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COMMERCIAL AND FINANCIAL NETWORKS IN 19TH-CENTURY BULGARIA: THE CHALAKOV AND CHOMAKOV FAMILIES

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Abstract: *The 19th-century Bulgarian territories under Ottoman rule saw the emergence of influential families who played pivotal roles in shaping regional and international commerce. This study investigates the socio-economic factors driving this transformation, focusing on the modernization of transportation systems, integration into European markets, and significant Ottoman reforms like the Tanzimat Fermani. The abolition of the Janissary Corps and increased infrastructural development created fertile ground for entrepreneurial endeavors in industries such as silk production, livestock trade, grain exports, and tax farming. Prominent families, including the Chalakovs and Chomakovs, leveraged strategic alliances and access to local and global networks to consolidate their economic influence, effectively embodying a nascent bourgeois class within the Ottoman Balkans. Methodologically, the research draws upon an extensive review of Bulgarian and Ottoman archival documents, enabling a nuanced exploration of the economic, political, and social dynamics that facilitated the rise of these families. By contextualizing their activities within broader global economic shifts, the study contributes to ongoing discussions on the interplay between local agency and systemic change during a transformative period in Ottoman and Balkan history.*

Keywords: *Chalakov family, Chomakov family, trade, Ottoman Empire, finance, Bourgeois.*

1. Economic and Financial Development in Bulgarian Territories in the 19th Century: A General Overview of the Factors Shaping the Emergence of Prominent Actors

After the French Revolution, the region along the Macedonia and Thessaloniki corridor began to serve as a hub between the Ottoman Empire and the Western world. Reciprocal trade between the German states and the Balkans increased, establishing strong commercial and financial ties. Until the 1830s, trade along the Danube River and the Black Sea adhered to traditional methods. However, with the establishment of the Danube Steamship Company in 1829, transportation and trade underwent modernization. The acceleration and facilitation of trade became one of the most significant factors enabling the integration of regional markets with international ones. Steamship trade not only saved time but also introduced innovations. The increased number of people traveling for commercial purposes necessitated the construction of hotels, ports, and modern marketplaces. Beginning in the 1840s, transportation to Istanbul, the Balkans, the Black Sea, and even further to the Levant became faster and more comfortable [Heppner, H. 2018, pp. 373–389]. Commercial centers in the Balkans, such as Plovdiv, Varna, Ruse, Svishtov, Edirne, Ohrid, and Bitola, had strengthened their trade con-

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nections with international centers like Vienna, London, and Marseille. The emphasis on free trade in the *Tanzimat Fermanı* played a significant role in this development. Between 1839 and 1844, no fewer than thirty Bulgarian trading houses commenced operations in Vienna [Спасов, Л. 2016, p. 66].

One of the reasons behind the significant development of trade was the abolition of the Janissary Corps by Sultan Mahmud II. While this decision primarily restructured the military framework, it also had profound implications for the socioeconomic fabric. By the 19th century, the Janissary Corps had largely diverged from its classical mission engaging in legitimate trade or extortion instead. For instance, the 14th division collectively pursued bakery, while soldiers of the 82nd unit worked as butchers. The insignias of various Janissary corps were often displayed on the walls of urban coffeehouses, serving as markers to indicate which division collected protection money from that establishment. Similar practices extended to ports and construction sites. Divisions would not allow the unloading of ships at ports or the progress of construction projects unless they received payment. Many Janissaries bore tattoos referred to as *al-washm* in Arabic, further emphasizing the mafia-like transformation of the Janissary Corps during this period [Kafadar, C. 2012, pp. 142–143]. The abolition of the Janissary Corps, which had resisted rural production and sought to maintain urban guilds while monopolizing trade, also paved the way for the revitalization of commercial activities in Bulgaria [Quataert, D. 2004, p. 184].

The industrialization of the Western world progressed at a much faster pace compared to the industries of Russia and the Ottoman Empire. Considering the geographical boundaries of the Balkans, the industrial potential of both the Ottoman Empire and the Russian Tsardom was limited. In the Balkans, surrounded by these two powers, production was largely reliant on entrepreneurs and households. However, the region's integration into European markets and its central role in Black Sea trade provided significant advantages to local merchants for an extended period [Özveren, Y. E. 1997]. Extensive construction activities – such as the building of railways, ports, and highways – became another key factor in strengthening the commercial ties between Bulgaria and other European countries. The free and advantageous nature of commercial activities attracted numerous entrepreneurial merchants engaged in international trade. Among these were the Geshov Brothers, who traded between Manchester, Bucharest, and Istanbul, Yordan Valchev, Haris Lefterov, Hadji Nikoli Minchooglu, the Panitsa family, Dimitar and Grigor Nachovich brothers, who conducted trade with Austria-Hungary; and families like the Radoslav, Tapchilestov, Toshkov, and Arnavudov, who used Danube ports and railways to engage in trade with France and Russia. These merchants amassed significant wealth through brokerage and trade activities [Спасов, Л. 2016, с. 200]. The direction of trade was not confined to Bulgaria's interactions with Russia, France, Austria, and the Ottoman Empire. The Alatini Brothers, Modiano Brothers, J. Rogoti, Hadji Radinovi, and Mihailo Teodorov engaged in commerce from Macedonia to various parts of Europe. Through overland trade routes from Bansko and Razlog to Buda, figures like Aleksa Hadji Nikolov and the Robevi achieved substantial profits. The Dumba family, of Vlach origin, conducted commercial operations from Ohrid and Bitola (Monastir) to Vienna. The Dumba family expanded their enterprises to such an extent that they established a cotton factory in Vienna (Jane, 2018). The Diamendiev, Teodor Milanovich, Kostaki Popovici, and the Petrovich were influential merchants engaged in grain trade from Braila to Moldova, Poland, and other Polish territories [Ardeleanu, C. 2014, p. 82].

The cultivation of silkworms and silk production was quite common in 19th-century Bulgaria. For instance, in the town of Lyaskovets, nearly every household was engaged in sericulture. Mulberry trees were planted in the gardens of almost every home, and even in churchyards. The women of the town produced silk through manual labor and sold it to local *chorbadzhis* / (wealthy notables). The *chorbadzhis*, in turn, sold the silk either to foreign merchants or to Turkish traders in Tarnovo. Silk production was so profitable that in 1831, the town's bishop, Hilarion of Crete, issued a decree banning local women from wearing silk shirts and similar garments. The aim of this decree was to increase the town's silk exports, thereby enabling local producers to earn greater profits [Георгиева, Г. 2014, с. 219]. Silk was a luxury product that was in demand both in local and international markets. The high rate of profit was the primary factor driving entrepreneurs to invest in this sector.

For instance, the Hadjitoshev family was among the first merchants to engage in silk production in Bulgaria. Hadji Tosho Tsenov Vasilev (1745–1831) was a trader dealing in various products, primarily silk, but also wool, beeswax, wine, salt, honey, and horsemeat, in the region around Vratsa [Възвъзова-Каратеодорова, К. и др. 1984]. Vasilev sold textile goods in his tailor's shop and food items in his grocery store. Although a modest merchant in his early years, Vasilev made a significant breakthrough in 1786. Together with his uncle, Ivancho Vasilev, he purchased advanced silk-spinning devices from Andre and Stanchi Iovev, brothers based in Gabrovo. This technological innovation proved highly advantageous for the Vasilevs, enabling them to achieve significant profits thanks to their technical knowledge and skills. As their capital accumulated, they began receiving new partnership offers, expanding both their networks and spheres of influence. By 1792, they had joined forces with another wealthy family involved in the silk trade – the Drokhnа family. Georgi Drokhnа and the Vasilevs exported their high-quality silk to various parts of Europe. In 1800, the partnership between these two families deepened, extending their influence across the entire Bulgarian silk market. They also collaborated with Angelis Kokolis, one of the renowned merchants of Plovdiv. The partnership between Vasilev, Drokhnа, and Kokolis became so dominant that the Bulgarian silk market came entirely under their control. Two additional figures, Michal Kurte, and Michel Goga, later joined this alliance. Kurte and Goga collected silk from the domestic market for the partnership, earning a fixed commission for every *okka* (a traditional unit of weight) of silk they gathered. The task of collecting silk from the producers was managed by Chorbadzhi Gecko, who traveled from village to village and town to town to acquire silk directly from the producers [Razhdavichka-Kiessling, E. 2016].

Another advantageous commercial sector in Bulgaria was the trade of livestock. In the 19th century, a significant portion of the meat supply for the Ottoman capital, Istanbul, was sourced from Bulgaria and its surrounding regions. Following the loss of the Balkans by the Ottoman Empire, Russia became the new center for this trade. By the late 1870s, Russia, which had established its influence over Romania, Bulgaria, and Serbia, was meeting 40% of its meat demand from these regions [Berend, I. 2016, p. 417]. Individuals engaged in livestock trade were known as *celep*. The most prominent figures in this profession were the Chalakov family, who had close ties with Sultan Mahmud II. The Chalakovs transported livestock from regions such as Plovdiv and Ahyolu to Istanbul via land routes, earning substantial profits. Apart from the Chalakov family, the previously mentioned Hadjitoshev family was also active in the livestock trade. Dimitraki Khadzhitoshev, the son of Tsenov Vasilev, moved to the town of Svishtov to engage in this business. He formed a partnership with Bozhan Ivanovich, a merchant-entrepreneur. Together, they transported livestock purchased from cities such as Vidin, Svishtov, Oryahovo, Craiova, Bucharest, and Belgrade to Istanbul [Razhdavichka-Kiessling, E. 2016, p. 39]. In Kazanlak, merchant families such as the Papazovi, Pipalovi, and Mitooluvi were also renowned for their trade-in small livestock, supplying animals to Istanbul [Hacisalioglu, N. E. 2011].

Pleven was one of the regions where the livestock trade was particularly prominent in the 19th century. Influential *chorbadzhis* such as Simeon Haydudov, the brothers Ivan and Todor Vatsovi, Peter Metsov, Hitsopa Shop, Atanas Kostov, and Hadji Konstantin Hadji Pakov were actively engaged in the livestock trade in this area. They sold cattle from the region to major centers, including Istanbul, Budapest, and Bucharest. Among these traders, the Vatsovi brothers acted as intermediaries for prominent Bulgarian merchants based in Istanbul [Атанасова, Г. 2013].

Another key commodity concentrated among Bulgarian merchants was *aba*. This type of coarse woolen fabric was transported to Istanbul via cities like Plovdiv, Tatar Pazardzhik, Ahi Çelebi, Dari Dere, Sliven, Kotel, and Thessaloniki. Produced in raw form, *aba* was processed and sold locally by entrepreneurs and merchants, exemplifying proto-industrialization practices. The Ottoman army was the largest buyer of *aba* fabrics. Bulgarian merchants supplied the state with *aba* to meet the needs of the army. When the Janissary Corps was abolished and a new army was formed, the demand for *aba* surged to its peak. Providing uniforms for the modernized military fell to the entrepreneurs in and around Bulgaria. From the late 1820s onward, Mihalaki Gyumushgerdan emerged as a key figure, essentially becoming a commercial partner of the Ottoman central bureaucracy. The Ottoman

administration granted the title *abacıbaşı* (chief supplier of *aba*) to those responsible for fulfilling the new army's uniform needs. Mihalaki Gyumushgerdan was one of the *abacıbaşı* serving under the Sultan. However, he did not entirely dominate the *aba* sector. The simultaneous demand for military supplies, daily use, and the increasing production of *aba* turned the market into a competitive arena. Bohor Kuyumcuoğlu, who witnessed this competitive environment, summarized the situation in his memoirs by stating, "*In Samokov, there are three things money cannot buy: a shop on the main street for selling aba, a mine, and the title of chorbadzhi* [Ianeva, S. 2004].

Another major sector in which Bulgarian merchants conducted extensive operations was the grain trade. Agricultural products from Bulgaria's fertile lands were exported to major centers such as Istanbul, Moscow, and London. Trade houses and companies specializing in agricultural goods began to emerge during the 19th century. The *chorbadzhis* who accumulated wealth through agriculture also diversified their financial activities to increase their capital. They pursued ventures such as obtaining tax farming rights (*iltizam*), establishing factories, or founding banks. The Rali Hadji Panayotov Mavridov, Hadji Ivancho Petkovich, and Mirkovich families were key players in the agricultural sector [Roussev, I. 2016, pp. 17–28]. By exporting Bulgaria's agricultural products to international ports, they earned substantial profits and played a significant role in the region's development [Robarts, A. 2016, p. 33].

In the 19th century, many commercial actors, both large and small, emerged in Bulgaria's development process [Марков, И. 2016, с. 38–48]. Individuals like Dobri Zelyazkov and Gyumushgerdan, who rose from *aba* production to industrial entrepreneurship, as well as numerous family-run businesses, came to prominence [Roussev, I. 1994, pp. 22–44]. However, this study is limited to the families mentioned above: Chalakov and Chomakov. Certainly, countless volumes could be written on the economic actors of Bulgaria in the 19th century, such as Puliev, Georgiev, Tezvetoğlu, Minchooglu, Radoslav, Arie, and Tapchilestov. However, to summarize in general, Bulgaria in the 19th century was geographically well-positioned and favorable for trade due to its political, economic, and administrative conditions. This environment led to the emergence of numerous commercial actors in the region, which in turn sparked debates on the concept of "bourgeoisie".

2. The Commercial and Financial Networks of Çalıkov in the 19th Century

The Chalakov or Çalıkoglu family was among those who successfully leveraged the economic and political dynamics of 19th-century Bulgaria to their advantage. Their primary activity was the meat trade. However, the relationship between the meat trade and the Balkans was neither exclusive to the Çalıkoglu family nor the 19th century. The roots of livestock trading in the region go back much further in history. Providing basic necessities such as meat and grain for the population has historically been a primary concern for states. In regions with high population densities where balancing supply and demand was challenging, various practices and economic institutions were developed to address these needs. Political entities like the Roman Empire, Byzantine Empire, Seljuk State, and Ilkhanate adopted provisionist policies during their respective eras. Similarly, the Ottoman Empire built upon the economic experience of these earlier states, synthesizing and adapting it to its own system [Köprülü, M. F. 1999, pp. 74–75].

According to economic historian Mehmet Genç, the Ottoman Empire adopted interventionist economic policies to safeguard public welfare and maintain social order, developing a demand-driven economic approach for basic necessities. This approach, known as *iaşecilik* (provisionism), refers to state intervention in the market to ensure an abundant supply of goods and maintain low prices. Meat was one of the primary commodities covered under the *iaşecilik* policy [Genç, M. 2013, pp. 41–44]. Considering its geographical conditions, the Balkans served as a natural hinterland for supplying meat, both for the Roman Empire and the Ottoman Empire, as it provided an ideal environment for raising large herds of livestock. Following the conquest of Istanbul, the Ottoman Empire developed the *celepekeşanlık* system to meet the city's meat demand. Subsequently, a new practice known as

ondalık ağnam (the “tithe on sheep”) was introduced to address the growing need for meat. Within this framework, meat was transported to Istanbul via four main routes from the Balkans: The *Bahar Route*, the *Yenişehir-Selanik Route*, the *Ivraca-Dobrice Route*, and the *Samakov Route* [Uzun, A. 2006, pp. 72–76].

The Çalıkoğlu family successfully integrated into this long-standing process. The founder of the family, Hacı Vulko Kurtovich (*Kurtoğlu*), was born and raised in Plovdiv. However, Vulko gained notable recognition by herding livestock in regions such as Gabrovo, Tarnovo, Shumen, and Tatar-Pazardzhik [Левкова-Мучинова, М. 2015]. The animals they collected from these areas were sold in Istanbul. In addition to livestock trading, the family-owned meat processing facilities employing 30–35 workers, where products like *sucuk* (a type of sausage), *pastırma* (cured beef), and dried meats were produced [MacDermott, M. 1962, pp. 66–67]. During the reign of Sultan Mahmud II, the Çalıkoğlu family established strong ties with the imperial court, playing a significant role in meeting Istanbul’s meat supply needs [Lyberatos, A. K. 2016].

After the death of Hadji Vulko Kurtovich in 1837, his sons, Nikolaki and Atanas, from his marriage to Elisaveta Politoglou, took over the family business. During this period, the family name was changed to Çalıkoğlu. Nikolaki Çalıkoğlu was born in 1819 in Plovdiv. Between 1828 and 1836, he pursued his education in Paris, later continuing at the Richelieu Lyceum in Odessa. Upon the death of their father, Nikolaki and his brother Atanas, who was also studying at the same institution, returned to Plovdiv to take charge of the family business. During his time in Paris and Odessa, Nikolaki formed strong connections with prominent figures in Bulgarian national history, such as Georgi Sava Rakovski and Nayden Gerov. Rakovski, in particular, collaborated with the Çalıkoğlu family on several commercial operations. Atanas Çalıkoğlu was born in 1821 in Plovdiv. Like his older brother, he first studied in Paris and later in Odessa. After their father’s death, Atanas continued his studies at the Greek School in Plovdiv. From 1838 until his death in 1863, Atanas served as Nikolaki’s assistant in managing the family’s commercial enterprises.

The rise of the Çalıkoğlu family to becoming one of the prominent merchant families bore parallels to the ascent of the Gyumushgerdan family. Like the Gümüşgerdan family, the Çalıkoğlu family sought to establish a commercial network through marital alliances with influential families of the time. The Gümüşgerdan family, known for forming such connections, was one of the families linked to the Çalıkoğlu family through marriage. Vlasaki Çalıkoğlu married Ralu Gümüşgerdan, further solidifying ties between the two families. However, the Çalıkoğlu family’s marital ties were not limited to the Gümüşgerdan family. They also established kinship bonds with the Chomakov family, another significant *çorbacı* family in the region. A detailed examination of the family trees of these three families reveals numerous intersections. Marriages between the Gümüşgerdan and Chomakov families produced offspring who later married into the Çalıkoğlu family. As a result, these three families established a tightly interwoven network of marital and kinship relations.

The Chalakov family’s operations were centered in Filibe, with the head of the family, Nikola Chalakov, holding the status of a chartered European merchant.¹ His brother, Atanas Chalakov, assisted him in the family business. The family’s financial and bureaucratic connections in Istanbul were maintained by their uncle, Stoyan Çalıkov. In addition to overseeing the family business in Istanbul, Stoyan was also involved in the production of *şayak* (a type of woolen fabric). Besides *şayak* production,² Stoyan Chalakov was responsible for securing certain *ondalık ağnam* (flocks of sheep) tax contracts. For instance, in the 1263 fiscal year, he, together with his son Yorgaki and son-in-law Dimitraki, took on the *ağnam* tax contract for the Zağra-i Atik area in Bulgaria, valued at 540,000 kuruş. They successfully paid the entire amount to the treasury in two installments, 270,000 kuruş in June and the remaining 270,000 kuruş in September.³

¹ Ottoman Archive, here after BOA. BOA, HR. MKT., 86/30. (H. 28.12.1270).

² BOA, MVL., 98/8. (H.01.04.1267).

³ NBKM, BIA, f.70, au.142, л. 194.

Nikolaki and Atanas Çalıkov began their operations by raising livestock. They owned two highland pastures, one in Toryan and the other in Demirhisar, where large herds of animals were bred. These animals were transported to Istanbul during specific periods. However, the population growth in 19th-century Istanbul necessitated a more organized approach to livestock trade. As a result, the *celepbaşılık* (chief livestock trader) institution was developed. Given the Chalakov family's significant control over the region's livestock trade, Dimitraki Çalıkov was appointed as *celepbaşı* [Uzun, A. 2006, p. 34]. Following his appointment, the family took measures to ensure the smooth supply of meat to Istanbul. Challenges such as logistical delays, negligence, or corruption among officials had to be addressed for the operation's success. Stoyan Çalıkov, the family's representative in Istanbul, played a crucial role in this organization. Initially, he served as a *sayıcı* (counter) for the (Vratsa), and Dobrudzha trade routes⁴ and later for the Bahar route.⁵ A robust oversight mechanism was established, spanning from the highest levels of the operation to its most basic, ensuring accountability. By fostering trust within the family and addressing potential corrupt practices, the Chalakov family successfully managed this extensive trade network.

The assignment of the role of "sayıcılık" (record-keeping) to the Çalıkoğlu family significantly increased the family's political and economic influence in the region. The family, which assumed the primary responsibilities of the organization, soon became the authorized entity for collecting the *ondalık ağnam* tax. In 1846 (H. 1262), the task of collecting the *ondalık ağnam* from the Bahar and İvraca routes was also entrusted to the Çalıkoğlu family.⁶ The success of the Çalıkoğlu family in carrying out this duty strengthened their ties with the state, increasing the state's trust in them. In the following years, in both 1847 and 1848, the *ondalık ağnam* collection was again entrusted to the Çalıkoğlu family under the same system [Uzun, A. 2006, p. 91].

Starting in 1848, the collection of the *ondalık ağnam* tax was also decided to be allocated through a public auction system, aiming to increase state revenues. After setting certain preconditions, the auction phase commenced. In addition to the Çalıkoğlu family, other participants in this tender included Mustafa Ağa, the Director of Livestock Tax (*Ağnam Müdürü*), Mustafa Bey, the Head of Bread Supply for the Regular Army (*Asakir-i Nizamiye Ekmekçibaşısı*), Asunko of Edirne, and Mehmet Bey of Nevrekop. The bidding process was highly competitive, and a consortium consisting of Mehmet Bey of Nevrekop (*Nevrekoplu Mehmet Bey*), the Çalıkoğlu family, and the Asunko Company won the tender.⁷

In the emerging partnership network, one individual deserves special attention: Mehmet Bey of Nevrekop. Although Mehmet Bey collaborated with the Çalıkoğlu family at the conclusion of this tender process, he soon became their fiercest rival. This rivalry intensified particularly as the leader of the Çalıkoğlu family, Nikola Çalıkoğlu, adopted a pro-Russian stance on the eve of the Crimean War. Consequently, the state's perception of the family began to change gradually. The crisis escalated when Nikola was exiled for an extended period, ultimately leading him to seek protection by acquiring Russian citizenship.⁸ Although the Çalıkoğlu family lost much of its influence during this period, it tried to maintain its presence in the region's tax farming tenders (*iltizam*). Meanwhile, Mehmet Bey of Nevrekop capitalized on the family's decline, quickly rising to prominence as a significant figure in the region.

Mehmet Bey of Nevrekop successfully established strong commercial ties with prominent figures such as European merchant Iskodikas⁹, European merchant Pavli Foridviç of Filibe¹⁰, European

⁴ BOA, HAT., 606/29668. (H.29.12.1251) and BOA, C.AS. 510/21305. (H.29.12.1251).

⁵ BOA, HAT., 606/12673. (17.08.1258).

⁶ BOA, İ.DH., 118/5988. (04.03.1262).

⁷ BOA, İ.DH. 169/8963. BOA, C.ML. 13/584. (H. 07.03.1264).

⁸ BOA, HR. MKT. 333/12. (H.11.10.1276).

⁹ BOA, MVL. 99/52. (H. 28.04.1267).

¹⁰ BOA, MVL. 131/54. (H.21.04.1269)

merchant Hristaki¹¹, and Savul Fernandes, a merchant (*bezirgân*) from Thessaloniki.¹² He bolstered these trade connections financially with the support of financiers (*sarrafs*) and business people such as Damadoğlu Mıgırdıç¹³, Evanes¹⁴, Sarraf Melkon of Edirne¹⁵, Hüdaverdioğlu Hoca Abraham¹⁶, Sarraf Abraham¹⁷, and Jack Abbot¹⁸. Starting his journey as an *ondalık ağnam* (tithe on sheep and goats) director, Mehmet Bey quickly became a prominent figure in the tax farming of *ondalık ağnam*. Leveraging his commercial and financial connections, he independently assumed the tax farming for the tithe in Gümülcine in 1849.¹⁹ In the same year, he was authorized to collect the tithe for the Bahar and Ivraga routes in partnership with Stoyan of the Çalıkoğlu family.²⁰ By 1850, Mehmet Bey appeared to have surpassed the Çalıkoğlu family in the competition over the Bahar and Ivraga routes. That year, the tax farming for these routes was handed over to Mehmet Bey and Ağnam Director Osman Efendi.²¹ By 1851, Mehmet Bey had reached the peak of his power, being appointed the sole authority for collecting the tithe for the Bahar, Ivraga (Vratsa), and Dobrudzha routes.²² Raising livestock on his summer pasture lands near Razlık and securing high-budget tax farming contracts, Mehmet Bey managed to maintain his influence until the end of 1862. However, like other bourgeois-like figures of his time, he faced challenges arising from the inability to institutionalize his business operations, ultimately leading to his bankruptcy by the close of 1862. The bankruptcy process initiated by Sarraf Komondo resulted in the confiscation of Mehmet Bey of Nevrekop's assets, which were subsequently distributed among his creditors.²³

The strengthening of Mehmet Bey of Nevrekop in the collection of tithe taxes (*ondalık ağnam*) compelled the Çalıkoğlu family to shift their investments to other fields. In 1846, a partnership composed of Stoyan Çalıkov, Dimitar Kirikov, Salcho Chomakov, and Stoyan Çalıkoğlu's son Georges Çalıkoğlu obtained the right to collect tithe taxes for the districts of Kyustendil, Dupnitsa, Radomir, Pirot, Kumanovo, Breznik, Sofia, and Samokov. As a result of this tax farming contract, 5 million kuruş in cash was deposited into the state treasury. The financiers who guaranteed and delivered this sum to the treasury on behalf of the partnership were İbrahim Andon and Cezayirli Mıgırdıç.²⁴ After deducting the interest and commissions paid to the guarantors, a total profit of 2,907,370 kuruş was made from this venture. According to the partnership agreement, this profit would be divided into four equal shares. Each tax farmer received a profit share of 726,842 kuruş from the tithe collection in these districts.²⁵ A noteworthy aspect of this partnership was the involvement of Georges Çalıkoğlu, the son of Stoyan Çalıkoğlu, and Salcho Chomakov in the family business. Both actively participated in the process and, upon its completion, received their respective shares of the profit.

Salcho Chomakov represented the familial ties established between the Çalıkoğlu and Chomakov families. Both families began assigning Salcho various responsibilities. For the first time, towards the end of the 1830s, Salcho Chomakov was appointed as an inspector (*sayıcı*) in the tithe tax farm-

¹¹ BOA, A. MKT. NZD. 253/60. (H. 25.07.1274).

¹² BOA, HR.MKT. 322/10. (H. 16.06.1276). BOA, HR.MKT. 333/79. (H.14.04.1277).

¹³ BOA, MVL. 414/64. (H. 15.05.1269).

¹⁴ BOA, A. AMD. 44/99 (H. 11/08.1269). BOA, MVL. 586/26534. (H. 01/06.1271.) BOA, A.MKT. NZD. 148/54. (H.27.08.1271). BOA, MVL. 334/14935. (H.17.10.1271). BOA, MVL., 282/40. (H. 30.01.1274).

¹⁵ BOA, MVL. 257/10. (H. 24.07.1269).

¹⁶ BOA, MVL. 176/4. (H. 09.08.1273).

¹⁷ BOA, MVL. 808/64. (H. 04.01.1274).

¹⁸ BOA, MVL. 808/64. (H. 04.01.1274).

¹⁹ BOA, A.MKT.MHM. 141/43. (H. 25.07.1265).

²⁰ BOA, A.AMD. 14/10. (H. 29.12.1265).

²¹ BOA, MVL. 325/5. (H. 02.05.1266).

²² BOA, İ.DH. 229/13727. (H.23.04.1267).

²³ BOA, HR.TO. 434/54.(M.10.08.1860). BOA, A.MKT.UM. 551/99. (H. 07.10.1278). BOA, MVL, 955/1. (H. 29.03.1279)

²⁴ NBKM, BIA ф 782, а.е. 97, р. 112.

²⁵ NBKM, BIA ф. 782, а.е. 170, л. 9.

ing (ondalık ağnam) process.²⁶ As can be inferred, Salcho Chomakov and Georges Çalıkoğlu were representatives of the new generation of the family, undergoing a form of training to gain experience in financial operations. In the following years, Stoyan Çalıkoğlu's younger son, Yorgaki Çalıkoğlu, would also begin to assume responsibilities within the family business.²⁷ Yorgaki, one of the family's leaders and a representative of the Bulgarian people, had also undergone a similar form of education as the older members of the family. As the older family members aged, the younger generations were gradually included in the family business, entrusted with responsibilities, and after completing their training, were granted the authority to represent the family. The partnership was maintained in 1849 and 1850 as well. Once again, the partnership consisting of Stoyan Çalıkoğlu, Dimitar Kirikov, Salcho Chomakov, and Georges Çalıkoğlu obtained the right to collect the tithe tax (*öşür iltizamı*) for the years 1849–1850 in Plovdiv (Filibe). For this tax farming, Cezayirli Mıgırdıç acted as the guarantor and paid a total of 2,970,319 kuruş to the treasury.²⁸ The tax collection task was delegated to several sub-farmers (alt mültezim). As a result of this tax farming, a total of 633,154 kuruş profit was obtained. This profit was divided into four equal parts, with each partner receiving 158,288 kuruş.²⁹

The Çalıkoğlu family, although they had shifted their focus to other areas due to competition with Nevrekoplu Mehmet Bey, continued to be active in their primary line of business. In 1861, they won the auction for collecting the small livestock tax (sheep and goats) in the Vidin. They paid 3,590,000 kuruş to the state for this concession, which was deposited into the treasury by the banker Sarraf Şapçızade Daviçon. At the end of the transaction, Daviçon received 100,000 kuruş from the Çalıkoğlu family.³⁰ Given that the family first took on the task of supplying meat in the 1830s³¹, it is clear that within thirty to forty years, they had become the leading actor in the sector. In the following years, Salcho Chomakov would fully take over the family's business and become one of the most important commercial and financial figures in Bulgaria. Nikolaki's strong friendship with General Ignatyev played a crucial role, and after the Crimean War, Salcho Chomakov's greatest supporter in restoring the family's damaged reputation would be Aleksander Kutovich Çalıkoğlu, also known as Zoiros Paşa.

Zoiros Paşa's mother was Syrian, and his father was Vulko Kurtovich Çalıkoğlu, a member of the Çalıkoğlu family. He was born in Lebanon, one of the furthest regions of the Ottoman Empire from Bulgaria. He was among the first graduates of the military medical schools established during the reign of Sultan Mahmud II. After completing his basic education in Istanbul, he was sent by the state to Paris from 1860 to 1863, where he specialized in surgery. Upon his return, he began working as a military doctor at the Tıbbiye, holding the rank of lieutenant colonel. While serving as the chief physician at Haydarpaşa Hospital, the independence of Bulgaria made matters more complicated for Zoiros Paşa. When he returned to Istanbul in 1887, he was the representative of an independent country and maintained his status with the state until he was assassinated in 1892 [Kostandov, G. P. 2011, p. 87]. Zoiros Paşa's positive influence on the state played a significant role in the admission of Bulgarian students to the Mekteb-i Tıbbiye.³² However, the family lost its power after a while.

3. Chomakov Family and Their Networks

The Chomakov family was one of the wealthy families that began to gain recognition in Bulgaria toward the end of the 18th century. The family successfully capitalized on emerging commercial

²⁶ BOA, A.MKT. 72/93. (H. 06.04.1263)

²⁷ NBKM, BIA, ф. 782, а.е. 6, л. 30.

²⁸ NBKM BIA, ф. 782, а.е. 102. NBKM BIA, ф. 70, а.е. 142, л. 222–229.

²⁹ NBKM BIA, ф. 782, а.е. 6, л. 51. NBKM BIA, ф. 782 а.е. 102, л. 616; 66a. NBKM BIA, ф. 782 а.е. 97, л. 497–504.

³⁰ NBKM BIA, 70, а.е. 142, л. 212.

³¹ NBKM BIA, ф. 70, а.е. 142, л. 23–40.

³² BOA, HR. MKT. 258/32. (H. 18.02.1275). BOA, İ. HR. 162/8670. (H. 17.04.1275). BOA, A.MKT. NZD. 272/49. (H. 18.05.1275).

and financial opportunities in Bulgaria, steadily increasing its power. Like other notable families of the time, it formed alliances through marriages with prominent and affluent families. Initially, descendants from the family's union with the Gümüşgerdan family were married into the Çalıkoğlu family. In 1800, Salcho Chomakov (Salcho Çomakoğlu) was born as a shared member of all three families. Over time, Salcho consolidated the strengths of both the Chomakov and Çalıkoğlu families. For many years, he worked as a member of the Çalıkoğlu family before eventually starting his own independent ventures. During this period, he gained significant practical knowledge of the business world, the workings of the Ottoman bureaucratic structure, and managing relationships with financiers and merchants. He began his career in one of the most fundamental roles, as a “counterman” (*savıcı*), and later participated as a partner in tax-farming processes. From this perspective, Salcho Chomakov, being a shared member of three prominent families, could be considered one of the most fortunate individuals of his time. Establishing commercial and financial connections was relatively easy for him compared to previous generations of his family.

Salcho initially engaged in livestock trading and the collection of taxes on sheep, goats, and cattle, areas where the Çalıkoğlu family was particularly active. Between 1837 and 1839, he served as a counterman and tax collector in the Salonica region.³³ The following year, he simultaneously held the roles of counterman and tax farmer for the Thessaloniki district, overseeing the tithe collection in Kızı, Serres, Demirhisar, Karaferiye, Yenice, and Vardar subdistricts.³⁴ In 1841, in addition to his activities in the Salonica district, Salcho Chomakov began engaging in trade independently under his own name in the Yenişehir district, separate from the Çalıkoğlu family.³⁵ He also secured the rights to collect livestock taxes (*ondalık ağnam*) in several subdistricts of this region. Skillfully managing both his commercial relationships and bureaucratic connections, he was able to obtain privileges that allowed him to conduct business across a broad area in the Balkans. Salcho sourced small livestock primarily from Southern Macedonia, Albania, and Thessaly, regions forming the hinterlands of Salonica and Yenişehir. He purchased animals from Vardar, Helmeria, Langaza, Pazarca, Avretalan, Karadağ, Yenice, Vardar, Voden, Karaferiye (Karaferiya), Pravishte, Drama, Sarı Saban, Zahno, Seres, Demir Hisar, Doyran, Tikveş, Strumica, and Petriç (Petrich). These animals were then sold in Istanbul, further solidifying his position in the trade networks of the empire.³⁶ During the 1840s, his financial operations in livestock tax farming were supported by financiers such as Şapçızade Daviçon and Simonoğlu Hazer, who acted as his guarantors in tax-farming auctions.³⁷ The financial relationships he built with these two prominent financiers were instrumental in transforming Salcho Chomakov into a major player in the following years.

Between 1842 and 1849, Salcho Chomakov not only managed his independent business ventures but also carried out operations on behalf of the Çalıkoğlu family. He served as a joint tax farmer (*mültezim*) in many of the tenders won by the family. However, by the 1850s, Chomakov had effectively consolidated most of the Çalıkoğlu family's business activities under his control. Starting in 1849, he expanded his field of operations, increased his capital, and began participating in high-budget tax farming contracts independently.³⁸ That year, he secured the right to collect taxes from the “bera-yı bedelat-ı hisse-i hasılat,” or agricultural revenues, of the Tırhala, Yenişehir, Alasonya, and Çatalca districts. Documents from Chomakov's archive provide valuable insights into the agricultural estates of that period. Revenues from these estates, referred to as *Hazine-i Hassa* or *Emlak-ı Hümayun*, were collected by state officials and transferred directly to the *Ceb-i Hümayun*, the imperial treasury reserved for the Sultan. However, following the proclamation of the Tanzimat reforms, the consolidation of state treasuries led to these revenues being directed to the Ministry of Finance's treasury, altering the administration of such agricultural incomes [Akyıldız, A. 1993, pp. 116–121].

³³ NBKM, BIA, ф. 70, а.е, 142, л. 44.

³⁴ NBKM, BIA, ф. 70, а.е, 142, л.45.

³⁵ NBKM, BIA, ф. 70, а.е, 142, л. 81.

³⁶ NBKM BIA, ф. 782, а.е. 97, л. 13.

³⁷ NBKM, BIA, ф. 70, а.е, 60, л. 1.

³⁸ NBKM, BIA, ф. 70, а.е. 26, л. 1.

In 1840, the method of revenue collection from imperial estates (*has çiftlikler*) transitioned from direct administration (*muhasıllık*) to tax farming (*iltizam*) (Güran, 1988). Individuals seeking to collect these revenues were required to comply with the tax farming system's conditions. To participate in the tender process, it was mandatory to have the guarantee of a financier (*sarraf*) and provide a document (*senet*) as proof of an advance payment.³⁹ However, the implementation of these regulations faced some difficulties. Latif Efendi, the revenue officer (*mal müdürü*) of Tırhala, distributed the tax farming rights for these estates to his relatives and council members at undervalued rates without conducting proper tenders.⁴⁰ Upon the discovery of this misconduct, Latif Efendi was dismissed from his position, and the tenders for the estates' revenues were reorganized.⁴¹ After resolving these issues and fully implementing the *iltizam* system, the revenues from these estates began to be collected through public auctions. At the end of each tax farming period, a surcharge was added to the previous amount, and the new tax farming fee was determined.⁴² In cases where the estates could not be leased through tax farming, their revenues were collected under direct administration (*emanet*). The collection of estate revenues through the *iltizam* system created a new field of business for Salcho Chomakov. In 1849, he secured the tax farming rights for revenues from certain estates in Yenişehir, Tırhala, Çatalca, and Alasonya, under the financial guarantee of the Sarraf Simonoğlu Hazer.⁴³ According to records from Salcho Chomakov's archive, he obtained the right to collect taxes for a total of thirty-four estates during the years 1849–1850. These included fifteen estates in the Yenişehir Fenar region, ten in the Tırhala region, eight in the Çatalca region, and one in the Alasonya region. The total tax revenue for these estates amounted to 773,220 kuruş.

By the 1850s, Salcho Chomakov entered his golden era, reaching the peak of his influence. His activities extended beyond the livestock sector, establishing him as a prominent figure in the *iltizam* (tax farming) industry. For the 1852 fiscal year, he secured the right to collect the tithe tax for the Zağra-i Atik district. The auction was first held in Zağra-i Atik and later repeated in Filibe. Salcho Chomakov won the bid by offering 11% more than the previous year's amount of 1,135,064 kuruş, committing to pay a total of 1,146,414 kuruş to the treasury. In this endeavor, he was backed by guarantors including Kumpanya Müdürü Somuncu, Simonoğlu Hazer, and Sarraf Kamondo.⁴⁴ The agreed auction amount was to be paid to the treasury in three equal installments of 382,138 kuruş each.⁴⁵

A document from 1858 provides details about an auction won by Salcho Chomakov and the specifics of the tax farming (*iltizam*) system. According to the document: The auction was held in the presence of Ottoman officials in the region, and the organizers of the auction were Bulgarian notables (*çorbacı*) Hristaki, Rüstem Pasha, and Hadji Mustafa Ağa. Salcho Chomakov secured the right to collect the sheep and goat taxes from certain districts within the Zağra-i Atik region for one year, agreeing to pay a total of 352,500 kuruş to the treasury. Upon signing the contract for the auction, Chomakov committed to the following:

- He would not subject the local population to any form of mistreatment.
- He would pay the amount owed to his guarantor sarraf in four equal installments.
- Each installment of 88,125 kuruş would be paid in March, April, May, and June.
- In the event of late payment, he accepted a penalty of 1,000 kuruş as interest.

³⁹ BOA, İ. MVL. 1/14. (H. 3 S. 1256).

⁴⁰ BOA, C.ML, 27/1286. (H. 07.10.1260). BOA, C.DH.128/6383. (H. 16.08.1260).

⁴¹ BOA, A.MKT.MHM. 1/47. H. (18.10.1260).

⁴² BOA, İ.DH., 48/2369. (H.01.11.1276).

⁴³ NBKM, BIA, ф. 70, а.е. 6, л. 1.

⁴⁴ NBKM, BIA, ф. 70, а.е. 142, л. 70.

⁴⁵ NBKM, BIA, ф. 70, а.е. 142, л. 12.

In the auction, Salcho Chomakov's guarantor sarraf was Şapçızade Daviçon. However, several other sarrafs acted as secondary guarantors for Şapçızade Daviçon's commitment to this tax farming (iltizam). These guarantors included Galata bankers Kamondo and Baltacı, as well as Sarraf Kirkor.⁴⁶

The year 1860 marked a significant expansion in Salcho Chomakov's commercial and financial connections. The tithe tax farming (ondalık ağnam) for the Samokov region in 1860 was awarded to a group of four individuals, including Chomakov. His partners in this enterprise were three Armenians: Hoca Avadis Karlooğlu, Hoca Nişan Mübayaacıoğlu, and Hoca Kirkor Dicanoğlu. Mübayaacızade Agop acted as the guarantor for this tax farming. The auction price for the contract was set at 1,080,000 kuruş.⁴⁷

However, the contracts Salcho Chomakov acquired were of considerable value. By 1860, his simultaneous management of multiple tax farming contracts placed a significant financial strain on his budget. One of the major challenges he faced was maintaining a steady cash flow. Chomakov viewed tax farming contracts as an investment opportunity, channeling a large portion of his capital into this sector. However, given that tax collection was a long-term and inherently risky venture, it required minimizing potential disruptions. Delays in tax collection, lower-than-expected yields from taxable goods, or extraordinary circumstances like war or natural disasters could jeopardize the investment. After securing a tax farming contract, Chomakov's financial obligations to the treasury or his guarantors were formalized through agreements. He was required to meet these payments by their due dates. Yet, Chomakov struggled to fulfill these obligations and, to address his pressing need for cash, resorted to borrowing funds from the Philippopolis-based Sarraf Samuel Artin.⁴⁸

Table 1. *The account statement regarding the loan Salcho Chomakov took from the Banker Samuel Artin in 1860 (in kuruş)*

Loan (in Kuruş)	Date
199.489,00	13 May 1860
78.682,00	28 May 1860
61.036,00	03 June 1860
69.147,00	10 June 1860
15.240,20	30 July 1860
25.740,20	06 August 1860
27.179,14	06 August 1860
43.352,20	08 August 1860
12.366,38	13 August 1860
105.102,32	18 June 1860
637.336,04	

As seen in **Table 1**, Salcho Chomakov recorded the payments he made to Banker Artin and their respective dates. At the end of the process, Chomakov paid a total of 637,336.04 kuruş to Banker Artin. The total amount should also include the banker's profit.⁴⁹

Salcho Chomakov's financial relationship with Samuel Artin dated back a long time.⁵⁰ Coming from one of the region's most prestigious merchant families provided him with a broad range of opportunities. In 1861, during a crisis he faced, another person he turned to for credit was Hristo Tapchilestov, another of the period's wealthiest and most prestigious traders. The loan he took from

⁴⁶ NBKM, BIA, ф. 70, а.е. 142, л.200.

⁴⁷ NBKM, BIA, ф. 70, а.е. 142, л. 214. NBKM, BIA, ф. 70, а.е. 60, л.1.

⁴⁸ BOA, A.MKT. 315/93. (H.04.01.1274).

⁴⁹ NBKM, BIA, ф. 70, а.е. 142, л. 207. In the Ottoman currency system of the period, 40 para is equivalent to 1 kuruş. For this reason, the arithmetic operations on the numbers to the right of the decimal point were performed in a base-four system, rather than the decimal system

⁵⁰ BOA, A. MKT. 212/96. (H.20.08.1265).

Tapçilestov gave Salcho Chomakov some relief, but it was not enough to fully overcome the crisis. Chomakov, who had entered a debt spiral with Samuel Artin, Hristo Tapçilestov, and banker Kamondo, was facing bankruptcy. Salcho Chomakov had entered several iltizam tenders in the same fiscal year. The high budgets of the tenders in question slowed Chomakov's cash flow. After the tender price was deposited by the banker into the treasury, payments had to be made either according to the installments specified in the contract with the banker or in advance. To prevent delays in payments, the tax collection process had to happen simultaneously. However, tax collection was not happening as ideally expected. As a result, the delays in the process were narrowing the cash flow. After his budget became unsustainable, Salcho Chomakov was forced to borrow first from Samuel Artin, and then from Kamondo and Hristo Tapçilestov. However, difficulties in repaying these loans led Hristo Tapçilestov to initiate legal proceedings for his debts.⁵¹ As of 1862, Salcho Chomakov had a total debt of 655,000 kuruş. Hristo Tapçilestov's representatives, who were responsible for collecting the debt, and Chomakov met to discuss how the debt could be collected. Chomakov acknowledged the debt of 655,000 kuruş but stated that he was unable to pay it in cash. He suggested giving Tapçilestov the promissory notes and bills he held, and this suggestion was accepted. The promissory notes and bills, valued at a total of 468,000 kuruş, were deducted from the total debt of 655,000 kuruş. The remaining 187,000 kuruş debt would be settled through the sale of one of Chomakov's properties, with the proceeds going to Tapçilestov.⁵²

Despite reaching an agreement with Tapçilestov, Salcho Chomakov was unable to escape the cycle of debt. Both the high-budget iltizam contracts did not yield the expected returns, and he could not get his debts under control. When Sarraf Kamondo also began to claim his debts, Chomakov saw escape as his only option. After leaving Filibe, he was briefly sought, but could not be found.⁵³ Living as a fugitive for some time, Chomakov eventually fell ill and passed away. Following his death, the family lost power in the region, and the next generations of the family withdrew from the commercial and financial scene. Salcho Chomakov, one of the prominent figures of his time, was not only known as an important businessman but also recognized as a philanthropist who took on public roles. He gained recognition for his contributions to the independence of the Bulgarian church and the establishment of Bulgarian schools. Additionally, a document found in Chomakov's archive (a letter written by Rüstem to Chomakov on behalf of the people living in the rural areas of Filibe) reveals the influence he had on the local community. According to the document, Chomakov had built a water mill at the request of the people, but water had not reached the area. The villagers then asked Chomakov for further help, inquiring whether he could build a water dam as well.⁵⁴ Although the family lost its economic power with Salcho Chomakov's death, it managed to maintain its political influence through another family member, Stoyan Chomakov. Stoyan Chomakov had received much of his education in Italy. He initially studied in Pisa and then in Florence before continuing his studies in surgery in Paris. Upon returning to Filibe, Dr. Stoyan Chomakov was a fervent supporter of independence. The fact that his brother Salcho and previous generations had been great traders did not influence him; on the contrary, it made him more radical. After Bulgaria's independence, he returned to Filibe and began serving the people. He contributed to the development of infrastructure in the healthcare sector of the new state. He held various bureaucratic positions, including in the ministries of health and education, as well as being a member of parliament. By the time of his death in 1893, he was a permanent member of the Bulgarian Academy of Sciences. Dr. Stoyan Chomakov restored the family's image among the Bulgarian people and ensured that the name Chomakov would be remembered in the future. After Salcho and Dr. Stoyan Chomakov, the subsequent generations of the family did not rise to prominence as much.

⁵¹ BOA, HR.MKT. 320/87. (H.08.06.1276).

⁵² NBKM, BIA, ф 6, а.у. 2761.

⁵³ BOA, HR.MKT. 333/46. (H.15.10.1276). BOA, MVL, 921/27. (H.17.04.1277).

⁵⁴ NBKM, BIA, ф 70, а.е. 140, л.5.

Conclusion

The 19th century represented a period of significant economic and social transformation in the Bulgarian territories under Ottoman rule. Amidst the shifting dynamics of modernization, industrialization, and reform, prominent Bulgarian families emerged as key players in regional commerce and finance. Families like the Çalıkovs and Chomakovs capitalized on opportunities presented by improved transportation infrastructure, such as railways and steamship routes, and integrated themselves into expanding European trade networks. These families diversified their economic activities, excelling in sectors like silk production, grain exports, livestock trade, and tax farming, while forging strategic alliances through marriage and partnerships with influential actors across the empire. Despite their remarkable achievements, the success of these families was not without challenges. Financial mismanagement, political upheaval, and rivalries within the tax farming sector ultimately curtailed their dominance. For instance, while the Çalıkov family initially thrived as key suppliers to Ottoman markets, shifting alliances and state policies eventually eroded their influence. Similarly, the Chomakov family, despite their entrepreneurial ingenuity and philanthropic contributions, faced financial decline due to mounting debts and unfavorable economic circumstances. In the 19th century, many Bulgarian entrepreneurs managed to establish extensive business networks in important centers of both the Balkans and world trade. The Çalıkov and Chomakov families were at the forefront of these. When compared to early predecessors, such as Hadji Hristo Rachkov, it can be said that this trade network was much more extensive. However, when compared to actors such as Taphilestov, who were able to carry their economic activities into the 20th century, it is seen that this business network remained in the background. Another process that should be taken into account here is ‘‘institutionalization’’. It is observed that formal institutions became prominent in the Bulgarian economy from the 20th century onwards, and there was a relationship between the ability of actors to adapt to this structure and their growth. Modern banks were established instead of money changers, and the direct relationship between the state and the bourgeoisie gave way to a more bureaucratic process. This business network of the Çalıkov and Chomakov is one of hundreds of Bulgarian capital initiatives that emerged at the very beginning of modernization and economic integration. This study highlights the role of Bulgarian entrepreneurial families in bridging local economies with global markets, illustrating the complexity of socio-economic modernization in the Ottoman Balkans. The reliance on Bulgarian and Ottoman archival sources has shed light on the intricate networks of trade, power, and finance that these families constructed. Their legacies underscore the importance of understanding the interplay between local agency and structural change, offering valuable insights into the broader narrative of Balkan economic history during the Ottoman era.

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