

CREDIT NETWORKS BETWEEN CITY AND COUNTRYSIDE IN LATE MEDIEVAL LUCCA

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Abstract: This paper considers small-scale credit relationships formed by the physician Maestro Iacopo di Coluccino Bonavia da Lucca to rural clients in late medieval Tuscany, especially the commune of Lucca, in the late fourteenth and early fifteenth centuries. His memorandum sheds light on informal credit practices that occurred amongst ordinary people and which were embedded in the context of their socio-economic relationships. Iacopo's lending activities, particularly those extended to his rural clients, coincided with the seasonal cycle of agriculture, frequently taking the form of lending in kind and sale on credit. Such loans were made to parties with whom Iacopo had shared interests, primarily tenant farmers on his rural estates. Yet while these loans had an assistive character in that Iacopo made loans available even to insolvent peasants who had faced repeated crises, he had no qualms taking legal action against those who were able but unwilling to repay. Maestro Iacopo's credit practices constitute part of a dense credit network established between city and countryside, as well as of a substantial sphere of local finance in late medieval Italy.

Keywords: small credit, city and countryside, memorandum, Lucca, Tuscany, Italy

Introduction

“On October 31, 1386, Andrea Pieri from Prato leased from me, Maestro Iacopo, five pieces of land in Santa Maria a Colle, and at the same time borrowed 1 florin and 10 *soldi* for one year. These contracts were drawn up under the notary *ser*

Conte Puccini in his office". This passage is taken from a *memoriale*, or memorandum, kept by Maestro Iacopo di Coluccino Bonavia, a physician who was active in Lucca in the late fourteenth and early fifteenth centuries,¹ a source that has been much studied for the insights it offers into the activities of medieval physicians.² Moreover, in addition to his activities as a physician and apothecary, the memorandum also provides details concerning the large number of daily economic transactions in which he engaged in his capacity as a wealthy citizen, especially with regard to credit that he extended to his clients in cash and kind, as shown in the case of Andrea Pieri.

Entries in Iacopo's memorandum for the year following the above passage note nine loans to Andrea in both cash and kind, including a small loan of 2 *grossetti*, as well as 2 florins for the payment of a fine, 1 florin in lieu of an amount of straw, and two *staio* of wheat for sowing.³ Even after that, Maestro Iacopo went on to rent a house to Andrea, consign livestock to him to raise, and provide him with five additional loans. That not all of these entries were struck out in the memorandum suggests that Iacopo continued to extend loans to Andrea on top of earlier loans that had not yet been repaid. Between 1389 and 1391, Iacopo took Andrea to court over the non-payment of his debts, and had the court sergeant (*nesso*) place a provisional hold on Andrea's property. While the memorandum indicates that Andrea Pieri paid the land rent for 1392, his entry subsequently ends with the annotation "went out (*andosi via*)".

As noted by several recent studies, including those contained in this volume, lending was a vital part of the daily economy of pre-modern society.⁴ In the cities of central Italy, the important role of providing consumer credit was initially played by local money changers and foreign pawnbrokers (*prestator*), who were followed in the fourteenth and fifteenth centuries by Jewish moneylenders, and then the Monte di Pietà (public institutional pawnbrokers) after the latter half of the fifteenth century.⁵ The many account books left by the Monte, for example, provide a detailed illustration of the practice of small consumer loans in the medieval and early modern periods from the perspective of the pawnbroker's

1 Archivio di Stato di Lucca, *Ospedale di San Luca*, 180 (hereafter *San Luca*), fol. 31r, 45r, 50r. This source has been given editorial treatment by P.P. Calamari, ed. 1966. "Il memoriale di Iacopo di Coluccino Bonavia medico lucchese (1373–1416)". *Studi di filologia italiana. Bollettino annuale dell'accademia della Crusca* 24 (hereafter Calamari): 55–428, in particular 169, 222–224, 240–241.

2 Chiappelli 1921; Lazzareschi 1925; Mancini 1931.

3 Note that one florin was worth approximately 37.5 *grossetti*, which could purchase between three and four *staio* of wheat.

4 Fontaine 2014; Claustre 2013.

5 De Roover 1948; Goldthwaite 2011, 408–483; Muzzarelli 2007.

counter as a moneylending institution.⁶ On the other hand, such professional lenders were not the only option available to medieval people; they could also seek loans from ordinary citizens who did not specialise in money lending.⁷ The circulation of credit among ordinary people can be examined based on notarial documents.⁸ Also, since creditors took their case to the courts when their debtors went into default, we should be able to find insolvent loans by perusing court records.⁹ Such sources allow us to observe the credit practices that were diffused through the city and countryside from the official perspective of court clerks and notaries.

In contrast, the memorandum examined in this paper provides a glimpse of microcredit transactions from Iacopo's point of view as a wealthy citizen. Many of these transactions were not executed under notaries, and nor were they pursued in court when the debtors proved insolvent.¹⁰ Furthermore, in addition to money lending, this source also describes details of land leases, livestock leases, and other commercial transactions that Iacopo entered into with borrowers. Considering these will allow us to discuss the social and economic relations between lenders and borrowers in which these credit practices were embedded, which are usually difficult to glean from other types of sources.

This paper considers the informal credit practices in which Iacopo engaged as a wealthy citizen, with a particular focus on his transactions with clients in the countryside. Urban-rural relationships in medieval Italy have elsewhere been studied in terms of the expropriation of rural lands by city residents and the urban migration of rural landowners: processes that were seen as a socio-economic expression of the domination of *contado* by city and city-state formation in the thirteenth and the first half of the fourteenth centuries.¹¹ It has been shown that the use of rural lands to secure loans by city residents to rural inhabitants led to insolvency among farmers and the accumulation of rural lands among urban citizens. Investment activities such as lending by these citizens to the inhabitants of rural areas has been characterised as avaricious usury, practices that contributed to the subsequent urban domination of the *contado* and a decline in rural autonomy.

6 Carboni and Muzzarelli 2008.

7 Carboni and Muzzarelli 2014.

8 Menant and Redon 2004; As for Lucca, Meyer 2000.

9 Smail 2016; Nakaya 2011; Gaulin 1997; Claustre 2006; Briggs ed. 2014, 3–142.

10 For the study of credit practices based on memoranda, see Muzzarelli 2014, 11–26; Claustre 2013.

11 A wealth of studies exists on this topic. For example, La Roncière 1973; Pinto 1982; Menant and Gaulin 1998.

As a city-based physician who provided loans to rural individuals that were secured by land and who acquired land as a result, Iacopo's situation is consistent with the account described above. As discussed below, however, a holistic view of his credit practices based on his own memorandum shows that his lending activities had a variety of features that do not fit the instrumental narrative of predatory land acquisition. Against the backdrop of the Tuscan countryside of the late fourteenth and early fifteenth century—a period of depopulation under a series of wars, famines, and pestilence—we will see how the credit extended by Iacopo constituted a supportive component of the rural peasant economy, nonetheless his relationships with his rural clients were often in crisis.

Credit Given by Maestro Iacopo

Let us begin by summarising an overall picture of the credit extended by Iacopo to each borrower. In total, his credit activities consisted of 957 loans to 176 individuals amounting to 10,485 florins between 1369 and 1411 (Table 1).¹²

Fourteen relatives and servants (*fante*) secured 346 individual loans from Iacopo worth a total of 6,082 florins. In particular, Iacopino (Iacopo's servant from 1383 to 1396) and Piero Brilla (the father of Iacopo's third wife, Giovanna) stand out in terms of the quality and quantity of the loans they received. Iacopino received 216 loans between 1383 and 1396, for a total of 167 florins.¹³ Individually, these were usually for a small amount, often less than 1 florin. In contrast, one of Piero's loans amounted to 300 florins of a dowry that he had himself provided for Giovanna, and Iacopo also assumed existing debts on his father-in-law's behalf.¹⁴ Over the 15 years from 1384 to 1398, Piero owed Iacopo a total 5,589 florins in 56 separate loans.

Beyond these two, 12 other members of Iacopo's household and extended family borrowed a total of 326 florins in 74 separate transactions. The cheesemaker Stefano Giuntori¹⁵ and shoemaker Bartolomeo Masini, both listed as kinsmen (*cognato*) to Iacopo,¹⁶ drew loans as large as 30 and 40 florins, while three

12 Maestro Iacopo would actually begin to use this memorandum only in 1373 and the last description was in 1416.

13 *San Luca*, fol. 2r, 11r, 17v, 22v, 25v–26r, 30v, 33v, 34v; Calamari, 68, 98–99, 120–122, 135–136, 146–147, 149–150, 168–169, 178–180, 183–184.

14 *San Luca*, fol. 38r, 52r, 56r–v, 60r; Calamari, 195–196, 249–251, 263–267, 280–281.

15 *San Luca*, fol. 1v, 10v, 29v, 34v–35r, 43v; Calamari, 66, 96–97, 163, 182–185, 217.

16 *San Luca*, fol. 29v, 33v, 37r, 39v, 44r, 64v; Calamari, 163–164, 177–178, 193, 201, 218–219, 295–296.

Table 1 Iacopo's clients

	persons	loans	amount (florins)
Relatives and Servants	14	346	6,082
Iacopino	1	216	167
Piero Brilla	1	56	5,589
Others	12	74	326
City residents	91	195	3,888
Merchants	13	43	2,597
Leading citizens	7	12	616
Medical Doctors	8	13	75
Notaries	8	10	33
Artisans and Shop Owners	23	35	188
Friars and Churchmen	5	17	110
Tenants of Iacopo	11	48	94
Others	16	17	175
Rural residents	71	409	512
Non-farmers	8	10	42
Farmers	63	399	470
Tenant farmers of Iacopo	36	298	330
Farmers leasing livestock from Iacopo	3	21	14
Other farmers	24	80	126
Uncertain	uncertain	7	3
TOTAL	176	957	10,485
TOTAL excluding loans to Piero Brilla and merchants	162	858	2,299

servants, Benedetta, Mante, and Perla, took out 20 small loans, ranging from 4.5 *grossetti* to 2 florins.¹⁷

Next, let us consider other borrowers by their place of residence, namely those who lived in cities and those who lived in the countryside. The former group, whom we may consider as Iacopo's neighbours, consisted of 91 individuals, who borrowed a total of 3,888 florins in 195 separate cases. Among them, 13 merchants, who traded pepper and textile with Iacopo, owed him a total of 2,597 florins in 43 separate transactions. We also find the seven prominent citizens as the members of the Anziani, the executive council, who in total received 12 loans amounting to 616 florins and numerous items; thus, each of the loans was large.¹⁸ As for other wealthy people, eight notaries took out twelve loans totalling 33 florins, while eight medical colleagues borrowed 75 florins, and philosophy or other texts in 13 separate instances.¹⁹

23 artisans and shop owners—from weavers (both men and women, *tessitore* and *tessitrice*) to blacksmiths to haberdashers—borrowed a total of 188 florins in 35 transactions. Seven of these loans may be considered high-value (more than 5 florins), including for example 60 florins loaned to the haberdasher Michele Martini Locti²⁰ and 32 florins to the weavers Michele Leoni and Orso di Michele.²¹ Iacopo's father, Coluccino, had been a blacksmith, and it is conceivable that loans extended to other blacksmiths in the early days of Iacopo's lending activities may have been those he took over from his father.²²

Iacopo also provided credit to friars and churchmen. Two friars from the San Romano, one from San Ponziano, another from the *Ordine dei serviti*, and a priest from the church of San Alessandro borrowed relatively large sums ranging from 2 to 15 florins, totalling 110 florins in 17 separate instances.²³ These men often used books as collateral for their loans.

Eleven city residents who rented houses from Iacopo and one wet nurse approached him for loans, receiving a total of 94 florins in 48 separate transactions.

17 The servants also received salaries of between 7 to 8 florins per year. *San Luca*, fol. 42v, 64v, 90r; Calamari, 214, 296, 297, 373.

18 For example, Bartolomeo Angiorelli, a member of the executive council in 1377, 1379, and 1389, with his brother Angioro and Andrea together received 180 florins in 4 separate transactions. *San Luca*, fol. 30v, 32r, 35r, 46r; Calamari, 167, 173, 185, 227.

19 *San Luca*, fol. or, 12r, 30v, 38r, 45v, 61r, 65v, 79v, 81r, 91v; Calamari, 61, 101–102, 168, 195, 225, 286, 300, 349, 367–368.

20 *San Luca*, fol. 47v; Calamari, 231.

21 *San Luca*, fol. 35v; Calamari, 187.

22 *San Luca*, fol. 1r, 3v, 9v–10r, 26r, 49v, 61r; Calamari, 63–64, 74, 94–96, 149–150, 238–239, 286, 355.

23 *San Luca*, fol. 2v, 28r, 30v, 35v–36r, 45v, 66r; Calamari, 70, 73, 159–160, 167, 186–189, 225, 301.

These were individuals with whom Iacopo had a contractual relationship and shared interests.

Another 16 city residents whose occupation and contractual relationship with Iacopo are unclear received a total of 175 florins in 17 separate instances, of which a loan of 100 florins to Guglielmo Tolomei and his wife resulted in this larger amount.²⁴

Incidentally, nine of these urban clients were outsiders who were only temporarily resident in Lucca. For example, Iacopo loaned 50 florins to Lodovico d'Agobio, a doctor from Florence, 25 florins to Giovanni Casini, a doctor from Siena, and 3 florins to a man named Arrigo di Francesco from San Gimignano, a town in Tuscany where Iacopo had once stayed.²⁵

However, by far the most frequent loans provided by Iacopo were those extended to individuals who lived the countryside around Lucca. Overall, 71 rural inhabitants borrowed a total of 512 florins and other goods in 409 separate transactions. These included three blacksmiths from Compito and Saltocchio, two friars from Altopascio, the abbot of the monastery of S. Salvatore di Sesto in Capannore, a priest from Marlia, and a notary from Montecatini who solicited Iacopo for loans of cash and goods. For the most part, however, most of the other borrowers (63 people) were likely farmers, as no mention was made of their profession or status. The rest of this chapter focuses on the loans provided to these individuals.

Of this group, 36 are identified as tenant farmers who leased lands from Iacopo, three as farmers contracted to raise livestock owned by the doctor, and 24 as rural people with no further information as to their relationship with Iacopo, at least not in the details included in the memorandum. These farmers drew 399 separate loans totalling 470 florins, showing that Iacopo extended a significant number of loans to people in the countryside. These loans were provided in cash in small amounts and in kind, suggesting that a wealthy citizen like Iacopo fulfilled the peasants' daily demand for microcredit. In particular, a disproportionate number of these loans went to tenants leasing land and livestock from Iacopo, amounting to 319 loans totalling 344 florins. Iacopo did not take any collateral for these loans, likely because of the shared financial interest that his tenants had in managing his lands.

Interestingly, surveying the rest of the loans in this category (80 loans to 24 individual farmers) for those whose direct contractual relations are not apparent from the memorandum, many still bear a tangential relationship to Iacopo. This is because of the fact that 14 of these farmers (65 cases) lived in villages where

24 *San Luca*, fol. 34r, 68v; Calamari, 180–181, 309–310.

25 *San Luca*, fol. or, 12r, 45r; Calamari, 61, 101–102, 225.

Iacopo owned lands and thus had some economic interest. Presumably, Iacopo was personally or indirectly acquainted with these villagers. Only 15 loans totaling 16 florins were made to farmers (10 individuals) for whom no clues to their relationship to Iacopo can be confirmed. The relative absence of loans to complete strangers shows that Iacopo could not be counted as a professional money lender, one who would lend money impersonally to anyone offering collateral.

Citizen Iacopo and Rural Villages

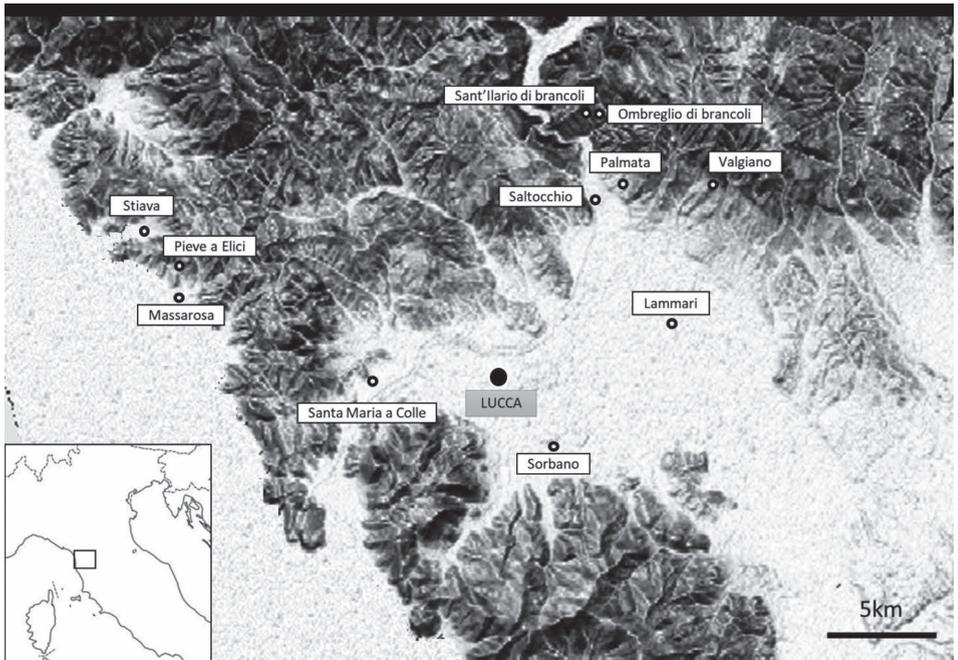
Let us now turn our attention to the Lucchese countryside. Like other wealthy citizens, Iacopo, a physician, owned several properties in different villages. While the *Libro Grande* that he would have used for the management of his estates is no longer extant, it is still possible to reconstruct the distribution of his land properties from the entries concerning land sales and leases recorded in his memorandum.

To the west of Lucca, Iacopo owned lands at Santa Maria a Colle, Massarosa, Pieve a Erci, and Stiava. To the north, he had estates in the villages of Palmata, Valgiano, Sant'Ilario, and Ombreglio di Brancoli, located in the mountainous area facing the plain. This was also near Saltocchio, where his father-in-law Piero Brilla had estates on which Iacopo presumably held a mortgage. Furthermore, Iacopo also owned and leased several properties at Lammari, east of Lucca, and at Sorbano, to the southeast (Fig. 1).

Even though some of these estates were inherited from his father, Coluccino, as well as his mother, Iacopo invested in the lands to build up his assets. Those who sold lands to Iacopo are identified first as citizens. For example, between 1376 and 1381, Iacopo acquired from his business partner, Giovanni ser Cambi, also a famous chronicler, several lands and rent rights amounting to 386 florins in Valgiano, Sorbano, Pieve a Erci, and Massarosa, the last being in relation to Giovanni's ancestral lands.²⁶

Iacopo also acquired lands from villagers. Instances of this can be confirmed for three cases in Massarosa (one of which was re-acquired by the farmer in question), three cases in Santa Maria a Colle, one case in Lammari, and one case in Sant'Ilario. Land sale agreements between Iacopo and such farmers often included a re-acquisition clause, and when a sale took place, the farmers signed a lease agreement with Iacopo to become tenant farmers. For example, Matheo

26 *San Luca*, fol. 15r, 22v, 27r, 31v; Calamari, 110–113, 134–135, 154–155, 171.

Figure 1 Localities of Iacopo's properties.

Giovanni, called Taulera, sold a farm with a house in Sant'Ilario di Brancoli to Iacopo on 10 January 1387 for 55 florins, with a provision that if Taulera should ever wish to repurchase the property, he could do so for the same amount, or else for half that price for half the land. On the day of the sale, Taulera leased the farm back from Iacopo and promised to pay the land rent for two *some* of the wine produced by the vineyard.²⁷ In effect, this amounted to a loan secured by land, which previous studies have pointed out as the means by which citizens acquired rural lands. In Iacopo's case, some farmers were successfully able to buy back the lands they had sold. Giovanni Bondacchi of Massarosa, for example, sold his lands to Iacopo on 20 June 1392 for 14 florins and then paid rent to occupy them until 25 February 1395, when he succeeded in repurchasing them for the same 14 florins.²⁸ In many other cases, after selling their lands, the previous owners stayed on as tenant farmers. Taulera, above, leased the farm he had sold and continued paying rent until 1410.

27 *San Luca*, fol. 44v; Calamari, 220–221

28 *San Luca*, fol. 58v; Calamari, 271–272.

What influence did Iacopo wield on the farmers in the villages where he owned lands? To answer this question, we will consider the *Estimo*, cadastral surveys undertaken to determine tax obligations, using the case of Massarosa, where Iacopo held comparatively larger estates than elsewhere.

The *Estimo* of Massarosa for 1386 lists 74 householders managing lands or other immovable property.²⁹ Of these, eight individuals bore some relation to Iacopo. Examining their holdings, we find firstly those farmers who were significant landowners, such as Ceccho Moni, who although he leased a piece of land from Iacopo with an assessed tax value of 36 *lire* 5 *soldi* in 1385, held 32 properties worth 424 *lire* 8 *soldi*, of which 23 (worth 261 *lire* 8 *soldi*) were his own property.³⁰ Giovanni Lemmi, who although not one of Iacopo's tenants was nevertheless indebted to him for four loans totalling 8 florins, managed 41 properties with a taxable valuation of 501 *lire* 10 *soldi*, with the share from properties that he owned in his own right amounting to 430 *lire* 10 *soldi*.³¹

In contrast, others were peasants owning little to no lands of their own. Petrus Chellini, called Zuccha, leased a piece of land from Iacopo with a taxable valuation of 16 *lire* 10 *soldi*. In total, he managed 13 pieces of land worth a total of 78 *lire*, none of which were his own property.³² Giovanni Bondacchi, the farmer we saw above who sold and eventually repurchased his land also managed 16 estates, worth 170 *lire* 7 *soldi*, but no land of his own, at least as of 1387.³³

Between these upper and lower village strata stood the brothers Lippo and Giovanni Damaschucci. The former managed 19 pieces of land worth 322 *lire* 9 *soldi*, of which he owned estates amounting to 64 *lire* 18 *soldi*. Among his leased properties was a farm (*podere*) with vineyards and olive groves, which had the relatively high assessed tax value of 120 *lire*.³⁴ Giovanni managed 17 properties with an assessed tax value of 175 *lire* 11 *soldi*, of which he owned four properties worth 22 *lire* 2 *soldi*. Four plots that he managed, worth 24 *lire*, were properties that he leased from Iacopo.³⁵

The trend of the impoverishment of the countryside and the subordination of rural inhabitants to urban landowners is undoubtedly evident not only in the case of Iacopo's land acquisition but also by instances where the annotation "*propria*" in the margin of each land entry, indicating a farmer's ownership of his own property, has been struck out to be replaced by the name of an urban landowner.

29 Archivio di Stato di Lucca, *Estimo*, 95.

30 *Estimo*, 95, fol. 56r–57v.

31 *Estimo*, 95, fol. 33r–35r.

32 *Estimo*, 95, fol. 30r–v.

33 *Estimo*, 95, fol. 67r–v.

34 *Estimo*, 95, fol. 80r–81r.

35 *Estimo*, 95, fol. 62r–v.

Nevertheless, we can see that Iacopo's relationships with villagers in Massarosa spanned a diverse range of social classes, ranging from farmers who owned considerable estates to those who had no property of their own.

It is also apparent from the *Estimo* that Iacopo did not hold much influence in this village. Beyond the fact that Iacopo was only involved with 8 of 74 households, his properties did not necessarily account for a major interest among the landowners, even his tenant farmers. With the exception of Lippo Damaschucci, who leased a vineyard and olive farm from Iacopo that exceeded a third of the assessed tax value of the lands he managed, other farmers in Massarosa leased only a small percentage of their total holdings from Iacopo. Petrus Chellini, called Zuccha, leased from Iacopo about 20 per cent of the total land he managed (in terms of assessed tax value), a share that was 14 per cent for Giovanni Damaschucci, 8 per cent for Checco Monis, and only 2 per cent for Bartholomeus Puccini. Apart from their own properties, they also leased lands from other urban citizens, wealthy rural people, including notaries, and ecclesiastical institutions. For example, Lippo Damaschucci, in addition to his own lands and the farm he leased from Iacopo, also leased nine properties from *ser* Iacopo, a notary of Massarosa, three properties from a citizen Micuccio Cosci, and one property from the Lucchese cathedral chapter.

Peasants also leased lands from multiple landowners from different places, much in the way that Iacopo owned properties in multiple villages and leased various properties in a single village to multiple farmers. Unlike Florence and Siena, where farmers would often lease large integrated farms (*podere*) from individual landowners with whom they had an exclusive relationship, the structure of dispersed land ownership and the dispersal of patron-client relationships seen here was peculiar to the Lucchese region, and is evident from at least the twelfth century into the sixteenth century.³⁶ For the farmers of Massarosa, a village where Iacopo had a larger land investment than elsewhere, Iacopo was still only one landowner among many, and his influence was limited accordingly. Conversely, as we have seen, as one of many such patrons, even Iacopo was frequently called upon by villagers for loans.

36 Cherubini 1991; Wickham 1998, 136–137; Polica 1980; for the sixteenth century, Berengo 1965, 301–320.

Rural Credit and Materiality

How was Maestro Iacopo used by rural villagers as a provider of credit? They seem to have travelled to the city to secure loans. Such travel was not unusual, as a case study of Catalonia has shown.³⁷ From the following case, we can presume that Iacopo usually dispersed loans at his home or his place of business (*bottega*). On 17 June 1395, Iacopo arranged a loan of 20 *grossetti* to Giovanni Nucchi, a peasant from Valgiano, when “I was eating in the hall (*Io a desnare in sala*).”³⁸ Otherwise, as in the case of notarised credit agreements, Iacopo might disperse loans at a notary’s office (*apotheca*),³⁹ or else at the house of colleagues such as Giovanni ser Cambi and Bartolomeo prete Vanni, an apothecary dealing in medical herbs.⁴⁰

One reason why rural villagers travelled to the city was to discharge the monetary obligation, as seen in the case of Andrea Pieri, described at the start of this paper, who needed money to pay a fine.⁴¹ Even so, the main reason for loans would be to purchase goods that were only available in Lucca, which served as a market hub for the surrounding countryside. For example, Marchesina, the wife of Paganuccio Giuntori of Lammari, borrowed 30 *grossetti* from Iacopo, which she said she would use to buy a pig.⁴² Puccinello Francucci of Matraia received 8 *grossetti*, purportedly to buy shoes.⁴³

The memorandum also shows that rural villagers often borrowed from Iacopo goods in kind (50 instances) or bought them on credit (88 instances). For example, between 1390 and 1393, Iacopo loaned Lippo Damaschucci of Massarosa a billhook (*pennato*) worth 6 *grossetti*, a bag (*sacco*) valued at 12 *grossetti*, as well as wheat, wine, and barrels. He also purchased 20 *grossetti* worth of cloth (*panno*) from

37 Soldevila Temporal 2014.

38 *San Luca*, fol. 49r; Calamari, 237.

39 For example, on 9 September 1385, Iacopo drew up land lease contracts and a loan agreement worth 3 florins with Giovanni Damaschucci under *ser* Conte Puccini in his apotheca, with Giovanni ser Cambi and Lippo, a priest of church of San Paulo as witnesses. *San Luca*, fol. 42r; Calamari, 210–211.

40 For example, on 14 November 1385, Gianni Parelli of Valgiano and his son signed a lease contract with Iacopo and borrowed 4 florins under *ser* Conte Puccini. These contracts were stipulated in the apotheca of Bartolomeo di prete Vanni, where Iacopo worked that same year. *San Luca*, fol. 41v, 43r; Calamari, 209–210, 214–215.

41 *San Luca*, fol. 45r; Calamari, 222: “tem pretailli a di iii dicembre in 1388 fiorini ii in grossi 72, pagoe la condepnagione sua”.

42 *San Luca*, fol. 5r; Calamari, 79: “Item pretailli a di xvii aprile libre iiii et soldi x portòli Marchesuccia dice che volea comprare uno porco et funno grossetti xxx”.

43 *San Luca*, fol. 8v; Calamari, 90: “Item ebbe a di xxvii settembre grossetti viii dice volea comprare scarpe”.

Francesco Berindelli's store, which he charged to Iacopo on credit.⁴⁴ Between 1394 and 1399, Piero della Vigna of Saltocchio, a tenant of Iacopo's father-in-law Piero Brilla (to whom Iacopo had extended credit on several occasions) also received wheat, wine, salt, and cups from Iacopo, as well as a sickle (*falce*) that he purchased from another after arranging for Iacopo to make the payment.⁴⁵

Examining the goods that rural villagers got from Iacopo and others, it is immediately apparent that most are farm implements, such as sickles (*falce*), a billhook (*pennato*), hoes (*marella*), secateurs (*potatoio*), wooden tubs (*bigongia*), barrels (*botte*), a vat (*tino*), and bags (*sacco*). Iacopo, who inherited his father's blacksmith workshop, was able to lend such tools and ironware (e.g. *ferri sottigliati*) to villagers, or else to sell them on credit, especially in the early years of his activities.

Villagers who came to his *bottega* also obtained everyday items that Iacopo likely kept in stock at his *bottega*, such as a large pot (*paiolo*), a cup (*bicchiere*), shoes (*scarpe*), clogs (*soccoli*), and cloths (*panno*). Such transactions were sometimes described only in simple terms, as for example how Puccinello Fancucci of Matraia received 6.5 *soldi* for the "things in the shop" (*cose alla bottega*).⁴⁶ As the memorandum recorded only the transaction and repayment obligations, and since shop sales would have been recorded in a *Libro di Bottega*, no longer extant but referred to in the memorandum as being kept by Iacopo, there were undoubtedly other items that villagers who visited his shop acquired from Iacopo in the form of direct sales.⁴⁷

Farmers were also provided with livestock such as a pig (*porco*), turtledoves (*tortora*), and a donkey (*ascina*). Bartolomeo Pardini of Massarosa, for example, arranged to purchase black-haired livestock from Iacopo as beasts of burden (*somiera*) at the end of a six-year lease, leaving 3 florins as the balance, which became a financial loan agreement under a notarial contract.⁴⁸

44 *San Luca*, fol. 41r; Calamari, 207–208: "Item a dì iii ottobre in 1390 stetti per lui a Francesco Berindelli per i canna di panno albagio grossetti xx": "Item per i pennato del mese di gennaio 1392 grossetti vi": "Item a dì xi dicembre in 1393 per i sacco da oglio disse grossi xii".

45 *San Luca*, fol. 61r, 65v, 70v; Calamari, 286–287, 298–301, 317–318: "Item de dare lo ss.to Piero a dì xiiii giugno 1399, li comprai una falce da Iohanni Cettini, grossetti vi".

46 *San Luca*, fol. 6v; Calamari, 86: "Item ebbe per cose alla bottecha contòsi a me *soldi* vi 1/2."

47 Claustre has noted how credit was regularly generated from shop transactions in Paris, Claustre 2013, 576–582.

48 *San Luca*, fol. 18r; Calamari, 123: "Bartholomeo Pardini ss.to da Massaloggia mi de dare per carta facta da ser Conte Puccini a dì xxii gennaio in 1383 fiorini tre d'oro di qui a

Iacopo also provided villagers with wheat (*grano*) and other grains, as well as foodstuffs, including flour (*farina*), cheese (*formaggio*), wine, olive oil, salt, and likely also turtledoves and pigs for slaughter. Wheat was not only used for food but also for sowing. Bino, a peasant of Santa Maria a Colle, borrowed three *stajo* of wheat in February 1394, two in June 1395, three more “for sowing” in October 1395.⁴⁹ Seed wheat was lent to the rural farmers in at least nine other cases, always during the sowing season in October or November, as also seen in the case of Andrea Pieri.

Loans to farmers corresponded to the seasonal cycle, as evident from the need for seed grain in autumn. Repayment dates were also linked to the harvest, often during the autumn grape harvest. Pasquino of Saltocchio, who borrowed 2 florins in July 1401, attested that he would repay it the following October.⁵⁰ Bontuccoro, from the same village, took out a loan of 24 *grossetti* in September 1394 that he promised to repay in October.⁵¹ Bartolomeo Pardini, mentioned above, was to repay the balance of 3 florins for the livestock by the first day of the following November.⁵²

Farmers often repaid cash loans with crops. Iacopo often received olive oil in January or February, wheat and grain between July and September, and wine in October or November. For example, Giovanni Nucchi, called Pentola, a peasant of Valgiano, who had borrowed 4 florins and 10 *grossetti* from November 1389, repaid Iacopo in October 1391 with 4.5 *some* of wine, which was equivalent in value to the borrowed sum, on top of the wine with which he made land rent payment.⁵³ The following October, he repaid a total of 5 florins borrowed over three loans, again with wine in addition to his land rent payment, which was also paid in wine. Thus, Iacopo took delivery of a considerable amount of agricultural production, in addition to land rent paid in kind. Such products were certainly more than Iacopo

kalende novembre proximo che viene, li quali denari mi rimase a dare per lo resto delle somiere ch'elli comproe da me.” This contract can also be found in the notarial register, Archivio di Stato di Lucca, *Archivio dei Notari*, 187, fol. 13r.

49 *San Luca*, fol. 58r; Calamari, 269–270: “Item li prestai a di xxv ottobre in 1395 per seminataura grano staja iii”.

50 *San Luca*, fol. 78v; Calamari, 342: “Prestai contanti a Pasquino da Saltocchio lo quale tiene et oe allogato lo podere nostro da Rabboli, fiorini due. Demeli rendere per tutto ottobre che viene prossimamente”.

51 *San Luca*, fol. 61r; Calamari, 286–287: “sale a di xxvi settembre in 1394 a Bontuccoro da Saltocchio, demeli dare per tucto ottobre che viene.”

52 See note 47.

53 *San Luca*, fol. 49r; Calamari, 237: “Ebbi dal predicto Pentola di vendemmia del mese d'octobre del 1391 some di vino iiii 1/2 oltra l'afficto che mi diede containemelo fiorini iiii grosetti x, et cosi sono pagato da lui et elli da me infine a qui.”

would have been able to consume himself, and would easily have been sold for cash as market commodities.

Assistive Credit

Credit given in the form of small unsecured loans, mainly of goods, given in accordance with the agricultural cycle, would have been beneficial and essential for peasants who had exhausted any reserves until the next harvest. For his own part, however, it is doubtful that Iacopo expected significant economic benefits from such loans to rural villagers. The actual profits obtained from lending are unclear because Iacopo's memorandum does not provide details of the interest he charged. He earned a great deal as a physician, as a merchant, and as a landowner,⁵⁴ this last being a capacity that gave a particular significance to the loans he provided to his tenants. Namely, his lending had an assistive character for peasants, enabling them to make steady payments on their land rent.

As in the case of Andrea Pieri, many peasants received loans when they became Iacopo's tenants upon the signing of a lease contract. This means that Iacopo financed the initial costs that tenant farmers would normally accrue when beginning to farm a new property. For example, when Boncino Tuci began farming a vineyard at Palmata that had fallen into disuse, with its vines untied, Iacopo provided him with a loan of 4 florins so that he would work on the farm and maintain it well.⁵⁵ Providing a supply of seed wheat likewise gave assistance to farmers who shared interests with Iacopo in operating a successful farm.

Iacopo extended loans to his tenants on terms that compared favourably with what he offered other villagers, a distinction that is most evident in the setting of repayment dates. In a few cases, particularly loans arranged under a notary, Iacopo's memorandum contains notes about repayment deadlines. Loans to non-tenants had relatively short repayment periods. For example, Matteo Giuntini of Moriano, who borrowed 4 florins, and Giovanni Lemmi of Massarosa, who borrowed 5, both promised repayment within three months.⁵⁶ Giovanni Andriotti of

54 For example, Iacopo's annual income from medical activities often ranged between 300 and 500 florins, with approximately 100 more florins per year from commercial activities undertaken in partnership with Giovanni ser Cambi (from 1379 to 1383). *San Luca*, fol. ov, 27v; Calamari, 62–63, 155.

55 *San Luca*, fol. 60r; Calamari, 280: "prestai contanti florini iiii a Boncino predicto perché lavorasse et ben conciasse il predicto podere".

56 *San Luca*, fol. 10r, 27r; Calamari, 94, 153.

Saltocchio agreed to repay a loan of 1 florin obtained within three weeks.⁵⁷ Bon-tuccorso and Piero della Vigna, also both of Saltocchio, were required to attest that they would repay loans of 24 *grossetti* and 1 florin, respectively, within a month.⁵⁸

In contrast, Iacopo allowed his tenants a comparatively relaxed repayment period. We can find 12 loans, ranging in substance from 1 florin to 15 florins, with specified repayment dates. Of these, one was set to be repaid within three months, three within six months, and two within eight or nine months, while six others allowed terms of more than a year. For example, Iacopo gave Cettone Guido of Pieve a Erici two years to repay a loan of 2 florins and Giuntoro Parducci, called Giuntasso, five years to repay 4 florins.⁵⁹

The favourable terms on loans that Iacopo extended to his tenant farmers were no doubt beneficial to borrowers, and we certainly find instances of those who both paid their land rent and repaid all debts they owed in cash and kind. For example, the entries in Iacopo's memorandum for the 21 loans taken out by Petro Chellini of Massarosa, called Zuccha, were all struck out, indicating that the debt had been cleared.⁶⁰ According to the *Estimo*, Zuccha did not own any land in his own right, and his holdings were small, with an assessed tax value of 81 *lire*.⁶¹ As one of Zuccha's landlords, Iacopo's loans would have cushioned the peasant's farming activities enough and enabled him to pay his land rent and repay every loan.

Even so, peasant debts to Iacopo usually ended in arrears, or default. Examining the rates of loan repayment, we find that loans to villagers were repaid in only 58 per cent of cases (236/409 cases). By comparison, the clearance rate for loans to relatives was 75 per cent (259/346 cases), while that of urban residents was 93 per cent (181/195 cases). The overall repayment rate for Iacopo's tenant farmers was only 50 per cent (149/298 cases).

When Iacopo gave loans to his tenants, he undoubtedly did so with the empirical knowledge that they might not be repaid. Andrea Pieri received a loan of 1 florin and 18 *grossetti* when he leased property from Iacopo in 1386 and went on to receive an additional fourteen loans until 1391, none of which were struck out, and so presumably remained in default. Another example is the case of Matteo Giovanni of Sant'Ilario, called Taulera, who leased a vineyard from Iacopo in 1373.⁶² While he was able to repay thirteen loans that he took out until 1387, he

57 *San Luca*, fol. 61r; Calamari, 283.

58 *San Luca*, fol. 61r; Calamari, 286–287.

59 *San Luca*, fol. 23v, 31r; Calamari, 140, 170.

60 *San Luca*, fol. 19r; Calamari, 125–126.

61 *Estimo*, 95, fol. 30r–v.

62 *San Luca*, fol. 4v, 44v, 46v, 67v, 68r; Calamari, 76–77, 219–222, 228–229, 304–309.

was unable to repay loans taken out after August 1388. Even during this period of insolvency, Iacopo extended five more loans until 1403 and renewed his lease contract in 1397. Taulera continued to pay land rent until 1410, albeit with occasional delays. During this period, Taulera was placed under a *bannum* as a criminal in 1398, and then captured and imprisoned by the *capitano del popolo* (“Captain of the People”), an officer of the law. Although his fine was as high as 20 florins, Iacopo arranged to loan Taulera the necessary funds, helping to free him from prison and return him to the farm.

Iacopo’s motivations and intentions when extending loans varied in each case, and it is surely possible that there was an element of usury when lending money at interest to his commercial counterparts and other wealthy citizens. However, in the second half of the fourteenth century, when the working population was low after the ravages of plague, Iacopo’s loans to the tenant farmers who worked his rural properties, at least, appear to have been less interested in profit than in helping his tenants remain sufficiently productive to be able to pay their rent. Such support by landowners was a daily necessity for farmers, and it must be remembered that rural farmers would have had several patrons, and thus been able to receive such loans from other landowners, city-based as well as local. In fact, when Taulera sold his land to Iacopo in January 1387, 20 of the 55 florins from the sale were paid to Giovanni Baretani, an urban citizen, and a further 18 florins to the weaver Luca Pellegrini, indicating that Taulera had also been indebted to those two men.⁶³ Furthermore, Iacopo sometimes consolidated his tenant’s debt by repaying their loans to others on their behalf. For example, in October 1390, Iacopo paid debts that Lippo Damaschucci had incurred with Francesco Berindelli for coarse cloth to the amount of 20 *grossetti* and 20 *bolognini*.⁶⁴ Six months later, Iacopo also promised to cover a debt that Lippo owed to Bartolomeo del Grinta for 1 florin.⁶⁵

Insolvency and Legal Action

As we saw above, many of Iacopo’s loans to his tenants were never struck from the memorandum. Their presumed insolvency can be linked to the deterioration of conditions in Lucca and the surrounding territory in the late fourteenth and early fifteenth centuries. In Tuscany throughout the fourteenth century, famine,

63 *San Luca*, fol. 44v; Calamari, 220.

64 *San Luca*, fol. 41r; Calamari, 207–208.

65 *San Luca*, fol. 41r; Calamari, 208.

war, and pestilence, including the Black Death, tormented the countryside, and Lucca's situation proved a burden for villagers in its territory, especially after the 1380s. Agricultural production declined significantly due to the major plagues that occurred in 1383–84, 1390, 1399–1400, frequent invasions into Lucca's territory by the Pisan army, and terrible weather in the 1390s.⁶⁶ These catastrophes compounded the already tenuous economic situation of Iacopo's tenants, and left them unable to pay back their loans or keep up with their rents. An examination of the repayment of loans by Iacopo's tenants in different periods shows that the rate of repayment declined steadily from 96 per cent in the 1370s (25/26 cases) to 59 per cent in the 1380s (48/82 cases), to 47 per cent in the 1390s (63/133 cases), and 23 per cent in the 1400s (13/57 cases).

In addition to deteriorated circumstances, other possible reasons for tenants to fail to repay their debts include the relative premium on agricultural labour brought on by the devastation of the rural population in the second half of the fourteenth century, as well as increased mobility among the people. Leverotti has shown how many agricultural workers from other cities' territories were drawn to Lucca by virtue of the government's tax exemption policy, which sought to compensate for the declining population. For example, in the 1411–13 survey, 392 of 1874 households in the Lucchese territory were listed as having come from elsewhere.⁶⁷ Likewise, about a quarter of Iacopo's tenants (9 of 35) were outsiders. In Santa Maria a Colle, Iacopo leased lands to five peasants, including Andrea Pieri, who came from Prato, and Filippo di Simone, called Mancino, who came from San Miniato.⁶⁸ In Palmata and Fogliano, all of Iacopo's tenants were from other territories. In Palmata, Boncino Tuci hailed from Monte Rappoli in the Florentine territory, Giovanni Nardi from Asciano in the Senese territory, Giovanni di Piero from Brescia, whilst Andrea and Ciullo, who worked in Fogliano, came from the Florentine states.⁶⁹ Also, Angioro, who leased lands in Pieve a Erci, was from Capua near Naples, while Antonio came from Genova and worked in Ombreglio.⁷⁰

It is interesting to note here that with the exception of Ciullo in Fogliano, all those who came from other urban territories remained delinquent on their loans. This is all the more striking given that 11 of the 26 native peasants did repay their loans. For example, Iacopo's tenants in Massarosa, who we examined based on the *Estimo*, were all native to their village. Many, in fact, owned land, and were thus

66 Leverotti 1992, 76–86.

67 Leverotti 1992, 86–97. As for the foreigners in communal Italy, *Forestieri e stranieri nelle città basso-medievali*. Atti del Seminario Internazionale di Studio Bagno a Ripoli (Firenze), 4–8 giugno 1984, Florence/Firnze 1988.

68 San Luca, fol. 31r, 45r, 50r, 58r; Calamari, 169, 222–224, 240–241, 268–269.

69 San Luca, fol. 60r–v, 80r; Calamari, 280–284, 348.

70 San Luca, fol. 24v, 47v–48r, 79r–v; Calamari, 143, 231–233, 344–347.

deeply rooted in their community, which conceivably provided them with different aid networks they could call on beyond Iacopo. In contrast, workers who had arrived from other territories did not own land, and their position was thus more likely to be socio-economically unstable. Citizens like Iacopo would have had little choice but to lease lands to such people in such precarious situations, and to forgo collateral when loaning them money with which to improve their farms. It is against this background that the widespread instances of delinquent loans in the late fourteenth century can be understood.

What steps, if any, did Iacopo take against such defaulters? As noted above, Iacopo's motivation when providing loans was likely to improve and secure the potential for the steady payment of rental income from his properties. Accordingly, as long as the land rent was paid, Iacopo was patient with loans that fell into arrears, and would even make new loans to secure his tenants' cash flow. But when tenants stopped paying their land rent, he did not hesitate to take legal action. The memorandum lists seven cases in which Iacopo took defaulters to court, all of whom were tenants. The case of Giuntoro Parducci, called Giuntasso, offers a characteristic example. Giuntasso leased a plot of land in Santa Maria a Colle from Iacopo in October 1376, contracting to make an annual rent payment of eight *staio* of wheat, which he continued to pay, while also receiving loans, until he renewed the lease contract in July 1381. At the time of renewal, he obtained a loan of 4 florins to be repaid within a five-year term. At the same time, he was also required to pay outstanding rent of five *staio* within the year. From the entries in the memorandum, it seems that Giuntasso might have then failed to make this payment. The lower margin of the entries for the lease and loan contracts contain notations indicating that, on 20 June 1383, Iacopo paid 18 *soldi* to the sergent of the court of Podestà to seize (*intesire*) Giuntasso's hay, barley, wheat, and paid 9 *soldi* to the rural commune's officials as the cost of holding the assets in custody.⁷¹ Afterwards, Giuntasso managed to resume payment of his land rent and loan obligations with deliveries of his crops to Iacopo until 1390.

Thus, while Iacopo exercised a degree of tolerance with regard to deferring the repayment of loans, he was relatively quick to ask the courts to seize assets when land rent payments became delinquent. This alacrity would have been his means of attempting to secure repayment ahead of other possible creditors to whom his tenant was indebted. Legal action does not seem to have been decisive enough to sever the relationship, and was in common use to force compliance from farmers who may have been reluctant to pay loans and land rents that had come due. As we saw in the case of Giuntasso, it was not uncommon for peasants to resume

71 *San Luca*, fol. 31r; Calamari, 170.

payment after such judicial action. Taulera, whose situation we examined in the previous section, also had his house seized after Iacopo brought a formal complaint before the court in June 1396 due to delinquency on loans and land rent, and he, too, subsequently resumed paying his land rent. Andrea Pieri, after falling into arrears on loans and land rent, had his movables seized in November 1391, or earlier, but had resumed paying land rent with wine by 1392.

Those against whom Iacopo was able to bring suits and arrange seizures of property were those farmers who, at the time of legal action at least, would have had some assets but were nonetheless reluctant to pay. Taulera owned a house that was mortgaged. Masseo Dominici of Santa Maria a Colle, who sold properties to Iacopo in 1391, 1395, 1396, and who became Iacopo's tenant, was seized by the court sergeant for claims brought against him by Iacopo in 1401 and 1402. Assets seized from Masseo in June 1401 included 40 *staio* of wheat, nine barrels (*botte*), and three vats (*tino*), with a wagon (*carro*) of wine seized in October of the same year, along with another 18 *staio* of wheat and 12.5 *staio* of millet.⁷² This suggests that Masseo could have paid his debts, but had elected not to.

Iacopo had to cover the costs of the court himself when he appealed to the court to make the seizure. Therefore, in cases where he assumed that the court sergeant would find no goods to seize in a tenant's house or, even find the farm abandoned, Iacopo would not bother to sue. This is presumably why only seven of those whose payments became delinquent were seized, of the total of 35 farmers whose debts remained unpaid in the record. Some peasants were able to repay their loans in the beginning, only to become insolvent later, especially after the turn of the fifteenth century. These defaulters were those who had nothing with which to pay, or else who had abandoned Iacopo's properties to flee elsewhere. Such an eventuality was more likely to occur with especially those from other territories. Angioro from Capua, who leased land in Pieve a Erci, made some wine payments after having his assets seized, leaving 8 *grossetti* as the balance of the payment, but there is no further record of him after August 1393, and in fact, his name is not listed in the *Estimo* for the years 1394–96.⁷³ Also, as mentioned at the

72 *San Luca*, fol. 51v, 71v; Calamari, 245–248, 322–323. For example *intesimento* in June 1401: “Feci richiamo et intesimento del grano che è in sulle terre mie contra lo ss.to Masseo, et delle infrascritte massaritie etc., a dì 10 giugno 1401 per a dì 18 giugno per Nanni Bartolo messo, testimonio Masseo dicto Magnano, acomandate le cose intesite a Iohanni Andrucci ufficiale del dicto comune credo di Sancta Maria a Colle, notaio a la corte ser Raffaello; in somma di staia xxxx di grano lo quale è in sulle terre miei et sopra altre terre, item botti viiii di tenere carra iii in tucto, item tina iii di tenere carra iii”.

73 *Estimo*, 70.

beginning, Andrea Pieri from Prato was explicitly noted to have fled (*andosì via*) following his payment of land rent in 1392.⁷⁴

Conclusion

The ubiquity of credit and debts incurred in cash and kind between ordinary (i.e., non-professional) people in late medieval Europe has been suggested based on notarial documents and court records. However, Maestro Iacopo's *memoriale* shows us that many small loans were extended without the official involvement of notaries or court clerks, suggesting that these officially documented loans were just the tip of the iceberg. Out of the vast number of loans that presumably took place, this paper has focused on credit relationships that were formed in the network between city and countryside in the fourteenth and fifteenth centuries.

Previous studies have considered credit extended by urban citizens to farmers in the countryside as a strategic means of land acquisition that contributed to the decline of the rural society and economy and the formation of centralised city states. Indeed, Iacopo was one such citizen, making loans to rural farmers that were secured with their lands and then acquiring these properties when his debtors fell into insolvency. Nevertheless, Iacopo's memorandum also documents a considerable number of smaller loans, the greater part of which were *not* secured with lands, and were extended without the official preparation of notarial contracts. These loans were often assistive, based on shared interests between lender and borrower, and collaborative relations between landowners and farmers. Iacopo provided loans to cover the initial costs incurred when his tenants would begin to manage his properties. He also provided seed wheat, paid off their debts to others on their behalf, covered fines to prevent incarceration, deferred repayment until the next harvest, and offered additional loans even when repayment was not immediately forthcoming. These loans would be repaid in the form of land rents as the farmers became more profitable.

Such was not always the case, of course. Among the delinquent cases, if farmers who were defaulting on rent were rooted into local social networks and had some ability to repay, loans and arrears in rental payments could be recovered forcibly by arranging the seizure of assets through the city court. However, Iacopo faced more difficulty recovering his loans from those who came from other territories. Without any strong local ties or ability to draw on other sources of

74 *San Luca*, fol. 50r; Calamari, 241.

credit, it was relatively easy for them to take flight and seek other patrons. In such cases, Iacopo bargained with the peasants, appeasing them with loans on generous terms so that they would be remain incentivised to earn revenue from the land. This was one aspect of the small credit relationships connecting city and countryside in the late fourteenth and early fifteenth centuries, when the rural labour population had fallen into decline and become more mobile, and when famines and plagues were frequent.

Iacopo's credit activities were far from exceptional. Many other citizens also extended loans to tenant farmers as frequently as Iacopo, often more so. Rural producers also created a safety net for themselves by forming credit ties with multiple urban patrons. This was seen in the case of Massarosa, where Iacopo's tenants also leased lands from other landowners, in the case of Taulera, whose money from the sale of land to Iacopo was immediately used to pay off two of his creditors, and in the example of Iacopo's practice of consolidating his tenants' debts to other creditors by paying their debts on their behalf. This physician's notebook offers a glimpse of the myriad relationships within the dense credit network established between urban and rural areas on the basis of personal and mutual interests, as well as of the dynamic movement of credit in the movement of goods and money.

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