



Businesswomen in Eighteenth-Century Russian Provincial Towns¹

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Not many substantial studies are dedicated specifically to the gender history of Russia in the eighteenth century. In the more general works of Natalia Pushkareva and Barbara Alpern Engel, the eighteenth century is but one period in a longer chronological narrative. Essentially, the basis of the available historiography is made up of collected articles edited by Wendy Rosslyn, the monographs of Michelle Lamarche Marrese and Anna Belova, and several dozen essays, mostly by these same authors.² Gary Marker also contributed to scholarship on the issues at hand with an English-language edition of Anna Labzina's diary and a book on the cult of Saint Catherine.³

Due to the nature of the sources researchers have used, most of these works focus on women of noble origin and pay particular attention to their daily life, childhood, experiences in marriage, childbirth, and widowhood, and their general mindset. Marrese has provided the most detailed description of the economic aspects of Russian women's life in the eighteenth century. Marrese, who studied how Russian women



disposed of their property, seems to have been the only historian to mention women's participation in business transactions, including money-lending. Alas, the dearth of sources did not allow Marrese to systematically compare men's and women's debts.⁴

The source material Marrese used was that provided by provincial notarial records (*krepostnye knigi*), which documented all kinds of transactions. The present essay aims to attract scholarly attention to another group of sources, never before studied from this point of view, that is, registries of contested or overdue promissory notes, which are very well known to students of economic history.⁵

According to the 1729 Statute on Promissory Notes (*Ustav vekselniy*), no witnesses or guarantees were required for a promissory note to be valid.⁶ They were mostly drawn up by their immediate issuers, who had to identify themselves in the same manner as they would in any other legal documents, i.e., by indicating their rank, social position, and place of residence. But unlike all other legal documents, promissory notes were not registered at any governmental office. Needless to say, should both the creditor and the debtor be illiterate, they had no choice but to ask someone for assistance, while if they were literate they composed promissory notes themselves. That means that any personal details found in promissory notes are, in fact, an issuer's self-identification.

We have almost no original promissory notes at our disposal, as they were usually destroyed upon payment. Fortunately, numerous copies of promissory notes that were announced (protested) by creditors survived in the registries of contested or overdue promissory notes (*knigi protesta vekselei*). These books were kept, according to the 1729 statute, at various governmental institutions whose functions included resolving arguments related to monetary instruments, locating defaulters, and, in cases of bankruptcy, liquidating debtors' assets at auction. Registries of protested promissory notes incorporated copies of the original promissory notes, which, in turn, included names of creditors and borrowers, the amount loaned, the transaction place, and the due date for repayment.

I first encountered these sources when I decided to explore economic aspects of daily life in provincial Russian towns of the

eighteenth century, based on the documents of the municipal magistracy of the town of Bezhetsk.⁷ The archival holdings of the Bezhetsk municipal magistracy in the Russian State Archive of Ancient Acts (RGADA) contain twenty-five registers of protested promissory notes for the period between 1740 and 1775.⁸ It appears that prior to that period, no such registries were kept in Bezhetsk, but this certainly does not mean that townspeople did not complete transactions, lend each other money, or complain to the magistracy of the borrower's default. They did so even before promissory notes (*vekselia*) made their first appearance in Russia: these transactions were recorded in letters of credit or bond indenture notes. A number of such cases survive in the archive of the Bezhetsk magistracy. Overall, this archive yielded information on 2,448 credit transactions completed over the period from 1696 to 1775. The assembled data were put into a database.

Since the magistracy was a governmental institution in charge of the urban population, the townspeople's lending transactions constituted the majority of those recorded in the magistracy's archive. The residents of Bezhetsk used credit in commercial operations or simply borrowed cash from each other. At the same time, 37% of all transactions involved gentry, ecclesiastics, clerks, people of various ranks (*raznochintsy*), and peasants. Most of these contracts were, of course, drawn up between males, but the total of 2,448 transactions did include 127 (5.2%) cases of women lending or borrowing money, accepting a promissory note in return for some goods, or issuing one as payment for a purchase. While research into note circulation is a prerequisite for the general study of credit in Russia in the eighteenth century, it seems worthwhile to determine specifically how active women were in this particular sphere. It must be noted that although Marrese studied notarial records for the towns of Vladimir, Kashin, and Tambov, the individual examples she cited in her book pertained predominantly to the upper classes of the Russian nobility. The Bezhetsk documents, on the other hand, shed light on the life of provincial gentry and townspeople whose financial means were naturally more limited.

The list of 127 cases in which women featured as borrowers or lenders includes 97 names, as some of these ladies took part in more



than one transaction. Socially, these individuals fall into the following categories: fifty-six members of the nobility, thirty-three townspeople, four clerks' spouses, two wives of clergymen, and two of military men. Notably, not a single woman of peasant origin shows up on this list, even though peasant men featured in 13.5% of the total number of promissory notes found in Bezhetsk. Thus, male peasants' ample use of promissory notes notwithstanding, peasant wives and widows, and especially unmarried daughters, regardless of what category of peasantry they belonged to, left no evidence of commercial independence.

The number of cases involving gentry is lower than that involving peasants: 289 occurrences, or 11.8% of the total number. This certainly does not mean that nobles were less keen on promissory notes as a financial instrument. The explanation should rather be that they were more likely to do business with persons from their own milieu and, accordingly, more liable to protest unpaid notes in institutions other than the magistracy, for instance the local *voevodskaia kantseliaria*. The average amount of a promissory-note transaction involving a noble is 175.4 rubles, which is several times the average contract signed by a peasant, clerk, or clergyman.⁹ Nobles borrowed money in two hundred cases and loaned cash in eighty-nine cases. Incidentally, the average amount they loaned to merchants — 116.7 rubles — was lower than the amount they typically borrowed. In other words, nobles borrowed larger sums from townspeople than they loaned them. Likewise, townspeople may be assumed to have asked nobles for credit only if they had an ongoing business relationship with them; for cash advances, it was much easier to deal with a social peer who knew the debtor and his reputation. This observation necessitates another important caveat. As George Munro remarked, "While it is *impossible* to say conclusively what purpose each note filled, circumstantial evidence indicates that for merchants at least, the vast majority was connected to buying and selling goods rather than monetary loans unrelated to a specific commercial transaction."¹⁰ Indeed, only rarely are the concise and formulaic promissory notes, composed in strict conformity to the template included in the 1729 Statute on Promissory Notes, complemented with explicit indications that the amounts specified therein were to pay for

certain goods. This is what makes the acknowledgment of a debt to a Bezhetsk merchant Ivan Omeshatov, signed in 1770 by the nobleman Fedor Myshenkov “on the orders of his mother Stefanida Andreyevna Myshenkova,” stand out. According to this letter of credit, Myshenkov undertook to pay Omeshatov sixteen rubles in cash, “and in grains: a quarter of rye, a quarter of barley, and three quarters of oats.” However, it was exactly because the document did not conform to the stipulations of the Statute on Promissory Notes that the magistrate did not accept Omeshatov’s protest when the debt was not repaid in a timely manner. Unfortunately, we have no clue as to why Myshenkov found it necessary to mention that he was acting on his mother’s orders. Most likely, he was a minor who had no right to complete transactions in his own name.

Altogether, the Bezhetsk database contains 72 promissory notes signed by noblewomen, which adds up to 23.5% of the 289 transactions involving gentry. The first of these documents is dated 1751, the last one was recorded in 1775. The average amount of these transactions is about 167 rubles, only a little less than the average sum transacted by nobles in general. At the same time, thirty-three of these cases have women lending money to merchants: thus, women make up 35% of the total number of noble creditors. The data certainly do not imply that noblewomen loaned money to townspeople more often than male aristocrats did. It is clear, nevertheless, that they did so at least as often.¹¹

In three cases, the documents designated female parties to the promissory contracts as “unmarried girls” (*devitsy*); in seventeen other cases they were specified as “widows” (*vdovy*).¹² This indicates that both married and unmarried female landowners engaged in independent business activities.

As mentioned earlier, the nature of these contracts is hard to judge, as we only have indirect evidence in this respect. Large amounts specified by round numbers (fifty, two hundred, or one thousand rubles) may safely be assumed to have been cash advances, whereas the sums of 17, or 224, or 380 rubles must have been payments for certain goods. For example, during 1762 and 1763, several merchants from Tver’ wrote four promissory notes to Irina Plishkina, an army captain’s widow, for



the sums of fifty-two, fifty-five, twenty-five, and thirty-two rubles and fifty kopecks. All of these transactions were drawn up in Tver', where the widow or, most likely, her agent, must have brought some goods for sale. The notes fail to mention what district (*uezd*) Plishkina owned land in, but the fact that all of these notes were protested in Bezhetsk probably means that this was the district center nearest to her estate. This supposition is further indirectly confirmed by another promissory note, of 1769, in the amount of three rubles and forty kopecks, issued by Plishkina herself in Bezhetsk proper for a local resident, Ivan Reviakin.

The economic activities of the Kashin landowner and college assessor's wife Anna Grigorieva seem to have been drastically different. Our database includes seven promissory notes she protested, all of them written in her name by various residents of Bezhetsk between 1769 and 1774. One of the notes is for the sum of twenty-five rubles; four are for fifty rubles each, and two for one hundred rubles each. All transactions took place in Bezhetsk proper: Grigorieva must have lived here. She appears to have loaned cash to local merchants. The fact that it was monetary loans in which she dealt is indirectly testified to by one more note. In 1775 a widowed estate-owner (*pomeschchitsa*) from Ustiug by the name of Ekaterina Nechaeva documented a promise to pay three hundred thirty rubles to Alexei Tyranov, a Bezhetsk resident who signed the note over to Anna Grigorieva: she, in turn, was the one to protest it. Tyranov apparently had good reasons to believe that this college assessor's wife, well trained in arguments over promissory notes, would be more successful in recovering the debt from the land-owner, her social peer. As for Grigorieva, she must have had sufficient means to buy out the promissory note and hoped to profit from the late payment interest.

It is worth noting that the practice of signing nobles' promissory notes issued to merchants over to other noblemen was rather widespread. It is this practice that accounts for the largest promissory-note transaction involving a noblewoman in our database. In 1770, a sergeant of the Leib Guard of the Preobrazhenski Regiment, Nikolai Strunskii, endorsed a promise to pay a Moscow merchant of the first guild, Alexei

Osorgin, the sum of two thousand rubles. The debt was to be disbursed in a year. After the due date had come and gone, Osorgin signed the promissory note over to an army captain's wife Maria Kuz'minova, who protested it in the Bezhetsk magistracy. Since no other bills of exchange mentioning this woman's name are to be found in the Bezhetsk archive, there is no reason to assume that Kuz'minova, like Grigorieva, dealt in money-lending. It is remarkable, however, that she had such a hefty sum of money at her disposal. Another army captain's wife—the widow Stefanida Tarakanova—must have been comparably wealthy. A Dmitrov merchant, Miron Nemkov, sold her a promissory note for the sum of twelve hundred rubles issued to him in 1772 by a retired lieutenant (*poruchik*) Prince Peter Ukhtomski. As for the three hundred rubles owed by a lieutenant's spouse, Matriona Tolkachiova, to the Saint Petersburg merchant Matvei Beloziorov, they were ultimately up to the Bezhetsk landowner (*pomeshchik*) Lev Batiushkov (the grandfather of Konstantin Batiushkov, the poet) to collect. In 1771 another Bezhetsk landowner, the college assessor Gavril Maslov-Neledinskii, borrowed two hundred rubles from a Moscow-based merchant Mikhail Kurochkin. The latter signed the promissory note over to Anna Gordeeva, an army major's wife who ended up protesting it in Bezhetsk.

The largest amount of money borrowed by a noblewoman from a merchant was six hundred rubles. This is how much the Bezhetsk merchant Mikhail Reviakin loaned in 1770 to a Kashin landowner (*pomeshchitsa*), an artillery captain's widow by the name of Alexandra Berseneva. In this case, the choice of a creditor was far from accidental. Reviakin was one of the most economically active Bezhetsk residents, and monetary loans to members of the upper classes were one of his usual lines of business. In addition to Berseneva's promissory note in his name, the database contains numerous other notes he protested. For example, we have a note of 1755 in the amount of four hundred rubles signed by an Uglich landowner, an army major's widow named Vera Smolenova; there are also two notes issued in 1763 by a Secret Service (*Sysknoi prikaz*) clerk's widow, Tatiana Molchanova, worth two hundred rubles each. Further examples could be enumerated. The purposes such loans served may be gauged



thanks to a somewhat extraordinary promissory note drawn up in Mikhail Reviakin's name by a Bezhetsk landowner, Sub-Lieutenant (*podporuchik*) Prokofii Fomin: in 1770, the sub-lieutenant borrowed 550 rubles "for the *purchase* from the Bezhetsk magistrate of a little village called Pechkov, with serfs."¹³

Just as unique, albeit in a different sense, is a remark included in a promissory note issued in 1756 by Daria Andreeva, a landowner and army lieutenant's wife, to Alexei Burkov, a clerk of the Bezhetsk tavern (*kruzhechnyi dvor*). She borrowed thirty rubles from him for a term of one year, "for which money a peasant Ivan Fomin, of the village of Antonovskoe of the Beletsk district, has been accepted as surety, with the provision that said Ivan Fomin would reside at Burkov's for the duration of the term."¹⁴ The requirement to put up some collateral comes up in promissory-note transactions rather infrequently. In this case, it most likely underscores the lender's doubt in the borrower's ability to pay him back. His fears were clearly justified, as the debt was not repaid on time.

These examples show that women who took part in the promissory-note transactions preserved in the Bezhetsk archive all belonged to approximately the same stratum of the Russian gentry: their husbands' ranks placed them anywhere between the twelfth and the eighth classes of the Table of Ranks. The same is true for those male aristocrats who were actively engaged in economic activities: the greatest number of promissory notes in the Bezhetsk database involves captains, lieutenants, sub-lieutenants, and ensigns (*praporshchiki*).

Among the many Bezhetsk promissory-note transactions, only one contract had women as both parties: in 1764 Maria Koriakina, an army captain's widow and a Bezhetsk landowner, gave Anna Skobeeva, another local landowner and the spouse of a Leib Guard sub-ensign (*podpraporshchik*), a loan of fifty rubles for two months. In all the other cases, women did business with men.

Compared to noblewomen's contracts, the forty-eight promissory notes wherein women from the merchant estate acted as either borrowers or lenders present a drastically different picture. Exactly half of these—twenty-four notes—had a widow as a signatory, while

twenty-three women were married to townspeople; and only one transaction involved an unmarried girl (*devka*), the daughter of a Bezhetsk merchant. Widows' active engagement in economic activities is to be expected: as is well known, on the one hand, the loss of a husband forced a widow to take his functions upon herself; on the other, it often left her with no means of support whatsoever. Not surprisingly, widows act in our sources both as borrowers and as lenders. The average amount transacted by women of this social group is, naturally, considerably lower than that by noblewomen: about twenty-five rubles. The smallest debt was two rubles and ten kopecks, and the largest, eighty rubles. However, the fifty or so promissory notes studied so far are certainly insufficient evidence to draw the conclusion that female townsfolk operated with lesser sums than their husbands. Let me quote some examples.

The name of the widow Maria Samokhvalova occurs in the Bezhetsk protested promissory-note registries starting from 1756. Her husband was killed in a drunken brawl in the same year. It looks like the widow protested the failure to repay two promissory notes right after her husband's demise. One contract was in the amount of eleven rubles and twenty kopecks, another, twenty-two rubles and twenty kopecks. Both promises were issued by Karelians (*koreliane*)—descendants of the peasants resettled into this region from Karelia back in the sixteenth century; both were for a term of nine months. After this, Samokhvalova's name disappears from the Bezhetsk protested promissory-note registers for ten years. In 1766 she shows up again and protests a promissory note for the sum of five rubles, issued to her by her late husband's younger brother Anton. Seven years later she protested a promissory note in the amount of ten rubles and thirty kopecks, signed by one of the Bezhetsk merchants. This can be seen as an indirect proof that she engaged in some petty trade. Remarkably, the latest note had a term of one year, meaning that Maria Samokhvalova was not badly in need of money. Indeed, an inventory of assets stolen from her and her husband back in 1751 testifies to their having been quite well-off.¹⁵

Information on protested promissory notes adds to one more family's story as described in my 2006 publication. I mean Sergei Reviakin



and his mother Marfa, daughter of an ecclesiastic of the Novodevichii Monastery in Moscow. Widowed at about thirty-five years of age (her husband Vasiliï died before 1747), with two children, Marfa undertook unsuccessful attempts in the early 1750s to sue her late husband's brother Luka Reviakin for a sizeable sum of money (2,629 rubles). In search of justice she turned even to the principal magistrate, but to no avail. In 1757 her elder son Ivan went to look for work in Saint Petersburg and eventually became a court lackey (*lakei*). In his passport application he stated that he was completely broke. Earlier that year, he must have engaged in petty trade, as in the same 1757 in Ustiug a local estate owner, Avdotia Nefed'eva, drew up a promissory note in his name for thirty rubles, for a term of six months. Ivan signed this note over to a second-major (*sekund-maior*), Mikhail Dosadin, but this money could no longer save him. Five years later, in 1762, his mother Marfa protested a promissory note for fifty rubles, drawn up in Ivan's name back in 1754, by his cousin Yakov Reviakin, the son of the person she had previously tried suing for money earlier. What is interesting is that Yakov, a member of one of the wealthiest Bezhetsk families (he was the elder brother of Mikhail Reviakin who, as we have seen above, loaned money to the gentry), had by this time also moved to Saint Petersburg and was "the Neva chancellery's inspector in the secretarial capacity" (*nevskoi kantseliarii v dolzhnosti sekretaria kontrolior*). Apparently, the difference between Ivan's and Yakov's starting positions determined the course of their respective careers in civil service as well.

Meanwhile, Marfa's younger son Sergei remained in Bezhetsk and acquired notoriety as one of the town's troublemakers.¹⁶ Also in 1762, when the widow protested her elder son's promissory note for fifty rubles, she and her younger son drew up two notes of their own, for twenty-five and sixty rubles respectively, each for the term of five months each. The first of these was in the name of the same Mikhail Reviakin, who was Marfa's husband's nephew and her sons' cousin. The second note was issued to Peter Nevorotin, a resident of Bezhetsk. Soon thereafter, Marfa signed another promise to Nevorotin, also in the amount of sixty rubles and also for five months. Judging by the fact that all three promissory notes were protested, the mother and son

failed to return these loans on time. However, there is no documented evidence that their assets were inventoried and sold at an auction. In 1762, their financial standing clearly took a turn for the worse. An indirect explanation of this fact can also be found in the protested promissory-note registers.

Altogether we have information on nineteen promissory-note transactions Sergei Reviakin participated in over the period between 1753 (when he was about sixteen years old) and 1774. The amounts transacted in these contracts were rather modest: from one to sixty rubles. Notably, Sergei acted as the issuer of a note, that is, a borrower, in only five cases. In all the other instances he was the creditor. It is worth noting that the first eight promissory notes issued to Reviakin (dated to the period between 1753 and 1761) featured debts from two to fifty-five rubles: he lent money to peasants five times, to local governmental clerks twice, and only once (the loan of fifty-five rubles) to a female landowner. The two subsequent transactions were the cash advances Reviakin co-signed with his mother. In 1763 Reviakin loaned ten rubles to a sacristan, Fedor Romanov, whereas in 1764 he borrowed the total of sixty rubles (in two promissory notes) from his relative Ivan Reviakin. Starting from 1766, he borrowed money only once—ten rubles from a town-dweller Alexei Dediukhin—but issued multiple loans to various individuals. However, the amounts featured in the promissory notes in his name are significantly lower than before. Small wonder, since the 1760s were exactly the time when Sergei's criminal activities peaked. A key to interpreting this data may be found in a secret denunciation submitted in 1767 by Semen Popov, a clerk, who asserted that Sergei Reviakin "does not retail anything . . . and makes do mostly with gambling"¹⁷ In fact, the sums mentioned in the promissory notes issued in Reviakin's name could well have been gambling debts. It is plausible that in 1762 Sergei lost a lot of money in gambling, was constrained to take out loans and, since his ability to pay back was compromised in his creditors' eyes, had his mother co-signed on these loans as a guarantor of some kind.

There are promissory notes for very small amounts among the recorded transactions completed by female townsfolk. For example, in



1752 the wife of the Bezhetsk resident Yakov Repin, Avdotia, signed a promise to return three rubles and fifty kopecks within just six days. Two years later, the same individual took upon herself an obligation to repay two rubles and ten kopecks, borrowed for two months. Avdotia's name shows up in the protested promissory-note register again fifteen years later, when she borrowed three rubles, to be disbursed in three months. Quite clearly, in all three cases Avdotia had no cash to pay for some small purchases and used promissory notes instead. She likely made these purchases during her husband's absence and hoped to pay for them upon his return. We know that Yakov occasionally traveled on trade-related business thanks to an episode recorded in 1749: the magistrate received a protest on Yakov's promissory note for five rubles and sent a clerk to the delinquent's home. Avdotia Repina reported that her husband was away on a trip to the town of Ustiuzhnia Zheleznopol'skaia.¹⁸

One more peculiar feature of the protested promissory-note registers is worth mentioning here. These records contain valuable information on the town residents' geographic mobility. According to the law, once a protest on a promissory note was recorded, the town magistrate's clerk went to the defaulter's home for questioning. If the debtor turned out to be away, which happened not infrequently, the clerk had no choice but to speak to his household instead. Remarkably, townspeople's wives and daughters often went beyond informing the authorities of the defaulter's absence and provided details on where and for what purpose he was gone.

For instance, when several promissory notes issued by Ivan Petukhov, a Bezhetsk resident, were protested over the course of the year 1740, his wife Natalia kept telling the magistrate's clerk that her husband was not home. It was only at the end of the year that Petukhov's father specified that his son had gone "to trade in Moscow."¹⁹ In the same year Natalia Repina stated that her husband Fedor was at a fair in the village of Porech'e.²⁰ In early 1749 Mikhail Degtiariov took off "to Moscow for his needs," as the magistrate's clerk was informed by Anna, Degtiariov's unmarried daughter (*devka*).²¹ However, several months later, in December of the same year, when captain Polikarp Nedoveskov

protested Degtiariov's promissory note for fifty-six rubles, issued a year earlier, a decemviri (*desiatski*)²² declared that Degtiariov, along with his wife Pelageia and daughter Anna, had been "on leave" since June.²³ Degtiariov must have been back to Bezhetsk to collect his family, but nobody had attempted to recover his debts since the Statute on Promissory Notes did not make provisions for repeated searches for a defaulter.

That wives and daughters knew where their husbands and fathers were comes as no surprise. More strikingly, at times women displayed a keen awareness of their mensfolk's financial standing: quite often, not only did they avow the debt's existence, but also affirmed that a portion of it had already been repaid. For example, when in 1749 a Bezhetsk resident, Ivan Vytchikov, protested a promissory note in the amount of one hundred ten rubles, given to him by his compatriots Ivan and Ilya Tyranov, Ivan's spouse Maria reported that her husband was away, but that he had already delivered forty rubles in payment of his debt. She then requested a deferral until his return.²⁴

Another Bezhetsk resident's wife—Ivan Omeshatov's spouse—did not just acknowledge that her absent husband was in arrears to a Tver' merchant Dmitri Borisov for a purchase in 1728 of "black oakum marine rigging worth twenty-two rubles" (*sudovykh snastei pen'kovykh na dvadcat' dva rubli*) (Omeshatov had paid nine rubles and sixty kopecks upfront). She also put forward a further five rubles against his balance and undertook to pay the rest later. What is remarkable in this case is that all of these events took place ten years after the transaction.²⁵ Such a long-standing memory of this purchase must bear witness to its importance to this family's economy.

In 1773, a local merchant, Yakov Pervukhin's widow, Daria, protested three promissory notes at once in the Bezhetsk magistrate. All three featured rather insignificant sums of money: six rubles, three rubles and eighty kopecks, and ten rubles. What makes them interesting is that the first two contracts were drawn up in the village of Valdai, by local residents: this implies that the widow had brought some goods to a local fair. Considering her willingness to wait for disbursement for six and ten months, she must not have been strapped for cash. The third defaulted promissory note in her name was written



up in Bezhetsk, remarkably enough, by a priest's son. Conversely, the merchant widows Anna Ladygina and Praskovia Motovilova co-signed a promissory note for twenty-three rubles to a Bezhetsk resident, Matvei Diomin, in 1754: the women must have made a joint purchase. They undertook to return the money in ten days, but clearly overestimated their abilities.

The Bezhetsk protested promissory-note registries record few cases of women belonging to other social groups, but those that have left records are otherwise quite typical. For example, wives and widows of local clerks occasionally operated with amounts far exceeding those that women from the merchant estate dealt with. Thus, in 1755, the spouse of a scribe (*pod'iachii*) in the provincial governor's (*voevoda*) office, by the name of Natalia Smirnova, drew up a promissory note for the sum of one hundred rubles. Inversely, clerk Kuz'ma Voinov's widow Ekaterina acted as a creditor: in 1773 she received a promissory note worth thirty-two rubles and seventy kopecks (most likely, in payment for some goods), and in 1774 another one, for one hundred rubles (probably, a cash advance): in both cases the money was due in one year. Indeed, based on what is known about the Voinov family, the widow could well afford to wait. Her late husband was also engaged in promissory-note transactions, but their two sons were even more active in this respect. Like their father, Alexander and Peter Voinov worked for the office of the provincial governor (*voevoda*), with the elder one promoted in the early 1770s to the position of a provincial secretary, which corresponded to the thirteenth class according to the Table of Ranks. It is illustrative that the Voinov family members most often gave loans to others, but rarely borrowed money themselves. Indeed, it was not uncommon for the Voinovs to buy out and protest defaulted promissory notes issued by noblemen to merchants, since their official position afforded them greater opportunities to recover money from debtors of this kind. Just as telling is the fact that one of the promissory notes protested in Bezhetsk was issued in the name of Alexander Voinov's wife. The round amount featured in this contract—twenty rubles—suggests that this most likely was a cash loan for the term of three months, meaning that the official's spouse had funds of her own.

Anna, the widow of the Bezhetsk priest Iakim Pavlov, disposed of considerable assets as well: in 1768 she loaned 120 rubles to a local resident, Andrei Zagadashnikov, for a term of four months. Apparently Akulina Plotnikova, a soldier's widow, found herself in a very different situation:²⁶ in 1771 she twice borrowed ten rubles from one of the local residents.

The examples quoted in this essay certainly do not allow for generalizations regarding the economic activities of Russian women in the eighteenth century, but they do demonstrate the range of opportunities open to researchers concerned with this issue. The advantage of protested promissory-note registers as a source lies in the fact that this is a major data set containing multifaceted information on all regions of Russia and all the country's social strata. A study and data comparison for different regions and different periods seems to have the potential to introduce substantial corrections to accepted notions of the social history of the Russian empire.

NOTES

- 1 This study was carried out under the auspices of the Basic Research Program at the National Research University Higher School of Economics in 2015.
- 2 Natalia Pushkareva, *Women in Russian History from the Tenth to the Twentieth Century* (New York: M.E. Sharp, 1997); N. L. Pushkareva, *Chastnaia zhizn' russkoi zhenshchiny v XVIII veke* (Moscow: Lomonosov, 2012); *Women and Gender in 18th Century Russia*, ed. Wendy Rosslyn (Aldershot: Ashgate, 2003); Barbara Alpern Engel, *Women in Russia, 1700-2000* (New York: Cambridge University Press, 2004); Michelle Lamarche Marrese, *A Woman's Kingdom: Noblewomen and the Control of Property in Russia, 1700-1861* (Ithaca: Cornell University Press, 2002); A.V. Belova, "Chetyre vozrasta zhenshchiny": *Povsednevnaia zhizn' russkoi provintsial'noi dvorianki XVIII – serediny XIX vv.* (Saint Petersburg: Aleteia, 2010).
- 3 Gary Marker, *Imperial Saint. The Cult of St. Catherine and the Dawn of Female Rule in Russia* (DeKalb: Northern Illinois University Press, 2007).
- 4 For the preceding period, see Valerii Perkhavko, "Kupchikhi dopetrovskoi Rossii," *Voprosy istorii*, 2009, nNo. 1 (2009), 148-51. This article later became part of the book by the same author: *Srednevekovoe russkoe kupechestvo* (Moscow: Kuchkovo pole, 2012). See also Michelle Lamarche Marrese, *A Woman's Kingdom*, esp. chapter 4.
- 5 See George Munro, "Finance and Credit in the Eighteenth-Century Russian Economy," *Jahrbücher für Geschichte Osteuropas* 45 (1987): 552-60; Munroidem, "The Role of the *Veksel'* in Russian Capital Formation: A Preliminary Inquiry,"



- in *Russia and the World of the Eighteenth Century*, ed. R. P. Bartlett, A. G. Cross, and Karen Rasmussen (Columbus: Slavica Publishers, Inc., 1988), 551-64; Munroidem, "St. Petersburg's Bills of Exchange in the Russian Economy of the Eighteenth Century," *Research in Maritime History*, no. 3 (December 1992): 99-113. In his essay on the merchants of Iaroslavl' George Munro also mentions that "women were regularly involved in providing credit through promissory notes" and gives a few examples (George Munro, "Glimpses into the Lives of the Merchants of Iaroslavl' in the Eighteenth Century," in *Eighteenth-Century Russia: Society, Culture, Economy*, ed. Roger Bartlett and Gabriela Lehmann-Carli [Berlin: Lit. verlag, 2007], 517-18).
- 6 *Polnoe sobranie zakonov rossiiskoi imperii*, 1st series, 40 vols. (Saint Petersburg, 1830), 8, No. 5410.
 - 7 The first part of the project: A. B. Kamenskii, *Povsednevnost' russkikh gorodskikh obyvatelei: Istoricheskie anekdoty iz provintsial'noi zhizni XVIII veka* (Moscow: RGGU, 2006).
 - 8 Rossiiskii gosudarstvennyi arkhiv drevnikh aktov (RGADA) f. 709 (*Bezhetskaiia ratusha i gorodovoi magistrat*), op. 1, dela. 69, 98, 124, 152, 181, 217, 262, 312, 367, 414, 445, 493, 580; *ibid.*, op. 2, dela. 622, 636, 798, 870, 902, 962, 998, 1032, 1107, 1135, 1169, 1190.
 - 9 The average amount of a town-dweller's transaction does not tell us much, because almost every single transaction in the database of the town magistrate's records has a town resident as one of the parties to the agreement.
 - 10 Munro, "Finance and Credit," 560.
 - 11 Promissory notes were not the only way of getting credit in the eighteenth century Russia. With the appearance of the first Russian banks in 1754-1755 both nobles and merchants could also get loans there, but these required a deposit of estate land in the case of a noble or one of goods in the case of a merchants—which certainly was less favorable terms. Also one would not ask the bank for a loan for less than several hundred rubles.
 - 12 The actual number of widows may have been greater.
 - 13 RGADA, f. 709, op. 1 [2?], delo 367, fol. 55v.
 - 14 *Ibid.*, delo 1107, fol. 46.
 - 15 See Kamenskii, *Povsednevnost'*, 199-200.
 - 16 *Ibid.*, 179-185.
 - 17 *Ibid.*, 184.
 - 18 RGADA, f. 709, op. 2, d. 870, l. 3v.
 - 19 *Ibid.*, d. 622, fols. 3, 4, 5v.
 - 20 *Ibid.*, fol. 4.
 - 21 *Ibid.*, d. 870. fol. 1v.
 - 22 The urban Russian population was divided into hundreds, fifties, and tens with elected *sotskie*, *piatydesiatskie*, and *desiatskie*, whose obligation it was to control the mobility of their constituency.
 - 23 *Ibid.*, fol. 9.
 - 24 *Ibid.*, fol. 3.
 - 25 *Ibid.*, d. 577a.
 - 26 A "regimental court" (*polkovoi dvor*) located in Bezhetsk provided housing for retired soldiers and non-commissioned officers (*unter-ofitser*).