Labourers' mutuality systems in low-middle age and early-modern Spain

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Publicado en Phillip Hellwege (edit), *Professional Guilds and the History of Insurance*. *A comparative Analysis*, Berlín, Duncker & Humblot, 2020, pp. 193-216.

In 1848, Karl Marx and Friedrich Engels observed that the advancement of capitalism and *laissez faire* in Europe were disintegrating the working class family and the community bonds that once characterized pre-capitalist societies[1]. Not long before, confraternities and mutual aid brotherhoods had begun to give way to new forms of mutualities more similar to insurance companies. Yet, in many European places, the traditional confraternities and brotherhoods were holding out and transforming themselves into social provisioning networks which retained the heritage of the Old Regime to a considerable extend. It is this heritage what we shall approach in this chapter in the context of Spain, a country where capitalist changes came about later than elsewhere in Europe. More precisely, the focus will be cast on the systems of mutual insurance developed by labourers in the kingdoms of Castile and Aragon from the middle ages to the early nineteenth century.

It is generally assumed that social provisioning in pre-modern societies was closely linked to guilds, as indeed has been demonstrated for Germany and the Low Countries.[2] The same cannot be so firmly claimed for Spain. The hypothesis we maintain is therefore more nuanced. With few exceptions, Spanish guild ordinances do not contain any clauses that regulate members' mutual support in cases of sickness, widowhood, poverty or unemployment. This function was instead undertaken by the confraternities that guilds maintained. In other words, there was a sort of division

* This study is part of the following research projects: *Nuevas perspectivas en la Historia Social en la ciudad de Madrid y sus áreas de influencia en época moderna* (HAR2014-53298-C2-2-P) and *Nuevas perspectivas de Historia Social en los territorios del Mediterráneo occidental en la Edad Moderna* (HAR2014-53298-C2-1-P), both within the framework of the *Plan Nacional I+d+i, 2014-2018*; and *Red de Estudios Históricos del Trabajo Latinoamericano y Español*, wich belongs to the *Proyecto de cooperación interuniversitaria UAM-Santander con América Latina* 2107-18 (CEAL-AL/2017-15).

1 *James Casey*, La invención de la comunidad y la historia social**,** Revista Pedralbes, 23 (2003), 779-796, 779.

2 *Marcel van de Linden*, Social Security Mutualism. The Comparative History of Mutual Benefit Societies (1996); and *Marco van Leeuwen*, Guilds and and middle-class welfare, 1550-1800: provisions for burial, sickness, old age, and widowhood, The Economic History Review, 65 (2012), 61-90.

of labour between guild and confraternity whereby the former was exclusively devoted to trade issues (techniques, labour relations, etc.), while the latter was left in charge of the religious, charitable and ceremonial concerns of the collectivity. Moreover, from the seventeenth century onwards another type of mutual aid associations, linked to certain trades but not necessarily to guilds, experienced a remarkable growth. In sum, the relationship between guilds and insurance was an indirect rather than a direct one.

The names of the associations we shall be focusing on require some explanation for the sake of clarity. Firstly, both the Spanish terms *cofradía* (confraternity) and *hermandad* (which translates both brotherhood and sisterhood) stem from the Latin *fraternitas.* They were used indistinctly to denominate religious and charitable organizations which could belong either to parishes, convents, hermitages, congregations and other ecclesiastical entities, or to certain trades and professions. Our inquiry will concentrate exclusively on the latter. Secondly, a remarkable difference between Aragon and Castile appears concerning the use of the above mentioned terms. In the kingdom of Aragon, a single word, *confraria* (Aragonese for confraternity), designated what in Castile was known by two distinct words: *cofradía* (Castilian for confraternity) and *gremio* (Castilian for trade collectivity or guild). That is to say, in Aragon the term *confraria* brought together all functions (occupational, ceremonial, charitable...) performed by *oficis* and *col-legis* (trades and colleges). This terminological divergence between the two kingdoms kept in place at least until 1715, when, in the aftermath of the War of Succession, the new Bourbon monarchy imposed the Castilian model in Aragonese land through the *Ley de Nueva Planta* (Law of New Foundation).

For this study we have made recourse to some primary sources consisting of guild ordinances and fiscal censuses, together with the bibliography available on pre-modern forms of mutual insurance for different regions of Spain, which is fair to say is rather thin so far. While research on both middle and modern ages has made remarkable progress in recent years, a gap remains for the early modern period. Spanish historians have paid much attention to Church and State-sponsored poor relief schemes implemented between the sixteenth and the eighteenth

centuries, but very little to popular forms of mutual aid such as trade confraternities and brotherhoods.[3] The only monograph devoted to this subject was published in 1944.[4] In the absence of further studies, this book kept as a reference for a long time. Fresh research on trade confraternities and brotherhoods in early modern Spain began to show up in the decades of 1980 and 1990.[5] Moreover, in 2009 the Spanish Social History Association published the minutes of its biannual congress which was dedicated to this issue.[6]

In what follows, we first describe the situation of trade confraternities from the middle ages to the sixteenth century in both Castile and Aragon. Secondly, we explore a number of guild ordinances in order to gauge the extend to which they include aspects of social provisioning. Thirdly, we focus on the system of trades' mutual insurance in the early modern centuries, paying special attention to craft-guilds. Lastly, we discuss the reform of confraternities and brotherhoods which was marshalled by the State during the second half of the eighteenth century, together with the changes this reform brought about in labourers' insurance schemes. In this way, we expect to fulfil the main objective of this study by rendering a comprehensive evolution of Spanish pre-modern mutual insurance systems in the long run, which might in turn facilitate comparisons with other European regions.

A. Trade confraternities from the middle ages to the sixteenth century

In the Christian kingdoms of the Iberian Peninsula labourers began to organize mutual aid schemes later than in Central and Northern Europe due to the so called Reconquest, which had

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3 This historiographical gap becomes more striking considering that some recent studies on modern mutuality contend that the Spanish system was pioneering in Europe: *Margarita Vilar*, La cobertura social a través de los socorros mutuos obreros, 1839-1935 ¿Una alternativa al Estado para afrontar los fallos del mercado?, in: Jerònia Pons et al (eds.), Los orígenes del Estado del Bienestar en España, 1900-1945: los seguros de accidentes, vejez, desempleo y enfermedad (2010), 85-122.

4 *Antonio Rumeu de Armas*, Historia de la Previsión Social en España. Cofradías, gremios, hermandades, montepíos (1944). This monograph answered the newly established fascist regime's interest in the pre-modern corporate model as a social security scheme to be reintroduced in Spain.

5 It is worth mentioning *Elena Sánchez Madariaga*, De la “caridad fraternal” al “socorro mutuo”: las hermandades de socorro de Madrid en el siglo xviii, in: Santiago Castillo (ed.), Solidaridad desde abajo (1994), 31-50.

6 *Santiago Castillo* et al (coords.), La previsión social en la Historia (2009).

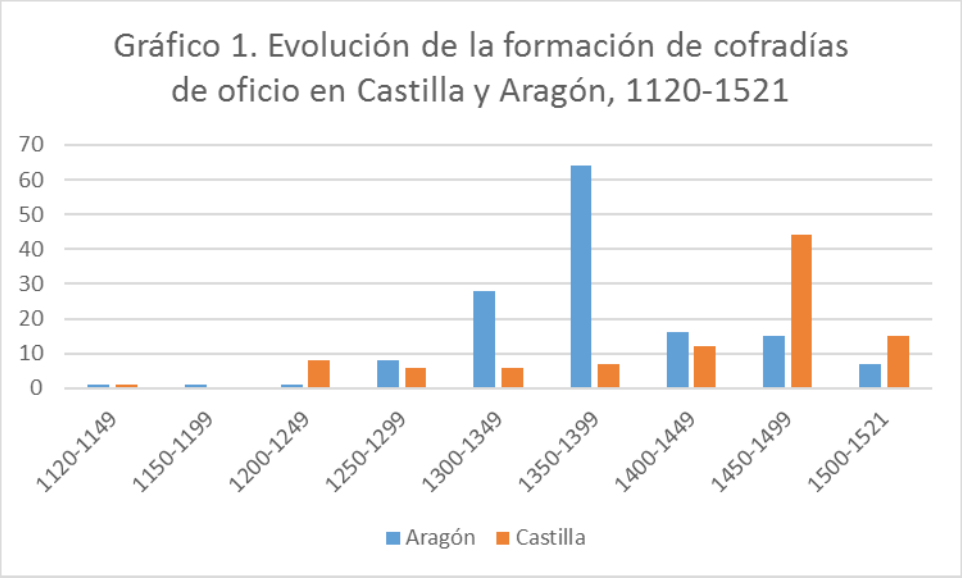
different rhythms in Aragon and Castile. It is not until the fifteenth century that trade associations can be traced in Southern Castile, while in Aragon they date back to the central middle age period. Moreover, as already explained, the kingdom of Aragon united in just one organization -named *confraria*- all functions performed by trade collectivities, while in Castile these functions were divided into two distinct -albeit closely related- entities: confraternity and guild. The role of trade confraternities was devoted to providing religious assistance, organizing feasts, processions and all the paraphernalia that fostered collective identity, along with some sort of support to members and their spouses, which was initially understood as *caridad fraternal* ('fraternal charity'), to later be conceived as as *socorro mutuo* ('mutual aid'), a concept with less religious overtones.[7]

A quantitative approach to confraternities in Castile and Aragon has been done for the period 1122-1521. Navarro Espinach's research was able to identify 436 confraternities, out of which 245 (56%) belong to trades: 144 located in Aragon and 101 in Castile. Cities show the highest proportion. In Aragon, Barcelona with 22 trade confraternities, Saragossa with 37, and Valencia with 52, figure prominently. In Castile, Burgos, with 19 confraternities, stands out, whereas in Seville only 8 out of 91 confraternities were linked to trades. Graph 1 shows the diverging chronology in the foundation of trade confraternities in each kingdom. In Aragon, it gathered momentum in the later part of the fourteenth century, while in Castile it did so a century later, in the decade of 1480. The sample include a diversity of trades, although crafts are majority in both kingdoms.[8]

Graph 1. Evolution of trade confraternities in Aragon and Castile, 1120-1521

[7] A discussion on terminological problems, in *José Angel Sesma* et al, Cofradías, gremios y solidaridades en la Europa medieval, XIX Semana de Estudios Medievales (1993).

[8] *Germán Navarro Espinach*, Las cofradías medievales en España, Historia, 396 (1) (2014), 107-133.



Trade confraternities were dedicated to a local saint, a virgin or the patron saint of the art. In Castile, guild masters were obliged to join the guild's annexed confraternity. The latter required a high degree of organization and cohesion in order to successfully perform the periodical religious ceremonies dedicated to their saint or saints (masses, processions, etc.), as well as the assistance to the confraternity's members which was generally provided in case of sickness and dead. Confraternities were funded by the members' regular fees, although they could also benefit from the guild's special levies or external donors. Notwithstanding their horizontal structure in regard to funding, as equal fees were paid by all members, confraternities were vertical, hierarchical organizations given that important decisions were taken by a select directing board of confraternity officials (called *mayordomos*).

Confraternities' resources were usually scarce, but most of them guaranteed a decent burial to the brothers -something as costly as symbolically relevant in the period. They provided coffin, grave, candles, prayers, requiem and periodical mass services on dead anniversaries. However, those trades that faced greater potential risks and perils usually engaged in a wider range of benefits. In these cases a collective organization was oriented to meeting members' individual needs. Maritime and land transportation activities pioneered this type of broader welfare schemes.

The ordinances of the majority of medieval fishermen's confraternities stipulated some sort of protection to their members against certain contingencies. For example, the fishermen of San

Vicente de la Barquera, with ordinances dated in 1456 and 1490, Luarca (1468) and Lequeitio (1483), all located on the Bay of Biscay, stipulated that sick fishermen unable to get on board should receive a share of the gains, and if injured doing their job subsistence should be guaranteed ashore. In this case the confraternity's alms provided for shelter, food and care. The regulations of the transport trades followed similar patterns. For example, during the twelve and thirteenth centuries, the muleteers of Atienza (Soria) agreed that sick brothers should have their brethren stay by their bedside. These instances mark the limits of the mutual support practised by these trades, which prefigure social provision.[9]

Maritime and land transport trades were also pioneering in aiding the elderly. Between 1319 and 1331, the fishermen of San Vicente de la Barquera (Santander) obliged the confraternity's masters to give employment to the eldest brothers, and if the latter were unfitted to go on board, they had to be provided for ashore. Fishermen in Bermeo (Biscay), in 1353, and those in San Pedro de Fuenterrabía (Guipúzcoa) in 1418, agreed that a portion of the catch of all ships were to be collected in order to support the elderly and the disabled. Similar measures were taken by the fishermen of Luarca (Asturias) in 1468, and San Pedro de Lequeitio (Biscay) in 1483.[10]

In regard to craftsmanships, the first mutuality references date back to the twelve century, but these correspond to few cases that do not seem to have had continuity over time nor been widespread in Castile. In 1162, the tailors' confraternity of Betanzos (Galicia) was dedicated to the Holy Trinity. It was prepared to give alms to the impoverished brothers and provide some care to the sick with the money obtained by selling the wax that new members paid on entering the confraternity, along with the burial and funeral services to the departed brothers. Moreover, the tailors' confraternity insured those brothers that got blind or impaired and were thus rendered unable to work. This confraternity was funded by the guild via regular fees, entry and examination fees paid by new masters and fines imposed to those infringing the ordinances. Women were also members of the confraternity, as long as they practised as tailors, a case that seems unique given

9 *Francisco Layna Serrano*, Historia de la villa de Atienza (1945), 490.

10 This and what follows, in *José Damián González Arce*, Análisis comparativo de las cofradías de pescadores de Castilla (siglos XIII-XV), Historia. Instituciones. Documentos, 38 (2011), 141-217.

that in the rest of confraternities only brothers' widows were admitted, albeit out of charity.[11]

This case, as already mentioned, cannot be generalized since a functional division between guild and confraternity was to become a structural trait of artisan organizations in Castile. Another case that seems singular is that of the tailors' confraternity of Oviedo (Asturias) in 1450, which also had men and women in their ranks. Their ordinances stipulated that sick or imprisoned members should be visited by their brethren and given certain amount of wine. In case of illness, shifts to stand by the sickbed should be established. Some years earlier, in 1423, the silversmiths of Toledo also agreed to give support to the sick brothers. In 1489 Murcia, all blacksmiths of the town, Muslims and Jews included, were obliged to join the confraternity, whose ordinances stipulated that members had to attend the burials of their departed brothers and give alms to those who went to ruin.[12]

Aragon witnessed the enhancement of mutual aid schemes in trade confraternities too. Here, as in Castile, those linked to seafaring stand out. Burials were guaranteed in the ordinances of the boatmen (1380), caulkers (1392) and maritime porters of Barcelona (1459), as were those of the sailors, fishermen and caulkers of Valencia, all issued in 1392. But progress is more apparent in some other aspects of insurance. For example, among Barcelona's caulkers, it was stipulated that if a brother or sister got ill or fell in poverty, the confraternity masters should use the funds of the community to provide them with food, medical care and other necessary items. The same was established by the ordinances of both the fishermen's confraternity of San Andrés in Valencia and the maritime porters in Barcelona, whereby a system of visits and shifts by the sickbed were arranged so that the laid up brother was never left alone. Valencia's sailors in 1392 devoted the confraternity's entry fees and annual payments to the relief of impoverished brothers and the redemptions of those who happened to be captured by the pirates. The latter provision was also

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[11] *César Vaamonde Lores*, La cofradía de los sastres de Betanzos. Año 1162, Boletín de la Real Academia Galega, 46 (1911), 244-251.

[12] *José Damián González Arce*, Las corporaciones laborales como órganos de previsión social. Castilla, siglos XII-XV, IX Congreso de Historia Económica (2000), unpublished.

common in the confraternity's ordinances of the caulkers, sailors and fishermen of Tortosa and Barcelona.[13]

The fifteenth century witnessed significant variations in insurance schemes. We find the boatmen of Barcelona using the confraternity fund to pay regular wages to the sick or disable brothers who could demonstrate that their ailments were caused by their job, until they were fully recovered. Conditions were, first, that they remained in Barcelona and agreed to regular overseers' visits; and, second, that the benefit was not to be given if the same illness was contracted a second time. The elderly and disabled brothers received the regular full wages because it was generally assumed that they had been dedicating their whole life to the trade.[14] A similar disposition is included in the ordinances of Valencia's confraternity of fishermen. What is more, the boatmen of Barcelona contributed with their gains to create a common fund to be distributed equally among the brothers.

Artisans in Valencia and Barcelona seem more active in regard to mutual support than their peers in Castile. The dagger-makers of Barcelona, who were a reference for other trade confraternities, also stood by the beds of sick brothers and paid for the burial and funeral if they passed away. Cash payments to ailing brothers were only contemplated by silversmiths and dyers. Relief to impoverished brothers was more common through what was known as *almoyes secretes* ('secret alms') provided by the wealthier brethren. Like seafaring and other low middle age trades, dagger-makers, silversmiths and furriers of Barcelona contrived ways to rescue mates who were caught by Muslim pirates, and also gave dowries to brothers' daughters. Moreover, tailors and potters included journeymen as beneficiaries of their mutuality. One of the clauses of their ordinances even prefigures an unemployment benefit, since in those critical moments of shrinking labour demand, journeymen were given a certain amount of money for them to leave the city and seek work elsewhere. At the end of the fifteenth century, this kind of benefit was also stipulated by

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13 *José Damián González Arce*, Las cofradías del mar en la Corona de Aragón (siglos XIII-XV), Espacio, Tiempo y Forma (serie III, Historia Medieval), 21 (2008), 285-310.

14 *Pierre Bonnassie*, La organización del trabajo en Barcelona a fines del siglo XV (1975), 130-131.

the shearers and ribbon-makers of the said city.[15]

B. Guilds and confraternities in the early modern period

In early modern Spain guilds were abundant in cities and many rural districts, although not all trades adopted a corporate organization.[16] In the industrial sector, guilds were institutions formed by masters of the same craft who were competent in regulating their activity in a given town and sometimes its near surroundings too. Guilds were distinguished by their having obtained from the local or state power the capacity for practising their craft in that space, controlling the quantity and quality of the output, intervening directly in fixing prices and wages, selecting the recruitment of new members and organizing the labour markets. Guild masters appreciated the regular availability of raw materials as well as the collective gathering of the taxes to be paid to the royal or municipal treasury, the coverage of the costs of litigations, and the guarantee of certain insurance. In a world with a high risk of falling into poverty, guilds intended to minimize wealth differences among masters by making sure that all of them obtained enough income to make ends meet. That is why in the distribution of raw materials preference was given to the less fortunate, collective stores were open to guarantee provision in times of scarcity, and when it came to paying collective taxes the wealthier were appointed a greater share.

Guild ordinances do not show any clauses dealing with insurance, a competence that was entirely left to their annexed confraternities, as demonstrated by the scholarly research on guild ordinances carried out for Castile and Aragon during the low middle and early modern periods. A sample of 309 ordinances were gathered, out of which 124 are dated in the fifteenth century and 154 in the sixteenth century, 42 belonging to Aragonese guilds. In addition, we have consulted the bibliography available for the seventeenth and eighteenth centuries together with the guild ordinances in Valencia, Barcelona, Seville, Murcia and Madrid. The result of this inquiry shows that

15 *Bonnassie*, 129-138.

16 A general overview for Europe, in *James Farr*, Artisans in Europe, 1300-1914 (2000). For Madrid, *José A. Nieto Sánchez*, Artesanos y mercaderes. Una historia social y económica de Madrid, 1450-1850 (2006).

for the period 1251-1600, out of 4,901 clauses only 228 (4.6%) regulate aspects related to mutual insurance, which correspond to 14 guild ordinances, the majority from the kingdom of Aragon. Most of these clauses relate to burials and sick brothers.[17]

In Madrid, 467 ordinances' clauses analysed for the period 1500-1650 ratify the absence of references to insurance matters, while out of seven ordinances examined for the period 1650-1699, only one -that of the passementeriers, issued in 1677- stipulates that a portion of the examination fees should go to cover the cost of the burials of impoverished masters and journeymen, and to assist those imprisoned.[18] In Seville, however, 9 out of 18 ordinances corresponding to the seventeenth century do regulate different aspects of mutual aid.[19] Conversely, in Valencia, only 21 clauses out of 690, which correspond to 71 ordinances, make reference to mutuality aspects.[20]

This trend has continuity into the eighteenth century in the guild ordinances from Murcia, Barcelona and Valencia. However, Madrid evinces some significant exceptions. For example, the third clause of the tailors' ordinances, issued in 1753, deals with the confraternity's annual contribution of '*limosnas'* (alms) to the poor, widows and female orphans, which amounted to 12,000 *reales* (a substantial sum). And the first clause of the shoemakers' regulations, issued in 1775, required that everyone should disburse 0.5 *reales* weekly to pay for physician, medicines, candles and burials.[21]

Table 1. Guild ordinances with references to insurance in five Spanish cities

Cities	**Number of Ordinances**	**Number of clauses**	**Clauses concerning insurance**	**Percentage**

[17] *Antonio Collantes de Terán*, Los poderes públicos y las ordenanzas de oficios, en la manufactura urbana i el menestrals (ss. XIII-XVI), in IX Jornades d'Estudis Històrics locals (1991), 357-371, 362.

[18] On guilds between 1500 and 1650, *Juan Carlos Zofío*, Gremios y artesanos en Madrid, 1550-1650. La sociedad del trabajo en una ciudad cortesana preindustrial (2005), 292-298. The passementeriers' ordinances, in Archivo General de Simancas, Consejo Supremo de Hacienca, leg. 330, exp. 30.

[19] *Antonio Miguel Bernal, Antonio Collantes* and *Antonio García Baquero*, Sevilla, de los gremios a la industrialización, Estudios de Historia Social, 5-6 (1978), 7-307, 86.

[20] *Isabel Amparo Baixauli Juan*, Els artesans de la València del segle XVII. Capítols dels oficis i col.legis (2001).

[21] Archivo Histórico Nacional, Consejos, leg. 490; Archivo de la Villa de Madrid, Corregimietno, 1-211-21; *Juan García Abellán*, Organización de los gremios en la Murcia del siglo XVIII (1976); *Fernando Díez*, Viles y mecánicos. Trabajo y sociedad en la Valencia preindustrial (1989); *Bernal, Collantes and García Baquro* (1978).

Madrid	22	781	14	1,7
Seville	29	163	11	6,7
Murcia	14	457	6	1,3
Barcelona	5	139	3	2,1
Valencia	13	769	28	3,6
Total	83	2309	62	2,5

Sources: for Madrid, Barcelona and Valencia, ordinances have been consulted in municipal archives and those of guilds; for Seville, *Bernal, Collantes* and *García Baquero* (1978), 95; for Murcia, *García Abellán* (1976).

Although guild ordinances show few signs of engagement with mutual insurance, it should be noticed that in the low middle ages guilds sponsored hospitals, as did Valencia's shoemakers in 1300 and several guilds in sixteenth century Seville. And, of course, all guilds financed their own confraternities.[22] In Madrid, the examination fees that journeymen paid to become masters were in part destined to the confraternity treasury, especially from the decade of 1660 onwards, as we can see in table 2.

Table 2. Examination fees paid by new masters in Madrid, 1630-1749

Guild	**Guild statutes date**	**Masters' examination fees in *reales* (total)**	**Portion going to Confraternity**	
			total	**%**
Cobblers	1633	10	2	**20**
New clothiers	1637	16	0	**0**
Turners	1654	26	4	**15,3**
Arquebusiers	1654	16	0	**0**
Hemp-makers	1655	11	0	**0**
Turners	1664	60	11	**18,3**
Carpenters	1668	22	22	**100**
Passementeriers	1677	33	33	**100**
Mead-makers	1687	64	0	**0**
Saddle-makers	1719	10	0	**0**
Linen weavers	1741	257,5	220	**85,4**
Confectioners	1742	220	220	**100**
Cabinet-makers	1748	137	122	**89**
Old clothes dealers	1748	100	0	**0**

[22] On Valencia, *Leopoldo Piles Ros*, Estudio sobre el gremio de zapateros (1959); *Luis Tramoyeres Blasco*, Instituciones gremiales. Su origen y organización en Valencia, Imprenta Doménech, Valencia (1st edition 1889); *Bernal, Collantes and García Baquero* (1978). Some individual masters engaged in acts of solidarity, like the silversmith from Madrid, Lucas Díaz, who founded two bedsteads at the Hospital of La Pasión for the ailing widows and children of his brethren. Cited in *María Jiménez Salas*, Historia de la asistencia social en España en la Edad Moderna (1958), 173

Likewise, in eighteenth-century Murcia the confectioners passed on examination fees to the confraternity in order to attend '*urgencias y gastos del oficio*' ('emergencies and trade expenses') as well as '*socorrer si alguno de los maestros u oficiales viniese a suma pobreza o enfermedad*' ('assist masters or journeymen if falling in deep poverty or illness'). The espadrille-makers also used examination fees to the '*socorro de maestros infelices*' ('assist masters falling to decay'). And masters silk-twisters made explicit that the guilds' funds should be reserved to '*el alivio y socorro de dicho gremio o de sus maestros en las necesidades que en común o particular se les ofrecier*en' ('relief and aid of the guild or its masters in the necessities which collectively or individually might arise'.) In all cases, though, only the guild overseers were responsible for judging and deciding who was entitled to the benefits.[23]

The evidence suggests that there was a functional dividing line between the guild, whose regulations generally dealt only with aspects related to the trade itself, and the confraternity, which was left in charge of the ceremonial, religious and charitable activities of the collectivity. Virtually all confraternities covered the burials of the departed brothers and often those of their spouses and children too, together with some sort of support in critical moments. It is possible that the degree and extension of benefits was related to the size and the type of organization of each particular trade and guild. For example, Madrid's shoemakers guild, the second largest in the city, had six confraternities, some of which were subsidiaries to the main ones dedicated to the two patron saints of the art and to '*Todas las Ánimas*' ('All Souls'), a very popular devotion. All of them provided support to their members. Since the sixteenth century, the one called *Nuestra Señora de las Nieves* ('Our Lady of the Snow') was committed to assisting the ailing brothers and sisters and even hired doctors and apothecaries to this end. Moreover, two of these confraternities were open to people from other trades. Their membership grew so much that the ordinances issued in 1612 tightened conditions to aspirants. In addition, the guild itself kept a dowry fund for orphan girls.[24]

The composition of guilds' confraternities ran through all the spectrum from masters only,

[23] *García Abellán* (1976), 138.
[24] On this 'orphan box', *Antonio Manuel Moral Roncal*, Gremios e Ilustración en Madrid (1775-1836), (1998).

masters and journeymen, journeymen only, to integrating people from other occupations. Journeymen confraternities were usually a matter of concern to local authorities and the guilds. They can be dated back to the fifteenth century in cities like Barcelona, Saragossa, Valencia and Castellon. In Madrid, there is evidence of twelve journeymen confraternities since 1583. They also contemplated mutual aid arrangements which sometimes extended to strike funds, as was the case of the confraternity of *San Antonio de Padua* (Saint Anthony of Padova) of the journeymen tailors in 1607.[25] Apprentices, however, did not organize their mutual support in confraternities. Their welfare was rather linked to the indenture contracts that their representatives agreed with the masters, which usually obliged the latter to provide health care if the illness was not of sexual transmission and lasted a limited period of time.

Table 3. Journeymen's confraternities in five Spanish cities, according to foundation date

	15th	16th	17th	18th
Madrid	0	4	2	6
Valladolid	0	0	0	5
Barcelona	2	0	1	8
Valencia	0	0	1	5
Saragossa	0	0	8	4

Source: for Barcelona, *Pedro Molas*, Los gremios barceloneses del siglo XVIII (1970), 53-54, 58, 69, 101, 105-106, 112-113, 254-256; for Valencia, *Fernando Díez*, Viles y mecánicos. Trabajo y sociedad en la Valencia preindustrial (1990), 92, and *Elena Sánchez de Madariaga*, Cofradías y sociabilidad en el Madrid de la Edad moderna (1996), Appendix; for Castellón, Archivo Histórico Nacional (AHN), Consejos, leg.7.104-7.105; for Saragossa, *Antonio Peiró*, Jornaleros y mancebos. Identidad, organización y conflicto en los trabajadores del Antiguo Régimen (2002), table XIII, 124.

The functional division between guild and confraternity shows some exceptions. One is the cobblers of Madrid, another large guild in the city. Its 1633 statutes stipulate that medical care should be provided to all members, material relief to the poorer masters, benefits to masters' orphans and journeymen's children, '*entre otras caridades*' ('besides further charities').[26] However the assistance role did not fall upon guild statutes but rather on confraternities and brotherhoods. In the eighteenth century, guild confraternities still played a relevant role in welfare provisioning. For

[25] Archivo Histórico Nacional, Consejos, leg. 490; and *Nieto Sánchez* (2006), 173.
[26] Chapter I of the ordinances of masters cobblers, in Archivo de la Villa de Madrid, Corregimiento, 1-211-21.

example, in 1772, Madrid's tailors' confraternity provided medicines to the ailing brothers, burials and memorial services with all their paraphernalia to the dead. It also distributed alms to widows and orphans three times a year (on Easter, Christmas and Whitsun), benefits to brothers who had to travel to a health resort (usually a bathing resort), or were imprisoned '*por causas no deshonrosas*' ('for not dishonest reasons'). Moreover, the confraternity organized charity raffles for young daughters' dowries, and contemplated extra benefits for unexpected mishaps.[27]

The accounting books of some Madrid's guilds reveal significant aspects of the guild-confraternity relationship. The tailors, for example, made regular payments to their confraternity of *Nuestra Señora de la Natividad y San Antonio de Padua* (Our Lady of the Nativity and Saint Anthony of Padova). Sometimes the reason for the money transfer is not indicated, as it happens with the sum of 1,000 *reales* that was passed over in 1754, as well as 111 *reales* in 1762 and 1,530 *reales* in 1772. But in some other instances the reason is made explicit. For example, the guild transferred to the confraternity 400 and 800 *reales* for the Easter public ceremonies. Indeed, during the eighteenth century, the confraternity became a finance source to the guild, which even put the confraternity hall as security for its credits. From 1773, the guild's accounting books reflect the expenses of masters' funerals, memorial services, candles and coffins. Alms to impoverished masters were exceptional. In 1786, the guild donated 60 *reales* to a master who was in a '*estado miserable*' ('decaying state'), and the same sum to another one in the following year. In 1789, the financial difficulties of the guild were so acute that candles had to be cut down on masters' children funerals limiting the expenses to the coffin, the standard and other adornments.[28]

During the eighteenth century, the accounting books of the Valencia's silversmiths' guild reflect a series of gifts given to sick or disable masters, which were increased in festivities and celebrations, as well as '*bienes de almas*' ('souls' benefits') consisting in donations to dead masters' next of kin, and benefits to their orphan daughters. Besides, the silversmith college acted as trustee

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27 Cited in the accounting book of the guild: Archivo Histórico Nacional, Delegación de Hacienda, Fondo Histórico, libro 42.

28 Archivo Histórico Nacional, Delegación de Hacienda, Fondo Histórico, libro 42.

of the funds bequeathed by some individuals to masters' orphan girls.[29]

Orphan girls' welfare was one of guilds' main concerns. In Madrid, the shoemakers kept the so called '*cajas de huérfanas*' ('orphan girls' boxes'), which provided dowries of 550 *reales* after the submission of a marriage certificate. This fund was maintained with the revenues from the examination fees of new masters. Between 1777 and 1785, some 17 orphans received dowries amounting to total of 9,350 *reales*. Madrid's silversmiths followed the same practise, although in this and other cases the money not only came from guild revenues but also from individual donations.[30] In Valencia, shoemakers had been taking care of orphan girls since the middle ages, and in the eighteenth century the custom was also observed by tanners, silk-weavers, clothiers, dyers and silversmiths. Each of these guilds kept a collective fund, called *montepío* (pious mount) built with the bequests left by well-off masters to the guild or specifically to support maidens in disadvantageous situations such as orphanhood.[31]

Guild solidarity could take up other forms. For example, in Murcia, the guild of silk-twisters exempted poor masters from paying the regular membership fee.[32] In the early nineteenth century, the comb-makers of Madrid agreed that an impoverished master or his widow who could not afford the shop rent be allowed to put a stand wherever they considered more convenient. Nonetheless, benefits in cash to impoverished masters were more frequent, sometimes on special occasions. In 1647, for instance, when the city of Valencia was blighted by a virulent plague, the *Arte Mayor de la Sed*a ('Major Silk Art') borrowed 2,000 *libras* which distributed among the most needy college members.[33] Likewise, in 1750 on occasion of the canonization of their patron -*San Vicente Ferrer*- the tailors of Valencia transferred 1,000 *reales* to their mutual aid brotherhood, paid for three masterships and gave five alms of 200 *reales* each to the poor masters, besides carrying the image of the saint on their cart. But more frequently these gifts were given on the main annual festivities such as Christmas, the Corpus Christi and the festivity of the trade's patron saint.[34] In the statutes of

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29 *Dolores García Cantús*, El gremio de plateros de Valencia en los siglos XVIII y XIX (1985), 150.
30 *Antonio Manuel Moral Roncal*, Gremios e Ilustración en Madrid (1775-1836), (1998), 130.
31 *Tramoyeres* (1889), 354.
32 *García Abellán* (1976), 138.
33 Tramoyeres (1889), 353-354.
34 *Ruth De la Puerta Escribano*, Historia del gremio de sastres y modistas de Valencia del siglo XIII al siglo XX

Madrid's tailors reference is made to the '*gran concurrencia de pobres mujeres*' ('great concurrence of poor women'), mostly masters' widows and daughters who gathered at the guild's hall every year on Christmas, Easter and Whitsun, and even some impoverished masters turned up to receive the alms that were distributed.[35]

C. Insurance in early modern times: the proliferation of mutual aid brotherhoods

So far we have seen that the pre-modern Spanish confraternity world was quite complex, as surely was elsewhere in Europe. Even contemporary politicians could not make it out at all, and historians nowadays face methodological problems on analysing it, given the variety of associations, patronage, membership, and the types and scopes of the aid provided. Terminology, as mentioned in the introduction, adds some more confusion. In the sixteenth and seventeenth centuries, trade organizations of welfare provisioning had two main names: *cofradías* (confraternities) and *hermandades* (brotherhoods). They both stem from the Latin *fatrernitas,* and indeed their functions and composition were often virtually alike. Differences are perhaps to be found in their patronage, the ways they were funded and the setting or not of a membership maximum.

During the sixteenth century, the increasing involvement in the industrial production of external agents such as merchants progressively eroded the independence of the direct producers who experienced the deterioration of their living conditions. This, among other factors, made trade confraternities, whose membership was compulsive for all masters, appear ever less efficient in fulfilling the needs of their members and providing relief in times of hardship. In addition, real wages were beginning to stagnate or decline, and the welfare schemes and institutions sponsored by the State, such as the hospitals to heal the sick, were insufficiently funded, inefficient and unable to absorb the increasing demand of the needy, specially in urban settings. Labourers, thus, began to seek some kind of domiciliary health care that would spare them having to enter or even die in the

(1997), 160-170.

35 Archivo Histórico Nacional, Consejos, leg. 490.

ill reputed public hospitals.

This briefly sketched socio-economic context might explain the growth of the so called *hermandades de socorro mutuo* (mutual aid brotherhoods). They emerged in the second half of the sixteenth century -at least in Castile-, became consolidated in the seventeenth century and experienced a remarkable proliferation in the second half of the eighteenth century, also in Aragon.[36] They share many characteristics with confraternities and at the same time evince some significant differences. Although still devoted to -and usually named after- a saint, they reveal traits that bring them closer to a lay rather than religious character, and to the concept of solidarity rather than charity. Unlike guild confraternities, membership was voluntary, limited, and funded only by members' regular fees. And like some guild confraternities, they might also integrate workers from a diversity of trades and occupational categories. Another innovation that these type of brotherhoods introduced was a more formalized and systematic support, thoroughly regulated in their statutes.

As already mentioned, mutual aid brotherhoods increased in number as the eighteenth century drove on. Contemporary politicians defined them as '*pequeñas asociaciones populares integradas por trabajadores y artesanos*' ('small popular associations integrated by labourers and artisans'), even if there is also evidence of some that were formed by civil servants, professionals and highly qualified artisans.[37] Apparently, the majority of mutual aid brotherhoods had only male memberships, while others were mixed and, in Madrid, we find those with an exclusively female membership, that is, sisterhoods.

In regard to benefits, brotherhoods insured the sick on a daily basis, and if the sick brother died, a single payment was handed to his widow or inheritors. This suggests that a short term perspective was still prevailing. Similarly to traditional confraternities, mutual aid brotherhoods provided medical care, burial and memorial services, plus benefits in case of imprisonment, accidents and other contingencies. For example, in 1702, the book-merchants' confraternity of *San Gerónimo* in Madrid made allowances for travelling, something that was part and parcel of their

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36 *Genis Barnosell*, Origens del sindicalisme català (1999).

37 *Sánchez de Madariaga* (1994), 33.

trade.[38] In addition, mutual aid sisterhoods in Madrid stipulated benefits to sisters on giving birth or in the case of miscarriage, making clear enough that, if a sister's dead was caused by her husband's mistreatment, then he should not be endowed with the benefit reserved to widowers and be given to her children instead or, if childless, invested in masses for her soul.[39] Some other mutual aid brotherhoods went even further into contemplating an unemployment benefit, as did the wool-weavers of Barcelona in the mid eighteenth century.[40]

Members were carefully selected. In order to secure balance accounts, mutual aid brotherhoods restricted entry to people that met certain requirements such as having a regular minimum income, being under 40 years old, keeping in good health, not suffering from chronic illness, and observe '*buena vida y costumbres*' ('good behaviour and customs'). This implied to inquire into applicants' ways of life. Brotherhoods also stipulated that members would not be entitled to benefits during the first half of the year from their entry. In order to prevent frauds, the ailing or convalescent brothers were obliged to periodically obtain medical certificates which then appointed overseers delivered to the brotherhood officials before handing the benefit to the brother in his home. Another condition was to pay the fee regularly (usually weekly or monthly); failures in this regard were fined and could even lead to expulsion if lasting for several months. Some brotherhoods imposed supplementary levies when the common treasure became insufficient. These fees and levies were the only source of revenue for brotherhoods, given that they did not possess any real state or other properties to extract rents from.

In terms of management, mutual aid brotherhoods were less hierarchical than confraternities. Their success lied in keeping healthy accounts that made them financially solvent. This allowed them to build a reserve fund to fall back upon if case of necessity. Probably, the fact that mutual aid brotherhoods relied solely on members' fees to sustain themselves is what encouraged them to administer the revenues and benefits with meticulousness, which clearly

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38 *Javier Paredes Alonso*, Mercaderes de libros. Cuatro siglos de historia de la Hermandad de San Gerónimo (1988).

39 Archivo Histórico Nacional, Consejos, leg. 1689, exps. 16-24, and leg. 1462, exp. 19.

40 *Pedro Molas Ribalta*, Los gremios barceloneses del siglo XVIII. La estructura corporativa ante comienzo de la revolución industrial (1970), 105-106.

differentiated them from hospitals and other public welfare institutions. This does not mean that brotherhoods were always safeguarded from adversity. In Valencia, for example, the mutual aid brotherhood of *San Jerónimo*, comprised of journeymen, and secondarily of masters, of the '*Arte Mayor de la Seda*' ('Major Silk Art'), was affected by the difficulties urban silk industries faced at the end of the eighteenth century. The impossibility to catch up with the regular payments due to unemployment along with the quitting of some members dwindled considerably the brotherhood's revenue, which was reduced in a quarter from 1790 to the 1808 crisis. However, those brotherhoods with more heterogeneous memberships got round the difficulties of those years much better, as did the brotherhood of the *Purísima Sangre* ('Purest Blood') in Valencia, which accounted for a quarter to a third of artisans or various crafts in its ranks.[41]

During the eighteenth century, Madrid was witness to the foundation of 163 confraternities of all types, out of which 79 (48.4%) were mutual aid brotherhoods. We do not know the composition of half of these 79 brotherhoods (52%), but among the other half, 32 per cent were integrated by members of various trades, 11 per cent by those in the same trade, and some 5 per cent by women only who were usually engaged in a variety of occupations. For example, the sisterhood called *Santa María de las Nieves y Jesús Nazareno* (Saint Mary of the Snows and Jesus Nazarene) was formed by shoemakers' wives and food-market vendors. What they had in common is that their work places were in the same neighbourhood, the Plaza Mayor and surroundings.

Even if the weekly fee that brothers and sisters paid was a low one, compared to the average wage-rate in Madrid, mutual aid brotherhoods were unaffordable for many workers; only the better off among them could afford a permanent membership. The rest had, at best, to make do with engaging those confraternities or brotherhoods that only covered burial and memorial service, whose fees were two to three folds lower, such as the confraternity of *San Aniano* run by the cobblers, and that of *San Benito de Palermo* of black slaves and freed slaves. Hence, it was in these lower steps of the confraternity ladder where precarious labourers crowded.[42]

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41 *Díez* (1989), 119-120.

42 The lower fees of confraternities, in *Díez* (1989), 122.

In sum, mutual aid brotherhoods share many characteristics with confraternities, although the former introduce relevant innovations: support was of a broader scope and more systematic in their content, membership was voluntary in all cases and brought together people from different trades. Their ethos had already less to do with the '*caridad fraternal*' ('fraternal charity') of earlier confraternities, and more with the modern idea of insurance. Some mutual aid brotherhoods went even further into providing labour benefits, as we saw in the case of the wool-weavers of Barcelona. All these peculiarities, some of them innovative in relation to traditional confraternities, became common elements in the *Sociedades de Socorros Mutuos* ('Mutual Aid Societies') of later periods. It is evident that in the eighteenth century a transition was taking place from fraternal charity and mutuality to social security.[43]

D. The reform of confraternities

Something happened in the second half of the eighteenth century that made a great impact on popular organizations, especially those involved in social provision. In 1767, just one year after the popular riots against Esquilache (Spanish corruption of the Italian Squillace, prime minister of Carlos III) broke out in Madrid and spread to other towns, a royal edit was issued suspending all confraternities and brotherhoods, and ordering that their statutes be submitted to the Council of Castile for revision. As a consequence of this measure, which was responded by a throng of appeals, some confraternities and brotherhoods were legalized while others were banned. Meanwhile, a census was carried out on a national scope, which in 1771 had registered a total of 25,939 associations. Some 19,024 of these belonged to the kingdom of Castile, and 6,557 to Aragon, which altogether put in circulation a considerable amount of capital via alms, indulgences, memorial services and so on. Nonetheless, in these figures mutual aid brotherhoods, confraternities of all kinds and even guilds are often mingled, so we cannot break them down into categories.[44]

[43] A thorough explanation of the aforementioned peculiarities, in *Sánchez de Madariaga* (1994).

[44] The figures, in *William J. Callahan*, Las cofradías y hermandades en España y su papel social y religioso dentro de una sociedad de estamentos, in: María del Pilar Martínez López Cano et al (coords), Cofradías, capellanías y

The 1771 census reveals significant regional differences in regard to the distribution of confraternities. This census was examined by Maureen Flynn, who created the concept of '*densidad cofradial*' ('confraternity density') -ratio of the number of confraternities per number of inhabitants. He concluded that the confraternity density was higher in Old Castile and Leon (especially Zamora, Toro, Valladolid and Palencia), and lower in Southern Spain (Valencia, Seville and the Extremadura region). Some Northern regions such as Asturias, Biscay and Catalonia show a low density too.[45] Flynn's index, however, is useful to grasp the general picture, but not so much to estimate the weight of guild confraternities in relation to the number of people employed in a given town.

What happens, then, when we focus on the relation between guild confraternities and number of artisans? The conclusions that Flynn draws from his analysis of all confraternities become inaccurate when we concentrate on those specific of artisans. Concretely, artisan confraternities in Barcelona represent over a half of the city's, and a quarter in Valencia. Unfortunately, data on the number of artisans who were assisted by these confraternities is not available, but we know that in Burgos there was one confraternity for every 95 guild members, and in the extreme case of Valladolid, one for every 49. In sum, artisans in various cities of Castile accounted for a high representation in confraternities, which guaranteed some support in the critical moments of their lives. However, in Valencia, the ratio of confraternities went up to one for every 150 guild members, which made assistance to their members more difficult to be fully delivered.

The suppression or transformation of many mutuality associations linked to the guilds or their confraternities started a new phase in the welfare system. Indeed, the decade of 1770 witnessed the collaboration -willy-nilly- of the guilds with the authorities by agreeing to some measures that should favour the inmates of hospices and orphanages. In Barcelona at least, the '*Audiencia'* ('Justice Tribunal') ordered that those journeymen marring orphan women, as well as

obras pías en la América colonial (1998), 17-34; *Inmaculada Arias de Saavedra* and *Miguel Luis López-Guadalupe Muñoz*, Cofradías y ciudad en la España del siglo XVIII, Studia Historica, Historia Moderna, 19 (1998), 197-228; and idem, Las cofradías españolas en la Edad Moderna desde una óptica social. Tres décadas de avance historiográfico, CE-SXVIII, 27 (2017), 11-50.

45 *Maureen Flynn*, Sacred Charity: Confraternities and Social Welfare State in Spain, 1400-1700 (1989).

those male orphans wedding masters' daughters, should be excused from paying examination fees. The statutes of the *Real Casa de la Caridad* ('Royal Charity House') of Barcelona stipulated that any assisted boy willing to be apprenticed be exempted from guild jurisdiction. In times of hardships such as that in 1796-1802, during the war with England, silversmiths stood out for generously distributing bowls of soup to the poor, and they did so again when a cholera plague broke out in 1834.[46]

In 1784, a *Ley General de Reforma, Extinción y Arreglo de las Cofradías* ('General Law of Reform, Extinction, and Arrangement of Confraternities') was issued that definitely banned all confraternities and mutual aid brotherhoods linked to the guilds, as well as those that had no previous governmental authorization or had it granted by the Church. Henceforward, all legalized confraternities and brotherhoods would keep under State jurisdiction. Moreover, they were ordered to draft new statutes for governmental sanction and compelled to fix lower membership fees, remove or reduce conditions to aspirants and change the name mutual aid brotherhoods for that of *Montepíos* ('Pious Funds').

Montepíos, which were lay and voluntary organizations, had precedents. Since 1760 the State had been sponsoring the creation of these mutualities among civil servants in order to guarantee widowhood and orphanhood pensions, and to a lesser extend benefits to old age and disability. Many liberal professions followed this line, like Madrid's solicitors, who founded their *montepío* in 1776, military personnel and employees of the postal service.

Some of the guilds that had begun to comply with the requirements of the *Reales Sociedades Económicas de Amigos del País* ('Royal Economic Societies of the Country's Friends') formed their own *montepíos*.[47] In 1782, the ordinances of the braid-makers' guild of Madrid, which had become a commercial company, included some clauses related to the creation of a voluntary *montepío* to be sustained with the fees paid by their members, who could be both masters and journeymen. These

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46 *Molas* (1970), 108-109.

47 The *Reales Sociedades Económicas de Amigos del País* ('Royal Economic Societies of the Country's Friends'), integrated by noblemen and gentlemen, were founded in the decade of 1770. One of their objectives was to firstly reform and subsequently abolish the guild system and its control it exerted over the industries and labour markets.

fees were stipulated at 150 *reales* on entry for the founding members, and 600 *reales* for those entering thereafter. The fines imposed to those infringing the ordinances would also go to fund the *montepío*, together with the interest of the stock shares of the workshop-schools the guild ran, the examination fees of journeymen and apprentices, and the accrued interest from the real estates owned by the guild confraternity. The *montepío* contemplated among its functions the relief of orphans, widows, disabled workers and those in need, all of whom were endowed with 4 *reales* a day. The sick or impeded journeymen, their widows and children were assigned a daily benefit of 2 *reales*.[48]

The *botilleros* (owners of *botillerías*, fashionable eighteenth-century coffee-shops where sorbets, ice-creams and spirits were served) followed the steps of the braid-makers. In 1797 the guild members agreed to create a fund for a *montepío* with 6 *reales* a month that each member should contribute, along with the surplus from the 120 *reales* that new masters paid on entering the guild, plus fines and other contributions. With these revenues, the *montepío* assighed 2 *reales* a day to the widows and orphans of dead guild members. However, the benefits should not begin to be given until the fund had accrued 15,000 *reales*, and guild members in poverty were exempt of contributions.[49]

In Barcelona, some projected *montepíos* show up in the decade of 1780. Curiously, the first one was founded by the *joves velers (*'journeymen veil-weavers') in 1783. In the next decade, they were followed by the stocking-makers and the linen-printers, while the master tailors and carpenters organized their *montepíos* in 1803 and 1814 respectively.[50]

The confraternities' reform bill came, in sum, to answer some religious, political and economic concerns of the ruling classes. First, the enlightened politicians were Catholic reformers. They loathed the Baroque overtones still prevailing in confraternities' religious practices, such as the public processions and intense devotional exercises, but also the feasts and other more profane

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48 *Ordenanzas de los cordoneros de la Corte, aprobadas en 26 de septiembre de 1782* (Ordinances of the braid-makers of the Court, approved on September 26, 1782) in: Archivo de la Villa de Madrid, Secretaría, 2-244-2.

49 *Ordenanzas de los botilleros de Madrid y su Monte Pío, aprobadas en el año 1797* (Ordinances of the *botilleros* of Madrid and its *Montepío*, approved on year 1797), in: Archivo General de Simancas, Consejo Supremo de Hacienca, leg. 326, exp. 38.

50 *Molas* (1970), 106-107.

ceremonies organized on festivities. They criticized guilds and confraternities for their alleged wealth and materialistic piety, and intended to instil in them an austere religiousness, more in line with reformed Christianity, and, of course, overseen by ecclesiastical authorities. Second, by getting rid of guild confraternities and brotherhoods, they tried to do away with an expression of popular culture which had granted a margin of autonomy to workers, inasmuch as confraternities and brotherhoods had often served to support strikes and other forms of protest. And last but not least, the orders delivered to the legalized mutual aid brotherhoods to cut down on both membership fees and requisites to aspirants, point to the government wish to integrate larger swaths of labouring people into this private welfare system. With this measure they tried to make up for the dramatic shortcomings that public assistance evinced in hospices, hospitals and the *Juntas de Caridad* ('Charity Boards') created in every district in the aftermath of the 1766 riots.

The nineteenth century would bring about relevant changes within both the organization of labour and the social provisioning among certain groups of workers. In Barcelona, for example, the *faquines* (maritime porters) moved a step forward into what Juan José Romero sees much closer to the *Sociedades de Socorros Mutuos* ('Mutual Aid Societies'), and even to a workers' cooperative. This step consisted in the so called *fondo de mejora* ('improvement fund') contributed by all maritime porters, which was an extra way of guild's revenue apart from the regular monthly fees paid by members. This fund enabled them to tackle extra expenses such as subsidies to the disabled brothers or, in years with a surplus as it happened in 1832, to distribute money among all guild members.[51]

E. Conclusions

Since the middle ages, Spanish trade organizations reveal welfare arrangements that would eventually widen their scope and become more clearly outlined in their statutes. The transition from a conception of social provision as 'fraternal charity' to another as 'mutual aid', a lay conception

[51] *Detlev Ellmers and Juanjo Romero Marín*, Los faquines de capçana y su supervivencia en la era liberal, Drassana: Revista Del Museu Marítim, 15 (2007), 104-114.

closer to the modern idea of social security, constitutes the most remarkable evolution of labour mutualities in the broad chronological gap this study has covered.

This evolution has been described for the kingdoms of Castile and Aragon from the low middle to the early modern period. The data on trade confraternities appear earlier and more abundantly in the kingdom of Aragon than in Castile, where we cannot trace them until the sixteenth century in its Southern regions. Most trade confraternities included among their functions the protection of their members from two main contingencies: dead and ailments, so that burials and funerals, together with health care, were the basic benefits that members were entitled to. Nonetheless, from the middle ages, the more risky and perilous maritime and land transportation trades stand out for the provision of an ampler spectrum of benefits which added to the above mentioned the insurance in case of captivity, imprisonment, old age and disabilities caused by illness or labour accidents. We may thus consider these maritime and land transportation trades pioneers in social provisioning during this early period.

In Castile, as well as Aragon in later periods, those trades organized in guilds entrusted the welfare functions to their annexed confraternities rather than to the guilds themselves, whose ordinances do not usually include any clause in regard to insurance. However, in the middle ages like in later periods, some remarkable exceptions appear, as we have shown in the case of the tailors in Betanzos (Galicia) and others in the kingdom of Aragon, which also extended benefits to the imprisoned, disabled brothers and the journeymen, and even built dowry funds for orphan girls. In eighteenth century Madrid, we also find three exceptions in the guilds of shoemakers, tailors and cobblers.

Generally, for the whole period studied, the benefits provided by confraternities and brotherhoods were oriented to: burials and funerals, ailments, widowhood, orphanhood, dowries, captivity and imprisonment, disabilities caused by illness or labour accidents, and even in some cases to unemployment and travelling. Three basic types can be distinguished in the composition of both confraternities and brotherhoods' memberships: those comprised of people in the same trade

and category (masters), those in the same trade and different category (masters, journeymen and widows), and those bringing together people from a variety of activities. Also significant were the confraternities formed exclusively by journeymen in the same trade, which were specially instrumental in their demands for wage rises and better work conditions, and often served as strike funds.

During the early modern age, some continuities can be detected. Guilds continued to rely on their confraternities for welfare purposes, while no traces are found in the guilds' statutes, save for the above mentioned cases. But some relevant changes can also be pinpointed, especially the mushrooming of mutual aid brotherhoods that occurred in the eighteenth century, which, unlike guild confraternities, were voluntary associations of workers with more demanding entry requirements, more thoroughly regulated benefits, and a revenue source that relied solely on the members' regular fees. Another remarkable change is the lay character of mutual aid brotherhoods and sisterhoods even if they were dedicated to sacred figures and named after them.

The greatest transformation, notwithstanding, came about in the later part of the eighteenth century, when, in the aftermath of the 1766 riots, the State prohibited the confraternities and brotherhoods, submitted their statutes to a tight scrutiny and marshalled the realization of a national census of confraternities. The law issued in 1784 topped off this process with the definitive prohibition of guild confraternities and brotherhoods, the obligation to those declared legal to ease entry requirements, lower membership fees and be named *montepíos* ('pious funds'), a name with keeps religious overtones after all. What the State really intended with these measures was, on the one hand, to reform the religious and social customs of the working population and erode their independence, while, on the other hand, making use of the workers' mutual aid associations in order to make up for the shortcomings of an underfunded public welfare system that proved inefficient to meet the increasing needs of the labourers.