

Rural credit, peasant land market and inequality in Eastern Spain in the late Middle Ages. The Kingdom of Valencia, 14th-15th centuries

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The late Middle Ages witnessed a significant increase in inequality and poverty in most of Western Europe. This process of polarization and pauperization would culminate with the concentration of wealth in a few hands and the dispossession of part of the peasantry. Indeed, by 1500 there was in many regions a significant percentage of landless, with no other property or capital than the force of his arms, which did not exist two centuries earlier. Among the factors that contributed to this process we should include inheritance and transmission systems of family property, the legal framework regulating property rights, the degree of hardness of the seigniorial regime and in particular the development of the land- and credit- market, which are the two issues that our session explores. In my paper I examine this process from the case of the Kingdom of Valencia, one of the four states that formed the Crown of Aragon, in eastern Iberia. For this, we have mostly tax sources and in particular property tax records and similar documents about distribution of wealth. In my presentation, I will compare two moments: the second third of the thirteenth century, that is, the time of the Christian conquest and the distribution of the land to the new settlers, and the second half of the fifteenth century, still in full late medieval crisis.

The allotment of land to the new settlers started before the Christian conquest was over. Even before the capture of the city of Valencia, in 1238, the properties –houses and lands mainly– of her inhabitants were distributed between the Catalan and Aragonese colonists who accompanied the warriors or who were themselves soldiers-peasants. (2) Along with the booty in movable

goods, money and persons (sold later as slaves or redeemed in return of a ransom), land constituted their reward for participating in the conquest or for coming to populate the new kingdom. In general, Muslims were stripped of their lands, in the rich and irrigated areas of the coastline, and expelled and confined to the poor and arid regions of the mountainous interior, although many remained in the coast to serve as labour to the Christian landowners residing in the cities. As a rule, Christian colonists, still minority in the 13th century, concentrated in cities, towns and large villages, whereas native population lived in hamlets, true camps of labourers, or even in the estate of the landowner, as a sharecroppers.

(3) The confiscation and distribution of lands to the new settlers was registered in three big books of the Royal Chancellery, with thousands of grants reporting the land, house, mill, bakery or butcher's shop given, the name of its previous holder, a Muslim, and the name of the new Christian owner. (4) The three volumes of the so-called *Llibre del Repartiment* ('Book of the Distribution') constitute our particular *Domesday Book*. The first one covers the period 1237-1244, and in general is limited to the area of the capital city, Valencia. The second one includes the donations in the territory of other big towns of the realm (Alzira, Xàtiva...), between 1248-49, after an important insurrection of the Muslim population whose repression led to a second big wave of Christian migrants. And the third one is entirely devoted to the houses of the urban interior of Valencia City. The donations registered on the two first volumes are systematized in Table 1 and Table 2.

(5) In Table 1 we have the donations given by King James I in the territory of the city of Valencia between 1237 and 1244. They are expressed in *iovate*, from the Latin *iugum*, originally equivalent to the amount of land that could be worked in a day by a pair of oxen yoked by a *iugum*. But in these moments the surface value of *iovata* is already fixed and is equal to 3 hectares. The Table shows a great diversity in the size of the landholdings resulting from

the donations, ranging from half *jovata* to twelve *jovate*, although the mathematical average is at 2.4 (that is, 7.2 hectares) and the median in 1 (3 ha). This great diversity in the size of the donations is due to the fact that not only the grants to peasants are reported, but also those to craftsmen, dwellers of the city and even small nobles, *milites*. (6-7) We can see the same results in this other table with the figures converted to hectares. Despite the diversity, most of holdings –two thirds– were lower than 6 hectares, but only represented something more than a third of the total cultivable area. On the contrary, holdings above 10 hectares –only a fifth of the total– had nearly half of the cultivated land. We can conclude that the vast majority of peasant holdings, in the area close to the city, were below 6 hectares.

(8) However, if we move to south, away from the capital and near the Muslim border, an area more dangerous and less populated by colonists, peasant holdings are far superior in size. 72.5 % have between three and four *jovate*, ie between 9 and 12 hectares, representing about 70 % of the land. (9-10) Clearly holdings between 7 and 15 hectares represented 83.5 % of the total and had 84 % of the land.

(11-12) With the *Llibre del Repartiment* the other two sources to study the colonization and in particular the size of the landholdings –actually or more precisely the size of the plots allotted to the settlers– are the collective population charters and the individual grants recorded in parchments or in the registers of the Royal Chancellery. Whereas the *Llibre del Repartiment* contains the royal grants both to the (lay and ecclesiastical lords) and to peasants, craftsmen, merchants and city dwellers in general, population charters and individual donations were granted by the king himself, the lords and the Church.

(13-14) And if we leave individual donations to go to the collective population charters, the picture is very similar, with grants from 3 to 30 acres, but with a clear median in 9 hectares. Certainly inequality is present from the beginning, with large differences between nobles, clergy and some urban

landowners on the one hand, and artisans and peasants on the other. And so is among the peasants, with a growing gap between the affluent sector of the *boni homines*, able to gather in their hands 30 hectares, and the smaller peasants, also a reduced stratum. But in between, the vast majority of peasants had holdings around 9 ha, that we can reasonably consider that allowed the self-sufficiency and the reproduction of the peasant household.

Two centuries or two centuries and a half later, the big picture had completely changed. In the region of Alzira, a rich area of irrigated land only 40 km to the south of Valencia, where in the 13th century most of landholdings were around 9 ha (Fig. 15), in the 15th century two thirds and even three quarters of holdings didn't reach the 5 ha.

Very quickly, because the time, I present some tables with the size of the landholdings in two villages of around 500 inhabitants and in a town of around 5,000 inhabitants. Sources here are property tax records that register all the real estate of each taxpayer, similar to Italian *estimi*, exceptionally ancient. (16-17) In the first one, Carcaixent, you can see a perfect division in three levels or strata representing each one a third of the landowners (more than 9 ha, between 3 and 9 ha and less than 3 ha). However, the third richest concentrated two thirds of the land, whereas the third poorest only had less than 5 %. (18) (19) The things are similar in another rural community, Guadassuar, the same year, 1474. (20) However, the third table, corresponding to the town, dissects the property structure in different levels for six years, from 1467 to 1525. There is an important sector of landless and, in any case, between 75 % and 82 % of the households, depending on the year, didn't reach the level of 5 ha –the figure that some authors set as the threshold of self-sufficiency– well below the 9 hectares that had been common in the thirteenth century, at the time of the conquest and colonization. Tables also show that inequality was higher in city than in the rural area.

The vast majority of peasant holdings, therefore, were not self-sufficient, were not able to feed themselves, and the family members had to supplement their agricultural yields with other incomes. I will not stop on them –mostly wage labour and domestic manufacturing (wool and silk)–, because the interest here is to analyse the factors that had led to this situation. Before I would stress that the percentage of smallholdings were highest in area characterized by urban influence, commercial development and weak lordship, whereas the percentage of smallholdings was lowest in traditional manorial areas characterized by strong lordship.

First of all, population growth. Despite Black Death, population of the kingdom increased from around 200.000 people in 13th century to 300.000 at the end of 15th century, thanks mainly to the constant arrival of new immigrants from other Iberian kingdoms and outside the peninsula. Clearly, this increase in population, to which it also contributed the differentiated fecundity of peasant families, higher in the upper stratum, reduced the average size of landholdings.

Another factor was the system of partible inheritance. The family estate was divided equally among all the children, including daughters, who were endowed at the time of their marriage with a dowry –in money, clothing and even lands– that corresponded approximately to their share in the family inheritance. This egalitarian division –which began long before the death of the father, with the donations to his children at the timer of their marriage (the so-called *donationes inter vivos* or the *donatio propter nuptias*) led inexorably to the fragmentation of the family holdings in each generational replacement.

However, the effects of the inheritance system could be corrected through the land market, which allowed reconstitute –with the same plots or with others– the family estate. Land market played an important role from the beginning. Contrary to Catalonia or to England, where it still existed in the 12th century many restrictions that limited the activity of the land market, particularly in the case of the customary land, in Valencia the legal status of the land

didn't matter much, because both freeland and copyland could be sold and alienated. (21) The formula is well known. *Vendo vobis* this plot of land *ad dandum, vendendum, impignorandum...*

(22) Must be said that peasant holding were not compact nor were composed of a single parcel, but consisted mainly of a set of small plots scattered throughout the territory, which facilitated the transactions. These plots could be free land or customary land, subjected to rents to different lords, but all could be sold and transferred to third parties. (23) Land market was more important than inheritance to access to land.

In any case, it is difficult to understand the true nature and significance of the land market. On the one hand, it was clear that it played a corrective role rebalancing peasant holdings, recomposing the estates fragmented by inheritance, meeting the needs of families with children surplus and lack of lands with the parcels from families with land surplus and lack of children (indeed, the size of the holding matched the size of the household, which varied along its life-cycle), offering to the newcomers the lands abandoned by those who leave (the percentages of population renewal, of mobility, are very high, about 50 % in one or two generations).

However, the land market didn't meet only a function of population regulation, à la Chayanov. It also allowed that the wealthy accumulated land at the expense of the poorest. Land, in addition to its productive function, also played an important role as store of wealth and as a mortgage or credit guarantee. In good times you could buy plots of land to be sold in times of need or lack of liquidity. In general, the peasant has no money at home; he invests it or places it on land. To pay a dowry or for any other need, even the payment of rents and taxes, the peasant sells first these plots. Or he becomes indebted offering the land as security, even the same land that he just bought. Rarely the land is paid in cash, but on credit. If credit later could not be returned, the peasant lost his land. In the Valencian countryside, the most widespread form

of rural credit was *rentes constituées*, the annuities, as well as in public debt, and the purchase of land was financed constituting an annuity on the plot. You could buy the land or not paying a small sum of money, promising to pay the rest within a certain period, to the seller transferring your own claims against third parties, asking yourself a credit for this operation, constituting an annuity on the plot acquired... Meanwhile, the defaults led to the dispossession of the debtor and the transfer of land to the creditor.

Credit played an important role in stimulating the land market and both in the growth of inequality. The tables of the 15th century show an increase of those landless, the fall of the middle strata and the consolidation of a group of rich peasants, at the top of the community, who monopolized public offices and local power, able to lease royal and municipal taxes, manorial rents and ecclesiastic tithes, and to create a powerful network of patronage, also through the credit. In near three centuries, from the beginning of thirteenth to the end of fifteenth, peasantry was gone stratifying and polarizing until reaching the extremes showed in the tables.

However, we cannot say that the starting point, two centuries and a half before, in the mid-thirteenth, there were egalitarian, more or less homogeneous peasant communities, but from the beginning there had been deep divisions among the settlers, according to their status and the area where installed. Indeed, the process of degradation of the peasantry had begun very early, from the first years of the new kingdom, and had had its main driving factors in the population growth, the inheritance system (partible and egalitarian), the differential fertility of families and the land market (including the effects of credit and indebtedness). The sources of mid-thirteenth century indicate that the majority of peasant households possessed landholdings –generally a mix of free and customary lands– large enough to feed a family, while surveys and tax records of the 15th century show that most of the peasants did not have enough land to guarantee their subsistence and could only be maintained and ensure

their reproduction completing their meagre harvests with other incomes from wage labour or domestic manufacture. If land- and credit- market were in part, along with other factors, the cause of this process of redistribution of property that we have seen, the development of labour market was one of its results.