Whether in a small market-town with a population of three thousand such as Exeter or a large urban center such as Montpellier with forty to fifty thousand inhabitants, women played a role in the work force and in some businesses in the fourteenth century. Since both Exeter and Montpellier had a mixed economy of some crafts, local and long-distance trade, and the usual victualing trades, women would presumably have had a variety of opportunities to find work and practice business. When one looks at their actual participation, however, one finds them clustered in occupations that relate to their skills as housewives or to lighter crafts.

Kathryn L. Reyerson found that the most common apprenticeships for girls were to bakers and gold-thread spinners. Girls were not apprenticed to money changers, apothecaries, spicers, merchants, or drapers. When women did participate in a luxury trade such as silk selling, they were usually widows. Three notarial contracts show women investing in long-distance trade, but they were not engaging in the business themselves. Women did, however, constitute a fairly large part of agricultural trading, buying and selling grain, grapes, and livestock. Women also played a rather important role in real estate, both as passive investment partners in land purchases and as buyers and sellers of land. Women who bought land did so more frequently with cash rather than with credit and they tended to buy vineyards or houses. Their large role in real estate probably derived from the fact that their dowries and dowers were arranged in property. These women usually came from agricultural or craft backgrounds, the same groups that played a large role in the credit market. The pattern of their borrowing was consistent with their role as provider for their families, for they mostly borrowed for consumption and subsistence. Although the bulk of women’s participation in credit transactions involved small amounts of money, some women did make investment deposits with bankers and showed through their transactions that they were cognizant of the mechanisms of medieval finance.

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Medieval Exeter was considerably smaller than Montpellier, with somewhat less diversification of trade and crafts, but it did have some overseas trade, leather tanning, and cloth making. Maryanne Kowaleski found, however, that women predominated in the victualing and service trades. They brewed and sold beer; retailed eggs, butter, and cheese as well as staples such as flour; became servants and sometimes prostitutes. But women also found ready employment in the local cloth trade. Like the women of Montpellier, they were involved in the local credit market, usually entering into rather small loans. Legal disabilities limited women's participation in credit transactions. Since women could not be admitted to the freedom of the city, they were effectively barred from much of the commercial activity.

Kowaleski has made some observations on the nature of women's participation in Exeter's economy that have a more general applicability. First, women usually did not receive formal training (since they could not enter the freedom of the city they could not be apprenticed) and thus the type of work they did involved transferring skills learned within their family. Even when they did learn skills, as in cloth making, their employment tended to be in low-status, marginal positions. Women usually changed their economic activities to suit the various stages in their life cycle. Single women might start out working in cloth, but when they married and had families they were more likely to move into some aspect of victualing or to become involved in their husband's trade. Not only did women change their work to accommodate their life cycle, they also tended to work on more than one occupation. Only widows who continued their husband's trade showed a consistency of work patterns similar to that of men.