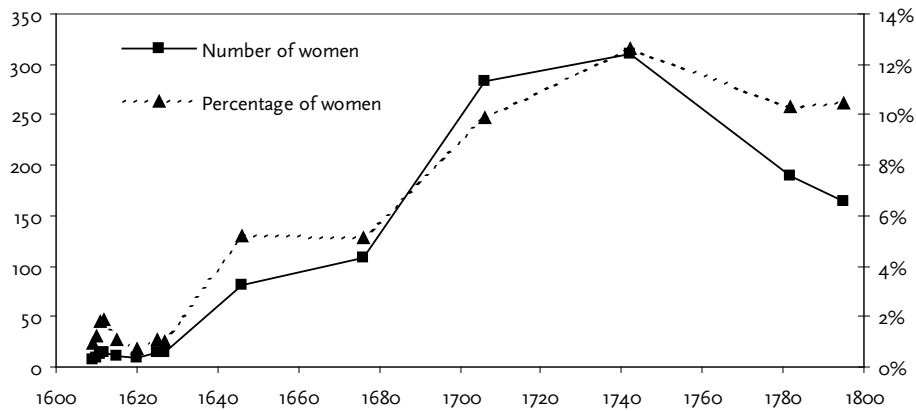
37 Occupational diversity among female accountholders (N=130): Traders: 29%; Rentiers 64%; Cashiers 2%; Industrial Occupations 3%; Officials 2%. Male accountholders (N=40): Traders: 59%; Rentiers 5%; Cashiers 8%; Industrial Occupations 8%; Officials 21%.

38 For more information on the datasets see the appendix.

39 In the analysis of the distribution of accountholders according to gender, the different companies and other institutions as the city *Bank van Lening* (Lombard) and the East and West India Company are left out of consideration: only the private accountholders are taken into account.

(c. 1%) were to be found. However, fifty years later this had changed and the percentage of females among the private accountholders rose gradually: from 5% in 1646 to 10% in 1706 and culminating in 13% in 1742. After this climax, their share dropped again to circa 10% in the eighties and the nineties of the eighteenth century.

**Figure 6.1** Female accountholders in the Amsterdam *Wisselbank* (percentage and numbers), 1609-1795



Source: Van Dillen; Lesger Dataset; GAA, *Wisselbank*.

Interestingly, over the whole period, the share of women among the accountholders did not keep pace with the general course of the private accounts in the bank. While in the first decade of the bank's existence the number of private accountholders grew rapidly to very substantial numbers, the number of women involved in the bank remained fairly minimal. Although both the total number of accountholders and the number of women with an account doubled between 1609 and 1627, the differences between men and women in actual numbers are striking: we find 1,371 male and fourteen female accountholders in 1627. The first real growth of female accountholders in both absolute and relative numbers can be discerned in the year 1646, which possibly relates to the lowering of the value of the bills of exchange that had to be issued through the bank in 1643 from six hundred to three hundred guilders. Surprisingly, among men we do not see such a rise immediately after 1643.<sup>40</sup> The question of whether this has to do with differences in scale between the businesses of men and women is difficult to answer. Since there are no ledgers available before the year 1644, we cannot

<sup>40</sup> The growth in total accounts between 1641 and 1646 is only 5%.

reconstruct the size of the transactions issued by the accountholders in the first half of the seventeenth century.<sup>41</sup>

Furthermore, the general decline in the number of accounts that occurred in the eighteenth century seems to have affected women differently to men. While in the first half of the century, the total number of accountholders experienced severe fluctuations, between 1706 and 1742 it dropped by approximately 15% overall. The number of women with an account in the bank on the other hand kept growing, from 283 in 1706 to 310 in 1742. Only in the next two survey years, 1782 and 1795, had the number of women dropped, to 190 and 164 female accountholders respectively. After the 1780s, people did not believe in the bank's credibility anymore which led to a withdrawal of money and a decrease in the number of accountholders.<sup>42</sup> Meanwhile, despite these dropping numbers, women held a relatively stable position at the end of the eighteenth century and formed one-tenth of the private accountholders. These results seem to suggest that women more than men stuck with the bank in its years of decline, a phenomenon that can be observed in other sectors of trade as well.<sup>43</sup>

When comparing the shares of women in the bank with those of women among the heads of household in commerce we can observe a similar trend: at the threshold of the seventeenth century independent female involvement was negligible but some hundred and fifty years later the share of women in this sector of the economy had risen significantly to approximately one woman per ten merchants. Although the data from the tax registers may not be equal in terms of its nature, the image that is derived from both sources is strikingly similar, especially when compared to data on female activity in other sectors of trade, as has been discussed in the previous chapters, where we sometimes even found reversed gender ratios. Moreover, the rates of female participation in the Amsterdam registers mirror those in the North-German town of Stralsund. In the period 1755-1815 11% of the merchants involved in wholesale (and often international) trade were women. As in Amsterdam, the share of women was even higher in the 1740s and consisted of 16% in 1744.<sup>44</sup> Comparable data on the share of women among merchants in England is not available, but the women's share in the market for Bank

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41 As we will read in section 6.4, in the eighteenth century women tended to have higher average values per booking.

42 Dehing and 't Hart, 'Linking'; De Vries and Van der Woude, *First modern economy*, 134.

43 Cf. Women who stuck to selling silk in a time period when silk became less popular while men left the silk trade in large numbers. Van den Heuvel and Van Aert, 'Sekse als de sleutel'. Another example is the female vegetable sellers in Leiden who remained in the inner vegetable market in eighteenth-century Leiden while men left for the outer market which was much more profitable at that time. chapter 3.

44 Rabuzzi, 'Women as merchants', 438-440.

of England stocks in the period 1720-1725 was 10% to 15%, and again equalled the rates of women in the *Wisselbank*.<sup>45</sup>

As opposed to the 1585 and 1742 tax registers that only registered heads of households, theoretically the *Wisselbank* records can also provide information on the financial activities of married women who engaged in trade or finance separately from their husbands. Although the account books do present some evidence that married women indeed held separate accounts, they also show that in the four survey years, 1676, 1706, 1742 and 1795, the majority of the female accountholders were widowed (74%).<sup>46</sup> One quarter of the female accountholders were unmarried and only three female accountholders were married.<sup>47</sup>

In conclusion, the analysis of tax registers and of the accounts of the *Wisselbank* has shown us that female involvement in commerce was not very common, especially not in the first half of the seventeenth century. Only from the second half of this century did women become more involved in high-profile businesses, at least in their own names. In the subsequent section I will argue that it is very likely that women became more independently involved in commercial enterprise from the middle of the seventeenth century onwards. To be able to argue this and explain why this happened, the developments in the organisation of commerce and the role of Amsterdam in the global trade network must first be shown.

### 6.3 The impact of changing commercial structures

With the fall of Antwerp in 1585 the commercial expansion of Amsterdam received an important impulse. It led to the rise of Amsterdam as the most important commercial centre in the West. In the following decades the city not only experienced large demographic growth but it also underwent important changes in its commercial sector in which growth and innovation were the key elements. This had

45 These are only the women who were actively involved in the transfers of stock. When including all women shareholders, the percentage of women rises to 20%. Carlos and Neal, 'Women investors', 217. Although many authors have calculated the shares of women in trade in England, such as Sharpe and Hunt, these always include retail *and* wholesale traders, and not specifically merchants, which makes them unsuitable for comparison with the data from the Amsterdam *Wisselbank*. Sharpe, 'Gender in the economy'; Hunt, *Middling sort*.

46 Overall, in the four survey years 74% of the women were widowed, 25% were unmarried and 1% was married. Unfortunately, no data on the marital status of male accountholders is available.

47 The three married women who could be identified were: Maria d'Collenaer in 1676, and Margaretha Johanna Hachmeester and Petronella Calkoen in 1795.

large consequences for the Amsterdam merchants and their activities, and for their role in the commercial world.

Shifts in business structures generally mean shifts in opportunities. Earlier in this book we have read that changes in retail – such as the separation of production and sales or changing consumer patterns – affected the position of women in the sector significantly. The major shifts in the international and wholesale trade that took place between 1590 and 1750 also influenced the opportunities for people entering into business. From earlier research we know that the shifts were generally accompanied by opportunities for new groups of people to enter into business.<sup>48</sup> However, the analysis of gender ratios in the Amsterdam merchant community, as presented earlier in this chapter, have already indicated that the changes in the organisational structure of commerce did not always lead to growing numbers of women. The opportunities that arose with the unprecedented growth of Amsterdam as a commercial centre at the turn of the seventeenth century were apparently not seized by women; as we have read, they only formed a very small share of the people engaged in highly profitable commercial enterprise.

In the seventeenth- and eighteenth-century Dutch Republic, we can discern several phases in the organisation of commerce; two of these phases are important in explaining how and why the position of women in commerce changed (figure 6.2).<sup>49</sup> In the first phase (until c. 1650-1675), the phase of commercial expansion, merchants in the Dutch Republic generally traded on their own account. They bought their bulk wares themselves in foreign countries or had them bought by relatives, colleagues or factors who had settled there. The merchants, or their representatives, then shipped their goods to Amsterdam, where they sold them to other merchants on the *entrepôt* market. In the late sixteenth and early-seventeenth centuries most of the merchants were involved in the largest part of the commercial transactions and carried the burden all the way. Merchants had personal ties with their purveyors and their physical presence at the times that deals were closed was a crucial element in gaining and securing trust. Since Amsterdam was the centre of this system it meant that most of the goods ended up in Amsterdam before being sold again to foreign merchants who sold their bulk wares in their country of origin.

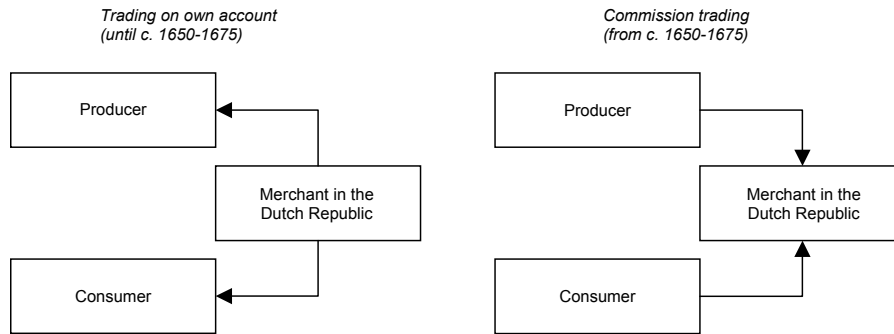
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48 Gelderblom, *Zuid-Nederlandse kooplieden*, 155.

49 Jonker and Sluyterman, *At home*, 84.



**Figure 6.2** Changes in the commodity flow in the transition from trading on own account to commission trading



Source: Jonker and Sluyterman, *At home*, 84.

During the seventeenth century trading on own account (in Dutch *eigen handel*) was replaced by trading on commission (in Dutch *commissiehandel*): the second phase in the shifting of commercial structures. This meant that a purveyor sent his goods to a commission merchant, who sold these wares to a buyer while staying in the Dutch Republic. Merchants in the Dutch Republic could play various roles in this system, for instance as commission traders, or as someone who ordered goods from a commission trader. The exact timescale of the transition to commission trade depended on the type of goods traded and could differ substantially between the various types of commodity trade, but generally we can say that in the third quarter of the seventeenth century most of the trading activities that Amsterdam merchants undertook had changed to trading on commission.<sup>50</sup>

A very important consequence of this particular change in commercial organisation was that whereas in the first phase merchants had personal ties with other merchants, in the second phase the continuation of a business or firm became more important. In the phase of expansion, business contacts were personal and merchants dealt with both their customers and their purveyors via personal letters or visits. When commerce changed to trading on commission, commercial enterprise professionalised, and the personal connections between merchants thus largely disappeared. Hence, from that time on, it became more important for merchants to invest in the name and reputation of their firms. Not surprisingly, this is also the time when the famous Dutch merchant houses such as Van Eeghen, Deutz, and De Neufville arose, some of which stayed in business for over 300 years. This change from relatively loose associations to firms also had important consequences for women in merchant families. As Jonker argues,

<sup>50</sup> Jonker and Sluyterman, *At home*, 84-86.

these women became crucial for the proliferation of the family business: they kept the merchant firm alive when their husbands passed away and their sons were not old enough to take over the company. A very clear example of this is the Deutz family, which also illustrates the importance of the continuation of the family name. After the death of the merchant Jean Deutz, his widow continued the business under the name Widow Jean Deutz. After a couple of years, her son (also named Jean Deutz) joined the trade and the name of the firm changed to Widow Jean Deutz and Son. At the time that the subsequent generation was ready to take over the business affairs, the grandson of Jean (Willem Gideon Deutz) joined his father, and the widow withdrew. The name of the company then simply changed to Jean Deutz and Son, which was kept intact, even when the grandson was running the company by himself after the death of his father.<sup>51</sup>

Interestingly, it is exactly this development that we see reflected in the shares of female involvement as presented earlier in this chapter. Looking at figure 6.1, we see that in the 1670s and 1680s the shares of women were increasing, but not as much as one might expect since the change to commission trading had by then already taken place in most sectors of commerce. The real rise in female involvement only seems to have taken place from 1700 onwards, and culminated in 1742, some twenty to forty years later. The reason that women did not instantly become involved as independent businesswomen trading on their own account, is that this sort of business generally only concerned widows who only engaged in business in their own names after the death of their husbands. Assuming that their husbands had started out in their businesses as young men, in their twenties and thirties, the first 'generation' of widows taking over these new types of firms would only have arisen as early as the late seventeenth century. The increasing share of women from 1700 onwards may therefore largely be explained by the need for widows from merchant families to keep the line of business intact.<sup>52</sup>

However, this might not be the complete story. In addition to the shift in business structures and commercial organisation, the type of trade that was undertaken by Dutch merchants changed as well. In this period, financial services began to blossom and the first merchant bankers appeared on the scene. These people were specialists in facilitating commercial enterprise by providing credit.<sup>53</sup> Below, we will read that women in particular had an appetite for this type of enterprise.

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51 Jonker and Sluyterman, *At home*, 89-91. In 1676 the widow of Jean Deutz had a very substantial account in the *Wisselbank*. She issued some 331 bookings for a total amount of nearly one million guilders. Dataset *Wisselbank*. See also section 6.4.

52 The fact that we find many women belonging to these merchant families in the *Wisselbank* archives strengthens this assumption.

53 Jonker and Sluyterman, *At home*, 94.

### *Business activities*

The notarial archives provide insight into the business activities female entrepreneurs undertook. By identifying the activities of female merchants, the hypothesis that the role of women in commerce changed according to the structure and transitions in the organisation of trade can be further tested. The business activities of women with an account in the bank could diverge substantially: some women were engaged in the overseas commodity trade while others were involved in banking and finance, for instance providing loans to other merchants. Still others, such as the merchant Sara Chevalier, combined all these different activities. Mrs. Chevalier, the widow of the immigrant merchant Jacques Christoffel Hogguer, held an account in the *Wisselbank* from at least 1742 until 1767. She was engaged in many different types of businesses over these years. She ran several plantations in the Dutch West Indies (and as a consequence also engaged in the slave trade in Africa), engaged in the Mediterranean trade (including to Genoa, Cartagena and Marseilles), and dealt with merchants and bankers in Bordeaux and London.<sup>54</sup>

The female accountholders in the *Wisselbank* who participated in the overseas commodity trade applied themselves to various types of businesses. Among the merchants with an account in 1742 are not only 'general', unspecified merchants, but also a wine merchant, brokers, and sellers of various types of commodities such as tea, tobacco and butter. The majority of the female specialist dealers dealt in textiles and clothing, for men no particular specialisation was more common than another. Interestingly enough, the share of general merchants among the group of women traders is higher than in the case of men: 70% of the female traders were classified as such in the tax register as opposed to 64% of the male traders. It is unknown what this means, but it could be that more women than men combined several activities and were therefore less often registered as specialised traders.

Thanks to the existence of little address books wherein all merchants living in the city of Amsterdam were included at the end of the eighteenth century it is also possible to identify the commercial and occupational activities of some of the accountholders from the 1795 dataset.<sup>55</sup> Unfortunately, no copy is available for the year 1795, but with the register of 1792 a substantial part – 34% of the women and

54 Among others: GAA, NotA, inv. nos. 8765/841; 8891/167, 169; 8976/77; 10474/1218; 11327/44, 90; 11384/115. In 1746 she bought three African slaves – two men and one woman – for a price of 740 Dutch guilders (250 guilders for each male slave and 240 guilders for the female slave). GAA, NotA, inv. no. 8976/77.

55 *Naamregister van alle de kooplieden, voornaame handeldrijvende of negotiedoende winkeliers en fabricanten der stad Amsterdam, met aanwijzing van derzelver woonplaatzen; als mede de naamen en woonplaatzen der Joodsche kooplieden* (Amsterdam 1792).

39% of the men – can still be traced.<sup>56</sup> In the address book all merchants present in the city are listed alphabetically. For Jewish merchants a separate register was enclosed at the end of the book. Besides registering the name and address of the merchants, their specialisation, either product, area or both, was also taken down. The majority of the merchants in the booklet unfortunately lack such a detailed description. Based on the 1792 address book we can say that at the end of the eighteenth century, at least 36% of the clients of the *Wisselbank* were merchants living in the same city. Approximately half of them were general merchants or the editor of the address book did not consider them to be specialised in any sort of trade.<sup>57</sup> We know the commercial specialisation of fourteen of the women and thirteen of the men in the dataset. Again, the majority of the specialised female merchants focused on the sale of some sort of textiles, a pattern we also distinguished in 1742, and in the retail trades discussed in the previous chapters. Furthermore, we can observe a greater diversity of specialisation than in 1742, varying from the sale of glassware and gunpowder to gold and silver or tobacco. In 1792, merchants were sometimes also categorised according to region. So we find for instance the accountholders Gio Baptista Carli di Carlo, who (not surprisingly) traded to Italy and the widow Nairac Liotart who traded to France.

Despite this great variety in activities in the commodity trade it is however notable that most of the women who held an account with the bank were involved in financial activities. This may not be a big surprise since the bank was one of the facilitators of financial trade, but an analysis of the activities of female merchants in the 1742 tax register, as taken down in the notarial archives, also illustrates that a large majority engaged in financial trade instead of the commodity trade.<sup>58</sup> The type of financial activities undertaken varied greatly from shareholding to the supply of credit, investments, and the administration and finance of plantations in the West Indies. For instance in the 1740s, the merchant Johanna Maria Slagregen, the widow of Abraham Verhamme, transferred stocks in the British East India Company with a total value of £7,000.<sup>59</sup> The rich widow of Meijnard Trooijen, Sara Petronella de Jongh, who was also registered as a merchant in the 1742 tax register, administered several sugar plantations on the island of St. Croix in the 1750s and owned stocks in the Bank of England in the 1760s.<sup>60</sup> It has been suggested that many widows transferred the type of trade from commodity trade to finance, perhaps due to a lack of the necessary knowledge and skills.<sup>61</sup> In

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56 It is uncertain whether in 1795 no register was made or whether it has been lost.

57 Of course, as the 1792 address book is used, it is unclear whether the specialisation of the trader was identical in 1795.

58 Mosmuller, 'Handelende weduwen', table 4.

59 GAA, NotA, inv. nos. 10346/228 and 1895.

60 GAA, NotA, inv. nos. 8993/872; 9002/972; 10433/2466; 10530/1215.

61 Mosmuller, 'Handelende weduwen'.

the case of Sara Petronella de Jongh we see such a development reflected. At the time just after her husband's death she was registered as a merchant (in 1742), and we know that at that time Sara handled the affairs of her late husband, but later on she became involved in plantations and stocks. Nevertheless, we know that Sara was well-known for her entrepreneurial skills, so we cannot necessarily relate this change to a lack of business knowledge.<sup>62</sup> The change in business activities may, however, be related to the ease with which women could become involved in financial activities as opposed to the commodity trades. In the subsequent sections this issue is further pursued.

### *Traders and rentiers*

The observation that women were more often engaged in financial than in produce trade brings us back to the fact that in the tax register of 1742 only a relatively small group of women were registered as traders, but a large group as rentiers.<sup>63</sup> This also seems to indicate that women had a preference for financial trade and services rather than the trade in goods. From a guidebook on the Amsterdam commercial world written in 1744 – the *Koophandel van Amsterdam* written by the Frenchmen Le Moine de l'Espine and Le Long – we know that in this particular city in the mid-eighteenth century rentiers were people one called upon when in need of money. According to these authors, rentiers (and pawnbrokers, *beleenders* in Dutch) were not necessarily involved in trade, or at least, to a lesser extent than their involvement in finance, and they always had large sums of money at their disposal to provide loans.<sup>64</sup> Apparently, in mid-eighteenth-century Amsterdam rentiers were the pivots of the world of money lending. This interpretation of the function and activities of rentiers contrasts with many frequently used meanings.

In the past, historians have generally referred to rentiers as people who withdrew from a labouring life to live off their accumulated wealth, an interpretation

62 According to the merchant Jacob Bicker Raye, Sara Petronella de Jongh ran a large merchant's office specialised in a very difficult trade like a man. In Dutch: 'die een seer groot comptoor van seer swaare negotie selfs als een man dirigeerde'. Van Nierop, 'Bicker Raye', 235.

63 This concerns both all female heads of households registered as well as the women with an account in the *Wisselbank*.

64 In Dutch: 'Soo nemen de gene, die meer [geld DvdH] nodig hebben als zy besitten, haaren toevlucht tot de Renteniers en Beleenders; dewelke selve geen of weinig Negotie doende, of immers veel minder als zy geldt hebben, altydt groote sommen gereedt houden, omse op goede Onderpanden uyt te leenen', Le Moine de L'Espine and Le Long, *Koophandel*, 546.

that is also very common today.<sup>65</sup> Interestingly, the term generally carries very negative connotations such as laziness and narrow-mindedness.<sup>66</sup> The passive connotation of the term *rentier*, together with the fact that *rentiering* would imply the withdrawal from a 'labouring life', and the fact that women formed a large share of the *rentiers*, has left its mark on the debates on working women.<sup>67</sup> By stating that some of the unmarried women in the Leiden 1749 tax registration would have been *rentiers*, but also that many of them would have been working for a living, Kloek joined other historians in their interpretation and suggested that *rentiering* was something different from working, no matter how working was defined.<sup>68</sup> This specific interpretation of the term *rentiering* has furthermore led to assumptions on the relationship between the position of women as *rentiers* and the withdrawal of women from the labour market as a result of the upcoming cult of domesticity.<sup>69</sup> And also, more specifically, in defining women's position in the Amsterdam commercial world – as opposed to women who were involved in the commodity trade – *rentiers* are being regarded as passive investors.<sup>70</sup>

The question is whether we do justice to the people who are labelled as a *rentier* in occupational registers when considering them as economically inactive. When we follow the description of *Le Moine de l'Espine* and *Le Long*, *rentiers* would – contrary to what has been often suggested – have been more economically active than the term (based on more recent interpretations) suggests. Admittedly, it could be true that the specific economic circumstances in Amsterdam created more leeway for *rentiers* to use their money for making money than for *rentiers* in Leiden, but based on the above we may assume that *rentiers* were not necessarily the coupon clippers people often take them to be. Looking at the actual business activities *rentiers* undertook makes this even clearer.

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65 De Vries and Van der Woude, *First modern economy*, 575-576; Panhuysen, *Maatwerk*, 265 (Old-clothes sellers who had retired were referred to as *rentiers*); Burke, *Venetië en Amsterdam*, 130-131.

66 See for instance De Vries and Van der Woude who refer to *rentiers* as 'coupon clippers'. The negative connotation may also result from the economic decline that arose at the time that *rentiers* became more numerous in Dutch society.

67 According to Van Nierop, De Vries and Van der Woude 59% of female household heads were *rentiers* in Amsterdam in 1742; 61.1% of the *rentiers* in Amsterdam were of female sex (my own calculation).

68 Kloek, 'De vrouw', 272. For an equal interpretation of the activities of female *rentiers* see Van Nierop, 'Personele Quotisatie', 86.

69 Cf. Pott-Buter, *Facts and fairy tales*, 282; De Vries and Van der Woude, *First modern economy*, 604-605. Earlier Schmidt put this issue up for debate, 'Women and work', 14, 15.

70 Mosmuller, 'Handelende weduwen', 11. Interestingly, Mosmuller not only considers *rentiering* as passive, but also finance, which she apparently regards as something different from *rentiering*.

Several examples from earlier studies show that people who were registered as a rentier in the 1742 register were not economically inactive at that time and cannot be regarded as passive subjects. For instance, in 1742 Susanna Block, the widow of the entrepreneur Christiaan van Eeghen, was an associate in the famous Van Eeghen firm while the tax register refers to her as a rentier.<sup>71</sup> In the 1730s and 1740s Susanna shared the business affairs with her sons Christiaan and Jacob. Unfortunately, we do not know exactly which activities were undertaken by Susanna, but it is known that from 1735 onwards Susanna and Jacob were involved in trade on Curacao.<sup>72</sup> A comparison of (mainly female) rentiers from the accounts of deliveries to the Amsterdam Chamber of the Dutch East India Company also shows that regarding rentiers as economically inactive persons is incorrect. In table 6.1 all suppliers to the Dutch East India Company who were registered as rentiers in the 1742 tax register are incorporated.

**Table 6.1 Rentiers who supplied the Amsterdam Chamber of the VOC in 1742**

Name	Sex	Product Group	Product	Price
Widow Christoffel Born	F	Wood	225 Barrels	F 1,006.-
Cornelia Maria Bors van Waveren*	F	Cattle	28 Indigenous Oxen	F 2,528.-
Petronella Calkoen*	F	Cattle	11 Danish Oxen	F 9,39.-
Pieter van Duijne	M	Cattle	50 Cows	F 5,633.-
Duijffe van Heuvel	F	Cattle	25 Westwoldinger Oxen	F 2,000.-
Breghje Loten	F	Cattle	22 Danish Oxen	F 2,072.-
Widow Johannes de Rave	F	Weaponry	982 Daggers; 240 Guns; 7 Drums; 33 Blades; 30 Butts; 4 Hilts	F 2,141.-
Jacob Elias Scott	M	Cattle	10 Indigenous Oxen	F 1,106.-
Claas Willems Spijk and son	M	Wood	314 Pieces of Elmwood and 180 Handspikes and 607 Pairs of Moscovian Oars	F 3,770.-

\* = Accountholder in the *Wisselbank*

Source: Gawronski, *Equipagie*.

<sup>71</sup> Meirik, *Capitaal*, 29; Oldewelt, *Personeele Quotisatie*, 11, Wijk 30 Verpondingsnummer 5239.

<sup>72</sup> Meirik, *Capitaal*, 29; Rogge, *Van Eeghen*, 31-33. In her scheme on page 28, Meirik incorrectly states that Susanna Block was not a member of the firm in the period 1726-1747. As we can read in Rogge, this is not true. In that particular period, she ran the company together with her son Christian van Eeghen.

From table 6.1 we learn that the affairs of all of the six female and three male rentiers who are registered as suppliers to the *voc* were substantial.<sup>73</sup> While in 1742 the widow of Christoffel Born provided 225 wooden barrels for the packing of various sorts of meat (e.g. lard and tripe) and of bread, the widow of Johannes de Rave sold a variety of armoury with a value of 2,141 guilders. The majority of the rentiers however, supplied the Company with cattle, and to be more precise, with oxen. The international oxen trade was very lucrative. As the salted meat could be stored very easily, it was an attractive option to feed the crews aboard ships. The *voc* was therefore an important buyer of oxen. Because of the constant demand, it generated good opportunities for financial investments. Gawronski suggests that the well-to-do burghers were probably not personally involved in the cattle trade but merely acted as financiers. However, the example of Joseph Deutz (1624?-1684), put forward by Wilma Gijsbers in her work on the early modern oxen trade, shows that although he did not travel to Denmark to buy the oxen himself, he was very much involved in the whole transaction process.<sup>74</sup> Whether the rentiers mentioned above purchased and sold the oxen themselves or were represented by an agent, these activities show that we cannot merely regard them as economically inactive or passive people.

Table 6.1 furthermore illustrates that rentiers were not only active as money lenders, but also took part in large-scale enterprises. This is also reflected in the notarial archives. It is true that the women who were labelled as rentiers were more active in finance than the women who were labelled as traders, but we find evidence for the engagement in both types of activities (overseas commerce and investment) in the contracts of female rentiers. In the 1740s for instance, Clara Margaretha Volkerts, the widow Christoffers, traded with Archangel and Livorno. Another woman who was also registered as a rentier, Geertruijd Slicher widow of Pierre Testard, was most probably involved in commerce, as she received consign-

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73 Two of the women can be found in the *Wisselbank* dataset: Cornelia Maria Bors van Waveren, widow of Jean Deutz van Assendelft and Petronella Calkoen, widow of Joan Fontaine. None of these men are present in the dataset. Since, as opposed to the female accountholders, not all male accountholders are included, it is possible that some of the men in table 6.1 held an account in the bank.

74 Gawronski, *Equipagie*, 254; Gijsbers, *Kapitale ossen*, 313-350. Joseph Deutz is a late-seventeenth-century example. In 1742 this situation could have changed of course, but as Gijsbers says the international oxen trade, and the position of Dutch merchants within it, had three major stages in the period 1350-1750 and she considers Deutz as a good example from the last phase, I think we may assume that also in 1742 Dutch investors of merchants in oxen still were (or could be) very much involved in the actual decision-making process.



ments of sugar from La Rochelle in the 1720s.<sup>75</sup> Both women also provided loans to other merchants and invested in shares.<sup>76</sup>

On the other hand, this evidence does not necessarily imply that people did not aim to earn enough money to be able to live on the interest of their wealth alone, as is illustrated by the widow Hercules from Stralsund, put forward by Daniel Rabuzzi, who in 1809 sighed 'my wealth is not so great that I can live from my interest income alone; I have therefore engaged in the malt trade'.<sup>77</sup> It is highly probably that regional differences existed in the actual activities of rentiers, and that the ease with which one could become involved in finance enlarged the financial activity of women with wealth.

Before moving on to the effect of changes in business operations on the involvement of women in business, it is important to note one striking difference between men and women when it comes to rentiering. Whereas the majority of the women called themselves rentiers, this was not the case among men. We can observe this among accountholders as well as among all heads of household incorporated in the tax register. This makes it instantly clear that rentiering was a gendered phenomenon. Although the nature of the activities of many male entrepreneurs had by 1742 moved towards finance as well, men were more likely to be called – or called themselves – merchants than rentiers. Apparently, it was more appropriate for women than for men to be so called. In addition, calling oneself a rentier instead of a merchant may have been a way for women to operate in the financial world without transgressing the cultural norms on suitable activities for women in these social layers. Looking back at the case of Sara Petronella de Jongh, who was introduced in the section above, this may also explain why she, and also many other widows altered their business activities to finance and investment.

#### *Modes of operation*

The growing independent female involvement in business in the eighteenth century can moreover be explained by a change in the actual business practices resulting from the shifts in the organisation of trade as has been described above. In the phase of commercial expansion, merchants were often personally involved in much of the business activity along the way. An article by Oscar Gelderblom on the organisation of early modern trade in Amsterdam very clearly illustrates that the type of trade determined the actual activities of the merchant, and also that the locus, and hence the size of the market, was an important determinant of how trade was organised. Gelderblom showed that in the early seventeenth century, the merchant often handled a lot of business affairs himself. For instance, the main character in Gelderblom's article, the merchant Hans Thijs, went to

75 GAA, NotA, inv. nos. 10225/148; 102434/206; 8000/941.

76 For instance GAA, NotA, inv. nos. 9853/8 and 10787/893.

77 Rabuzzi, 'Women as merchants', 445.

auctions and inspected goods before buying them. Representatives were mainly used for affairs abroad and were preferably family members. In the trade of goods especially one had to ensure that good quality products were being bought and plan when to sell the manufactured goods. In the case of Thijs' leather trade and his trade in jewellery the merchant had to monitor the processing of the products to be sure of good quality.<sup>78</sup> Of course, the wives of merchants could have helped out in the trade, for instance when the wholesale business was combined with a shop, or in taking care of (part of) the business accounts, but whereas evidence on women travelling to other cities in the Dutch Republic to clear business deals does exist, we rarely encounter women who travelled to foreign countries to engage in business affairs.<sup>79</sup>

With the shift towards the trade on commission, the way business activities were undertaken changed as well. Ongoing specialisation and the development of various services for the merchant community led to the rise of new occupational activities. More and more, people specialised in the settlement of certain business affairs, by becoming brokers (*makelaars*), firm directors (*directeuren*), bookkeepers (*boekhouders*), ship-brokers (*cargadoors*), ship owners (*reders*), insurance agents (*assuradeurs*) and, of course, numerous types of clerks.<sup>80</sup> These people meant that business activities could be undertaken more efficiently and that merchants only had to be involved in part of the business transactions. For instance transportation was taken care of by ship-brokers, account-keeping by bookkeepers and sometimes even the daily affairs were taken care of by directors of the firm. These changes implied that large businesses could be run from the office (*comptoir*) and that merchants theoretically did not have to leave their homes anymore. Moreover, the actual skills merchants needed decreased since they could leave part of their affairs to specialists who were specifically trained for their task.

It is not hard to imagine that these changes affected the participation rates of women. Since many affairs could be settled in the office that was attached to the home, by sending representatives or personnel to clients, the bank or the bourse, presence in the public sphere could be avoided. Supposedly, the separate spheres dichotomy resulted, particularly in the upper part of society, in women staying inside in the private sphere of the home and men being on the streets in the public sphere. From the notarial archives we see that women merchants indeed employed

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78 Gelderblom, 'The governance of early modern trade'.

79 Cf. Vos, 'Looft God'. Interestingly, in one of the travel journals that mentions female activity in commerce, it is explicitly mentioned that Dutch women travelled abroad for business. It says: 'The wives of Holland buy and sell all things at home, and use to saile to Hamburg and into England for exercise of traffique'. Jacobsen Jensen, 'Moryson's reis' 272.

80 Jonker, *At home*, 91-93; Oldewelt, *Personeele Quotisatie*; Van Nierop, 'Personeele Quotisatie', 87.

various types of assistants and clerks to settle their business affairs. For instance the widow Isaac Delprat, who had a shop assistant (*winkelbediende*) to help out and take care of chores outside the office, such as visiting the *Wisselbank*.<sup>81</sup>

The *Wisselbank* provided its customers with the service to authorise other people to handle one's affairs, which made it unnecessary for accountholders to come to the bank themselves each time they wanted to transfer money. According to Van Dillen, in the early period of the *Wisselbank* it was also possible to have people other than the beneficiary cash the money as the printed bank drafts contained the stipulation 'or to bearer paper'. However, the one form that is still present in the *Wisselbank* archives misses that exact sentence. It seems that in a later period, this possibility came to an end. Yet, other forms present in the bank's archives do point out that in both the seventeenth and the eighteenth century it was possible to authorise people to substitute the accountholder in his or her activities at the bank. The seventeenth-century authorisation granted the substitute more freedom than the eighteenth-century form, which only applied to debit transactions.<sup>82</sup>

Although rules existed concerning the use of representatives, or *procuratiehouders* in Dutch, they were not too much of a hassle and it must have been relatively easy to avail oneself of a representative. The bank stipulated that the accountholders had to renew their *procuratie* every year to the negligible amount of one guilder and fourteen stuivers.<sup>83</sup> When one switched representatives, a new *procuratie* also had to be administered at the bank for the same fee. People from outside the city were the only ones obliged to appoint a representative by means of a contract at a notary which had to be handed in at the bank and registered. This of course meant paying a fee for a notary as well, but this sum of money was also rather insignificant and would not have created a barrier.<sup>84</sup>

Part of the register in which the authorisations were taken down at the bank office has been preserved.<sup>85</sup> This enables us not only to see who made use of the opportunity of having other people go to the bank, and of any gender patterns existing in this, but it also provides insight into the governance of the companies and affairs of the accountholders at the bank. From the registration of these authorisations we learn that the authorisations were not only given by individual accountholders to agents but also by companies who authorised one of the business associates or an agent. Two types of authorisation can be found in the

81 GAA, NotA, inv. no. 11309/60, 15 July 1747.

82 Van Dillen, *Mensen en Achtergronden*, 352; Van Dillen, *Bronnen tot de geschiedenis der wisselbanken*, 609-610.

83 Accountholders who did not issue more than six bookings only had to renew their authorisation after three years.

84 GAA, *Wisselbank*, inv. no. 1b.

85 GAA, *Wisselbank*, inv. nos. 83-88.

register. The most common was the most straightforward type: an accountholder authorised another person to hand in his or her banknotes. The other type of authorisation was a little more complicated: on behalf of the accountholder an agent authorised someone else; this type of authorisation was much less common.

The register shows that both male and female accountholders authorised other people to hand in their banknotes. It was therefore not something typically done by female accountholders to avoid the public sphere. Unfortunately, only the registrations for the years 1754 and 1789 are preserved completely and it is therefore only possible to say something about numbers and gender ratios for these years. In 1754, 107 accountholders made use of the opportunity to authorise someone to hand in banknotes; in 1789 this number had grown to 184, and thus the share had doubled from 5% in 1754 to 10% in 1789.<sup>86</sup> Although appointing representatives may have been a very convenient solution to save time, apparently only a small number of the accountholders took this opportunity.

However, in general, women much more frequently appointed a representative than men; in both years the share of women among the people registering an authorisation was higher than that of women in general in that particular period. In 1754 the share of women among accountholders who issued authorisations was 27%, while in the 1740s the general share of women among the accountholders was approximately 13%; in 1789 the share of women among accountholders registering authorisations was 15% while their general share in this period (c. 1782-1795) was 11%.<sup>87</sup> Even so, the fact that a relatively larger number of female accountholders than male accountholders had someone else going to the bank does not imply that the bank was not visited by women. Both men and women were authorised in the registers: in 1789 for instance Hendrik Castaing authorised Maria Clara Hartmans, and Anton Curtovich authorised Sara Curtovich.<sup>88</sup> Surprisingly, the register of authorisations also sheds light on some activity in the bank by married women. On 9 December 1789 Anna Margaretha Arntzen, wife of Fredrik Luderus (having his full authorisation) authorised Jacob Hubert. A few months earlier, Maria Elisabeth Preijster turns up in the register of authorisations: on behalf of the company Maria Elisabeth Preijster and Son she was authorising her 24-year-old son Christiaan Nicolaas Rijke. Contrary to what we

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86 GAA, Wisselbank, inv. nos. 83 and 87.

87 It is unknown what caused the decline in women arranging authorisations at the bank.

88 GAA, Wisselbank, inv. no. 87. It is very likely that Anton and Sara were family members, but it is unknown what relationship they had. Sara could have been his daughter, sister or wife, for instance.

might expect, at that time Maria was not widowed: her husband Jan Baptiste Rijke was still alive!<sup>89</sup>

Finally, the story of the widow of the merchant banker Willem Borski very clearly illustrates how women could avoid the public sphere and still be an active and successful member of the commercial elite. Johanna Borski assisted her husband in his trade and ultimately took over her husband's company when he died in 1814. She managed to expand the business and became one of the most important bankers in the Netherlands in the first part of the nineteenth century. In her business affairs Johanna was assisted by Johannes Stoop, a clerk who had worked for her husband from a very young age, and who in 1817 became an associate in the firm. It was Stoop who represented Johanna in the public sphere. In those days, it was very common to close business deals in coffeehouses, at the Bourse, or at *sociëteiten* (clubs), places where women were not supposed or allowed to go. As a woman, Johanna simply could not become a member of one of the *herensociëteiten* (gentlemen's clubs), and the location of many coffeehouses, on streets where prostitution was a common phenomenon, made it highly inappropriate for a woman of her class to visit them. Nevertheless, via her associate Stoop, and also her sons, all of whom were engaged in these circles, the widow Borski could benefit from the networks and social capital generated and maintained by these male domains.<sup>90</sup>

Although Johanna Borski is an early nineteenth-century example, it is unlikely that the situation in Amsterdam was very different in the previous century. In the first quarter of the eighteenth century, one of the centres of the trade in stocks was an English coffeehouse in the Kalverstraat. Since the Kalverstraat was precisely the area in early modern Amsterdam where prostitutes walked the streets, we may assume that during the eighteenth century women were also unable to engage in business circles as freely as men, and that they were dependent on business associates, clerks and family members to represent them in these 'male' circuits.<sup>91</sup>

#### 6.4 Business as usual? Activities of men and women compared

The preceding sections have made it clear that for women to access highly profitable commercial enterprise, the organisation of the trade was very important.

89 GAA, Wisselbank, inv. no. 83 and inv. no. 87. GAA, DTB, inv. no. 3II, p. 164, no. 17.

90 Wiersma, *Johanna Borski*, 24-25, 42-45.

91 Rogge, *Van Eeghen*, 31; Van de Pol, *Amsterdams hoerdom*, 89. This does not, however, mean that women did not have female circles as well, as is illustrated by Anne Laurence, who recently showed that women advised each other in the purchase and selling of stocks. Laurence, 'Women investors', 255-256.

When business was undertaken from one central place – the merchant’s office in Amsterdam – it became, not only much easier for women to engage in trade, but also more necessary for the proliferation of the company: widows became very important for the continuation of the business processes and thus of the firm. As we have read, it has been argued in the past that the nature of the business female merchants undertook differed from that of male merchants. Women have been considered as more passive entrepreneurs than men, and often also as risk-averse. However, we can seriously question to what extent these characteristics were indeed typical for female entrepreneurship in these echelons of business. The assumptions put forward were based on small samples in a limited period of time. Here the idea that the activities of women differed much from those of men is further pursued by looking at the actual financial behaviour of male and female accountholders in the seventeenth and the eighteenth centuries. Never-



*Illustration 6.3* Johanna Borski-Van der Velde (1764-1846), a merchant banker who took over her belated husband's business with great success

theless, before moving on to these assessments it is important to take note of the following.

We have seen that women only became active in larger numbers at the time that the organisation of trade had changed drastically. Interestingly, particularly in this period, the public opinion – as represented in magazines and literature – on Dutch commercial enterprise and the Dutch merchants changed to a very negative view. The (male!) merchants who engaged in commission trading were accused of laziness and passivity, characteristics identical to those that have been ascribed to female merchants by historians. As Jonker pointed out, it is incorrect to view commission trading solely as a passive, risk-averse way of doing business. Risks were also involved in this type of trade: the merchant's wealth was still part of the business process. Although it was not fixed in the commodities anymore, the merchant's capital was still tied to the underlying financial services such as facilitating credit in the form of acceptances and consignment advances. Moreover, payments were still often stretched over longer periods of time, which meant that the merchant had to be able to rely on his business partner, and always ran the risk of not being fully paid. Lastly, margins were not fixed, and the merchant constantly had to prove the value of his margins by selling the goods at the best prices.<sup>92</sup> Of course these risks also concerned the female merchants operating as commission traders. The financial activities of women in eighteenth-century England have also long been regarded as passive and risk-averse, but recent research has shown that female investors could be very successful speculators as well, and that no clear link existed between gender and the financial risks taken.<sup>93</sup> Below, the scale and temporal character of male and female entrepreneurs are compared to get a clearer picture of the existence of gender differences.

#### *Financial transactions*

Since the account books of the *Wisselbank* provide us with overviews of all transactions issued at the bank for each accountholder, it is possible to make a comparison between the transactions male and female accountholders carried out. Hereby, we can not only find out whether men indeed issued transactions more often than women, but also whether the size of their transactions and therefore the volume of their trade differed. Of course, in this way we are only able to measure the transactions issued through the bank, whereas business transactions not cleared via the bank remain out of sight. The actual scope of the businesses of the accountholders could therefore be greater.<sup>94</sup> Even so, this is probably

92 Jonker and Sluyterman, *At home*, 99-100.

93 Maltby and Rutherford, 'Editorial', 136-140; Laurence, 'Women investors', 261-262.

94 Theoretically, this could also influence the comparison of male and female activities, for instance if one of the sexes preferred not doing business via the bank.

the only way to make equal comparisons for men and women over a long period of time.

Accounts in the bank varied in size: some people used the bank to complete transactions on a very regular basis; other people seem to have used their bank account merely as a back-up, and hardly made use of it. Physically, this resulted in the fact that people sometimes occupied dozens of pages in the ledgers and at other times only a quarter of a page, which was sometimes not even completely filled. For the four survey years (1676, 1706, 1742 and 1795) it is possible to reconstruct the number and the value of the business transactions of the account-holders. This gives us a unique opportunity to look at the actual scope of their enterprise. Of course, since the data on the survey years only concerns one financial year (which only consisted of six months), it does not account for changes in people's entrepreneurial behaviour over time.<sup>95</sup>

In figure 6.3 the distribution of female and male accountholders over the various numbers of transactions is shown for the four survey years. These figures immediately show that in the number of bookings they issued women were not predominantly more passive than men. The overview of transactions issued at the bank shows that both men and women often held an inactive account and did not issue any transactions. In all years under scrutiny, among men at least 25% did not issue any transactions; among women this share was only a bit higher: 31%. Moreover, we see that men *and* women held very active accounts and that accountholders of both sexes sometimes issued more than 100 transactions per six months. In this respect, male and female accountholders did not differ that much. An illustrative example of 'active' female entrepreneurship comes from the widow of Jan Balde, a merchant, who between January and July 1742 conducted almost 175 transactions that accounted for approximately 841,000 guilders.<sup>96</sup>

In general, we can say that the majority of the accountholders closed a deal via the bank on a regular basis, roughly ranging from once per month (4-6 transactions) to once per week (24 transactions).<sup>97</sup> On average between one-fifth and one-tenth of the accountholders issued more than one transaction per week (26-100 transactions). Issuing at least one booking per day (c. 150 transactions and over) was the least common. Gender differences in the number of bookings did exist, but were not as large as one would expect them to be, based on what has

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95 In addition, because of the seasonal nature of early modern trade, part of an accountholder's activities can be missed by looking at only one year, as has been done here. More information on this in the appendix.

96 GAA, Wisselbank, inv. no. 201, fol. 1517. Interestingly, this woman does not belong to the upper layer of super-rich merchants: in 1742 she is assessed at an annual income of 6,000 guilders. Oldewelt, *Personeele Quotisatie*, Wijk 57, Verpondingsnummer 3831 (Wed. Joh. Baelde).

97 There were two exceptions: in 1706, the largest number of women had zero transactions, which in 1795 was the case for the largest number of male accountholders.



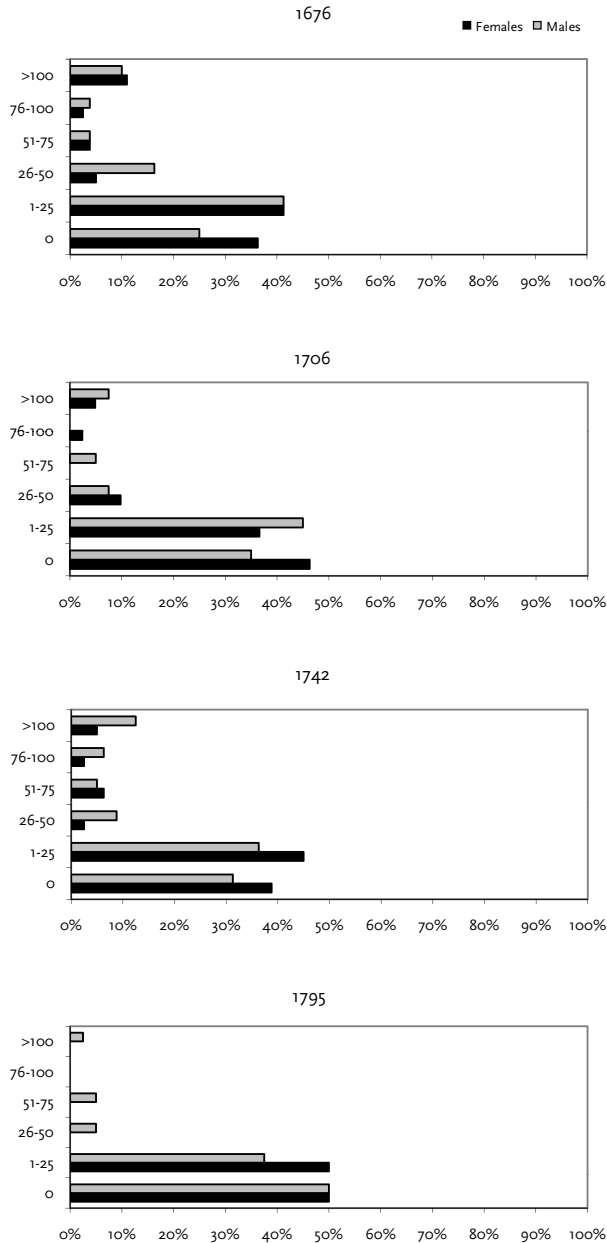
been suggested in other studies on female activity and involvement in finance and international commerce. The results as presented in figure 6.3 show that in the intensity of their transactions, women could clearly compete with men.

The course of the intensity of the transactions over the four survey years seems to reveal a pattern in which people in general tended to have fewer bookings as time proceeded. In 1676, we find several female and male accountholders in every category (figure 6.3). The largest number of men and women (both 41%) had one to 25 transactions issued in six months, followed by a group of people that issued zero transactions over the same period. The share of accountholders in the highest category, that of one hundred transactions or more, was remarkably high: some 10% of the accountholders – of both sexes! – can be found here. In 1706 the distribution over the various categories had changed somewhat. The shares of accountholders in the lowest category had grown – women from 36% to 46% and men from 25% to 35% – and having over 100 bookings was, for both sexes, not as common as in 1676. Finally, women were absent from the category 51 to 75 transactions, and men from the category 76 to one hundred bookings. Some 35 years later, in 1742, the accountholders again made more use of the bank's facilities. The number of transactions issued by women as well as by men had increased. While the share of women in the lowest category had declined (no transactions) and grown in the category of 51 to 75 transactions per half year, the share of men had dropped the most in the category of one to 25 bookings and had grown quite strongly in the highest categories. Interestingly, the share of women in these categories remained stable. In 1795, some 25 years before the closure of the bank, the accountholders clearly issued far fewer transactions via the bank. Most accountholders issued a maximum of 25 transactions per half year; only some male accountholders (13% of the total) had more that year. By that time, private domestic banking by cashiers had become more influential in Dutch finance, and it was in 1795 that it became known that the metal stock in the cellars of the town hall, where the bank had its office, only accounted for 21% of the bank's liabilities, which severely damaged its solvency.<sup>98</sup>

Although differences in distribution patterns between male and female accountholders can be observed, the similarities are striking. Figure 6.3 shows that we cannot simply say that women were more passive in issuing financial transactions than men. However, since the number of transactions issued does not necessarily relate to the amount of money that circulated in a certain business, the value of the transactions has also been analysed to compare the scope of male and female business activity. In figure 6.4 the total value of the bookings per female and per male accountholder is plotted. Here, people who did not issue any transactions are left out of consideration.

<sup>98</sup> Cf. Dehing and 't Hart, 'Linking', 47; De Vries and Van der Woude, *First modern economy*, 133.

**Figure 6.3** The number of transactions issued per financial year by female and male accountholders, 1676, 1706, 1742 and 1795

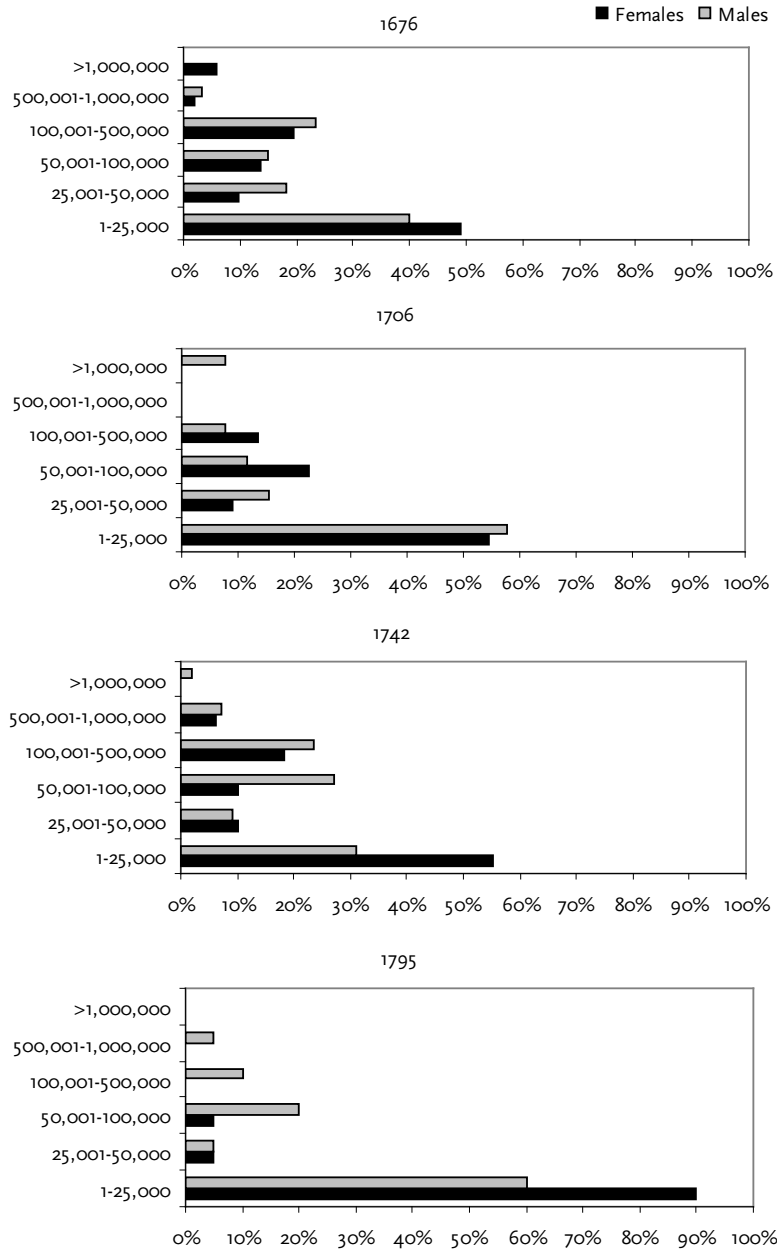


Source: Wisselbank dataset.

Note: 1676 and 1742 N=160 (80 males and 80 females) 1706 and 1795 N=80 (40 males and 40 females).

See appendix for more information.

**Figure 6.4** The total value of transactions issued per financial year by female and male accountholders, 1676, 1706, 1742 and 1795



Source: Wisselbank dataset.

Note: 1676 and 1742 N=160 (80 males and 80 females) 1706 and 1795 N=80 (40 males and 40 females). See appendix for more information.

From figure 6.4 we can conclude that in the volume of their transactions women were also a match for men. Overall the size of the transactions issued by female accountholders differed from men as we can see from the charts in figure 6.4, but the volume of women's transactions was not necessarily smaller than those of men. As in the dealings of men, the dealings of women could involve thousands or even millions of guilders. In the first half of 1676, the widow of Lucas Dircx issued 871 bookings for a total of 1,816,028 guilders, and the widow of Jean Deutz from the famous company Deutz en Co. issued 331 bookings for nearly one million guilders (940,372 guilders).<sup>99</sup> The pattern that evolves in the graphs also shows that the volume of transactions seemed to decline from 1676 to 1795. This concerns the female accountholders in particular. In 1676 women can be found in all categories – even in the category of a total value of transactions issued of one million guilders and over, when, in that particular year, men were absent. Moreover, the share of women in the lowest category rises over the survey years, from 49% in 1676 to 55% in 1706 and 1742, and culminates in 90% in 1795. In the last year under study, the highest total value of transactions issued by women was 70,620 guilders, while among men this was 540,016 guilders.

**Table 6.2** Average numbers of transactions and the average amount per transaction issued by accountholders distributed according to gender\*

	Females			Males		
	N	Number of transactions	Amount (in guilders)	N	Number of transactions	Amount (in guilders)
1676	50	73	2,277	59	43	1,929
1706	20	35	2,155	26	61	1,826
1742	49	29	4,052	55	62	2,488
1795	20	4	3,583	20	23	2,183

\* Only the accountholders who issued one booking or more that half year are included.

Source: Dataset Wisselbank

The development over time and the differences between female and male accountholders become even clearer when we compare the average number of transactions issued and the average amount per transaction issued as presented in table 6.2. What emerges instantly from this table is that in most of the years under scrutiny men had more transactions than women, but that the female accountholders on average issued much larger amounts of money via the bank. The transactions of men were on average approximately 2,000 guilders on value; in 1742 they were higher and formed on average 2,488 guilders. The average

<sup>99</sup> GAA, Wisselbank, inv. no. 69, fol. 640, 1066, 1110, 1165, 1217, 1288, 1407, 1503 (Dircx) and fol. 191, 1137, 1256 (Deutz).

amount that was transferred via the bank by women exceeded that of men in all four years and was particularly high in the years 1742 and 1795: 4,052 guilders and 3,583 guilders respectively.<sup>100</sup> Women, however, tended to complete fewer transactions than men. From the table we can see that in 1676 the average number of transactions was higher than that for men in that year, but this is caused by a small group of women who issued an extraordinarily high number of bookings. When we leave these three women out of consideration the average number of transactions issued by women is 31 in 1676.

From this we can conclude that overall women in the bank could compete with men. There were nevertheless striking differences of which the average size of the transactions of men and women was the most remarkable. The fact that women were not always as active as men was truly compensated for by the fact that when they used the bank, they generally issued bookings for much larger amounts of money than men, especially in the eighteenth century. Interestingly this corresponds with the observation that was put forward earlier in this chapter, which is that whereas women could not always compete numerically with men, the women who were involved in commerce, belonged to the wealthiest of all.<sup>101</sup>

### *Careers*

Another element in the presuppositions on female involvement in commerce that may need reconsideration is the time period. It is often assumed that women were primarily involved in business temporarily, predominantly as widows who, as intergenerational managers, ran the business of their deceased husbands until their children (preferably sons) were old enough to take over the affairs. Men on the other hand, would have found lifelong careers in commerce.<sup>102</sup> Admittedly, the majority of the female accountholders were widowed, and it is therefore likely that their careers were generally shorter than those of males. Theoretically, male accountholders could have been of all ages, and with the abundance of widows in commerce, the ages of women would have been less equally distributed. One way to evaluate the assumptions on the differences in duration of female and male activity in commerce is to analyse how long men and women kept accounts at the bank.<sup>103</sup> For the survey years 1676 and 1742, the men and women in the dataset were looked up in the alphabetical indices to the ledgers every five years for

<sup>100</sup> From the ledgers we learn that the transactions men and women issued were rather evenly distributed.

<sup>101</sup> See section 4.1.

<sup>102</sup> Cf. Mathias, 'Strategies', 7; Gelderblom, *Zuid-Nederlandse kooplieden*, 119.

<sup>103</sup> Accounts were discontinued when accountholders did not issue bookings and no longer had a bank balance. Therefore this source provides an accurate view of the time span of the activities undertaken via the bank.

approximately half a century.<sup>104</sup> To test whether widows had significantly shorter careers, widows and single women are separately registered in table 6.3 below.<sup>105</sup>

**Table 6.3** The minimum number of years people held an account in the seventeenth and eighteenth century distributed according to gender, and for women according to marital status

Number of Observations	Years (Minimum)	1676			1742		
		Women		Men	Women		Men
		Widowed	Unmarried		Widowed	Unmarried	
N=54	N=23	N=82	N=55	N=24	N=80		
1	1	31%	26%	13%	24%	4%	9%
2	5	15%	30%	13%	18%	29%	9%
3	10	6%	22%	11%	11%	17%	6%
4	15	13%	4%	13%	22%	4%	9%
5	20	13%	4%	16%	13%	4%	9%
6	25	13%	9%	16%	4%	17%	16%
7	30	6%	4%	9%	4%	8%	15%
8	35	0%	0%	4%	0%	8%	9%
9	40	2%	0%	2%	4%	4%	10%
10	45	0%	0%	2%	2%	4%	4%
11	50	2%	0%	0%	0%	0%	5%

Source: Dataset Wisselbank

In table 6.3 an overview is given of the distribution of male and female account-holders over the number of years they held an account in the seventeenth century (1676) and in the eighteenth century (1742). The women are divided into widows and unmarried women; no married women are included in the dataset.<sup>106</sup> From the table we can conclude that the lifespan of the accounts of the *Wisselbank* varied enormously. Some people held an account for only a couple of years, while others issued transactions via the bank for several decades. Women tended to have shorter careers than men. In the seventeenth century, the majority of

<sup>104</sup> For the survey year 1676, accountholders were looked up every five years in the period 1649-1701; For the survey year 1742, accountholders were looked up every five years in the period 1717-1767. Unfortunately, the seventeenth-century indices are not as well preserved as the eighteenth-century ones, so therefore sometimes survey years other than those every five years were chosen. More information on the dataset in the appendix.

<sup>105</sup> The example of the accountholder Kiliaen van Renselaar who died in 1643 while his account was active for several years after that particular year, shows that we cannot always be fully sure that people were still active as entrepreneurs when their account was open. Nevertheless, as several accounts switch names after the death of the accountholder to the executors, it is safe to assume that most accounts would have been taken over by heirs or executors. With special thanks to Janny Venema for sharing this information.

<sup>106</sup> There is no information on the marital statuses of male accountholders.

women, both widows (52%) and unmarried women (78%) fell into the first three categories and issued transactions via the bank up to a period of ten years. For men, this share was smaller and consisted of 37%.

Another thing that can be observed is that men were generally more equally distributed over the different categories than women, and can be found in almost all categories. This contrasts particularly with unmarried women who did not hold accounts for more than thirty years. Some widows from the 1676 dataset, however, did have very long careers, such as the widow of Hendrick Bickers (nine observations), and the widow of Jean Deutz, whom we have already encountered earlier in this chapter, and who with eleven observations had an even longer career in the bank than the men in the 1676 dataset. The latter can be regarded as result of the business strategy the Deutz family had adopted, by keeping the name intact, while the company had by that time already been expanded by the arrival of Jean Deutz junior.<sup>107</sup>

In the eighteenth century the distribution of both sexes over the various time categories again showed differences between the sexes, but with regard to 1676 the actual distribution over the categories had shifted somewhat. For widowed women, the largest share was not to be found in the lowest category anymore, but in the fourth category, with an account that lasted for fifteen years at least (22% of the widows). In the case of unmarried women a shift had also taken place, and the categories with women who held an account for more than 25 years had grown substantially. The male accountholders seem to have experienced a shift similar to that of the single female accountholders: the largest shares of men went up one category to between at least 25 years and thirty years, and moreover the shares in the highest categories grew as well. The high share of ten per cent of men having an account for over forty years, which is much larger than the share of two per cent in the same category a century before, is striking.

The results from the analysis of the ledgers of the *Wisselbank* make it clear that women generally had shorter careers than men, and that, as expected, with women we should differentiate between widows and single women, of which the latter held accounts for longer periods. Whereas we may indeed assume that widows were generally elderly ladies, it is not obvious what age single women would have been. The ledgers show that among the single female accountholders some were represented by a guardian which indicates that at that particular moment in time they were not yet of age. For instance, the accountholder Susanne le Boullenger, who was represented by guardians in 1717 but no longer so five years later, and Rachel de Prado de Pinto who held an account with her sister Ribca and was assisted by guardians in 1722 but no longer by 1727. These women held accounts in the bank for over a quarter of a century, and possibly took on business as young as in their early twenties.

<sup>107</sup> Cf. section 6.3.

From table 6.3 we can moreover conclude that in general over two centuries the length of the periods that people held accounts increased, irrespective of gender or marital status. The explanation for this is partly that the bank became more and more popular and thus a more convenient way of issuing financial transactions. Moreover, it may also be related to the shift to commission trading and thus the growing importance of business continuity. More important however, is that in these shifts we do not find large differences between men and women, both single and widowed. As we have seen, it is true that widows generally held accounts in the bank for shorter periods of time than men and single women, but the distribution of widows over the various categories in table 6.2 illustrates that widows were not necessarily financially active for very short periods of time, as has been often suggested in the past.

## 6.5 Conclusion

At the end of the sixteenth century, Amsterdam became the commercial centre of the world. It would maintain this position until at least the first part of the eighteenth century, after which it was overtaken by London. In this period, Amsterdam housed a large merchant community. In this chapter, the role of women in the Amsterdam merchant community has been analysed. In historiography, female merchants are generally thought to have been exceptional, both numerically and in their business activities. When discussing female entrepreneurship in high-profile commerce, much emphasis has been placed on the large differences between men and women. The most important differences compared with male merchants would have been that women were often only involved temporarily and that when they were in business that they operated differently – i.e. passively and risk-averse – from men. The latter would have particularly been notable from the large involvement of female merchants in finance and investment, rather than in the commodity trade.

An analysis of tax registers and of the accounts of one of the most important financial institutions in Amsterdam, the *Wisselbank*, showed that women were not absent from Dutch merchant commerce. We find women operating in their own names in the entire period under scrutiny. However, the extent to which we find women who were involved in business in their own names varied over the centuries. Whereas in the period 1580-1640 the share of women among merchants was rather low and consisted of less than five per cent, in the second half of the seventeenth century, and especially in the eighteenth century, the extent of the involvement of women was much higher and formed shares of up to 12%, similar to some we found in shopkeeping. We have also seen that when looking at the super-rich merchants only, female entrepreneurs formed an even larger share



of the merchant community: in 1742, 25% of the merchants with a yearly income of 16,000 guilders and over were women.

Although no direct evidence is available to support this argument, it is highly likely that the organisational changes in international commerce brought about the rising share of women. Precisely at the time that the nature of high-profile commercial enterprise changed, the share of women in business started to rise. At the time of the commercial expansion of Amsterdam (c. 1585), much of the international trade consisted of trading on own account, and approximately a century later, this had largely changed to commission trading. This change towards trading on commission resulted in the fact that Amsterdam merchants had different roles in the worldwide trading networks, and more and more became facilitators of commercial enterprise rather than being merchants involved in the full transaction process of buying and selling. Three specific elements in these changes would have been important in the growing involvement of women.

The first change brought about by the shift to commission trading which was instrumental in the increase of the women's share, was that this shift led to different business structures. With the rise of commission trading personal relations between merchants became less common and therefore the continuity of firms became very important. It was particularly in this issue that women could play an important role. When sons were not old enough to take over business, widows could temporarily step in and continue the business under the name of their late husbands. We have seen this reflected not only in the fact that three-quarters of the women involved were indeed widowed, but also more precisely, in the rising share of women precisely at the time that the first commission traders died: in the first half of the eighteenth century.

Secondly, in this period, the way commercial enterprise was undertaken professionalised. The rise of services and institutions that facilitated commercial enterprise, such as the *Wisselbank*, and the growing number of people who occupied themselves solely with dealing with part of the business process (such as bookkeepers, clerks, and brokers) resulted in the fact that business activities could be undertaken more efficiently, and that merchants only had to become involved in part of the business transactions. These changes also implied that much of the business could be settled at home, in the office, and that female merchants could avail themselves of a hired representative in the outside world. We have seen that female accountholders, more than males, authorised others to settle their transactions at the bank. It has furthermore become clear that certain places where business deals were closed were not areas where women from these layers in society were supposed to go, which made it of particular importance to be able to rely on male clerks or associates.

Thirdly, trading on commission also resulted in the rise of capital markets which gave women more leeway to operate independently. We have seen that although women were also involved in the commodity trade (mostly in textiles),

the majority of women were engaged in finance and investment. As Amsterdam also became an important financial centre by the mid-eighteenth century, this gave many women the opportunity to become involved in these types of businesses. As rentiers or merchants they were involved in providing loans to other merchants, buying stocks and shares and the administration of plantations. The observation that women were more often called rentiers than men, while at the same time engaging in commercial enterprise, may also illustrate that for women it was easier to operate in businesses of scale in the background, either from the private surroundings of their homes, or masked by an occupational activity that was different from what men of the same social background were involved in, namely merchant trading. Thus the effect that the rise of the commission trade seems to have had on female involvement in commercial enterprise illustrates that in merchant commerce at least one important difference existed between men and women: a career in international trade was apparently only suitable, and hence possible, for wealthier women, when they could undertake business activities from a distance.

Although it was not as easy for women to become involved in international trade as men, we see when we compare the actual activities men and women undertook, that the differences between men and women in these echelons of business were not as large as one might expect. Whereas generally eighteenth-century businesswomen were considered to be very passively involved in business, it has now been shown that eighteenth-century merchant trading in general, and therefore both for men and women, was regarded equally by contemporaries. Moreover, an analysis of the activities of male and female accountholders in the *Wisselbank* has shown that women could compete with men. Even though they generally issued fewer transactions, on average their transactions were much larger than those of male accountholders. A comparison of the length of time for which they held an account has also shown that women were not necessarily in business for only very short periods of time. Many of the female accountholders had shorter careers than many of the male accountholders, but there were also several women – widows in particular – who had an account with the bank for more than thirty years.

In sum, when women involved in international commerce and finance in their own names, the actual differences in entrepreneurial behaviour with males were not as large as long was assumed. Nevertheless, the extent to which they could get involved in large-scale businesses differed greatly with men, and was largely determined by the organisation and nature of commercial enterprise. Interestingly, it was hence not so much the commercial expansion of Amsterdam in the early seventeenth century that benefited the independent involvement of women in business, but rather the shifts in business structures in the eighteenth century. Finally, we can conclude that despite the absence of institutional barriers such as guilds which strongly determined the access for women to independent

entrepreneurship in the retail trades, international commerce was not a more accessible branch for women. Cultural norms limited their freedom of engagement profoundly.



## Chapter 7

# Conclusions

In this book we have encountered a large number of businesswomen, engaging in a great variety of commercial enterprises. We have found women of various ages, all marital statuses, and from diverse social backgrounds, who were in business either by themselves, or in cooperation with family members, such as husbands, parents or siblings. This implies that when explaining women's role in Dutch early modern trade, one should differentiate according to social groups, marital status and the type of trade. For instance, the experiences of the wealthy merchant's widow Susanna Block, who took over the family company, were vastly different from those of the 's-Hertogenbosch shopkeeper Johanna van Dooren who started her business with her newly-wed husband Frederik Camps, and the fish seller Jannetje Born who had seven children in the period that she occupied an Amsterdam market stall. Still, all of these women did have at least one thing in common: they were entrepreneurs operating in trade.

The purpose of this book was to investigate what role women played in early modern Dutch trade and what factors shaped this role. Despite the great variety in female traders, and thus also in the actual business experiences of women, four issues in particular were important for determining the involvement of women in trade: the economic structure, the extent to which commercial transformations had occurred, the institutional context, and the location. In the three different segments of commercial enterprise under scrutiny – stallholding, shopkeeping, and international commerce – these factors were not always equally important but in all branches they affected the involvement of women. Below, the impact of each of these issues is discussed.

### 7.1 Economic structure

In the early modern Northern Netherlands, the commercial sector was of considerable importance for women. In the various urban and rural areas under scrutiny a large share of working women found a living in trade: the share of women in the commercial sector was generally second in size behind that of women employed in the textile industry. Nevertheless, in this book I have shown that the shares of women involved in different types of commercial enterprise could vary significantly. In broad terms a pattern can be discerned that shows that the shares

of women declined as the scale of the enterprise increased. Generally, lower numbers and shares of women can be found among merchants involved in international commerce than among people in the various retail trades, of which the market trades had the highest shares of women overall. At the various urban food markets in the Dutch Republic we find the share of women in the trade as high as 75-100%, whereas in shopkeeping the proportion of women who held a store on their own account could be much lower (c.10% to 60%). The share of women among merchants was, however, generally the lowest: up to a maximum of 25%.

Although we can roughly see a pattern of female involvement that increased according to the scale of the enterprise, we have also learned that it is too easy to regard stallholding and street selling as trades more open to women than shopkeeping and international commerce and finance. In addition to the notion that women from the higher social strata would not have been involved in stallholding or peddling simply because of their social status, and that people from less well-to-do groups in society would not have had the means to set up a trade of considerable size, we have seen that within each sector of commercial enterprise, gender ratios could vary significantly, not only over time but also in space.

One of the factors that determined to what extent women engaged in commercial enterprise rather than in other economic activities was the local economic structure. In the towns under scrutiny a difference could be seen between the more commercially-oriented economies and the economies which were more focused on crafts and proto-industry. Whereas Amsterdam – with its important role in the worldwide trading network – had outstandingly large shares of women in commerce, especially among the middling and richer parts of society, in the towns of Leiden and 's-Hertogenbosch – which both housed a substantial textile industry – the shares of women in trade were generally much lower. Nevertheless, we have also seen that even in the more industrial towns, a considerable percentage of the female household heads worked as traders, and that for women in these towns, trade was a more important employer than for men. The example of 's-Hertogenbosch in particular has illustrated that in urban areas the sectors of trade and industry served different groups of women: whereas wealthier women found a job in trade, less economically fortunate women generally worked in industry. Contrary to the situation in the towns, in the rural areas the actual structure of the labour market had little impact on the occupational activities of widows and single women. In each of the three villages of Graft, Winkel and De Zijpe, a majority of the female heads of household were employed in industry, despite the actual variation in local economic structure. In sum, the size of the local commercial sector mattered for the involvement of women and in broad terms we can say that the larger the sector of trade was, the higher the independent involvement of women. But that is not all: the extent to which commercial innovations had occurred was also of great importance.

## 7.2 Commercial transformations

In the debates on women's work, economic transformation has always played an important role in explaining how and why female labour participation changed over time. Many scholars have argued that the rise of capitalism and industrialisation affected women's economic role deeply, and a majority of scholars have valued these developments as negative for women. From this study it has become apparent that in all segments of commerce in the Northern Netherlands, fundamental transformations occurred during this period which influenced female participation rates significantly. For women these transformations can be boiled down to two crucial issues: the origination of new forms of commercial organisation, and the introduction of new types of products.

The analysis of the early modern Leiden food markets has clearly illustrated that in the market trades different types of organisation could lead to vastly diverse rates of female involvement. The way commodities were put on the market decided what role women could play in the marketing of these goods. Generally, in a system in which an auction functioned as the principal manner in which produce was transferred from the 'producer' to the 'seller', women had greater opportunities of becoming involved independently. In the fish, vegetable and meat trades, we see that when the products were grown (vegetables), caught (fish) or processed (meat) by a member of the same family as the one who sold the products, cooperation within the family was very common, and the position of women in these trades was often derived from that of their husbands. In urban Holland this gender division of labour changed in the course of the seventeenth and eighteenth centuries due to increasing specialisation and commercialisation. As a result, production and sales were separated which increased the opportunities of unmarried women and other women with no ties to trade via their husband.

Even though it did not play a prominent role in this study, based on the findings in the market trades we may assume that the rise of independent shops (shops not attached to workshops of craftsmen), where products were sold that were purveyed from auctions or from large manufacturers, also led to opportunities for larger numbers of women to enter into shopkeeping, and thus possibly also to higher shares of women being in business independently. This contradicts the traditional view that women lost a relatively independent economic position due to the decline of the family economy. Although we cannot deny that some married women may have suffered from the competition from new groups of people (such as single women or widows) entering into retail trades, overall women seem to have benefited from this alteration in organisation.

Not only in the retail and intermediate trades did alterations in organisation take place which led to a proliferation of women as independent entrepreneurs in the sector. In international commerce, too, changes occurred that affected

women's position drastically. In this sector of commerce, as well increases in scale and, related to that, ongoing specialisation, led to a transformation of business practices that eased the involvement of women. Due to the rise of commission trading, in which Amsterdam merchants from the second half of the seventeenth century onwards increasingly became facilitators of international commerce, the activities of merchants changed from actual involvement in the process of buying and selling to merely providing services to other international traders. The more or less simultaneous rise of various new forms of commercial services and the expansion of the number of commercial occupations that accounted for separate sections of business deals further stimulated a rise in the share of women (widows and unmarried women) in business in their own names. The ongoing professionalisation of international commercial enterprise made it possible to become involved in business from one central place – the merchant's office – and resulted in a lower demand for specific knowledge and skills. Hence people who had large sums of money, such as wealthy widows, could more easily become involved in business. In this particular branch, the role of women in business also became more important as a result of the shift in business structures, due to the growing importance of the continuation of family businesses, and hence the importance of widows in these merchants' families to keep business lines intact.

In addition to the organisation of trade, the specialisation of traders – or the types of products that were sold – also affected the involvement of women. In very broad terms the specialisation of male and female traders did not differ very much (most sold consumable household goods or wearing apparel), and analysis of the actual activities of men and women operating in similar segments of trade has shown that existing ideas on the supposedly different entrepreneurial behaviour of men and women need reconsideration. For instance, in the financial behaviour of male and female accountholders in the *Wisselbank* no large gender differences can be observed. Even so, changes in the commercial sector that affected the specialisation patterns of traders could have had a serious impact on gender ratios in the trade.

The changes and increase in the variety of goods for sale in shops in the Dutch Republic from the last decades of the seventeenth century onwards affected gender proportions significantly, and women generally benefited from these changes. Nevertheless, the fact that the share of women in trade grew as a result of changing consumer patterns cannot solely be ascribed to particularly feminine characteristics such as the assumed fashion sense of women. Firstly, although women traders operating in different forms of commercial enterprise clearly had a preference for selling textiles, we have seen that the rise in consumption and the influx of new commodities also benefited men. Secondly, the increasing shares of women as a result of commercialisation processes like the Consumer Revolution was very closely related to the price of the commodities for sale. Women were predominantly concentrated in the sale of cheaper products that newly appeared on



the market (cf. the price difference between the older woollen cloth and the new cotton cloth), and women only got involved in a particular trade in large numbers when demand was high – which in turn led to lower investment costs. The reason why mainly women benefited from the growing assortment of cheaper products, and thus lower investment costs, was that women generally had fewer opportunities in the labour market compared to men. Whereas single men of lesser means could for instance also work as journeymen, and widowers could continue the trade in which they had worked throughout their lives, for single women and widows this was frequently not an option. Women were generally not allowed to work as journeymen and the possibility of taking over one's deceased husband's business was not always certain due to the strict regulation in many trades. When a trade opened up – as did the retail and intermediate trades in the eighteenth century due to the lowering of investment costs – women, more than men, took advantage of it.

In addition to the rise of a consumer society, and the concomitant increase in products (both types and quantities), in approximately the same period (the early eighteenth century) a large capital market arose in the Dutch Republic. This resulted in alterations in the specialisation of many merchants, and consequently in rising shares of women in international trade and finance. We have seen that women had a particular appetite for finance, probably since it was a commercial activity in which women from higher social strata could more easily become involved, an issue that is further discussed below.

Although the actual changes in organisation, business practices and specialisation patterns brought about by increasing commercialisation clearly differed for each commercial sector, from this book it has clearly emerged that these factors mattered greatly for the involvement of women in commercial enterprise. More importantly, we have seen that overall the changes in the organisation of commercial enterprise and the shifts in specialisation among Dutch traders that occurred during the early modern period affected women's share in positive ways. Interestingly, most of these changes did not take place during the Dutch Golden Age, but rather in subsequent decades (from c. 1670 onwards), a period of economic stagnation and relative decline.

### 7.3 Institutional forces

For female entrepreneurs the institutional context was much more decisive than for their male counterparts. That is, women were confronted by more limitations on their economic freedom than men, which could have a serious impact on their capability to run a business. The existence of the legal status of *femme sole trader* gave married women the opportunity to operate in a trade separately from their spouses. Although this was a legal status which was enforced by by-laws through-

out the country, and although it was extended in the seventeenth century to cope with the increasing volume of Dutch trade, it did not always result in higher proportions of female traders operating in their own name. In addition to the fact that widows and single women did not have to apply for this status since they already possessed this legal agency to enforce contracts, it has been shown that this legal status was often overruled by local guild policy.

In the Dutch Republic a large portion of the commercial sector was organised into guilds. Most of the merchandising guilds united traders who sold their wares in small quantities, but since retailing was often combined with wholesaling, a large number of these traders had to submit to the guild monopoly. The only segment of the three commercial branches that we have discussed which was not under guild control was international commerce. Contrary to what has long been assumed, the fact that practically all urban retail activities were organised into guilds meant that the involvement of women in the sector was severely constrained. Even though most traders' guilds were more accessible than many craft guilds in the Dutch Republic because in these guilds women were not generally excluded from membership, traders' guilds still put up barriers that resulted in either direct or indirect discrimination against women. Firstly, although women were generally accepted as members, married women were often excluded from independent membership. Secondly, the entrance fees of many guilds hampered women's involvement. Although the entrance fees for shopkeepers' guilds were much lower than those for craft guilds, it has been shown that for women in particular these 'low' fees were often still too high. Both these elements of guild policy – the exclusion of married women and the high cost of the entrance fees – influenced the rates of female involvement dramatically.

Nevertheless, the food market trades illustrated that asking low entrance fees and also accepting married women as independent guild members did not necessarily result in very open trades. In many guilds that organised market trades the inclusion of some automatically led to the exclusion of others. Since numbers of market stalls were often limited, guilds in the market trades had a fixed membership size which restricted the opportunities for people to be involved in these trades. This was enforced by the strong social cohesion encountered at many market places. I have found that in most of the food trades, stallholders were closely related, often as family members. These very closely-knit social networks benefited the women and men who were part of these networks by providing them with easy access to the market, training, and lifelong careers. For people who did not belong to these networks, obtaining a spot in the market was therefore far more difficult. This implies that even though the admittance policy in many shopkeepers' guilds was much stricter, in the end, shopkeeping may overall have been more accessible than many market trades.

The extent of the openness of retail guilds was very closely related to local economic circumstances. On the one hand, we have seen that women benefited

from the growth in demand and a commercialised, well-developed retail sector. Under such circumstances, guilds generally had much more liberal admittance policies towards outsiders such as women. On the other hand, another reason also existed for guilds to open up to more groups of people: a lack of members and thus possibly also a lack of control of the market. From analysis of the various trade guilds we moreover learned that guilds were quite flexible in adapting their policies to actual developments. When, in 's-Hertogenbosch, the shopkeepers' guild attracted fewer new members year after year, they implemented adjustments to their admittance policy until it yielded success and the numbers of new members moved back to its former level. In Leiden, the vegetable sellers' guild constantly reacted to growing pressure on the vegetable market. The changes in the policy of this guild moreover made it clear that when a trade was threatened by a loss of sales potential, independent women lost their position at the expense of married men and their wives who were much better represented in the guilds. This last example also illustrates a third way, besides the exclusion of married women and the high level of the entrance fees, in which women were discriminated against by traders' guilds: they could not become part of the guilds' governmental bodies.

In sum, in spite of the relatively liberal character of the institutional forces that determined women's opportunities to be active in trade as independent entrepreneurs, they often still involved severe obstructions for women, either widows or single women, or married women who wanted to operate independently from their spouses. The fierceness of these obstructions related to the size of the market: a large demand for consumer goods positively shaped the institutional framework, which increased the opportunities of larger numbers of women.

#### 7.4 The impact of location

Finally, to understand why and when women became involved in commercial enterprise, and who these particular women were, it is of great importance to acknowledge the impact of location. Commercial activities took place in public surroundings, at marketplaces, in shopping streets, at the Bourse and in coffee-houses. Being a trader meant doing business with other people, both purveyors and clients. Sometimes traders had to travel to foreign destinations to buy commodities or to visit customers, and at other times traders went to local auctions to purchase stock. Despite the great variety of commercial activities, all of them generally took place in the public sphere. For women the public nature of an occupation mattered greatly: it strongly related to the amount of freedom they had.

The leeway of women to become involved in business could be shaped by very practical matters, which in the case of women is often thought to be their reproductive role. Having children and nursing them are supposed to have been rea-

sons why women engaged in shopkeeping. It is often assumed that since shops were attached to the home, running a shop could easily be combined with household activities and bringing up children. Nevertheless, the women who were involved in stallholding were very often married women who gave birth to several children while running a market stall. Interestingly, stallholding was the trade that was probably the most 'public' of all trades. The female stallholders worked at market booths not attached to their homes at central market places. Hence motherhood did not necessarily restrict women's ability to engage in a business away from home.

Much more important in determining the leeway women had to engage in business, however, were cultural norms. In the Dutch Republic, retailing was considered an appropriate occupational activity for women, although this predominantly applied to single women and widows who belonged to the middling sort. Still, in the Northern Netherlands many married women operated as traders, either as business associates of their spouses, or separately, when guilds did not exclude them from membership. The example of the stallholder couples who were in business in large numbers during the reproductive phase of their lives illustrates that existing cultural norms were applied rather flexibly. It is important to acknowledge that in the involvement of women, large differences existed across different social groups. Whereas women from lower social groups and the middling sort were involved in commercial enterprise in their own names in large numbers despite their marital status, among the wealthier sections of society it was far more uncommon for women to run an independent business or engage in commerce or finance. Married women from merchant families practically never engaged in business separately from their husbands. This last example illustrates very well how social conventions on how women from these social strata should behave influenced their occupational activities. Although these women had the financial means to become involved in a trade, and although there were no institutional barriers such as guilds – factors with an enormous impact on the access of women to retail and intermediate trades – married women from merchant families did not set up private businesses, unlike many married women from lower social groups. Of course, another reason besides cultural norms that can account for the differences in the involvement of married women in particular among different social groups was that, especially when we speak of merchant families, it was not always necessary for women to engage in trade for the support of their family.

Even so, the lack of need for extra income provided by women did not always lead to an economically inactive life. As rentiers, many wealthy women engaged in finance and other commercial activities. Operating in such a manner probably gave women from higher social strata the opportunity to be involved in business despite such involvement being considered inappropriate. Interestingly, this also illustrates that although in the eighteenth-century Dutch Republic notions

about the preferred domestic role of women may have arisen, it did not result in a decline in women involved in commercial activities. Even in the social strata in which women were expected and financially able to live up to these social standards, it seems as if women gained more freedom to be economically active due to the shift in commercial activities and the way these could be undertaken as described above. In sum, for the involvement of women in commercial enterprise, location, and hence the public nature of a trade, mattered but this was strongly related to the social group to which one belonged. The higher one climbed the social ladder, the heavier the cultural norms weighed. The way commercial enterprise was organised, and hence undertaken, eventually determined in what way, and to what extent, women were able to be involved in economic activities.

### **7.5 The heroic Dutch businesswoman: myth or reality?**

As was pointed out in the introduction to this book, a persistent image exists of Dutch women in the early modern period, part of which portrays them as very capable tradeswomen omnipresent in society. By way of a conclusion to this final chapter, I will address the question of the extent to which the heroic Dutch businesswoman was a myth predominantly created by the writings of contemporary travellers or alternatively a real historical phenomenon. I will deal with the two most prominent aspects of this image: their entrepreneurial capacities and their prominent position in society.

It is difficult to evaluate the first aspect: the ideas on the entrepreneurial capabilities of Dutch female traders. We have seen that although Dutch women from various backgrounds were relatively well-educated, and that, for instance, a large number of the female shopkeepers in the Dutch town of Zwolle had writing skills, little formal education was generally available for girls or boys who wanted to enter into the retail and intermediate trades. The apprenticeships that existed for shopkeepers, did, however, differentiate between girls and boys in the activities that they were taught. In international commerce a more formalised training trajectory existed, in which only boys took part. Nevertheless, we have also seen that forms of informal training were very common in all sectors of trade and that girls often participated in those. Proof of such forms of training predominantly came from the food markets, where girls were often employed from a young age by their parents or other family members. Despite the lack of evidence for training in other branches of commercial enterprise, children will in all probability also have helped their parents in running a shop, and the presence of women in these businesses does imply that they possessed at least some entrepreneurial skills.

Although this book contains no systematic international comparison, it is still possible to assess the second element of the image of the Dutch female traders: their prominent presence in early modern Dutch society. The differences in par-

ticipation rates of women in trade in the various localities under scrutiny were striking and show that an association existed between the degree to which the economic sector expanded and the rates of female involvement in commerce. The preceding chapters have illustrated that the changes in commercial enterprise occurring in the early modern Northern Netherlands that encouraged the involvement of women in the sector – the separation of production and sales, the rise of commission trading, the influx of new products and a growing demand for consumables, and the rise of financial markets – were developments that specifically affected large cities or highly urbanised areas. For instance, we have observed outstanding differences in the innovations in the retail sector in Leiden and Zwolle, but the comparison of the fish trade in Leiden and Amsterdam tells us that even within the province of Holland, differences in specialisation and commercialisation occurred which could have influenced the position of women significantly. My analysis of the rates of female membership in retail guilds in four different cities in the eighteenth-century Dutch Republic moreover showed that in commercial enterprise there was an apparent relationship between low barriers to entering into a retail guild, and high rates of female participation and commercialisation. Guilds in highly commercialised cities in the province of Holland imposed low entrance fees compared to retail guilds in the provincial towns in the east and south of the country which were at the same time far less influenced by the expanding consumer society observed elsewhere in the Dutch Republic. The prominent presence of female traders in society was thus most likely a phenomenon typical of urban areas in the province of Holland. There, we find in all branches of commercial enterprise far-reaching specialisation and commercialisation that caused the organisation of various types of trade to develop in such a way that it stimulated access by women to independent entrepreneurship in trade.

We should not, however, deduce from this that only when commercial transformations such as those in Holland occurred could women be involved in trade, nor that it led a majority of the female population to work in trade, nor that it only affected women. Firstly, the fact that commerce seems to have been more accessible for women in the urban parts of Holland than in other parts of the country does not imply that in the other provinces we do not find female traders. Despite the institutional barriers that existed in these areas which prevented married women from operating retail trades independently from their spouses, many women engaged in commerce simply because they ran a shop or market stall together with their husbands, or as widows succeeding in their partners' business. The large difference in the involvement of women when compared to Holland was thus primarily in the involvement of single women and widows who started their own trade. Secondly, in Holland's highly commercialised towns, women worked not only or predominantly in commercial enterprise, since this was an occupational activity typical of women from the middling sort: it required

financial capital but also enough personal freedom to engage in a trade. Finally, we may conclude that whereas changes in the commercial sector would also have affected men, the impact on males may have been smaller than on females. The early modern Dutch labour market was highly segmented, and men generally had far greater economic opportunities than women.<sup>1</sup>

This leaves us with one final issue: the relationship between economic growth and the involvement of women in business. The foreign and native writers who wrote about the prominent presence of Dutch women in trade did this in the sixteenth and seventeenth centuries, but not in the eighteenth century. Many contemporary scholars who relate the economic prosperity of the Dutch Republic to the outstanding involvement of women in business also generally refer to the seventeenth century. Interestingly, from this book it has appeared that concerning the independent involvement of women in business, the situation may have been quite the opposite from what has long been assumed. The results show that general economic growth did not directly result in higher proportions of female traders. In the Dutch Golden Age (c. 1600 – 1670) the rate of female involvement may have been high in comparison to the surrounding countries – an issue that needs further examination – but they climbed even further when innovations occurred in the Dutch commercial sector, predominantly from the last quarter of the seventeenth century onwards. Strikingly, this development occurred simultaneously with an overall economic stagnation. This implies that it was not so much the prosperity of the economy as a whole which stimulated independent entrepreneurship among women, but rather the transformations in this specific economic sector. Nevertheless, it may very well be the case that the economic prosperity of the seventeenth century created a basic level of wealth and institutional flexibility which consequently allowed these vital commercial transformations to occur. In conclusion, the heroic Dutch businesswoman was a phenomenon that primarily belonged to urban centres. Although in the sixteenth and seventeenth centuries they may have already been present in society in large numbers, in the eighteenth century their numbers increased even further. The Dutch Golden Age was thus not the Golden Age of female entrepreneurship; that arose approximately a century later.

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1 Van Nederveen Meerkerk, 'Segmentation', 213-214.





## Appendix 1

### Population numbers of localities under study, 1560-1840

#### I Population numbers of localities under study, 1560-1840

	Amsterdam	Leiden	's-Hertogenbosch	Graft	De Zijpe	Winkel
1560	30,000					
1575		10,000				
1601		22,000	14,500			
1622	104,932			3,000	1,283	
1625		47,000				
1629			11,300			
1632	120,000					
1650		49,000				
1672				3,350		
1674					2,412	
1675		55,000				
1680	219,000					
1696			12,099			
1716			13,660			
1720	242,326					
1742	220,000				2,168	660
1747			12,482	1,487		
1750		37,000				
1780			13,098			
1795	221,000	31,000	12,627	1,113		
1809				1,090		
1840						840

Sources: Lourens and Lucassen, *Inwoneraantallen*; Noordam, 'Demografie'; Kappelhof, 'Mars'; Deursen, *Dorp in de polder*; Schutte, *Hollandse dorpsamenleving*; Zijp, 'Hoofdstukken'; Kruit, 'Lijsten'; Wit, *Niedorp*.

## Appendix II

### The occupational classification system and the occupational structures of the localities under scrutiny, c. 1581-1808

In this book, tax registers and censuses have acted as means to obtain insight into the economic structure of the urban and rural areas under scrutiny, but also to estimate the size of the commercial sector. I have processed the registers that were suitable for an occupational analysis of the rural areas into databases and categorised the occupations according to the categorisation below. For the urban areas several databases existed that were given to me by colleagues, for which I am very grateful. I have adapted these databases to fit the research design of this research project, and categorised the occupations into the categories as presented below. The early modern tax registers that exist for Amsterdam are published.<sup>1</sup> Nevertheless, I have been very lucky to be able to use the 1585 database created by Niek Al and Oscar Gelderblom. The databases on the Leiden occupational structure have been based on the 1581 census database constructed by Elise van Nederveen Meerkerk; the year 1674 on the publication by Peltjens, *Leidse lasten*; and the basis of the 1749 Leiden database was the database constructed by the NDHA. The largest part of the 's-Hertogenbosch databases (1650; 1749; 1775 *armenzorg* and 1808) was given to me by Elise van Nederveen Meerkerk, and the database of 1775 (blokboeken) was provided by Maarten Prak. Marjolein van Dekken and Elise van Nederveen Meerkerk also provided insight into databases of tax registers of Rotterdam (1674 and 1742) and Zwolle (1742) respectively, for the analysis of specialisation patterns in chapter 5.

The classification is largely based on the census of 1889. In the table below, the various categories and how these are divided in subcategories are shown. The original classification is adapted in some places to fit the early modern situation. The main categories consist of Crafts and Industry, Agriculture, Economic Services and Non-Economic Services. These main categories are subdivided in some 45 subcategories. An important aspect of this categorisation is that in the category trade (19, 23, 24) only people who primarily acted as traders are incorporated and not people who sold the products they had produced themselves; bakers for instance, come under category 16.

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<sup>1</sup> Van Dillen, *Capitale impositie*; Oldewelt, *Personeele Quotisatie*.

## Classification

Sector	Occupational Class	Occupation (examples)
<b>I. Industry &amp; Crafts</b>	1. earthenware/stone/glass production	Stonecutter, porcelain maker, tile maker
	2. book/paper printing	Printer, typographer
	3. construction	Carpenter, mason, painter, bricklayer
	4. chemical industry	Chemist, gunpowder maker, pigment maker
	5. wood working	Chair maker, cabinet maker, brush maker, button maker
	6. garment industry	Tailor, seamstress, hat maker, wig maker
	7. art production	Artist, sculptor, painter, drawer
	8. leather working	Saddler, tanner, chamois maker
	10. metal working	Blacksmith, pin maker, goldsmith, locksmith
	11. paper making	Parchment maker, paper maker
	12. shipbuilding & wagon making	Shipbuilder, ship carpenter, cartwright
	13. instrument making	Clock maker, watch maker, spectacle maker
	14. textile industry	Spinner, weaver, dyer, shearer, embroiderer, knitter
	15. fat, oil & candle production	Chandler, oil presser, oil refiner, cooker
	16. food and beverage production	Baker, butcher, brewer, grain miller, distiller
	<b>II. Agriculture &amp; Fishing</b>	17. agriculture
18. fishing		Fisher, herring fisher
9. extracting minerals/peat etc. <sup>1</sup>		Peat digger, miner
<b>III. Economic services</b>	19., 23., 24. trade <sup>2</sup>	Retailer, broker, factor
	20a. transport	Sailor, carter, peat carrier
	20b. inn-keeping and lodging <sup>3</sup>	Innkeeper, coffeehouse-keeper, bartender
	21. financial service	Banker, cashier, pawnbroker
	22. insurance	Insurer, commissioner
	35b. rentiers <sup>4</sup>	Rentier, landholder
<b>IV. Other services</b>	25. free trades	Medical doctor, notary, solicitor, midwife, hair cutter <sup>5</sup>
	26. education	Teacher, university professor, handicraft instructor
	27. care	Orphanage staff, hospital personnel, nurse
	28. household service	Servant, housekeeper, washwoman <sup>6</sup> , cook <sup>7</sup> , janitor
	30a. government service	('national' level) tax collector, excise officer, deputy of state
	30b. military service <sup>8</sup>	Officers, soldiers, flag-bearers
	31.-33. provincial, city and waterschap service	Deputy, provincial or city tax collector, mayor, bailiff, announcer
	34a. religious service	Minister, priest, nun
	34b. funeral service <sup>9</sup>	Undertaker, mortician, funeral director
<b>V. Other</b>	29. unspecified labourers <sup>10</sup>	Day labourers, casual labourers

1 The original classification places this under industry, but we chose to classify it in the primary sector.

2 Actually 3 separate categories: 19. retail trade and wholesale, 23. intermediate trade, and 24. auxiliary companies.

3 Under transport in the original classification.

- 4 As motivated above, because of their active role in trade, we have chosen to put rentiers in the service sector instead of in the category 'other' as in the original classification.
- 5 The original puts barbers and hair cutters under garment production, but we consider it to be a service rather than an industry.
- 6 The original puts washwomen under garment production, but we consider it to be a service rather than an industry.
- 7 The original puts cooks under food production, but we consider it to be food preparing, and thus a service rather than an industry.
- 8 The original puts military service under government officials, we chose to separate the two, because some towns were frontier towns and had an over-representation of military staff.
- 9 The original puts funeral service under religious service, but there were also public and guild-related funeral services, so we decided to make a separate category.
- 10 The original places unspecified labourers under social services, but since they may have been industrial or agricultural casual labourers, we chose not to identify them.

## Occupational structures of the localities under scrutiny, c. 1581-1808

## Amsterdam 1585

	Total	%	Females	%	Males	%
Crafts and Industry	591	39.9%	9	29.0%	592	40.8%
Agriculture	4	0.3%	0	0.0%	4	0.3%
Economic Services	716	48.3%	21	67.7%	695	47.9%
Other Services	160	10.8%	1	3.2%	161	11.1%
Casual Labourers	0	0.0%	0	0.0%	0	0.0%
<b>Subtotal</b>	<b>1,483</b>	<b>100.0%</b>	<b>31</b>	<b>100.0%</b>	<b>1,452</b>	<b>100.0%</b>
Occupation unknown/No occupation	0		0		0	
<b>Total</b>	<b>1483</b>		<b>31</b>		<b>1,452</b>	
Number of Inhabitants	c. 30,000					
Number of Household Heads	1,483					
Ratio	5%					

Source: Database Capitale Impositie Oscar Gelderblom; Van Dillen, *Capitale impositie*.

## Amsterdam 1742

	Total	%	Females	%	Males	%
Crafts and Industry	2,702	24.1%	168	11.0%	2,534	26.1%
Agriculture	4	0.0%	1	0.1%	3	0.0%
Economic Services	6,951	61.9%	1,298	84.9%	5,653	58.2%
Other Services	1,224	10.9%	56	3.7%	1,168	12.0%
Casual Labourers	353	3.1%	6	0.4%	347	3.6%
<b>Subtotal</b>	<b>11,234</b>	<b>100.0%</b>	<b>1,529</b>	<b>100.0%</b>	<b>9,705</b>	<b>100.0%</b>
Occupation unknown/No occupation	360		136		224	
<b>Total</b>	<b>11,594</b>		<b>1,665</b>		<b>9,929</b>	
Number of Inhabitants	c. 220,000					
Number of Household Heads	11,594					
Ratio	5%					

Source: Oldewelt, *Personeele Quotisatie*.

## Graft 1680

	Total	%	Females	%	Males	%
Crafts and Industry	14	19.4%	0	0.0%	14	21.5%
Agriculture	19	26.4%	1	14.3%	18	27.7%
Economic Services	34	47.2%	6	85.7%	28	43.1%
Other Services	5	6.9%	0	0.0%	5	7.7%
Casual Labourers	0	0.0%	0	0.0%	0	0.0%
<b>Subtotal</b>	<b>72</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>65</b>	<b>100.0%</b>
Occupation unknown/No occupation	0		0		0	
<b>Total</b>	<b>72</b>		<b>7</b>		<b>65</b>	
Number of Inhabitants	c. 3,000					
Number of Household Heads	72					
Ratio	2.4%					

Source: RAA, Gemeentebestuur Graft Oud Archief, inv. no. 514.

Remarks: Occupations incidentally registered; mainly farmers, innkeepers and sailors.

**Graft 1748**

	Total	%	Females	%	Males	%
Crafts and Industry	220	64.0%	47	85.5%	173	59.9%
Agriculture	38	11.0%	1	1.8%	37	12.8%
Economic Services	60	17.4%	4	7.3%	56	19.4%
Other Services	23	6.7%	3	5.5%	20	6.9%
Casual Labourers	3	0.9%	0	0.0%	3	1.0%
<b>Subtotal</b>	<b>344</b>	<b>100.0%</b>	<b>55</b>	<b>100.0%</b>	<b>289</b>	<b>100.0%</b>
Occupation unknown/No occupation	21		16		5	
<b>Total</b>	<b>365</b>		<b>71</b>		<b>294</b>	
Number of Inhabitants	c. 1,500					
Number of Household Heads	365					
Ratio	25%					

Source: RAA, Gemeentebestuur Graft Oud Archief, inv. no. 530.

**De Zijpe 1674**

	Total	%	Females	%	Males	%
Crafts and Industry	88	16.7%	27	44.3%	61	13.1%
Agriculture	235	44.5%	17	27.9%	218	46.7%
Economic Services	69	13.1%	9	14.8%	60	12.8%
Other Services	45	8.5%	7	11.5%	38	8.1%
Casual Labourers	91	17.2%	1	1.6%	90	19.3%
<b>Subtotal</b>	<b>528</b>	<b>100.0%</b>	<b>61</b>	<b>100.0%</b>	<b>467</b>	<b>100.0%</b>
Occupation unknown/No occupation	71		27		44	
<b>Total</b>	<b>599</b>		<b>88</b>		<b>511</b>	
Number of Inhabitants	2,412					
Number of Household Heads	599					
Ratio	25%					

Source: RAA, WZH, Oud Archief, inv. no. 363.

**De Zijpe 1742**

	Total	%	Females	%	Males	%
Crafts and Industry	86	16.6%	5	16.7%	81	16.6%
Agriculture	194	37.5%	13	43.3%	181	37.1%
Economic Services	98	18.9%	10	33.3%	88	18.0%
Other Services	39	7.5%	2	6.7%	37	7.6%
Casual Labourers	101	19.5%	0	0.0%	101	20.7%
<b>Subtotal</b>	<b>518</b>	<b>100.0%</b>	<b>30</b>	<b>100.0%</b>	<b>488</b>	<b>100.0%</b>
Occupation unknown/No occupation	64		44		20	
<b>Total</b>	<b>582</b>		<b>74</b>		<b>508</b>	
Number of Inhabitants	2,168					
Number of Household Heads	582					
Ratio	29%					

Source: RAA, WZH, Oud Archief, inv. no. 363.

**Winkel 1742**

	Total	%	Females	%	Males	%
Crafts and Industry	40	21.1%	18	37.5%	22	15.5%
Agriculture	69	36.3%	12	25.0%	57	40.1%
Economic Services	41	21.6%	9	18.8%	32	22.5%
Other Services	13	6.8%	0	0.0%	13	9.2%
Casual Labourers	27	14.2%	9	18.8%	18	12.7%
<b>Subtotal</b>	<b>190</b>	<b>100.0%</b>	<b>48</b>	<b>100.0%</b>	<b>142</b>	<b>100.0%</b>
Occupation unknown/No occupation	11		7		4	
<b>Total</b>	<b>201</b>		<b>55</b>		<b>146</b>	
Number of Inhabitants	660					
Number of Household Heads	201					
Ratio	31%					

Source: RAA, Archief Niedorp, Gemeentearchief Winkel Oud Archief, inv. no. L 201.

**Leiden 1581**

	Total	%	Females	%	Males	%
Crafts and Industry	1,179	62.6%	121	51.9%	1,058	64.0%
Agriculture	101	5.4%	5	2.1%	96	5.8%
Economic Services	422	22.4%	67	28.8%	370	22.4%
Other Services	165	8.8%	40	17.2%	125	7.6%
Casual Labourers	16	0.9%	0	0.0%	5	0.3%
<b>Subtotal</b>	<b>1,883</b>	<b>100.0%</b>	<b>233</b>	<b>100.0%</b>	<b>1,654</b>	<b>100.0%</b>
Occupation unknown/No occupation	942		685		253	
<b>Total</b>	<b>2,825</b>		<b>918</b>		<b>1,907</b>	
Number of Inhabitants	1,217					
Number of Household Heads	1,883					
Ratio	15.5%					

Source: RAL, Stadsarchief II, inv. no. 1289.

**Leiden 1674**

	Total	%	Females	%	Males	%
Crafts and Industry	1,338	49.5%	102	30.5%	1,236	52.4%
Agriculture	51	1.9%	1	0.3%	50	2.1%
Economic Services	855	31.7%	183	54.6%	672	28.5%
Other Services	243	9.0%	6	1.8%	237	10.0%
Casual Labourers	3	8.0%	0	12.8%	3	7.0%
<b>Subtotal</b>	<b>2,490</b>	<b>100.0%</b>	<b>292</b>	<b>100.00%</b>	<b>2,198</b>	<b>100.00%</b>
Occupation unknown/No occupation	206		43		163	
<b>Total</b>	<b>2,696</b>		<b>335</b>		<b>2,361</b>	
Number of Inhabitants	62,000					
Number of Household Heads	2,490					
Ratio	4.0%					

Source: Peltjes, *Leidse lasten*

**Leiden 1749**

	Total	%	Females	%	Males	%
Crafts and Industry	6,465	72.6%	1,433	67.5%	5,032	74.2%
Agriculture	156	1.8%	10	0.5%	146	2.2%
Economic Services	1,424	16.0%	549	25.8%	875	12.9%
Other Services	839	9.4%	131	6.2%	708	10.4%
Casual Labourers	20	0.2%	1	0.0%	19	0.3%
<b>Subtotal</b>	<b>8,904</b>	<b>100.0%</b>	<b>2,124</b>	<b>100.0%</b>	<b>6,780</b>	<b>100.0%</b>
Occupation unknown/No occupation	855		440		415	
<b>Total</b>	<b>9,759</b>		<b>2,564</b>		<b>7,195</b>	
Number of Inhabitants	37,238					
Number of Household Heads	8,904					
Ratio	23.9%					

Source: NDHA, database Volkstelling Leiden 1749.

**'s-Hertogenbosch 1742**

	Total	%	Females	%	Males	%
Crafts and Industry	664	34.8%	112	28.8%	552	36.2%
Agriculture	25	1.3%	2	0.5%	23	1.5%
Economic Services	715	37.4%	217	55.8%	498	31.8%
Other Services	474	24.8%	44	11.3%	430	28.2%
Casual Labourers	35	1.8%	14	3.6%	21	2.1%
<b>Subtotal</b>	<b>1,910</b>	<b>100,0%</b>	<b>389</b>	<b>100,0%</b>	<b>1,521</b>	<b>100,0%</b>
Occupation unknown/No occupation	269		184		85	
<b>Total</b>	<b>2,179</b>		<b>573</b>		<b>1,606</b>	
Number of Inhabitants	12,500					
Number of Household Heads	1,910					
Ratio	15.3%					

Source: GAHT, SA Den Bosch, inv. nos. 3311-3319.

**'s-Hertogenbosch 1775**

	Total	%	Females	%	Males	%
Crafts and Industry	1278	45.7%	349	49.2%	929	44.5%
Agriculture	84	3.0%	10	1.4%	74	3.5%
Economic Services	835	29.9%	257	36.2%	578	27.7%
Other Services	550	19.7%	89	12.6%	461	22.1%
Casual Labourers	50	1.8%	4	0.6%	46	2.2%
<b>Subtotal</b>	<b>2,797</b>	<b>100.0%</b>	<b>709</b>	<b>100.0%</b>	<b>2,088</b>	<b>100.0%</b>
Occupation unknown/No occupation	168		84		84	
<b>Total</b>	<b>2,965</b>		<b>793</b>		<b>2,172</b>	
Number of Inhabitants	14,049					
Number of Household Heads	2,797					
Ratio	19.9%					

Source: Database Blokken Maarten Prak.



**'s-Hertogenbosch 18o8**

	<b>Total</b>	<b>%</b>	<b>Females</b>	<b>%</b>	<b>Males</b>	<b>%</b>
Crafts and Industry	622	36.7%	64	23.5%	558	39.3%
Agriculture	56	3.3%	4	1.5%	52	3.7%
Economic Services	652	38.5%	178	65.4%	474	33.4%
Other Services	290	17.1%	20	7.4%	270	19.0%
Casual Labourers	73	4.3%	6	2.2%	67	4.7%
<b>Subtotal</b>	<b>1,693</b>	<b>100.0%</b>	<b>272</b>	<b>100.0%</b>	<b>1,421</b>	<b>100.0%</b>
Occupation unknown/No occupation	107		21		86	
<b>Total</b>	<b>1,800</b>		<b>293</b>		<b>1,507</b>	
Number of Inhabitants	13,900					
Number of Household Heads	1,804		4 unknown gender			
Ratio	13%					

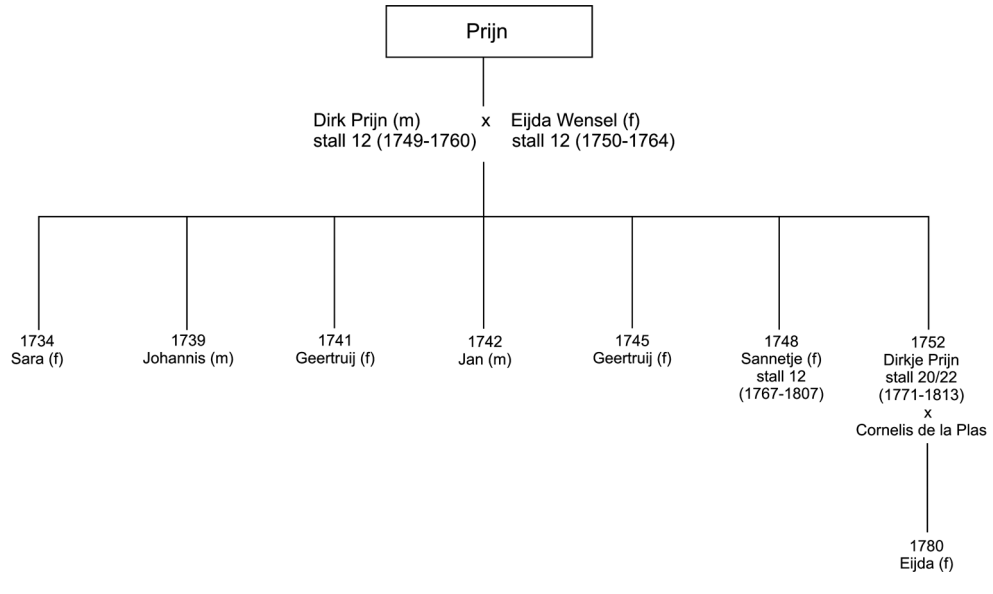
Source: GAHT, SA Den Bosch inv. nos. 5349-5350

## Appendix III

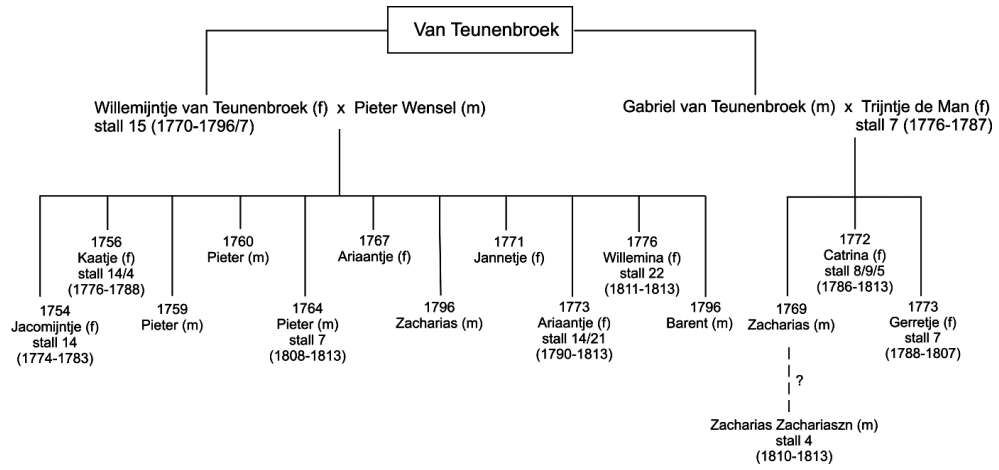
### Prijn, Van Teunenbroek, De Rooij and Van Asdonk family trees

#### III.a Prijn

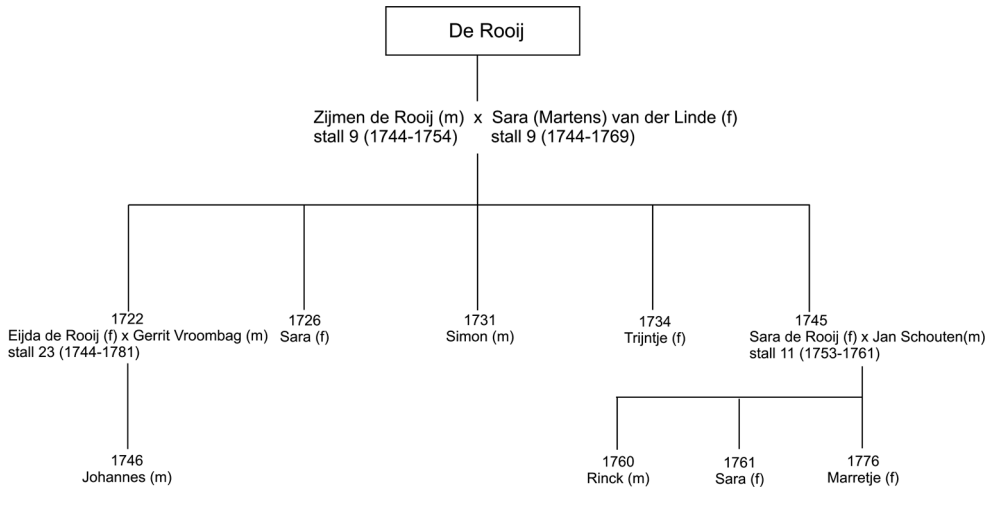
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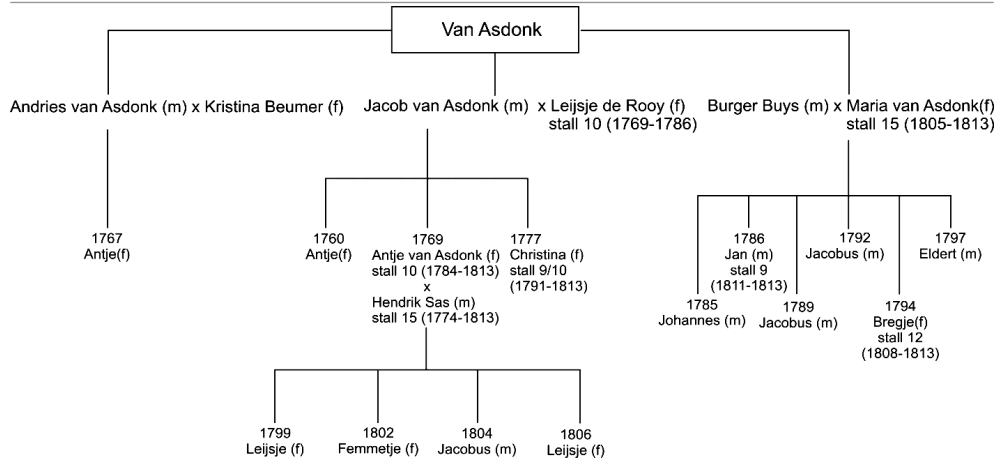
III.b Van Teunenbroek



III.c De Rooij



## III.d Van Asdonk



## Appendix IV

### Matching the guild membership list and the 1742 census: the 's-Hertogenbosch *kramersgilde* and its grip on the town's trading community

Although the 's-Hertogenbosch *kramersgilde* intended to unify all retailers (except for the fishmongers and the corn sellers), we are not sure whether they were indeed able to exert enough influence on the trading sector to make all traders present in the town join the guild. Apart from the aforementioned specialised traders, we also know that other traders were present in the town on a frequent basis who were not members of the *kramersgilde*. Anyone who only attended the weekly markets and yearly fairs did not have to become a guild member, and non-citizens were not even allowed to join.<sup>1</sup> Furthermore, one can imagine that peddlers from both inside and outside the town will have 'roamed the streets' selling their petty wares from door to door. Although the guild tried to take as much action as possible against these people, as can be seen from various petitions to the city council, they will not have always managed to stop them (famous example are the soldiers' wives).<sup>2</sup> In the margins of the regulated market, there will probably always have been some leeway for petty traders.

From the population register of 1742, we get an impression of the (minimal) shares of traders registered in the guild. Tracing persons in different source material is difficult when we speak of the early modern period. Names are not standardised and people often use several variations of the same name. Furthermore, clerks could have given their own interpretation of the names they have been given due to differences in pronunciation, but also inefficiency or even laziness might sometimes explain why people's names are shortened, for instance. Fortunately, in the eighteenth century, a great deal of the registered people already had a surname besides a patronymic. On the other hand, not all persons in the registers were registered with their full name, i.e. both their first name and their surname. This is especially the case for women. Single women were often called miss (*juffrouw*). This makes it difficult to trace them in the membership lists of the *kramersgilde*, as often, both first and surnames are registered and in the case of *juffrouwen*, one can never be fully sure that the match is valid. The situation is even more complicated for widowed women. They are almost without exception called 'widow' plus the last name of their late husband. Since they cannot be traced by their maiden name and as the registration lists only incidentally register women as widows, they can only be traced by matching them up with men (consequently only finding the widows who took over the company). However, this is also quite a complicated approach as often

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1 Except for the neighbouring villages of Den Dungen and Orthen that resorted under sphere of influence of 's-Hertogenbosch and whose inhabitants were obliged to join the town's guilds. Prak, *Republikeinse veelheid*, 93.

2 GAHT, OSA, Resolutieregisters.

no first name nor initials are given. The impact this has on matching names in the different registrations can be seen in table IV.a.

**Table IV.a** The share of traders in the 1742 registration that can be traced in the membership lists of the 's-Hertogenbosch *kramersgilde*

	Total	NM	MAC	M	% M	% M+MAC
First occupation is trader	467	133	89	245	52.5%	71.3%
First occupation is trader (widows excluded)	358	74	55	229	64.0%	79.4%
First occupation is trader (only people registered with first and surname)	283	55	24	204	72.1%	80.6%
Second occupation is trader	37	7	8	22	59.4%	81.1%

NM = No Match; MAC = Match Almost Certain; M = Match

When we include every trader registered in 1742, we can match 52.5% of them with registrations in the masters' books of the guild. However, when excluding all widows, the share immediately grows to 64%. The share of people registered with both first name and surname that can be traced is even higher, i.e. 72.1%. In the above, I have only included the matches of which I was entirely certain. The actual share of people registered will have been at least some 20% higher. In table IV.a, I have also included the percentages of matches that were highly plausible. As I have mentioned earlier, personal names could have had various forms and someone's name could be registered in different ways in different registers. For instance, Jacob van Rutten, who in 1742 owned a stockings' shop in the 's-Hertogenbosch quarter A, registered in 1707 as Jacob van Ruth in the masters' books. Other very obvious examples of name-confusion are the merchant Reijnier van Veldrij who was signed up in the books of the shopkeepers' guild as Rapier van Veldriel (1736), the clothes salesman Jan van Uden as Jan van Ujen (1739) and the merchant Daniel Janette as Daniel Jan Notte (1722). Of course, we should not only blame the writers in the past for this mistake; the processing of the data by contemporary historians may obviously not have been flawless.

When we incorporate all slightly deviant matches, only looking at people with both first name and surname, we can trace 80.6% in the masters' books. So we may conclude that a minimal share of 80% of the traders registered in 1742 were members of the *kramersgilde*.<sup>3</sup> This corresponds with the share of people whose second occupations were in retail, amounting to 81.1%. However, this share might easily have been higher, due to the problems mentioned above. Another explanation for the 20% non-members in the census is that the 1742 register also included traders who were not obliged to become members of the *kramersgilde*, such as wood sellers (see ordinances), wine sellers (see ordinances), fishmongers, and corn sellers. In conclusion, we can say that not all traders seem to have been guild members, but a large majority (eight out of ten people) were.

<sup>3</sup> This share is much higher than the 46% of the old-clothes sellers that can be traced in the masters' books. Panhuysen, *Maatwerk*, 260 footnote 108.

## Appendix V

### Categorising traders according to product specialisation

To investigate the existence of gender characteristics in the product specialisation of traders I have categorised traders according to products and product groups. At the basis of this categorisation lies the classification of Mui and Mui who analysed the specialisation patterns of English shopkeepers and traders in the eighteenth century.<sup>1</sup> This classification is copied in broad lines, but it is adapted somewhat to fit the situation in the early modern Northern Netherlands and the research plan of this book. Mui and Mui divided all specialised traders into five categories that were all subdivided into more specific product groups. The principal categories are: Wearing Apparel, Consumable Household Goods, Hardware, Household Furnishings and Special Services. These categories are copied, but some of the subcategories have changed. For instance, Mui and Mui put tobacconists under Special Services, but here they are put under Consumable Household Goods. Milliners and hatters each had a separate product category but here they are combined, since Dutch terminology does not allow us to differentiate according to the types of hats that they sold. Another difference with the original categorisation concerns the incorporation of craftsmen. In this book, and hence in this categorisation, only people who were solely or predominantly sellers rather than producers are incorporated, and we therefore do not find craftsmen who sold the products that they produced themselves.<sup>2</sup> In most cases it was obvious to which principal category a trader belonged, but sometimes categorising into subcategories turned out to be more difficult. For instance, in several towns it was common for traders to be specialised in the sale of two or more types of products. In these cases they are incorporated in the product group of the first specialisation mentioned in the sources. In the table below, the different categories are shown, how they are subdivided, and examples of specialised traders belonging to each category (in Dutch).

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<sup>1</sup> Mui and Mui, *Shops and shopkeeping*.

<sup>2</sup> Traders could of course also process, refine or decorate the products they sold. For instance, in the case of vendors of ready-made clothing or jewellery.

**Table V.a** Categorisation of specialised traders according to product or product group

Main category	Subcategories	Examples (in Dutch)
Wearing Apparel	Cloth merchant	stoffenwinkel; winkel in katoen; greinnegotie; lakenverkoper; linnenwinkelier; sajjetwinkel
	Haberdasher	bandverkoopster; galanteriewinkel; garenwinkel; kantverkoopster; knoopwinkel
	Hairseller	koopman in hemelshaar
	Hosier	winkel in kousen; kousen en hoedenwinkel
	Leather seller	winkel in leder
	Milliner/hatter	hoedenwinkel; strohoedenverkoopster
	Old clothes seller	oude klerenverkoper; pondegoedkoopster; uitdraagster
	Ready made clothing	mantelverhuurder; kledingwinkel; kleerkoopster
Consumable Household Goods	Shoeseller	klompenverkoopster
	Bread and cake seller	broodslijter; koekverkoopster
	Cheesemonger	kaaskoper; kaas en boterwinkel; boterwinkel
	Corn seller	koopman in granen
	Fishmonger	oesterverkoper; visverkoopster; visvrouw; barfje
	Fruiterer	fruitnering; fruitverkoopster
	Grocer	kommenij; kruidenier; kruidenverkoopster; mosterdverkoopster
	Meat seller	koopman in hammen; spekverkoopster; pensvrouw
	Poultry vendor	poelier; hoenderkoper
	Vegetable seller	groentenverkoopster; knollenverkoper
	Beer seller	bierverkoopster
	Tea and coffeedealer	winkel in koffie en thee; koffiewinkel
	Milk seller	melkverkoopster
	Wine and brandy merchant	brandewijnverkoper; wijnkoper; wijnhandelaar; wijnverkoper; koopman in gedestilleerd
	Tobacconist	snuifverkoper; tabaksverkoper; snuiftabakwinkel; koopman in snuifwaren; vendeur in sigaren
	Salt vendor	zoutverkoopster
Chemist	drogist	
Tallow-chandler	koopman in olie en zeep; vettewarienwinkel; vettewarier; zout- en zeepverkoper	
Yeast seller	gistverkoper	
Household Furnishings	Bed seller	winkel in bedden; beddenverkoper
	Chair vendor	stoelenverkoopster
	China and earthenware dealer	porceleinverkoopster; winkel in aardewerk
	Floormat seller	vloermatkoopster
	Glassware dealer	glasverkoper
Pottery dealer	winkel in potten en pannen; pottenwinkel	



Main category	Subcategories	Examples (in Dutch)
Hardware	Brush seller	borstelwinkel; winkel in hout- en borstelwerk
	Ironmonger	winkel in ijzerwaren; koopman in oud ijzer; messenverkoopster nagelverkoper
	Lime seller	kalk en blikverkoopster
	Matchstick seller	zwavelstokverkoper; zwavelstokloper
	Mop seller	dweilenverkoper
	Oil and colourmen	olieverkoper; verfwinkel
	Rope dealers	winkel in touwwerk
	Sand dealer	zandverkoopster
	Seed seller	winkel in zaden; zaadwinkel; zaadverkoopster
	Starch dealer	stijfselverkoopster
	Toy dealer	kindergoedverkoopster; poppengoedverkoopster; neurenburger- winkel
Wood seller	houtverkoper; winkel in houtwaren; hout-en turfkoopman; winkel in turf; koopman in steenkolen	
Special Services	Bookseller and stationer	boekhandelaar; boekverkoper; omloopster in couranten; winkel in papier; almanakverkoper
	Jeweller	juwelier; winkel in juwelen
	Optician	brillenverkoper

## Appendix VI

### The Amsterdam *Wisselbank* (Bank of Exchange)

Inspired by the Venetian Giro Bank, in 1609 the Amsterdam *Wisselbank* was founded. It was established to put an end to the anxiety over rapid and uncontrolled escalation in money-changing and settling of bills of exchange, and at the same time it served merchants by facilitating mutual transactions through enabling them to make payments from one account to another. As the law required all bills of 600 guilders and more to be paid through the *Wisselbank*, all substantial merchants were forced to open an account.<sup>1</sup> In 1643, this threshold was lowered to 300 guilders.<sup>2</sup> As it was the first major bank in Europe outside Italy, merchants from all over the continent made use of its facilities. These facilities included immediate access to one's balance, rapid changing, prompt settlement of bills and low bank charges. Yet, the most important function of the bank was its giro function, which was highly appreciated by contemporaries.<sup>3</sup>

The bank was open at least six hours each day. Merchants could come to the bank and hand over a bank draft on which they had filled in the page number of their account in the ledger.<sup>4</sup> One of the bank's bookkeepers completed the form by filling in the information of the person the settlement was made with. After a check of the balances, the amount was written down in both accounts on either the debit or the credit side. When the trading partner did not have an account, the bank draft was signed by the bookkeeper and returned to the merchant who could transfer it to his business partner who could then cash the money on the bank draft by showing it to one of the clerks at the bank office. The financial year ran from February to August and from September to January and with the closing of the books, the bank was closed for 8 to 10 days.<sup>5</sup> Next to the individual accountholders, accounts were also kept for, among others, the different offices of the Dutch East India Company, the West India Company, several West Indian colonies (Berbice and Surinam, among others) and the city *Bank van Lening* (Lombard).

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1 Israel, *Dutch primacy*, 77-78, De Vries and Van der Woude, *First modern economy*, 83, 131.

2 Dehing and 't Hart, 'Linking', 46.

3 Dehing and 't Hart, 'Linking', 46.

4 According to Van Dillen in the early period of the Bank of Amsterdam it was also possible for people other than the beneficiary to cash the money as the (printed) bank drafts contained the stipulation 'or to bearer paper'. However, the one form that is still present in the *Wisselbank* archives misses that exact sentence. It seems that in a later period, this possibility came to an end. Other forms present in the bank's archives do however point out that in both the seventeenth and the eighteenth century it was possible to authorise people to substitute the accountholder in his or her activities in the bank. The seventeenth century authorisation granted the substitute more freedom than the eighteenth century form, which only applied to debit transactions. Van Dillen, *Mensen en Achtergronden*, 325. Van Dillen, *Bronnen tot de geschiedenis der wisselbanken*, 699-610.

5 Van Dillen, *Mensen* 352.

Calculating the number of accountholders in the bank can be done in various ways. The ledgers, the alphabetical indices on the ledgers, and the indices on the bank balances can be used for a reconstruction of the numbers. Naturally, the most accurate records are the ledgers themselves. For instance, the indices on the bank balances only registered people who had money in their account and as a consequence not all people that had had an account in a certain year were recorded which automatically leads to an under-representation. Moreover, in the alphabetical registers and the indices, people can simply be missing due to the slovenliness of the clerk. In this book therefore, the ledgers are used for a reconstruction of the numbers of accountholders.

The majority of the ledgers from the period 1646 to 1795 are preserved. Since each ledger provides information on hundreds and sometimes even thousands of accountholders, it was too much to incorporate the information from all preserved ledgers into this research project. Therefore I have chosen six survey years to reconstruct the numbers of male and female accountholders. The selection consisted of the years 1646, 1676, 1706, 1742, 1782 and 1795. The choice for these years was based on the availability and quality of the ledgers on the one hand, and on the desire for an even distribution over the period on the other hand. The ledgers pre-dating 1644 are lost in a fire. Nevertheless, the dataset constructed by Clé Lesger who processed all accountholders based on the alphabetical registers for the period 1609-1644 into a database was used to get information on gender ratios in the first period of the bank's existence. Since it is based on the registers instead of on the ledgers, unfortunately no information on the numbers and amounts of transactions issued by the accountholders can be obtained for this period.

In addition to calculations of the numbers of private accountholders (both males and females), I have created a database in which I incorporated information on the number and value of transactions and the bank balance of the accountholders. To be able to make a comparison between the activities of male and female accountholders I selected groups of men and women equal in size. I have chosen four survey years (1676, 1706, 1742 and 1795), again based on the quality of the sources and the distribution over the time period. The year 1742 was specifically chosen since for that year a tax register also exists, which provides valuable information on the wealthier inhabitants of Amsterdam that could be matched with the accountholders. Per year, two ledgers exist. I have chosen to focus on the first half year (running from February to August in the seventeenth century and from January to July in the eighteenth century). This may imply that, due to the seasonality of early modern trade, part of someone's activities is overlooked.<sup>6</sup> Nevertheless, since it was my goal to investigate men and women's behaviour in the bank over a longer period of time, it was more relevant to select a higher number of survey years (four in this case), than to investigate two ledgers per year, which would have resulted in a smaller selection of survey years.

The principal years for investigation were 1676 and 1742. In those two years I selected 80 men and 80 women. In the two other years (1706 and 1795) I selected 40 men and 40 women. The persons selected were evenly distributed over the ledgers, hereby I made sure that the dataset not only consisted of people who were very active in the bank, but that the people who only issued a

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<sup>6</sup> A comparison of the numbers of male and female accountholders in both half years of 1782 showed that there was only a slight difference in numbers and therewith in the gender ratio. The share of women was 10.2% in the second part of 1782, whereas it consisted of 10.3% in the first half year.

small number of transactions per financial year were also incorporated. The ledgers were organised in such a way that the accountholders were registered according to the number of bookings they issued. In the seventeenth century we find the accountholders who issued many bookings first, and later the accountholders who had only a limited number of bookings and could therefore share a page in the ledger with someone else. Later, in the eighteenth century, this order changed to be the opposite way around. For each accountholder I registered the name, gender, the numbers of credit and debit transactions, his or her former and new bank balance, and I calculated the total value of the debit and credit transactions. This dataset enabled me to analyse the financial behaviour of the accountholders, both men and women, and to investigate whether differences existed between them, and how their behaviour developed over time. Finally, the persons in this dataset also formed the backbone of the study on career length. Since the alphabetical indices on the ledgers are – more or less – continuous from 1646 to 1795, it is possible to see how long women were financially active and whether this period was indeed significantly shorter than that of male accountholders.

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## *Summary in Dutch*

# Vrouwen en ondernemerschap

Vrouwelijke handelaren in de Noordelijke Nederlanden,  
ca.1580-1815

Nergens ter wereld zouden vrouwen in de vroegmoderne tijd zo actief zijn geweest in de handel als in De Republiek. De heroïsche Hollandse handelsvrouwen waren een geliefd onderwerp in de reisverslagen van de vele buitenlandse reizigers die de Noordelijke Nederlanden bezochten. Ze zouden niet alleen samen met hun echtgenoten, maar ook zelfstandig hun mannetje hebben gestaan in de handel. Dat is althans wat er op basis van de vele reisbeschrijvingen lang is verondersteld. In hoeverre dit beeld van de vrouwelijke ondernemers in de Republiek correct is, is tot nu toe onbekend gebleven. Dit boek brengt daarin verandering en heeft als doel de rol van vrouwen in de Nederlandse handel in de periode 1580-1815 in kaart te brengen en te verklaren. De relatie tussen de economische trend en vrouwelijk ondernemerschap heeft in het bijzonder de aandacht gekregen. De handelsactiviteiten van vrouwen zijn onderzocht in drie steden, te weten Amsterdam, Leiden, en 's-Hertogenbosch, in de dorpen Graft en Winkel, en in de polder De Zijpe.

In het algemeen kunnen we stellen dat in de Noordelijke Nederlanden de handel na de textielsector de tweede sector was voor vrouwen. Vrouwen waren actief als handelaarsters op veel verschillende fronten én in verschillende hoedanigheden. Ze werkten op de markten, in winkels en ook in de internationale koophandel. Sommigen waren samen met familieleden betrokken bij een bedrijf, anderen waren zelfstandig onderneemster, en weer anderen werkten als verkoopster in loondienst. Een analyse van de vrouwelijke arbeidsparticipatie in 's-Hertogenbosch laat zien dat de textielnijverheid en de handel verschillende groepen vrouwen aantrokken. De minderbedeelde vrouwen kwamen vooral terecht in de textielindustrie en de vrouwen uit de middengroepen en rijkere lagen van de bevolking werkten vaker als handelaarster. Verder bestonden er lokale verschillen in de deelname van vrouwen aan handelsactiviteiten. Deze lokale verschillen zijn deels te verklaren door de lokale economische structuur. In steden waar de economie meer op de handel gericht was, zoals bijvoorbeeld in Amsterdam, was het aandeel vrouwen in de sector groter dan in de steden waar de nijverheid een belangrijke rol speelde, zoals in Leiden en 's-Hertogenbosch. Maar zelfs in deze steden met een grote textielsector, was de handel een belangrijker werkgever voor vrouwen dan voor mannen. Op het platteland maakte de lokale economische structuur echter weinig verschil. Ondanks het verschil in economisch zwaartepunt in Graft (textielnijverheid), Winkel (landbouw en dienstensector) en

De Zijpe (textielnijverheid en landbouw) waren de meeste vrouwelijke hoofden van huishoudens werkzaam in de nijverheid.

Een andere belangrijke constatering is dat er behalve lokale verschillen in vrouwelijk ondernemerschap ook verschillen bestonden in de deelname van vrouwen per type handel. Het aandeel vrouwen was het hoogst in de markt- en straathandel, waar 75% tot 100% van de handelaren vrouw was. In de winkelbranche was het aandeel vrouwen dat optrad als zelfstandig ondernemer lager en lag tussen de 10% en 60%. Het laagste percentage vrouwen vinden we echter in de koophandel, waar koopvrouwen maximaal een kwart van de koopliedengemeenschap vormden. Hoe groter de schaal van de handel hoe lager vaak het aantal vrouwen dat zelfstandig in de sector participeerde. Daarnaast blijkt dat er zelfs per branch grote verschillen in de deelname van vrouwen bestonden. Zo waren er in Leiden veel meer vrouwen actief als onderneemster op de vismarkt dan op de groentemarkt, en waren Noord-Nederlandse vrouwen veel vaker te vinden in katoenwinkels dan in lakenwinkels. Tot slot zijn er verschillen te vinden in de participatie van vrouwen in het winkelwezen van de verschillende steden: in Haarlem was bijvoorbeeld de helft van de nieuwe leden van het kramersgilde vrouw, terwijl dit in Maastricht, Zwolle, en lange tijd ook in 's-Hertogenbosch, slechts een achtste was.

De toegankelijkheid van de handel voor vrouwen werd bepaald door een aantal factoren, te weten de wijze waarop de handel georganiseerd was, het type handel, de lokatie (de plek waar de handel plaats vond) en het institutionele kader. In de vroegmoderne tijd deden zich in de commerciële sector een aantal fundamentele veranderingen voor die van grote invloed waren op al deze factoren, en daarmee op de rol van vrouwen in de handel. De toenemende commercialisering en de daaraan gerelateerde groeiende specialisatie waren de belangrijkste veranderingen. Deze zorgden er uiteindelijk voor dat het aandeel vrouwen dat als zelfstandig onderneemster in de Noord-Nederlandse handel actief was sterk groeide vanaf de laatste decennia van de zeventiende eeuw. Per branche uitten deze veranderingen zich echter verschillend.

De analyse van de Leidse voedselmarkten laat zien dat in de markt- en straathandel de manier waarop de producten op de markt gebracht werden van cruciaal belang was voor de man/vrouwverhoudingen. Wanneer de handel in een bepaald product zo georganiseerd was dat een veiling de belangrijkste manier was om een product van de producent naar de verkoper te krijgen, was de toegang tot de markt voor vrouwen het grootst. Zij waren dan niet afhankelijk van familieleden (vaak de echtgenoot) die het product leverden, maar konden zelfstandig toegang tot de producten én de markt krijgen. In de zeventiende en achttiende eeuw verbeterde als gevolg van toenemende specialisatie de positie van vrouwen op de markt sterk. Deze specialisatie ging vaak hand in hand met schaalvergroting en de opkomst van veilingen. Het resulteerde veelal in grotere aantallen ongehuwde

marktvrouwen op de markt, en in een zelfstandiger positie voor veel gehuwde vrouwen op de markt.

In het winkelwezen speelde vooral de toename van nieuwe en goedkopere producten en de daaraan gerelateerde sterk groeiende vraag – vaak de Consumptie Revolutie genoemd. Deze verandering, die zich in de Republiek vanaf het laatste kwart van de zeventiende eeuw lijkt te hebben voorgedaan, had eveneens een belangrijk effect op vrouwelijk ondernemerschap. Over het algemeen profiteerden vrouwen van de groeiende vraag, de dalende productprijzen en de opkomst van nieuwe en vaak goedkopere producten. Het startkapitaal voor het opzetten van een winkel werd hiermee lager. We zien dan ook dat vrouwelijke winkeliers vaak gespecialiseerd waren in de verkoop van de goedkopere textiel (vooral katoen) en het in de achttiende eeuw zeer populaire en goedkope koffie en thee. In tegenstelling tot wat vaak gedacht wordt, lijkt niet zozeer het veronderstelde modebewustzijn van vrouwen de reden te zijn geweest voor de sterke toename van vrouwelijk ondernemerschap ten tijde van de Consumptie Revolutie, maar veel eerder een grote afzetmarkt en de daaraan gerelateerde daling van de prijzen van veel consumptiegoederen.

In koophandel zien we ook de impact van veranderende organisatie en type handel. Met de opkomst van de commissiehandel in de tweede helft van de zeventiende eeuw groeide het aantal vrouwen dat op eigen naam actief was in de Amsterdamse koophandel sterk. Een belangrijke reden is dat het voor vrouwen veel gemakkelijker werd om deel te nemen aan handelsactiviteiten. Door de toename van allerlei diensten voor kooplieden zoals makelaars, directeuren en cargadoors konden koopvrouwen vanuit huis zaken doen. Zij hoefden zich niet meer in de door mannen gedomineerde zakenwereld te begeven. De opkomst van de financiële handel in de eerste helft van de achttiende eeuw versterkte dit proces alleen nog maar. Uit het onderzoek is gebleken dat vrouwen die actief waren in de internationale handel een voorkeur hadden voor de handel in obligaties en aandelen. Dit is waarschijnlijk eveneens terug te voeren op het feit dat het een activiteit is die gemakkelijk vanuit het privédoein te ondernemen is.

Zoals het voorbeeld van de koophandel al illustreert was de lokatie waar de handelsactiviteiten zich afspeelden eveneens een beslissend element. Handelaars ontmoetten hun leveranciers en hun klanten in publieke ruimten: op de markt, in winkelstraten, in de Beurs en in koffiehuisen. Voor vrouwen was het publieke karakter van het beroep van groot belang. Het was sterk gerelateerd aan de mate van vrijheid die ze genoten. Die bewegingsvrijheid kon heel praktisch van aard zijn, bijvoorbeeld doordat velen van hen moeders waren en door het krijgen en opvoeden van kinderen aan huis gebonden konden zijn. Toch blijkt dat zelfs in het geval van de marktkoopvrouwen, die in het algemeen het verst van huis waren voor hun werk, het krijgen van kinderen niet noodzakelijk een belemmering was voor het uitoefenen van hun beroep. Verschillende Amsterdamse visverkoopsters hielden bijvoorbeeld als jonge moeders met kleine kinderen hun marktkraam aan

– zelfs ten tijde van de bevalling. Veel zwaarder in het bepalen van de speelruimte van vrouwen dan praktische belemmeringen lijken culturele normen gewogen te hebben. Dit gold met name voor vrouwen uit de hogere sociale lagen. We zien vrijwel geen getrouwde vrouwen uit koopmansfamilies onder eigen naam opereren. Dit is opvallend omdat in tegenstelling tot de vrouwen uit de lagere en middengroepen deze vrouwen genoeg financiële middelen hadden om actief te worden in de handel. Ook waren er in de koophandel geen institutionele barrières in de vorm van gilden – iets dat vaak voor vrouwen uit de lagere klassen een probleem vormde. Natuurlijk kon juist de beschikking over voldoende kapitaal een reden zijn voor welgestelde vrouwen om zich afzijdig te houden van de handel – ze hadden immers niet de noodzaak om te werken – maar het feit dat wanneer de financiële handel opkomt veel welgestelde vrouwen actief worden als rentenierster lijkt dit tegen te spreken. Als rentenierster konden veel vrouwen van goede komaf investeringen doen zonder bepaalde culturele normen te overschreiden; ze bleven immers op de achtergrond. Het is overigens opvallend dat deze renteniersters in hun financiële activiteiten niet veel afweken van mannen die zich in de financiële handel begeven.

Tot slot was ook het institutionele raamwerk van groot belang voor de toegang van vrouwen tot de handel. Een groot deel van de klein- en de tussenhandel was verenigd in gilden. Deze gilden drukten een grote stempel op de sector. Ondanks dat in de Republiek een aparte juridische status bestond die het gehuwde vrouwen theoretisch mogelijk maakte op eigen naam een zaak te beginnen, de zogenaamde Openbaar Koopvrouw status, was dat voor veel getrouwde vrouwen in de praktijk niet mogelijk. Zij zagen zich gehinderd door de lokale gildenregulering. Veel gilden beperkten namelijk de deelname van vrouwen aan de handel, vaak door getrouwde vrouwen uit te sluiten van lidmaatschap, maar ook door entreegelden te vragen die voor veel vrouwen te hoog waren. De regulering van de handel door gilden was echter niet overal even strikt. Er konden grote verschillen bestaan zowel tussen steden, maar ook binnen een stad waren er verschillen tussen verschillende typen handel. De toegankelijkheid van kleinhandelsgilden voor vrouwen was sterk afhankelijk van de lokale economische omstandigheden. Aan de ene kant profiteerden vrouwen van een grote vraag en een gecommercialiseerde sector, die in de regel resulteerden in een liberaal toelatingsbeleid. Aan de andere kant waren er ook andere redenen voor een Gilde om haar deuren te openen. Het Bossche kramersgilde verlaagde bijvoorbeeld als gevolg van jaar na jaar dalende nieuwe ledentallen haar entreegeld, met een enorme groei van met name het aantal vrouwelijke nieuwkomers als gevolg. Het betekende overigens niet dat wanneer het lidmaatschap van een Gilde relatief gemakkelijk te verwerven was door vrouwen, het voor hen altijd automatisch mogelijk was om zich te vestigen als ondernemer. In sommige bedrijfstakken die een liberale gildenregulering kenden werd de toegang voor buitenstaanders namelijk beperkt door de sterke sociale cohesie. Zo was de aalmarkt in Amsterdam vrijwel alleen toeganke-

lijk voor leden van bepaalde families, en ook op de verschillende Leidse voedselmarkten werden marktplaatsen bezet gehouden door familieleden die de kramen overdroegen van generatie op generatie.

De grote verschillen in de handelsactiviteiten van vrouwen die we hebben kunnen constateren tussen de verschillende steden in de Republiek, illustreren dat een andere factor ook van groot belang was: de mate van urbanisatie. In het sterk verstedelijkte Holland waren vrouwen veel sterker vertegenwoordigd in de handel, zowel getalsmatig als in hun positie, die in het algemeen zelfstandiger was dan in andere steden en op het platteland. In de Hollandse steden was het voor vrouwen in het algemeen gemakkelijker een eigen zaak te beginnen dan elders in het land. Tegelijkertijd blijkt dat de processen van commercialisering zich juist het vroegste en het meest verregaand voltrokken in de sterk verstedelijkte gebieden en dat de positie van vrouwen in commerciële sector van de grootste stad van het land – Amsterdam – het sterkst was. Er was dus een duidelijk verband tussen vrouwelijk ondernemerschap en verstedelijking, en we mogen veronderstellen dat de heroïsche handelsvrouw, zoals zo vaak geportretteerd in contemporaine literatuur, vooral een fenomeen uit de Hollandse steden was. In de steden in andere provincies en op het platteland waren ze misschien wel aanwezig, maar daar waren ze veel minder talrijk.

Tot slot is het opmerkelijk dat juist de reisverslagen die de Hollandse handelsvrouwen een prominente plek geven vooral uit de zestiende en zeventiende eeuw stammen, terwijl de deelname van vrouwen in de verschillende commerciële sectoren pas echt groeide na 1650, dus na de Gouden Eeuw, in een periode van economische stagnatie. Het kan natuurlijk zijn dat de deelname van vrouwen aan de handel ook in de periode voor 1650 hoger was dan in de omliggende landen – verder onderzoek zal hierover uitsluitsel moeten geven – maar het is belangrijk om te realiseren dat deze nog hoger was in de achttiende eeuw. De economische voorspoed van de zeventiende eeuw was daarmee niet de belangrijkste stimulans voor vrouwelijk ondernemerschap in de Republiek, dat waren de vele commerciële transformaties die zich voordeden tussen 1650 en 1750. Vrouwelijk ondernemerschap bloeide in de Noordelijke Nederlanden dus niet in de Gouden Eeuw, maar juist in de eeuw daarna.





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