

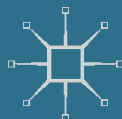
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FEMALE ENTREPRENEURSHIP IN NINETEENTH-CENTURY ENGLAND

Engagement in the Urban Economy

Jennifer Aston



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Female Entrepreneurship in Nineteenth-Century England

Engagement in the Urban Economy

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*For
Francesca Carnevali and Penelope Francesca Aston.
With love.*

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1

Introduction

In 1859, the economist, social commentator and journalist Harriet Martineau wrote,

‘we go on talking as if it were still true that every woman is, or ought to be, supported by her father, brother or husband... We are (probably to a man) unaware of the amount of the business life in England done by women.’¹

Today, over 150 years later, Martineau’s comments still ring true and much of the female contribution to the nineteenth-century English urban economy, particularly in the world of business in the latter half of the nineteenth century, remains unacknowledged and hidden from history. This book seeks to address this issue by using data gathered from late nineteenth-century Birmingham and Leeds to highlight the commonplace occurrence of women engaging in business in nineteenth-century Britain; and by examining the social, political and economic activities of these women, to demonstrate the flaws and limitations of accepting

¹ H Martineau, ‘Female Industry’ in *Criminals, Idiots, Women and Minors: Victorian Writing by Women on Women*, S Hamilton [ed], (Broadview Press, 1994), pp. 9–47, p. 13.

gender as a lens through which to view the engagement of women in the urban economy.

Local history societies and lecturers delivering undergraduate modules focusing primarily on the local community have long been aware of the breadth and depth of female involvement in the local economy. However this knowledge has not generally been expanded to an examination on a larger scale. The importance of working-class women's contribution to the family economy has been the focus of much academic attention from historians including Alice Clark and Ivy Pinchbeck writing in the early twentieth century, and Maxine Berg, Jane Humphries, Sally Alexander, June Purvis, Pat Hudson and Pamela Sharp in the late twentieth and early twenty-first centuries. Yet women who were acting as economic agents on their own account in the nineteenth century have received scant attention, save for the mention that widows would sometimes act as caretakers of their late husband's firm until a son reached the age of majority.²

There are of course some significant exceptions to this, notably the publication of Hannah Barker's *The Business of Women: Female Enterprise and Urban Development in Northern England 1760–1830* and Nicola Phillips' *Women in Business 1700–1850*, both published in 2006, and Alison C Kay's *The Foundations of Female Entrepreneurship: Enterprise, Home and Household in London c.1800–1870* published in 2009. These monographs represent a move from a historiography which tended to view women in terms of the different ways in which they related to men, to one that looks instead for examples of women acting independently. Yet a common feature of these publications is that they focus only on the eighteenth to mid nineteenth centuries, meaning that although Barker, Phillips and Kay show conclusively that female business ownership was a common occurrence and that women had far more legal and economic opportunities than previously assumed, the lives of women trading beyond 1870 remain unexamined.

There is however an important story to be told; unpublished research has given a tantalising glimpse of the wealth of information that can be discovered about the lives of female business owners in late nineteenth-

²L. Davidoff & C. Hall, *Family Fortunes: Men and Women of the English Middle Class, 1780–1850*, (London, 2002 edn), p. 314.

century Britain, and has sketched a picture of continuity rather than change.³ Studies which look beyond 1870 are particularly important in light of women's changing legal position, most notably after the passing of the Married Women's Property Acts of 1870 and 1882, giving married women the right to acquire, inherit and dispose of real and personal property in the same way as unmarried women. Other post-1850 legislation which directly addressed the position of women in nineteenth-century England and Wales included the Divorce and Matrimonial Causes Acts of 1857 and 1878, and the Infant Custody Act of 1873. It was only after these Acts of Parliament were enacted that women were able to protect their earned assets and their children from erstwhile husbands, although the cost of doing so may still have been so prohibitively high as to prevent the vast majority of women from seeking recourse under them. Analysis of female business ownership in the context of post-1850 legislation is especially important as it enables us to test Phillips' assertion that women traded successfully in spite of the restrictions imposed by the English legal system for a later period, as well as determining what (if any) impact such legislation had on the inclination of women to enter the business world.⁴

Legal sources can also help to uncover information about the material culture experienced by businesswomen. Historians including Beverly Lemire have shown how intertwined everyday life and business were, and the examination of the women's probate records can act as a springboard to uncovering far more information about the life of businesswomen in 1800s England.⁵ The friendship and familial networks of the women can be charted by extracting the names of their executors, trustees, and beneficiaries. This data extends our understanding of the relationships experienced by women far beyond the basic family information given in sources such as census returns. Uncovering the networks of trusted

³ J Duffy, 'A Surplus and Depressed Minority? Female Business Owners in Birmingham 1870–1881', (unpublished BA dissertation, University of Birmingham, 2008; J Duffy, *The Use of Probate Records in Researching the History of Women in Nineteenth Century England*, (unpublished MA dissertation, University of Birmingham, 2009).

⁴ N Phillips, *Women in Business 1700–1850*, (Woodbridge, 2006), p. 68.

⁵ B. Lemire, *The Business of Everyday Life: Gender, Practice and Social Politics in England, c.1600–1900*, (MUP, 2012).

executors and beloved beneficiaries has revealed that nineteenth-century businesswomen had networks that stretched far beyond their local area and often internationally.

The probate records of men have been analysed by several historians including Alastair Owens and R.J. Morris, in an effort to determine common behaviours that might indicate certain economic or social status, namely, membership of the elusive 'middle classes'. The value of the estates is really only the beginning of the story; much more important are the methods of wealth distribution employed, the people listed as executors, trustees, and beneficiaries, and the individual items - be they philanthropic donations, domestic chattels or the tools of business - listed in the wills. The inclusion, and indeed the exclusion, of these items offers one way to begin classification of a group of people for whom difference is almost more identifying than similarity.

Significantly, the items bequeathed by the businesswomen, the relationships that they had, the networks that they belonged to, and the way their last wills and testaments were constructed, reveal that the probate behaviour of female business owners mirrored those of middle-class men.⁶ These findings are critically important to our understanding of female engagement in the late nineteenth-century urban economy, as they strongly suggest that contrary to much of the historiography, it was possible for women to cultivate and maintain middle-class status whilst also acting as independent economic agents beyond 1850. This suggests a high degree of continuity between the economic abilities and social status of businesswomen in the eighteenth and early nineteenth centuries and those in the late nineteenth century. Crucially however, the evidence base for these conclusions is extremely small, thus emphasising the importance of a large-scale study.

Nearly a decade on from the publication of *The Business of Women: Female Enterprise and Urban Development in Northern England 1760–1830*, *Women in Business 1700–1850* and *The Foundations of*

⁶J Duffy, 'A Surplus and Depressed Minority?'; J Duffy, *The Use of Probate Records*; R J Morris, *Men, Women and Property in England, 1780–1870: A Social and Economic History of Family Strategies amongst the Leeds Middle Classes*, (Cambridge, 2005).

Female Entrepreneurship: Enterprise, Home, and Household in London, 1800–1870, are many unexplored avenues of research, particularly in the closing decades of the nineteenth century, which remains completely unexamined. As will be demonstrated in the following chapters, female business owners remained an integral part of the urban economy across England throughout the nineteenth century and the economic opportunities available to them were not decreasing as the century progressed. Perhaps more importantly, however, the role that business ownership played in the lives of women is explored, thus challenging the assumption that women trading after 1850 were unable to combine entrepreneurship with actively cultivating middle-class status through political and philanthropic activities.

The term businesswoman has been used in many different ways and to describe many different types of economic activity. During the nineteenth century ‘businesswoman’ was interchangeable with female worker and could mean literally ‘a woman who is involved in businesses’, not necessarily as an owner. This definition lacks accuracy and following it would obscure important differences between the lives of women workers and women who owned business enterprises. This distinction is important: women who were employers were able to exert power over employees, dictating their pay and working conditions. Failing to acknowledge this power dynamic removes the ability to recognise women’s agency, and their potential to exploit, as well as to be exploited. The definition followed in the following pages is borrowed from Wendy Gamber who states that a businesswoman ‘is a term to describe female entrepreneurs, self-employed women who ran their own concerns’ and is considered as interchangeable with the term female business owner.⁷ Subsequently this study will not examine women who were involved in business as paid employees, except with respect to daughters and other female relatives of the business owners who were also sometimes employed in the firms.⁸

⁷ W Gamber, ‘A Gendered Enterprise: Placing nineteenth century businesswomen in history’ in *The Business History Review* Vol 72, No. 2, Gender and Business (Summer 1998), p. 190.

⁸ W Gamber, ‘A Gendered Enterprise’, p. 190.

Recovering data on the lives of women in nineteenth-century England is an often difficult and frustrating task due to problems of data recording and the sometimes sporadic survival of sources. Although there are several groups of people who can prove to be elusive in historical records, it can be particularly difficult to capture female economic contributions in official documents such as census returns because women's jobs were often seasonal and temporary. The well-established notion of a woman acting in a supportive role to the male head of the household owes a significant debt to the way that census enumerators recorded female occupations. Bridget Hill has found that although the enumerators of the 1841, 1851, 1861 and 1871 censuses were supposed to record the occupations of wives and children as well as those of the head of the household, there was very little consistency between each enumerator and as such female occupations were 'consistently under-recorded'.⁹ This is a particular problem for married women who were often recorded as having their husband's occupation rather than their own.¹⁰ The under-representation of female occupations was made worse when enumerators of the 1881 census were instructed to consider all women as unoccupied and therefore the recording of female occupations in the 1881, 1891 and 1901 censuses is even more elusive. For those women whose occupations are recorded in the census data, there are still further difficulties to overcome: misspelled names, remarriage and the subsequent change of name, being away on the night of the census, and even the misfiling of online archives are all ways that census records can be absent. Clearly, census returns are an unsatisfactory way of accessing any form of comprehensive data on female engagement in the urban economy, although when the names of businesswomen have been identified, any census data is invaluable in uncovering more details about their lives, and acting as a check on the reliability of the various data sources.

The selection of sources is a crucial element to the success of any research but particularly so for studies of women's economic and social

⁹ B Hill, 'Women, Work and the Census: A Problem for Historians of Women' in *History Workshop*, No 35, (Spring, 1993), pp. 78–94, p. 82.

¹⁰ J Humphries, 'Women and Paid Work', in *Women's History: Britain 1850–1945, An Introduction*, J Purvis [ed] (Routledge: London, 2002 edn), pp. 85–106, p. 91.

history where the lack of official sources available to historians and economists trying to examine the role that women played in the past is an issue that recurs repeatedly, regardless of the period or often even the country that one is researching. One suggested solution to this problem is to use a wider range of alternative, ‘unofficial’ sources to create a patchwork effect and try to fill the gaps left by official source material and this is the approach that has been adopted very successfully by historians, including Barker, Phillips and Kay.¹¹ Thus far, historians have used two main sources, trade directories and insurance records, as a primary way to identify women who owned businesses in eighteenth- and nineteenth-century England. Both of these records have then been linked to other sources, including census returns, trade cards, family records, personal correspondence, probate records, newspapers, advertisements, maps, rate books, census returns and contemporary literature, to uncover more about the lives of the female business owners.

Research carried out in Birmingham between 1870 and 1881 revealed a significant number of women registering their firms in the trade directories of the town. Moreover, these female-owned firms were of a variety of sizes, trading for different lengths of time in many different sectors, highlighting the need for further examination.¹² As a source for researching the nineteenth-century urban economy, trade directories are incredibly useful because every self-respecting nineteenth-century town would have had at least one trade directory, and by the latter half of the century there was at least one directory published every year. The first trade directories were small publications with simple alphabetical lists, either by trade or surname, giving details of the name, address and trade of people within the town. As the nineteenth century progressed, the trade directories became more elaborate and included several separate volumes giving information on trade people, a street index with details of residents and advertisements. In addition to this, the directories often included maps and histories of the towns

¹¹ N. Verdon, ‘The Rural Labour Market in the Early Nineteenth-Century: Women and Children’s Employment, Family Income and the 1834 Poor Law Report’ in *The Economic History Review*, New Series, Vol 55, No 2 (May, 2002), pp. 299–323, p. 315.

¹² J. Aston, ‘Female Business Owners in Birmingham 1849–1901’, *Midland History*, 37, 2, (Autumn, 2012), pp. 187–206.

and surrounding areas and useful information about local transport timetables, local council members and the meeting times of local societies. Penelope Corfield has argued that the most important purpose of the directories was to act as a guidebook to the town or city equipping a visitor or traveller with everything they needed to know about their new environment.¹³ The later trade directories from Birmingham certainly support this argument but they also show that the publishers of the directories did not want to simply give visitors information, they also sought to broadcast the superior qualities of their particular town through advertising the full range of civic amenities and societies that were available to its inhabitants.

Regardless of the various extra elements that the publishers of trade directories included over the years, the lists of businesses within the town remained at their core. Although business owners had to pay a subscription fee to register their firms in the directory, the charge was relatively small, and the number of small businesses registered in the directories attests to the affordability of the fee. Further evidence suggesting that registering in a trade directory was affordable for all but the very poorest or temporary of firms can be found in the section of the directories that contained the residential details of everyone in the town. In these lists the individual buildings on each street are given together with the name and occupation of the person who owned or rented the premises; virtually every property in the Birmingham directories has the details of the occupier recorded next to them. In addition to registering a firm, it was also possible for business owners to place advertisements in the trade directories. These varied in size and intricacy from the simple, where the alphabetised entry was typed in bold lettering to make it stand out from the other firms, to the elaborate, where a whole page or sometimes a two-page spread featured details about products and services offered or changes in the business that the owner wished to communicate to their customers or the wider public. The actual number of advertisements placed in the trade directories was very small compared to the number of standard entries, and therefore those advertisements that were included

¹³P Corfield, 'Giving Directions to The Town: The Early Town Directories' in *Urban History Yearbook 1984*, (1984), pp. 22–34, pp. 27–8.

in the directories can be viewed as a crude indicator of success (or at least ambition).

Barker used trade directories from Manchester, Sheffield and Leeds between 1760 and 1830 to create an evidence base of female business owners for the ‘burgeoning industrial towns’ of the north of England.¹⁴ The main advantage of using trade directories instead of insurance policy documents such as the Sun Fire records used by Kay and Phillips is that the trade directories allow the consideration of the vast majority of businesses of a town, particularly in the later nineteenth century when the directories were so much more comprehensive. The cost of paying an insurance premium may have been beyond the means of some small business owners; this is of particular concern when researching female-owned businesses as it has long been assumed that they tended to be smaller enterprises.¹⁵ Furthermore, the insurance records are biased towards London and southern England with only limited policies existing outside this area, therefore examining towns and economies outside of London using insurance records can be extremely difficult.¹⁶

Three primary research questions motivated this project. The first aim of the research was to offer evidence about the extent to which women in late nineteenth-century England continued to own urban business enterprises and the types of businesses that they operated. In addition to this basic information, this study also aims to uncover more information about the practicalities of business ownership, for example, how the women came to be in business, how long they traded for, the strategies they employed and whether women tended to trade in partnerships or as sole traders. Finally, what were the implications of these economic endeavours for the women’s broader identities? For example, did they have to opt out of activities such as motherhood and marriage in order to maintain their business identity? Could they use their status as business owners as a platform for greater engagement in the urban economy? These details will help to address questions about the ways in which female entrepreneurs conducted their businesses and how this might

¹⁴ H Barker, *The Business of Women*, p. 4.

¹⁵ H Barker, *The Business of Women*, pp. 41–2.

¹⁶ H Barker, *The Business of Women*, p. 47.

compare with the practices of other, male, business, thus deepening our understanding of the economic and social structure of towns in Victorian England.

One of the fundamental issues facing studies of female engagement in the business economy of the late nineteenth century is the position that businesswomen held in the wider society. The idea that nineteenth-century women were able to access the public sphere and own businesses in early to mid-nineteenth-century England is no longer considered radical or revolutionary but there has been a hesitancy or reluctance to discuss how this changes our understanding of wider nineteenth-century society. Therefore, examining the individual circumstances of female business owners who traded in late nineteenth-century England, the places they lived in, the friends they had, the possessions they owned and their wealth distribution strategies will form an important part of this research, as it restores late nineteenth-century businesswomen to the mainstream of gender and economic history.

In order to fully explore the position that female business owners held, it is necessary to move away from detailed local studies, and instead look to make comparisons between different locations with different geographical and economic situations. Although previous research in eighteenth- and nineteenth-century Birmingham has shown that the women of the town have a long heritage of confidently engaging in business,¹⁷ limiting the research to one location, regardless of how fruitful that particular archive is, restricts any conclusions and findings as applicable only to that particular location and time. Kay acknowledges this difficulty in her introduction to *The Foundations of Female Entrepreneurship* where she states that ‘focussing on one location, however large, varied and highly populated, does of course mean that this study has the limitations of any depth study’.¹⁸ She argues that these limitations, notably that any findings cannot be held as representative of women’s economic endeavours outside of London, are outweighed by the benefits of the ‘richness of subsequent detail’.¹⁹

¹⁷ J Duffy, *A Surplus and Depressed Minority?*; J Duffy, *The Use of Probate Records*.

¹⁸ A C Kay, *The Foundations of Female Entrepreneurship*, p. 2.

¹⁹ A C Kay, *The Foundations of Female Entrepreneurship*, p. 2.

The following chapters will demonstrate that it is possible to combine the two approaches. Marrying quantitative data analysis from multiple locations with richly detailed qualitative data drawn from exciting case studies creates a robust evidence base that can both answer the ‘big’ questions about who was doing what and when, as well as colourful vignettes that reveal how the events were experienced by the women themselves. This has been done by creating a quantitative database of evidence drawn over a period of fifty years from two towns with very different economic traditions that can be interrogated to produce descriptive statistics concerning female business owners and their enterprises. These statistics are illustrated by a collection of 100 case studies of female business owners that provide the kind of rich detail so expertly offered by Kay. Comparing and contrasting research from several geographical locations in a way that allows the historian to both examine the details of individual circumstances with the relationships and networks that they produce but which also enables some broader conclusions to be drawn is vital if businesswomen are to be considered in the context of the wider nineteenth-century society.

Studies using comparative methodologies are not unusual, and the potential of such a project is perhaps most effectively demonstrated in Davidoff and Hall’s *Family Fortunes: Men and Women of the English Middle Class 1780–1850*. Widely heralded as a ‘seminal text in class and gender history’, *Family Fortunes* sought to examine middle-class life in its entirety, looking at the everyday private and public experiences of men and women and how these experiences shaped the social consciousness of class.²⁰ Their evidence was compiled from a series of individual case studies of people living in late eighteenth-century Suffolk, Essex and Birmingham. Davidoff and Hall argue that the kind of relationships that they were seeking could only exist in a local context, but by using local studies from both rural and urban regions they argue that they were not ‘giving up’ on the ‘big picture’ and their material still allowed them to draw general conclusions about middle-class life outside of these three areas.²¹ Even though some of Davidoff and Hall’s conclusions have been

²⁰ L Davidoff & C Hall, *Family Fortunes*, Cover page.

²¹ L Davidoff & C Hall, *Family Fortunes*, p. xiv.

comprehensively challenged in recent years (including in the following pages) the ambition of their work should not be underestimated.

This is not to say that comparative studies are necessarily a success or any more useful than a detailed and carefully thought-out local study. One of the most important decisions that must be made when planning a comparative study is which locations will be compared. The data from Kay's examination of mid-nineteenth-century London strongly demonstrates that female entrepreneurs continued to play a prominent role in the business economy of the city and there is no need to replicate this data. Birmingham, with its history of small metal production and high levels of female involvement, together with a small amount of research from the 1870s hinting at a significant number of female business owners, is the first of the two centres examined,²² but in order to show that the businesswomen found in mid-nineteenth-century London and 1870s Birmingham were not anomalies, the comparison town must offer a different set of economic circumstances in a completely different geographical area. Birmingham's heritage of metal goods manufacture is therefore contrasted with the northern town of Leeds which had an economy traditionally based on the production of textile goods but later diversified into brick, chemical and shoe manufacture. The industries of each town were carried out in very different ways, with the Leeds manufacturers turning increasingly to factory-based manufacturing methods while Birmingham manufacturers largely continued to work from small workshops attached to their home. Examining the opportunity for female business owners to trade, the way that they engaged in the urban economy and how the statistics changed over time in these two very different areas will demonstrate firstly whether women were able to become business owners regardless of the local economy and secondly, whether the type of business that they could own changed depending on the economic structure of the town.

The first step of the data collection was the extraction of all businesses recorded in the trade directories of Birmingham and Leeds between 1849 and 1901, which were recorded as being located in the town centres, and

²² M Berg, 'What Difference Did Women's Work Make', p. 30; J Duffy, *A Small and Depressed Minority?*.

which were clearly owned by women. The trade directories were sampled at roughly five-year intervals with the same year being used in both towns. Unfortunately the trade directories of Birmingham and Leeds were created by different publishers and the survival rates of directories in Leeds outside of the eleven years sampled is particularly sporadic. There is no way to change this and therefore it is a factor which should be borne in mind in the subsequent analysis. The location of the businesses can be gathered easily from the address data given in the directory entries; if the business was not located in the centre of town then a suburb or village is given after the street address for example, 57 Queen's Road, Selly Oak. This is because the various editions of the directory covered different areas, including and excluding suburbs as suited the individual publication, thus making comparisons of size and market share very difficult. Similarly, the focus of this research is on the role of female business ownership in the urban economy; to examine potentially rural or recently suburbanised areas raises new issues that are separate to the main questions asked here.

Identifying the gender of the business owner was sometimes more problematic than it might seem, as there were several different ways the information was presented in the trade directories. Mrs M Jackson, Matilda Jackson, Mrs Matilda Jackson, and M Jackson are all formats used in different directories; clearly the last of these entries obscures the gender of the owner and the entry is therefore ignored. It is also possible that some businesswomen who had inherited enterprises after their husband died decided to maintain the continuity of the firm and traded under its original name. Any female-owned businesses in both these scenarios were not included in the trade directory data collection and so the numbers of businesswomen given in the following chapters are likely to be underestimated. Although frustrating, it is necessary and more important to ensure that each of the businesses whose details were included in the data collection was definitely owned by a woman.

The data extracted from the eleven trade directories of each town was entered into a database containing the details of over 30,000 female-owned businesses in Birmingham and Leeds taken from twenty-two directories covering the period 1849–1901. Through interrogating this database it has been possible to answer important questions concerning

the numbers of female-owned businesses registered in the directories, the types of businesses the women owned, the sectors that they traded in, whether women tended to trade as sole traders or in partnerships, the full names and addresses of the business owners and, of course how these data fluctuated over time and between geographic locations. The creation of a database that can be quantitatively analysed to answer questions about women's economic activities in the nineteenth century is both exciting and important, as it offers not just fresh material, but also serves as a check on other sources such as census returns with their often patchy information.

In addition to providing the information above, the extracted trade directory data containing the details of female-owned businesses was also used to locate the probate records of 100 female business owners, 50 from Birmingham and 50 from Leeds. The probate records of the 100 businesswomen have allowed their personal and professional networks to be reconstructed using sources including census returns, photographs, advertisements, newspapers, trade directories, Birth, Death and Marriage Indexes, maps, interviews with descendants, notices of shareholders and business sales. A key part of this qualitative research is the examination of the probate records which will reveal some of the possessions that the businesswomen owned at death, how their wealth was constructed, people who they considered important, and the way that they distributed their estates upon death. This analysis moves the debate beyond simply showing that women owned and operated businesses in nineteenth-century England, and instead starts to explore what business ownership could mean, for example, as a means to generate the material possessions necessary to secure social status or a platform for social, political or philanthropic undertakings.

Probate records are invaluable in providing information about the real and personal estate of a testator and the relationships that might otherwise go undetected. The probate records of five businesswomen from Birmingham, and the work of Owens and Morris, have given a tantalising glimpse of their potential as a source of information on the economic agency of women. Yet the authority of this data, which offers strong evidence to suggest that female business owners displayed the pos-

sessions and the probate behaviour of the middle classes, is limited by the extremely small sample size. The 100 case studies of Birmingham and Leeds explored in the following chapters will address this issue, and reveal important new information concerning female entrepreneurs, the way they traded, their business strategies, asset accumulation, and their methods of estate distribution. Perhaps more important than this though is that the data from the 100 case studies acts as a vehicle to draw together recent work on women as business owners and investors and enables businesswomen to be rescued from the fringes of nineteenth-century economic life and to assume their place as bona fide members of the nineteenth-century middle classes.

With over 30,000 female business-owned firms recorded in the database, the process of selecting the 100 female business owners whose lives were to be reconstructed in great detail was decided largely as a result of acknowledging the practicalities of the study. Very common names such as Mary Smith or Elizabeth Jones were ignored because the sheer volume of the census and probate records under these names made linking the records incredibly time consuming and in many cases, virtually impossible. In light of this, the more unusual names of female business owners from the database were selected, thus allowing for the census return and probate documents to be located more easily and the foundations of the case study to be laid. Although practical, arguments put forward by Gregory Clark and Neil Cummins suggest that this approach could well result in the sample being biased towards a more successful cohort, as unusual surnames are more likely to belong to people from families higher up the social scale.²³ However, as will be explored later, the 100 women whose lives were reconstructed came from a very broad range of social backgrounds, leaving estates valued from £44 to £44,000 indicating that whilst the phenomenon of economic and social success as observed by Clark and Cummins may play out in the long term, there was no significant bias exerted in the sampling of this study. This said, however, it is important to recognise that the fact the 100 women made a

²³G. Clark, with N. Cummins, Y Hao, & D. Diaz Vidal, *The Son Also Rises: Surnames and the History of Social Mobility*, (Princeton: 2014).

last will and testament at all, regardless of their actual wealth, marks them out as part of an elite group, alongside only 8 % of the population.²⁴

Of course not all the women whose basic biographies were drawn up had made a last will and testament and this is one of the major difficulties of using probate records as a historical source. Some of these cases would have been due to the prohibitive cost of making a will, or the fact that they simply did not have any possessions of any worth to leave. Yet there were also women such as printer, bookbinder and stationer Rachel Inchbold who appear to have owned a thriving business and acted as the stationer for Leeds Town Council, who did not make a last will and testament and therefore although their stories were incredibly interesting, they could not be included in the 100 case studies. Yet, it was surprising how many of the businesswomen did make last wills and testaments, and how easy it was to locate 100 female business owners whose records formed the qualitative case studies. The 50 women of each town were selected from all the trade directories so that the case studies represent women who lived and worked in each of the five decades examined; as a result the years that the 100 women died range from 1861 to 1940. Selecting the women according to their name ensures that the 100 case studies have been chosen as randomly as the existing source material allows. The 100 businesswomen owned seventy-two different types of business including brass foundries, confectioners, millinery establishments, and a whip manufacturers. The types of business that were owned by more than one woman in the sample included draper, milliner, boot and shoe maker, butcher, lodging houses, pubs and shops; the high representation of these trades is reflective of the evidence from the wider trade directory data.

Sources including photographs, advertisements, newspapers, trade directories, Birth, Death and Marriage Indexes, maps, interviews with descendants of the businesswomen, notices of shareholders and business sales have been used to supplement the information that the probate records contain. Some of the sources were accessed online such as

²⁴ A. Owens, 'Property, Will Making and Estate Disposal in an Industrial Town 1800–1857' in *Urban Fortunes: Property and Inheritance in the Town 1700–1900*, J. Stobart & A. Owens [ed.], (Aldershot: Ashgate, 2000), pp. 79–108, p. 85.

the Birth, Death and Marriage Indexes which were searched using www.ancestry.co.uk and were particularly useful in confirming the years of death of family members. Newspapers were searched using the Nineteenth Century British Library Newspapers, an online catalogue that can search full runs of over sixty newspapers published in the nineteenth century. The newspapers were particularly important because they feature Birth, Death and Marriage Announcements, advertisements and notices of bankruptcies as well as articles which enabled the economic and social endeavours of the women to be charted in another public source. The sixty newspapers included in the Nineteenth Century British Library Newspapers allow the networks of female business owners that stretched beyond their local town to be exposed and analysed thus demonstrating that businesswomen could be influential outside of their immediate locale. The results of the newspaper analysis are also important because they allow the adverts and announcements made by female business owners to be considered alongside those placed by men.

Both Birmingham and Leeds have extensive photographic collections that chart the changing nature of the towns at an especially vibrant time in their development. At the time of the data collection, the Birmingham photographic collection is held in the Archive and Heritage department at Birmingham Central Library, is searchable using an alphabetised card index, and viewed using either a microfiche or by requesting the original photographs from the secure archive. The Leeds collection has however been digitised and the images have been posted online at www.leodis.net where they can be searched by keyword, or by decade, and the photographs viewed immediately. Although it is much easier to access the Leeds photographs, the actual images of the two towns are very similar with a large proportion of both collections consisting of photographs taken during twentieth-century regeneration projects. One result of this is that although photographs of many nineteenth-century buildings survive, they were often only photographed in a state of severe disrepair as evidence to support their demolition. Despite this however, in many cases it is still possible to get a glimpse of how the buildings would have looked in their heyday and to imagine the way that the businesswomen would have seen them.

Accessing the newspaper articles, Birth, Death and Marriage Indexes, and photographs reflects the changing nature of archival research, and offers an opportunity to reflect briefly on the importance of these changes to research projects like this one. The digitising of indexes and images makes the life of a researcher infinitely easier; it is possible to work remotely, dipping in and out of the virtual archive any time of the day or night, retrieving documents and images at very little expense. Any researcher finds holes in the archive, regardless of their topic of research. However, this is particularly true of small business owners, people whose professional and personal lives were, in many ways, unremarkable and therefore left few records. Naturally, some of the case studies presented in the following chapters are more detailed than others, but the ability to quickly search through catalogues, newspaper archives, and use search engines to comb the internet, means that information can be gathered on a scale that would have been impossible using traditional methodologies.

At the forefront of this information revolution is the genealogy phenomenon, and the associated websites, with ancestry.com being one of the most successful. These online databases offer an ever-increasing range of documents to subscribers including census returns, military, medical, criminal, immigration, and probate records. Although having access to these databases represents an exciting new opportunity to the academic researcher as well as the family historian, it is the software on the sites that has transformed the gathering and presentation of data. Through making assumptions based on names and dates of birth, ancestry.com offers potential connections, drawn from its various data collections of over 1 billion records, to members for review. If the suggested record does belong to the research subject then the member can either save or download the file to their own records, or attach it to the relevant individual on a virtual family tree. Using this system has the potential for all available census returns, plus Birth, Death and Marriage Records, newspaper articles, photographs, and many more to be collated with just one search.

Members can also upload scanned images, photographs and stories from their personal records to the online family tree, resulting in the availability of source material that would be extremely unlikely to appear in a traditional archive. Of course, some of these family trees have been started and abandoned or incorrectly constructed, but a good number

are meticulously researched and very detailed. A direct messaging system enables contact to be made with the owners of family trees and through this, the direct descendants of four businesswomen from the sample of 100 were located and they shared stories about their ancestors, with two of the descendants also sharing photographs of the women. Although not all of the (often colourful!) stories can be verified by other sources, a surprising number could, including the daughter who ran away with the circus, and the Orange Queen of Leeds.

Although websites like ancestry.com and the increasing digitisation of traditional archives, including the National Archive at Kew, create even greater opportunity for data collection, they also create new problems, namely stable storage and referencing, and the verification of source origin. The importance of these issues to the future of academic research is reflected in the rapidly increasing number of digital humanities courses, positions, and departments emerging at universities, and there is little doubt that any future research will rely heavily on the outcome of these appointments. The availability of the online resources described above was crucial to drawing such small fragments of information together, and enabled the research to be approached in a way that simply would not have been possible even a decade earlier.

The revisionist literature discussed above has shown that female business owners continued to hold a central place in the English urban economy well into the nineteenth century and that the idea of women being restricted and restrained in domesticity is not an accurate one. Moreover, the data presented from London between 1850 and 1870 and Birmingham from 1870 to 1881 suggests that women continued to exercise their economic agency as business owners well beyond 1850.²⁵ The following chapters will explore the period from 1849, when the domestication of middle-class women has been assumed to be at its zenith, until 1901 when the Victorian era drew to a close and the world looked forward to the twentieth century and all its changes. Crucially, this time period will enable the examination of the extent to which women continued to establish, inherit and operate enterprises in the period before and after legislative changes of the 1870s, 1880s and 1890s, a period when

²⁵ A C Kay, *The Foundations of Female Entrepreneurship*; J Duffy, *A Surplus and Depressed Minority?*

some evidence from Scotland suggests women were actively deciding against becoming business owners.²⁶ This will contrast with the majority of research on women and the economy in later nineteenth-century England which has tended to focus on the role of women in the newly emerging professions and the various movements seeking political emancipation.²⁷

The following pages are divided into six further chapters. Chapter 2 firstly provides a detailed examination of the intertwined historiographies of gender, class and entrepreneurship, and explores the way they have shaped our understanding of female business owners in nineteenth-century England. The chapter also examines the importance of the role that language plays, particularly for historians trying to reconcile the idea of an independent female economic agent with the established ideas of 1800s middle-class society. Chapter 3 gives a more detailed history and description of the late nineteenth-century Birmingham and Leeds that the female business owners would have recognised, before moving on to examine and compare the data contained within their trade directories. The trade directory data has been analysed to firstly show the different sectors where women owned businesses according to the categories used in a previous study on female business ownership. The data has then been reanalysed to reveal how many of the Birmingham and Leeds women owned firms which manufactured or produced items, regardless of the alleged gender identity of the product being made. By removing (so far as is possible) any considerations of gender, this reanalysis will allow the common experiences of business owners to be considered, and the notion of 'typical' female-owned firms to be challenged.

In Chap. 4 the attention turns from the large-scale data analysis and turns instead to the business lives of the women who actually owned the firms. Using the 100 case studies the chapter examines how the women

²⁶ S Nenadic, 'Gender and the Rhetoric of Business Success: the Impact on Women Entrepreneurs and the 'New Woman' in Later Nineteenth-Century Edinburgh' in *Women's Work in Industrial England: Regional and Local Perspectives*, N Goose [ed], (Hertfordshire: Local Population Studies, 2007), pp. 269–288.

²⁷ J Rendall, *Women in an Industrializing Society: England 1750–1880*, (Blackwell: Oxford, 1990); *Women's History: Britain 1850–1945, An Introduction*, J Purvis [ed] (Routledge: London, 2002 edn).

came to be in business, the length of time they traded for, where their businesses were located and who, if anyone, they traded with. Advertisements placed by female business owners in trade directories and newspapers were compared with those placed by men to identify any differences in structure, language or size that could be explained by gender. This chapter also explores the relationship that existed between businesswomen and the law, examining the ways that women sought protection for their assets and families, and were held accountable by the nineteenth-century legal system.

Chapter 5 moves away from the professional lives of the female business owners and instead uses a range of qualitative sources to explore the social networks of the women. Analysing the places that the female business owners chose to live, the people they knew, and the possessions that they owned allows for the consideration of the other aspects of the women's character and a fuller understanding of the role that business played in the life of the late nineteenth-century businesswoman. This chapter also uses the philanthropic, political and social activities of the women to consider the platform that business ownership could provide, and explore the wider contribution that women made to the urban economy and society in nineteenth-century England.

After the examination of the ways in which women came to be in business, what they did whilst they were in business and how they cultivated a social and political identity alongside their economic role of the earlier chapters, Chap. 6 looks at how women left business and what happened after their deaths. Using the probate records of 100 female business owners the chapter explores the financial portfolios of the women to determine how they secured their future financial security and that of their families. The chapter then goes on to examine the estate distribution methods of the female business owners and argue that the financial and legal strategies employed by the women can be viewed as typical middle-class behaviour and markers of middle-class status. The conclusion presents a summary of the findings.

2

Locating Female Business Owners in the Historiography

On 13 May 1872, a sixty-six-year-old woman named Ann Buckley died at her home in Leeds, Yorkshire. She left behind an estate valued at £14,000, which included paintings and prints, musical instruments, a warehouse property on Greek Street in the centre of Leeds, four trust funds each worth £2500 and the ‘capital share and interest in the business of Cap Manufacturers and Clothiers now carried on by me in co-partnership with my sons’.¹ Ann’s late husband John Buckley had established the business in 1834 and operated it until his death in December 1850.² After John’s death, Ann became the sole proprietor and although she employed her sons Joshua and John Camm in the business from this date, and eventually made them partners in 1856,³ Ann remained the senior (and only named) partner in the business until her death in 1872.⁴ Ann’s last will and testament reveals that in addition to her capital stake

¹ Last Will and Testament of Ann Buckley, proved at Wakefield on 1 November 1872.

² *Leeds Directory* 1834; *The Bradford Observer* (Bradford, England), Thursday, December 19, 1850; p. 8; Issue 878. 19th Century British Library Newspapers Part II.

³ *Gillbanks Leeds and Neighbourhood Directory & Gazetteer*, 1856.

⁴ 1871 Census Return Class: RG10; Piece: 4560; Folio: 132; Page: 9; GSU roll: 847140.

in 'Ann Buckley and Sons', she was also the sole owner of the firm's large warehouse building on Greek Street, where the business had relocated in the mid-1860s.⁵ Upon her death, Ann used her capital stake in Buckley and Sons, and her warehouse property on Greek Street, to secure the financial future of her two sons and business partners and her two surviving daughters Eliza and Amelia.

The 1861 census reveals that Ann employed over 140 workers in her business which, when considered alongside her estate of £14,000, indicates that she enjoyed considerable success as a business owner.⁶ Yet despite this success, the historiographies of several fields of history have largely overlooked the role of economically independent nineteenth-century women, and the endeavours and achievements of female business owners such as Ann Buckley remain generally unknown and unexamined. Analysing the various frameworks that have shaped the historiography of nineteenth-century female business owners is the first step in understanding why Ann's business activities sit so uneasily with our perception of the roles available to women in nineteenth-century Britain, and why their achievements have been overlooked by historians and economists alike.

Examining the evolution of women's economic and social history reveals much about how female business owners and entrepreneurs have slipped through the gaps of historical research and remained largely unacknowledged. Although the first works on the topic of women and the economy emerged in the early twentieth century, notably Alice Clark's *The Working Life of Women in the Seventeenth Century* first published in 1919, followed by Ivy Pinchbeck's *Women Workers and the Industrial Revolution 1750–1850*, published in 1930, it was not until the late 1980s and 1990s that the field really began to flourish.⁷ The sudden emergence of writings about women's history in the late 1980s was a direct product of the political events surrounding women's rights, their limited oppor-

⁵ Last Will and Testament of Ann Buckley, proved at Wakefield on 1 November 1872; *Directory of the West Riding of Yorkshire* Part 2, 1867.

⁶ 1861 Census Return Class: RG9; Piece: 3387; Folio: 31; Page: 24; GSU roll: 543124; Last Will and Testament of Ann Buckley, proved at Wakefield on 1 November 1872.

⁷ For more detailed examination of some of the earliest female economic historians see M. Berg, 'The First Women Economic Historians' in *The Economic History Review*, XLV, 2 (1992), pp. 308–329.

tunities and a lack of historical recognition beyond queens and saints. As a result of this, much of the research on women's lives in the nineteenth century focused predominantly on female domestic experiences as wives and mothers or as employees in a patriarchal factory system. By examining women's experiences in the home and in employment as victims of a patriarchal capitalist society, feminist historians were aligned with a Marxist historiography aimed at restoring and reclaiming a history of 'ordinary' people whose experiences were yet to receive acknowledgement and documentation by mainstream history.

One of the most striking features of the feminist historiography is the way in which it treats the nineteenth century as two distinct periods, divided at 1850. Research on the pre-1850 period predominately examines women and industrialisation, whilst post-1850 research focuses on women's battle to access education, to enter the professions and to achieve political emancipation. The division of the nineteenth century in this way, combined with the political interest in charting women's domestic activities and position as employees, has led to a situation whereby the topic of female business ownership, particularly in the late nineteenth century, falls outside the scope of a field trying to identify and illuminate the experiences of repressed women.

The timeline of women's exclusion from economic life has been challenged and debated right from the beginning. Clark's *The Working Life of Women in the Seventeenth Century* argued that women were increasingly marginalised in the seventeenth century as production became more reliant on industrial methods and legal customs began to be replaced with ratified laws. Therefore, according to Clark, the decline in social and economic opportunities for women had occurred well before the main industrialisation of the eighteenth and nineteenth centuries.⁸ Pinchbeck's seminal text *Women Workers and the Industrial Revolution 1750–1850* argues that the Industrial Revolution had a profound impact on the lives of women in late eighteenth- and early nineteenth-century England as industrialisation destroyed the various cottage industries that had allowed women to work from home in the small family firm, and instead forced

⁸ A. Clark, *The Working Life of Women in the Seventeenth Century*, (London, 1992 ed).

women to become employees in factories.⁹ Although the timeframe offered by Clark and Pinchbeck may differ, the common theme that emerges from their work is one of female withdrawal (not necessarily voluntary) from the centre of economic life.

Pinchbeck also argued that industrialisation carried the opportunity for individuals who were occupied as skilled artisans to expand and develop their enterprise, becoming business owners and masters, thus creating an identifiable middle class. A crucial effect of this process for the position of women was that the increased use of large machinery, and the pollution associated with it, made it necessary for businesses to be located in purpose-built premises away from the home. According to Pinchbeck, the separation of the home and business environments removed the easy opportunity to gain practical experience in business ownership that the wives of business owners had previously enjoyed. Women could no longer combine their domestic roles including child-rearing with their previous jobs in the family firm because both activities now took place in different locations. This situation was further exacerbated by the fact that men brokered deals in places of business away from the home and used male networks that women, who were no longer an active part of the day-to-day running of the business and rarely visited the workshop or factory premises, could not access.¹⁰ The combination of increased wealth and the removal of the family business from the home meant that the female labour contribution to the family business was no longer necessary and women became increasingly isolated from the economic world.

Two 'model women' emerged from Pinchbeck's reading of the Industrial Revolution. The first of these is the woman who was forced 'out'. She and her family were not part of the new middle class and she had gone from being able to combine domestic and labour tasks alongside other family members in the home, to working for a wage outside of the home in a factory or as a domestic servant. The second woman is the woman who was forced 'in'. She was a part of the new middle class who had lost her position as a business partner with her husband, and instead found herself restricted to the family home and domestic duties as a wife

⁹I. Pinchbeck, *Women Workers and the Industrial Revolution 1750–1850*, (London, 1969 ed).

¹⁰I. Pinchbeck, *Women Workers*, pp. 287–290.

and mother, while her husband attended to business concerns in a separate location and met with other business owners in places that she did not have the opportunity to frequent. Although the lifestyles associated with these two model women would have been quite different, the common factor in both scenarios is that a patriarchal system was restricting the opportunities of both working-class and middle-class women. It is immediately apparent from Pinchbeck's work that a female business owner does not conform easily to either of the two experiences that she describes. As a generator of her own wealth and as a potential employer, a businesswoman would have stood apart from other working women, who were at the mercy of wages and masters, whilst at the same time isolating herself from the suburban middle-class women who were able to fully commit themselves to charitable and domestic activities.

The Working Life of Women in the Seventeenth Century and *Women Workers and the Industrial Revolution 1750–1850* were both republished in the 1960s but there was little new work produced until the sudden increase during the 1980s and 1990s in literature concerning women and women's occupations. One of the most influential of these later publications was Davidoff and Hall's *Family Fortunes: Men and Women of the English Middle-Class, 1780–1850*. They used qualitative case studies from Suffolk, Essex and Birmingham to argue that by 1850 middle-class women had been effectively forced out of the public sphere and restricted to the domestic private sphere where they lost access to family businesses and became economically dependent on male relatives. The overwhelming academic and popular success of *Family Fortunes* cemented the separate spheres theory as the most dominant analytical framework in nineteenth-century women's history.

The separate spheres theory, particularly its chronological assertion that the seventeenth and eighteenth centuries represented a golden age for women and that the nineteenth century was a period of dramatic decline in economic and social opportunities, has been comprehensively challenged in recent years.¹¹ As historians have moved beyond the separate spheres framework, research into businesswomen and their role in the

¹¹ A. Vickery, 'Golden Age to Separate Spheres? A Review of the Categories and Chronology of English Women in History' in *The Historical Journal*, 36, 2, (June 1993), pp. 383–414, p. 411.

late eighteenth- and early nineteenth-century English urban economy has begun to emerge. Revisions to the earlier historiography show that businesswomen were a standard feature of every town or city's economy in the early nineteenth century and continued to play an active role in the urban economy throughout industrialisation.¹² Moreover, new evidence from trade directories, legal papers, insurance records, advertisements and trade cards indicates that women operated a wide variety of trades, rather than being restricted solely to those 'feminine' trades previously viewed as an extension of their domestic skills such as sewing and cooking.¹³ Whilst it is important to note that the separate spheres theory as described in *Family Fortunes* was developed to describe middle-class women and not the working classes, women such as Ann Buckley, the Leeds cloth cap manufacturer whose story opened this chapter, are not accounted for. Although Ann owned a manufacturing business in the centre of a bustling town, and was therefore trading in the most 'masculine' of environments, her probate records reveal that she also had the wealth and possessions of a respectable middle-class woman including a pianoforte and gold jewellery. The reasons why the separate spheres theory fails to account for middle-class women who were in charge of their own economic circumstances, such as Ann Buckley, will be examined in the remainder of the chapter.

Central to the examination of late nineteenth-century businesswomen is the ongoing and consistently contentious debate surrounding class formation and how members of these different classes might be identified and, perhaps even more importantly, how they might have identified themselves. A person's occupation has long been a key method in identifying the class that a person belonged to and making an assessment about his or her economic status and the likely lifestyle opportunities that they would have experienced. R.J. Morris has argued that it was the 'people taking decisions' in the early nineteenth century who began to see a marked rise in their standard of living rather than those who continued to follow instructions from others. This distinction highlights the impor-

¹² H. Barker, *The Business of Women*, p. 9.

¹³ H. Barker, *The Business of Women*: N. Phillips, *Women in Business*: A. Kay, *The Foundations of Female Entrepreneurship*.

tant point that it is not necessarily the type of work that one is carrying out that dictates a standard of living or social status, but, rather, it is the role that one plays.¹⁴ For example, being a waste dealer might not initially appear to carry with it the kudos of social status but if one owned the business and had the power to make decisions and expand the firm, the wealth that the firm generated could result in an improved standard of living. This is crucially important in the study of business owners, male or female, as it stresses that the power of autonomy and control over the production process were the most important factors in social mobility, regardless of the size of the firm. Therefore, even a shopkeeper living and working in a very poor area of Birmingham or Leeds would be set apart from their customers because they had the power to control the supply of goods and credit to their neighbours and customers, though their own income and living standards might not have been substantially higher.

The middle classes were not a new phenomenon in the early nineteenth century; there had always been a group of people who were neither the richest nor the poorest in society, however, the early nineteenth century was the time when these 'middling sort' created a self-identity and carved out a specific place in the social order.¹⁵ The motivation behind this self-identification as a separate group has been viewed as a reaction in light of the French Revolution of the new, self-made, and wealthy against the wasteful and vulgar aristocracy and the idle poor and immoral working classes.¹⁶ Perhaps unsurprisingly, given the self-sufficient nature of an industrialist or entrepreneur, the middle classes put a great deal of emphasis on the idea of self-improvement and promotion through education, religious observance, hard work and perseverance.¹⁷ The aim of improving one's economic and social status through personal endeavour could be shared by both a small artisan and a cotton manufacturer despite their different levels of wealth, thus allowing for both a 'self-aware social group' and a vast number of different experiences within that group. Therefore,

¹⁴R. J. Morris, *Men, Women and Property*, p. 39.

¹⁵R. J. Morris, *Men, Women and Property*, p. 20.

¹⁶T. Koditschek, *Class Formation and Urban Industrial Society: Bradford 1750–1850*, (Cambridge, 1990) p. 165; D. Wahrman, *Imagining the Middle-classes: The Political Representation of Class in Britain c. 1780–1840*, (Cambridge, 1995), p. 252.

¹⁷R. J. Morris, *Men, Women and Property*, p. 32.

even for the group of white men traditionally described as 'middle class' it is far more useful to refer to the 'middle classes' as it enables a wide variety of different experiences to be considered in tandem, from the small shopkeeper to the manufacturing magnate.

The high level of individualism and the lack of a 'typical' middle-class experience mean that it is necessary to look to nineteenth-century society itself for clues as to how the middle classes communicated and maintained their social boundaries. Evidence can be found in the way in which the towns and cities themselves expanded, the make-up of congregations of the religious groups and memberships of societies that met regularly, the style of clothing worn and, of course, the personal and professional networks of the people themselves. Morris argues that at the centre of each of these factors was politeness, a concept that had a much more subtle meaning and pervasive influence in the nineteenth century than it does today. The idea of politeness was more than just courteous behaviour; it was a way of communicating verbally and physically with other people in a way that bridged the divides of different religions and political opinions.¹⁸ It was through the employment of this politeness, so consciously different from the rough ways of the working classes, that people proclaimed their middle-class status.¹⁹ An example of this can be seen in the development of the leafy and affluent suburb of Edgbaston in Birmingham, which allowed middle-class families the opportunity to live away from the loud noise and pollution of the town centre, in houses that afforded their inhabitants the privacy to live, bathe, sleep and entertain quietly and discreetly.

Feminist historians of the nineteenth century have viewed middle-class formation from a different perspective to many nineteenth-century historians, and they place gender rather than social class as the core organising factor on which all other relationships and social interactions centred. This is not to say that the 'polite' society observed by Morris was not also in action, but, rather, that all of these polite interactions were built on the unshakeable foundation that women and men were expected to occupy different worlds. Reading the middle classes in this

¹⁸ R. J. Morris, *Men, Women and Property*, p. 22.

¹⁹ R. J. Morris, *Men, Women and Property*, p. 22.

way assigns strict characteristics and expectations to men and women according to their gender, and it is the observance of these expectations that gave middle-class society its structure and identity. These 'separate spheres' of feminine domesticity and masculine commerce are the result of the feminist interpretation of the Habermasian theory of the public sphere. Habermas argues that it is possible to see all the actions of society as occurring in three spheres: the intimate, the public and the sphere of public authority. Different practices and events occur within these three spheres, with men and women having different parts to play; men are responsible for producing financial wealth and women are responsible for producing children. It just so happens that these different responsibilities take place in different environments.²⁰

Yet the question of whether nineteenth-century women carried out the majority of their lives within the confines of the domestic or intimate sphere by choice, or because access to the different spheres and the tasks that women were expected to carry out were organised and enforced by the gender roles assigned by a patriarchal society, has been fiercely debated.²¹ Furthermore, the exclusion from the public sphere was a 'constitutive, not a marginal or accidental feature of the bourgeois public from the start' and therefore whilst male roles were designed to allow their easy movement between the three spheres identified by Habermas, women's were not.²² The ramifications of this deliberate construct are significant; not only would it be extremely difficult for a woman to gain access to the public spheres but even if she managed to do so, the expectations of society would view her as refusing to conform to the conventions that defined the middle classes.²³ The consequences of flouting such conventions, particularly by engaging in the commercial activities of the public

²⁰ J. Habermas, *The Structural Transformation of the Public Sphere*, (Massachusetts, 2005 English edition), p. 30.

²¹ J.L. Cohen, 'Critical Social Theory and Feminist Critiques: The Debate with Jurgen Habermas' in *Feminists Read Habermas: Gendering the Subject of Discourse*, J. Meehan [ed.], (London, 1995), p. 57.

²² J.B. Landes, 'The Public and the Private Sphere: A Feminist Reconsideration' in *Feminists Read Habermas: Gendering the Subject of Discourse*, J. Meehan [ed.] (London, 1995), p. 98.

²³ N. Fraser, 'What's Critical about Critical Theory' in *Feminists Read Habermas: Gendering the Subject of Discourse*, J. Meehan [ed.] (London, 1995), p. 23.

sphere, could be very serious with the errant woman risking ‘opprobrium for herself and possible shame for those around her’.²⁴

After noting the failure of the Habermasian spheres to account for female experiences, feminists offered a reimagining which took the three separate spheres to two: the feminine private and the masculine public. The feminist separate spheres theory focused on the idea that middle-class women, particularly married women, were discouraged and actively prevented from publicly engaging in so-called masculine activities, including business.²⁵ This is not to say that their resources were not utilised, but rather that middle-class women were expected to make a ‘hidden investment’, acting as sources of cheap credit, fulfilling the role of housekeeper, developing social relationships that could be advantageous to business and, of course, producing the next generation of personnel.²⁶ Therefore, although women might well have had the skills and acumen necessary for running a business, they were consulted privately, within the domestic sphere, in a way that was invisible to those outside the household.

The fluidity of the middle classes was one of its strongest assets, giving enterprising and industrious people the opportunity to better their social and economic situation; it was, however, also one of its biggest weaknesses. The fear of falling back down the social ladder and into the working classes and the desire to maintain respectability at all costs sits at the centre of the separate spheres argument. A middle-class female business owner is, in the eyes of the separate spheres theory, an oxymoron, as it would have been impossible for a woman to fulfil the private domestic duties required of her whilst simultaneously engaging in the commercial activities of the public sphere. This is not to suggest that women could not own businesses, rather followers of the separate spheres theory have argued that in times of financial necessity women carried out a range of activities to support their families, including owning businesses.²⁷ However, the assumption is that these were short-lived enterprises carried out by desperate women operating in a secretive and submissive

²⁴ L. Davidoff & C. Hall, *Family Fortunes*, p. 272.

²⁵ R. J. Morris, *Men, Women and Property*, p. 26.

²⁶ L. Davidoff & C. Hall, *Family Fortunes*, pp. 280–282.

²⁷ S.O. Rose, *Limited Livelihoods; gender and class in nineteenth-century England*, (Berkeley, 1992), p. 100.

way, outside of the business networks of other male traders. To continue beyond the point of necessity, or to trade in the same way as men would be the preserve of either long-term members of the working classes or former middle-class women who had fallen down the social ladder.²⁸ In short, if a woman did openly own or operate a commercial enterprise, she could not expect to either achieve or maintain middle-class status.

The feminist revisions of Habermas' separate spheres theory must be read in the context of the feminist movements of the late twentieth century. The evidence and arguments that it presents existed not just to draw attention to new areas of historical enquiry, but also to further a political agenda that was fighting for modern women's legal, employment and financial rights. Of course, political bias of this kind is found in many fields of history but observing its existence in the feminist historiography enables a greater understanding of how the study of middle-class women in the late eighteenth and early nineteenth centuries developed. The arguments and conclusions of feminist historians often remained unchallenged as historians outside of the movement very rarely addressed the role of women in history. As a result of this, the story of increased female marginalisation and economic and social restriction became the 'generalised narrative' of women's experiences in the nineteenth century.²⁹ Subsequently, historians sought examples of women experiencing increasingly limited economic and social options with little opportunity to act with any independent agency.³⁰ In cases where middle-class women did demonstrate social independence, such as through engaging in charity work, sitting on the boards of schools or work houses, or political groups such as the Primrose Society, they have been viewed as merely

²⁸ L. Davidoff & C. Hall, *Family Fortunes*, p. 279.

²⁹ A. Vickery, 'Golden Age to Separate Spheres?', p. 402.

³⁰ S. O. Rose, *Limited Livelihoods*; Other examples of historians using the separate spheres framework include: P. Hudson, 'Women and Industrialisation' in *Women's History: Britain 1850–1945, An Introduction*, J. Purvis [ed.] (London, 2002 edition); J. Lewis, *Women in England 1870–1950: Sexual Divisions and Social Change* (London, 1984); S. Fredman, *Women and the Law*, (Oxford, 1997); R. J. Morris, *Class, Sect and Party: The Making of the British Middle-class, Leeds 1820–1850*, (Manchester, 1990); L. Young, *Middle-class Culture in the Nineteenth-century: America, Australia and Britain*, (Basingstoke, 2003); R. Price, 'Historiography, narrative and the Nineteenth-century', in *The Journal of British Studies*, Vol 35, No 2, Revisionisms, (April 1996), pp. 220–256.

exercising skills that were an extension of their domestic roles, by acting as moral guardians and instructors to the less fortunate.

Viewing women in binary terms of either domesticity and middle-class social success, or economic endeavour and middle-class social failure, has led to many historians looking for 'white swans', or women who were restricted to domestic duties and actively prevented from gaining economic independence. Unsurprisingly, there are many examples of these 'white swans', indeed they are a common occurrence. Failing to account for the 'black swans', women who were able to engage in public life, take control of their finances and maintain their independence, has resulted in a historiography that struggles, and often fails, to account for the nuances of nineteenth-century society.

Even within the revisionist English historiography there is debate, with some viewing female business owners as independent members of the 'middling sort' whose economic endeavours could bring an important financial contribution to the household economy and raise the social status of the family.³¹ Others broadly follow this approach but dilute it somewhat, arguing that although the women's role as business owners would have resulted in middle-class status, their place within contemporary nineteenth-century middle-class discourse is obscured by the paternalistic framework which only accounted for extravagant aristocratic women and the poor, exploited working women.³² Others view businesswomen as existing more on the fringes of the middle classes, engaging in a 'juggling act between the competing forces of respectability and the need to obtain a livelihood' and that the respectability element so necessary for achieving middle-class status was often achieved through trading in a semi-private fashion from the home.³³

The high value of Ann Buckley's estate explored briefly at the beginning of the chapter, suggests that she had the material wealth to be a part of the middle class, as do the actions of her children as they entered adulthood. Announcements in the 'Births, Deaths and Marriages' sections of various Northern newspapers including the *Leeds Mercury*, *The*

³¹ H. Barker, *The Business of Women*, pp. 3–5.

³² N. Phillips, *Women in Business*, p. 242.

³³ A.C. Kay, *The Foundations of Female Entrepreneurship*, p. 11, p. 130.

Bradford Observer, *The York Herald* and *The Manchester Times*, hint at a family who had improved their circumstances considerably from that of their illiterate labourer forebears.³⁴ Newspaper records reveal that in October 1866 Ann's eldest son Joseph was elected as a Ward Councillor for Kirkgate, Leeds. At this point Ann was still very much involved in the business and was in the process of overseeing its expansion to the brand new factory premises on Greek Street. The coverage of Joseph's election by the *Leeds Mercury* describes the meeting as having 'a large and influential attendance' who judged Joseph to be a 'fit and proper' person, before going on to explain that one of the biggest issues facing his period in office as Councillor for Kirkgate Ward was to raise its character and deal with notorious electioneering.³⁵ In 1866 Joseph was employed by his mother in 'Ann Buckley and Sons'; clearly his mother's business activities did nothing to hinder Joseph's political ambitions.

Seeking election to local political positions was one way in which businessmen were able to assert their membership of the middle classes, with the assumption that their paternalistic role of protector and provider to employees and family made them a suitable candidate for the job. Local political offices, such as that of Ward Councillor held by Joseph Buckley, were at the heart of the philanthropic movement that characterises the middle-class identity. The opportunity to engage in philanthropic and political activities varied depending upon geographical location, but towns such as Birmingham and Leeds were renowned for their high degree of public involvement, and there was copious opportunity for all strata of the middle class to become involved with public decision-making, charities and societies.³⁶ Such activities created powerful and strong networks among like-minded men that in turn created an opportunity for greater social and economic advancement.³⁷

There was also a range of philanthropic opportunities available to middle-class women, with many focusing on improving the standard of

³⁴The marriage certificate of John Buckley and Ann Lodge from Tuesday 27 July 1840 shows that whilst John and Ann could sign their names, neither father could.

³⁵*The Leeds Mercury* (Leeds, England), Wednesday, October 17, 1866; Issue 8894.

³⁶G. Crossick & H.G. Haupt, *The Petit Bourgeoisie in Europe, 1780–1914: Enterprise, Family and Independence*, (London, 1998), p. 127.

³⁷R. J. Morris, *Men, Women and Property*, p. 169.

living of the working classes. These projects represented an opportunity for the knowledgeable and respectable middle classes to inspire working-class women by appealing to their 'essential goodness' and encourage them to strive to keep their families sober, clean and employed.³⁸ The type of philanthropic work undertaken by middle-class women was quite different from their male counterparts, as women were mostly prevented from holding political office until the 1870s. Instead, women tended to establish and operate societies and charities that distributed linen and clothing to the poor, ran Sunday schools, or tried to rehabilitate and re-educate women from the poorest, and criminal, classes, in place of occupying municipal positions.³⁹ Yet, even in cases where the women held no formal political power, middle-class women were acting in the public sphere and acting in a similar way to modern-day pressure groups by lobbying members of Parliament, giving evidence to royal commissions and presenting policy papers concerning their area of reform; tasks far beyond the realms of anything experienced within the home.⁴⁰ Furthermore, the effort and level of organisation involved in running a successful society should not be underestimated, and neither should the number of different societies and committees on which individual women served.⁴¹

Although existing research tends to focus upon unoccupied middle-class women engaging in philanthropic activities, it also demonstrates conclusively that middle-class women were involved in a wide range of public works, including municipal affairs and national government, albeit in an often unofficial capacity. Crucially, this means that women in the middle classes, who according to the separate spheres theory apparently had little or no economic freedom, did have the opportunity to engage in public life and to create a public identity for themselves. This raises interesting questions concerning the relationship between occupied women and philanthropy. For example, a working-class woman may struggle to fulfil her duties as an employee and commit the necessary time and

³⁸ R. J. Morris, *Men, Women and Property*, p. 393.

³⁹ F. Prochaska, *Women and Philanthropy in nineteenth-century England*, (Oxford, 1980).

⁴⁰ J. Hannam, 'Women and Politics' in *Women's History: Britain 1850–1945, An Introduction*, J. Purvis [ed.] (London, 2002 edition), p. 221; R. J. Morris, *Men, Women and Property*, p. 28.

⁴¹ P. Hollis, *Ladies Elect: Women in English Local Government 1865–1914*, (Oxford, 1987), pp. 12–13.

finances to a philanthropic society, but a businesswoman would potentially be in a position to do so. Yet it is important to question the female business owner's motivations, would her interests lie with the activities of unoccupied women or in matters related to her business? In essence, would she act according to her gender or to her position as a business owner? Chapter 5 explores this issue in greater detail using newspaper advertisements and probate records to determine whether the businesswomen of late nineteenth-century Birmingham and Leeds did engage in philanthropic and political activities and, if they did, how this contributed to the construction of their public and private identity.

Engaging in philanthropic and political organisations allowed the middle classes to express their politeness, a concern for those less fortunate than themselves, and physically shape their hometown, thus forging a community and demonstrating their social status to each other and to people of other classes. A much more obvious and immediate way of demonstrating middle-class status was done through the public display and ownership of material possessions. Manifesting social identity using material possessions is particularly powerful because almost every item holds a story about wealth, status and aspiration. For example, purchasing property, investing in the stock markets, buying high-quality furniture, acquiring luxurious clothes, expensive jewellery, going on holidays and engaging in expensive or time-consuming pastimes, all contribute to displaying class identity. The lack of a homogenous middle class means that there is a dramatic difference in wealth and possessions between the haute bourgeoisie at one end of the scale and the petty bourgeoisie at the other; the different estate values of the female business owners who feature in the following chapters reflect this.⁴²

The role of property as an outward manifestation of male middle-class status is extremely important, not just because it shows the ability to purchase an expensive item but also because it represents the stage on which men could mark and define their masculinity. Purchasing property and the ability to give one's wife and children a domestic space separate from the world of business, have been defined as the key characteristics

⁴²A. Kidd & D. Nicholls, 'Introduction' in *The Making of the British Middle-Class*, A. Kidd & D. Nicholls [eds], (Sutton, 1998), p. xxv.

of middle-class male identity.⁴³ In addition to these important familial rituals and responsibilities, property ownership also provided a point of entry into the political system, as voting rights in the nineteenth century were still tied to the value of property owned.⁴⁴ The importance attached to voting rights is clearly seen in the trade directories from mid-nineteenth-century Leeds which show whether the entrant was eligible to vote in either or both of the municipal and borough elections. Following the Municipal Corporations Amendment Act of 1869, property ownership also gave women owning property of the qualifying value the right to vote in municipal elections, thus tying property ownership to female enfranchisement as well as security and domesticity. Some of the earlier Leeds directories make special mention of the voting qualifications of each person; interestingly they do this for both men and women.

Paying close attention to the material possessions owned by both men and women in the nineteenth century can provide clues about the standard of living that they experienced and the way in which they constructed their social identities. At the time of her death, cloth cap manufacturer Ann Buckley owned luxury items including musical instruments, gold jewellery and books, as well as a substantial commercial property; all of which would indicate middle-class status if they belonged to a man. The features that defined what it was to be middle class in late nineteenth-century England were the result of an indeterminable number of complex social and economic transactions of which possessions were just one part. Yet by taking into account the items that the businesswomen, who had access to their own income, chose to buy, it is possible to draw conclusions not just about nineteenth-century female consumer behaviour but the way in which businesswomen used their economic agency to demonstrate their place in society.

Trying to tease apart the two strands of class and gender in nineteenth-century women's history is almost impossible as the symbiotic relationship between the two is such that each depends heavily on the other for both definition and substance. Yet, the untangling process can be some-

⁴³R. J. Morris, *Men, Women and Property*, p. 28; L. Davidoff & C. Hall, *Family Fortunes*, pp. 357–380.

⁴⁴L. Davidoff & C. Hall, *Family Fortunes*, p. 446.

what simplified through the careful consideration of the language that is used and the impact that it has on our understanding of the subject. The separate spheres theory links certain behaviours and roles to a person's biological sex, for example, domestic duties within the home with 'feminine' and paid work outside the home with 'masculine', rather than with a person's individual skills and attributes. These behaviours are binary and define the social norms of society, therefore any person displaying the behaviours or carrying out the actions of the opposite sex is viewed as subverting the social normative. According to the separate spheres theory, the consequences of acting in a non-feminine or non-masculine way, for example, a woman engaging in business, could include rejection and alienation from their social group. Therefore, in the eyes of the established frameworks, class and gender both dictate the social rules and also ensure that the rules are enforced; one concept cannot exist without the other.

Recent research has shown that the supposedly swift and unforgiving form of social justice whereby nineteenth-century middle-class society shunned women for exercising their commercial ability was, in reality, a far from universal occurrence. Instead, the picture that emerges from studies of northern England and London is one where women were able to enter the urban economy using very similar business methods and strategies as male business owners.⁴⁵ Barker's research on businesswomen in the early nineteenth century has shown that women could create public business identities for themselves by placing open letters to customers in newspapers, advertising their businesses, trading in a public location and using the legal system in order to protect their economic interests.⁴⁶

There is also overwhelming evidence from mid-nineteenth-century London which shows that female business owners were neither 'a relic of the golden age nor a creation of the twentieth century', but, rather, are a long-standing feature of the economy.⁴⁷ The evidence presented from London suggests that the reasons why women continued to enter and trade in business were varied and although the majority of women in

⁴⁵ H. Barker, *The Business of Women*; A. C. Kay, *The Foundations of Female Entrepreneurship*.

⁴⁶ H. Barker, *The Business of Women*, p. 173.

⁴⁷ A. C. Kay, *The Foundations of Female Entrepreneurship*, p. 134.

business were widows who had inherited their business enterprise from a late husband, there were still married and unmarried women who established their own businesses.⁴⁸ The traditional historiographical position has been to view these women as operating out of dire financial desperation; however, these more recent studies show that women entered business for a range of reasons, not necessarily as an alternative to destitution.⁴⁹ In many cases, the ability to combine paid work with home life was one of the most important motivating factors for female business owners and these family enterprises provided employment not just for the businesswoman but often for several members of her family as well.⁵⁰

The concept of a woman, particularly if she is married and has children, establishing a small business with the purpose of generating a modest income or 'pin money' alongside her domestic responsibilities is a familiar one. Small-scale franchise-type enterprises such as *Tupperware*, *Avon* cosmetics, and more recently *Jamie at Home* cookware, which rely on a person hosting a 'party' at their home, inviting friends and then selling to them for a cut of the total takings, offers a 'third sphere'; an indistinct and grey area between work and domesticity that provides an opportunity to create a convenient income. It is in this no-man's land that women's business in the nineteenth century has generally been imagined. The high proportion of widows amongst female business owners has led to suggestions that the women were acting only as caretakers or as a stop-gap in the life cycle of the business, waiting until the son was old enough to take over his rightful inheritance. Yet although Ann Buckley inherited her business from her late husband John, she began advertising it under her own name immediately and continued to do so in over two decades worth of public directories. Interestingly however, when Ann's husband, John, died in December 1850, their eldest son, and Ann's future business partner, was already twenty-two years old and therefore of an age where, if the historiography is correct, he should have taken over his late father's business and allowed his mother to live away from trade as she had done before her husband's death. Despite being over the age of twenty-one,

⁴⁸ A. C. Kay, *The Foundations of Female Entrepreneurship*, p. 132.

⁴⁹ A. C. Kay, *The Foundations of Female Entrepreneurship*, p. 19.

⁵⁰ A. C. Kay, *The Foundations of Female Entrepreneurship*, p. 83.

and the fact that he had worked in the business for a number of years, Joseph did not become a partner in the business until some six years later, at which point Ann had already increased the firm from one employing 40 workers and 6 apprentices to one that employed 140 people. This suggests that Ann was not merely 'babysitting' her late husband's business, but, rather, she was using her own business acumen to increase its scale and production and ultimately its profitability.

The case of the Buckley family from Leeds indicates that there were far more opportunities available to female business owners than the stereotypical image of the bereaved widow safeguarding the family business until her son reached the age of majority. Furthermore, the business that Ann inherited was located on one of the main shopping streets in Leeds, as were the new premises where Ann Buckley and Sons relocated. Locating businesses in the main commercial districts and maintaining the level of business required to ensure the survival of the firm suggest that female business owners were not only capable of establishing a business in a highly visible location, but that they also operated it using the business acumen and skills that were essential to run a successful enterprise.

The idea of women as independent users of the public sphere is also supported by studies of the English legal system of the nineteenth century. Exploring the legal position of women in the early nineteenth century enables historians to gain a greater understanding of how women could, and did, access the nineteenth-century legal system. For historians and economists interested in female business owners and the business strategies that they employed, examining the ways in which women used the law reveals that husbands and wives regularly utilised their marital status and coverture to manipulate the legal system. Coverture was a feature of English law whereby a woman's legal identity and worldly goods became her husband's as soon as they married. As a result of this, married women could technically not raise credit or be sued because they did not exist as separate legal entities. The extent to which women's activities were restricted by coverture is unclear but there is certainly evidence to suggest that married couples used it to their advantage by trading separately

as individuals but pleading the protection of coverture when their businesses suffered financial difficulties.⁵¹

Local customs, gaps in the common law and different interpretations of the law allowed female business owners in early nineteenth-century England not only to trade but to know that they had the option to seek legal restitution in the event of a professional disagreement, and court records show that this did occur in reality.⁵² Phillips cites the case of coaching inn keeper Ann Nelson, a very successful widow with an infamous reputation of a ruthlessly efficient and competitive business owner who appeared in court to act as the (victorious) defence for one of her male coach drivers.⁵³

The findings from early nineteenth-century northern England and mid-nineteenth-century London are echoed in data collected from 1870s Birmingham. These data reveal that a significant number of women owned businesses in a wide variety of trades including those generally labelled as 'masculine' such as manufacturing.⁵⁴ Aside from the research by Barker, Phillips and Kay and the Birmingham study, there has been very little research looking specifically at the role of female business owners in the nineteenth century and none that have examined businesswomen and their enterprises beyond 1870. One of the ramifications of this is that there is no study that takes the potentially hugely influential effects of the Married Women's Property Acts into account.

There is, however, an exciting and vibrant American historiography on late nineteenth-century female business owners, possibly because American historians moved away from the separate spheres theory more rapidly than their British counterparts.⁵⁵ Two of the most recent monographs to emerge from the USA examine female business owners, their enterprises and their communities in Albany, New York and San Francisco.⁵⁶ These studies of east and west coast America reveal themes

⁵¹ N. Phillips, *Women in Business*, p. 68.

⁵² H. Barker, *The Business of Women*, p. 137.

⁵³ N. Phillips, *Women in Business*, p. 254.

⁵⁴ J. Duffy, 'A Surplus and Depressed Minority?'

⁵⁵ A. Vickery, 'Golden Age to Separate Spheres', p. 386.

⁵⁶ S. I. Lewis, *Unexceptional Women: Female Proprietors in Mid Nineteenth-Century Albany, New York, 1830–1885*, (Columbus, 2009); E. Sparks, *Capital Intentions: Female Proprietors in San Francisco*

very similar to those of the revised English historiography, namely, that a significant number of women established, inherited and operated their own enterprises using similar tactics to male business owners. Crucially, it is argued that the businesswomen worked in a 'heterosocial, commercial world' where men and women traded with each other, acting variously as suppliers, vendors and customers.⁵⁷ The everyday interaction between men and women is crucial to our reimagining of nineteenth-century society; neither sex existed in isolation, and not all men were hostile to the idea of women playing an active part in public life.

Despite the seemingly common experience of nineteenth-century England and the USA, research suggests that 'ambitious, educated and independent-minded' women in late nineteenth-century Edinburgh were increasingly less likely to enter into business after 1850 because of two major societal changes.⁵⁸ The first of these was the emergence of the 'new women' who were politicised and unwilling to enter the trades that they deemed 'feminine' and exploitative to women such as dressmaking and millinery. The second change as observed by Nenadic was that those trades that were outside of the traditional realm of female enterprise which the 'new women' may have wished to enter were closed to them because the success of such businesses relied on masculine trading networks forged in institutions that did not permit female members.⁵⁹ Therefore, late nineteenth-century women were unwilling to enter traditional trades but unable to enter 'masculine' trades resulting in a decline in the numbers of female business owners.

This argument is not corroborated by research carried out on the activities of female business owners in London from 1800 to 1870, or with evidence of businesswomen in 1870s Birmingham, both of which suggest that women continued to operate businesses in the later nineteenth century in much the same way as they had previously.⁶⁰ It has been suggested that the evidence that exists for the later nineteenth century is 'not

1850–1920, (Chapel Hill, 2006).

⁵⁷ E. Sparks, *Capital Intentions*, p. 203.

⁵⁸ S. Nenadic, 'Gender and the Rhetoric of Business Success', pp. 269–288, p. 270.

⁵⁹ S. Nenadic, 'Gender and the Rhetoric of Business Success', p. 272.

⁶⁰ J. Duffy, 'A Surplus and Depressed Minority?'; A. C. Kay, *The Foundations of Female Entrepreneurship*.

indicative of dramatic shifts in women's involvement in the economy',⁶¹ thus indicating that the continuity rather than change observed in the late eighteenth century and early nineteenth century might well be replicated for the later decades. The strong suggestion from recent research in England is therefore that rather than the nineteenth century being a period of dramatic and oppressive change for women, there was a high degree of continuity as women continued to own and operate business enterprises.

One overwhelming message to emerge from this analysis is that the English historiography needs a fresh language and terminology to deal with the more fluid world that the revisionist literature suggests businesswomen inhabited. An alternative way to consider the relationship between class, gender and terminology is to view the terms 'male' and 'female' as descriptors of physical, biological characteristics and 'masculine' and 'feminine' as a way to describe 'abstract qualities and characteristics'.⁶² This is to say that although it can be argued that gender differences exist and the terms 'masculine' and 'feminine' have their own connotations, for example, masculine as productive and feminine as reproductive, the characteristics are not bound exclusively to people of any particular biological identity. Therefore, in the case of female business owners, it is possible for them to demonstrate feminine behaviours, for example, rearing children and maintaining family networks, whilst also demonstrating masculine behaviours, for example, bartering with suppliers, engaging with town councils and using the legal system to protect their earnings.

In adopting so-called masculine characteristics when they moved from the home into the public commercial economy, women were not forgoing their identity as women. Rather, they were crossing boundaries in the same way that middle-class men did when they moved from the masculine public sphere into the feminine private sphere of the home and spent time playing with their children or cultivating their garden. Accepting that the labels of male and female are different to masculine and feminine allows us to consider the agency and decisions of businesswomen alongside the

⁶¹J. Humphries, 'Women and Paid Work', in *Women's History: Britain 1850–1945, An Introduction*, J. Purvis [ed.] (London, 2002 edition), pp. 85–106, p. 88.

⁶²J.W. Scott, 'Language, Gender and Working Class History' in *Class*, P. Joyce [ed.], (Oxford, 1995), pp. 154–161, p. 160.

agency and decisions of male business owners. It also enables the analysis of how female business owners constructed their identity as women and the way in which they negotiated their position in society. Crucially, however, to the study of gender and class in the nineteenth century, this interpretation of language creates a framework that can account for the nuances and incongruities of middle-class life.

The revisionist historiography of Barker, Phillips and Kay demonstrates convincingly that early and mid-nineteenth-century women were frequently in control of small businesses and played a central role in nineteenth-century town life. It is, however, important that the women's role as entrepreneurs and small business owners in the later nineteenth century is not lost in debate surrounding gender and class; it is only through connecting these three historiographies that a true picture of female business ownership can materialise. One of the first issues to tackle is the definition of 'entrepreneurship'; what behaviours the term encompasses and describes and how it has previously been used to describe the activities of female business owners. Understanding the characteristics of entrepreneurs as laid down in the historiography allows for the examination of the businesswomen not just as figures engaging with the economy in previously unacknowledged ways but, more importantly, of the way in which they carried out their business and how their actions compared to those of other, male, entrepreneurs.

Entrepreneurs and the businesses that they ran are central to the notion of a nineteenth-century middle-class identity as they epitomise the ideals of self-improvement through diligence, hard work and self-reliance. The dream of rising from unassuming, working-class origins to being one of the key players in the local or even national and international economy, and the associated status, both economic, social, and political, that potentially accompanies the successful business owner, makes the entrepreneur a 'cultural hero of capitalism'.⁶³ Although the familiar 'rags-to-riches' story was the reality for only a small proportion of nineteenth-century entrepreneurs, the enduring aspiration that the story represents ties closely with the ideals of social mobility, education,

⁶³M. Casson, *The Entrepreneur: An Economic Theory*, (Oxford, 1982), p. 347.

religious observance and gentility described as central to the family life of the middle classes.⁶⁴

Providing an explanation of 'entrepreneur' is far from straightforward with no one, solid specific and accepted definition. Political scientist and economist Joseph Schumpeter identified an entrepreneur as a person engaging in one of five different activities: inventing new products, developing new methods of production, discovering new export markets, locating new raw materials or creating new institutions.⁶⁵ However, some suggest that an entrepreneur is someone who owns their own enterprise and has a financial stake in that venture, thus suggesting that the five activities set out by Schumpeter do not necessarily have to be displayed to label a person as an entrepreneur.⁶⁶ This is perhaps because Schumpeter's five ways of classifying an entrepreneur lend themselves to those making huge innovative steps, or 'high entrepreneurs'⁶⁷ as they have been described, and the complete originality that such endeavours required was not achieved by the vast majority of small business owners.

This is particularly pertinent in the study of female business owners who, almost without exception, were operating small firms employing fewer than fifty people. Identifying entrepreneurial behaviour in a group like this, or 'low-level entrepreneurship',⁶⁸ therefore requires a different approach to Schumpeter's as it would be extremely unlikely that a business owner establishing a small business that did not subsequently dramatically expand can be described as engaging in one of Schumpeter's five activities. Yet in order to survive in a busy and competitive market, the small business owner had to be able to offer the public something special, be it a product or a service that would dissuade the customers from using a competitor.

Trying to marry Schumpeter's vision of entrepreneurship with the reality of small business ownership has led to economists defining the 'low

⁶⁴ L. Davidoff & C. Hall, *Family Fortunes*, pp. 21–3.

⁶⁵ M. Casson et al., 'Introduction' in *The Oxford Handbook of Entrepreneurship*, M. Casson, B. Yeung, A. Basu & N. Wadeson [eds], (OUP, 2008), pp. 1–32, p. 8.

⁶⁶ M. Ricketts, 'Theories of Entrepreneurship: Historical Development and Critical Assessment' in *The Oxford Handbook of Entrepreneurship*, pp. 33–58, p. 34.

⁶⁷ Casson et al., 'Introduction', p. 3.

⁶⁸ Casson et al., 'Introduction', p. 3.

entrepreneur' as someone who can identify a gap in the market, a product that is not yet sold, a more efficient manufacturing method or a service that is not presently provided, and exercise good judgement to coordinate resources and fill the void.⁶⁹ To become an entrepreneur one must also be capable of recognising market opportunities, securing the capital necessary for the project and possessing or acquiring the skills to carry the project through. In many ways, the initial idea is the simplest part of the process and the difficulties faced by entrepreneurs in securing financial backing is regarded as a major barrier to entrepreneurship, regardless of the entrepreneur's gender.⁷⁰ This is an especially important point to note when considering female business owners, as access to finance would impact the ability of women to establish their own business enterprises. Even in cases where the business was inherited, the woman would still need to be capable of continuing to secure the finances necessary to maintain the competitiveness of the firm and upgrade fixtures, machinery and tools as required.

The personality of an entrepreneur is crucial to the success of their enterprise: a fundamental belief in the value of the product, process or service as well as the confidence that they can achieve better success than anyone else could are hallmarks of the entrepreneur's character.⁷¹ In many cases, merely demonstrating these characteristics might not necessarily translate to successfully attracting external financial backing, and the familial and friendship networks (including of course female siblings) are identified as one of the principal sources of capital. In some cases, securing finances from family and friends may have actually been preferable to securing external credit because they will perhaps be more trusting and less risk averse than formal financial institutions such as banks, and the entrepreneur could enjoy more independence.⁷²

Using familial and friendship networks as a source of finance relies heavily on the strength of the network and the level of trust that it fosters

⁶⁹ M. Casson, *The Entrepreneur*, p. 23.

⁷⁰ M. Casson, *Entrepreneurship and Business Culture*, (Aldershot, 1995), p. 86.

⁷¹ M. Casson, *The Entrepreneur*, pp. 329–30.

⁷² M. Casson, *Entrepreneurship*, p. 86.

amongst its members.⁷³ These networks can be linked to social groups, with religious organisations playing an important role in strengthening the relationships between the different members. This can be seen particularly clearly amongst the Quaker community which had multiple local networks operating as composite parts of a much larger national and even international network.⁷⁴ A further example of the close links between entrepreneurial activity and familial, religious and social networks can be seen in the jewellers of nineteenth-century Birmingham. The Faraday, Johnstone, Best, Haseler, Bragg and Rabone families were all members of the Swedenborgian Church and all owned jewellery-manufacturing businesses in Birmingham's Jewellery Quarter. Through repeated intermarriage, the families ensured a strong network of finance and produced the next generation of workers, enabling the businesses of several of the entrepreneurs to achieve great financial and social success over several generations.⁷⁵

The network of the Birmingham jewellers with its plethora of sons, nephews, sons-in-law and grandsons, enabled the family firms to continue to trade successfully after the death of the original entrepreneur, but there is evidence to suggest that the majority of family enterprises failed to successfully trade after the first generation. Transferring ownership from one generation to the next is crucially important for the longevity of the firm but evidence from nineteenth-century Britain suggests that many entrepreneurs failed to recognise that the time had come for them to retire and pass control to their heirs.⁷⁶ Similarly, there was also the danger that the business owner would appoint their successor using nepotism rather than skills and ability, which could well prove disastrous

⁷³ M. Casson, *Information and Organisation: A New Perspective on the Theory of the Firm*, (Oxford, 1997), pp. 117–8.

⁷⁴ M. Kirby, 'Quakerism, Entrepreneurship and the Family Firm in North-East England' in *Entrepreneurship, Networks and Modern Business*, J. Brown & M.B. Rose [eds] (Manchester, 1993), pp. 105–123, pp. 106–107.

⁷⁵ F. Carnevali, 'Luxury for the masses: Jewellery, Creativity and Entrepreneurship in America and Britain', (Harvard University Press, forthcoming).

⁷⁶ M.B. Rose, 'Beyond Buddenbrooks: The Family Firm and the Management of Succession in Nineteenth-Century Britain', in *Entrepreneurship, Networks and Modern Business*, J. Brown & M.B. Rose [eds], pp. 127–143, p. 135.

for the success and longevity of a firm.⁷⁷ Therefore, in businesses which did survive beyond one owner, there had almost certainly been some level of training and transfer of expertise between the different generations; if the inheritor were a wife or a daughter rather than a son, then this might suggest that she had displayed the greater entrepreneurial potential. In order for a business to continue to trade and to develop and expand, the person making decisions in the firm must have entrepreneurial ability, without this the firm would stagnate or be left behind by new developments. These skills are just as relevant and necessary for someone inheriting the business as they are for someone establishing a business.

Entrepreneurship theory has, until recently, paid very little attention to female entrepreneurs, preferring instead to consider the role of male business owners and their enterprises. Three key reasons have been suggested to explain why the field is so preoccupied with male entrepreneurship. The first of these is that female entrepreneurship is a new phenomenon and therefore the theory needs to catch up with the reality. Secondly, there are no differences between male and female entrepreneurship and therefore, although the entrepreneurial theories have been developed and tested solely on male entrepreneurs and their businesses, the results should apply to all entrepreneurial behaviour. Finally, it is argued that female-owned businesses have failed to attract institutional and research grant support because they are perceived as small, 'hobby-type' enterprises with little economic influence or importance.⁷⁸

The small amount of research that has been carried out on women entrepreneurs in the twentieth century suggests that there are similarities between male and female entrepreneurs; for example, the demographic of entrepreneurs is very similar regardless of their gender, as are their motivations for becoming entrepreneurs and their business practices.⁷⁹ However, there are also differences, namely, the types of business that male and female entrepreneurs own, the 'entrepreneurial process' or the way in which men and women establish their businesses. Research also

⁷⁷ M. B. Rose, 'Beyond Buddenbrooks', p. 134.

⁷⁸ C.G. Brush, 'Women Entrepreneurs: A Research Overview' in *The Oxford Handbook of Entrepreneurship*, M. Casson, B. Yeung, A. Basu & N. Wadson [eds], (Oxford, 2006), pp. 611–628, p. 615.

⁷⁹ C. G. Brush, 'Women Entrepreneurs', p. 618.

suggests that male entrepreneurs find it easier to access resources, particularly growth capital, than female entrepreneurs. This is possibly due to female entrepreneurs having a higher aversion to risk and belonging to a less business-focused social network.⁸⁰

Crucially, these fledgling studies on female entrepreneurship are based on modern, post-1980s data and therefore whilst the similarities and differences mentioned above can serve as an indicator of female entrepreneurial behaviour, the historical picture in late nineteenth-century England might be quite different. Evidence from late eighteenth- and early nineteenth-century England suggests that whilst men and women did often own the same types and sizes of business, including manufacturing firms, women tended to own enterprises in the hospitality, clothing and retail sectors.⁸¹ Contrary to data collected in the twentieth century which reveals that the three main motivating factors of both male and female entrepreneurs were ‘independence, achievement and personal satisfaction’,⁸² historical investigations suggest that female entrepreneurship was just one aspect of a multifaceted financial strategy that was linked closely to the woman’s life cycle.⁸³ Of course, in the absence of interviews or documents such as letters or applications for finance, it is extraordinarily difficult to recover the motivations of businesswomen over a century after they traded. Yet examining how women came to be business owners, the stage in their life that this occurred and how long they traded for can all give some indication of the circumstances surrounding their motivations for engaging in trade.

The idea of women as risk-averse, cautious and hesitant economic agents has received considerable attention in recent years with a particular focus on the role and behaviours of women as property owners and financial investors.⁸⁴ Helen Doe’s examination of women in the

⁸⁰ C. G. Brush, ‘Women Entrepreneurs’, p. 619.

⁸¹ H. Barker, *The Business of Women*, p. 69; A. C. Kay, *The Foundations of Female Entrepreneurship*, p. 120.

⁸² C. G. Brush, ‘Women Entrepreneurs’, p. 618.

⁸³ A. C. Kay, *The Foundations of Female Entrepreneurship*, pp. 122–3.

⁸⁴ R. J. Morris, *Men, Women and Property; Men, Women and Money: Perspectives on Gender, Wealth and Investment 1850–1930*, D.R. Green, A. Owens, J. Maltby & J. Rutterford [eds], (Oxford, 2011); D.R. Green & A. Owens, ‘Gentlewomanly Capitalism? Spinsters, Widows and Wealth-Holding in England and Wales, c.1800–1860’, *Economic History Review*, Vol 56, 3, (2003),

nineteenth-century shipping industry straddles the worlds of investment and business ownership, and highlights the ability of women to ‘use their local knowledge to invest or disinvest in the risky world of shipping’ as they saw appropriate.⁸⁵ This autonomy contrasts with some research on women as property owners which suggests that although both men and women viewed property as a form of security in maintaining their middle-class status, and many married or widowed women relied on property for their income, they had only limited control over it because of the way their husbands distributed their estates.⁸⁶ However, as will be demonstrated in Chap. 6, probate records reveal that female business owners used property as a secondary income stream to their business, and that these property portfolios were also used to provide security for family members after their death. Importantly, the behaviours demonstrated when drawing up their last will and testaments and bequeathing these assets were indistinguishable from those of middle-class men.

Away from property, the investment portfolios of nineteenth-century women have traditionally been viewed as limited to the low-risk, low-return stocks and shares typically found in railway companies, government bonds and local corporation loans. However, Green et al.’s examination of Inland Revenue documents has forced a reassessment of the content of these portfolios, not least because women represented one-third of the ownership in the risky, unlimited liability joint-stock banks.⁸⁷ Similarly, the women who were investing in shipping in the late nineteenth century were placing their hard-earned money into an industry where it was

pp. 510–36; D.R. Green, A. Owens, J. Maltby & J. Rutterford, ‘Lives in the Balance? Gender, Age and Assets in Late Nineteenth-Century England and Wales’, *Continuity and Change*, Vol 24, 2, (2009), pp. 307–335; J. Maltby & J. Rutterford, ‘She Possessed Her Own Fortune: Women Investors from the Late Nineteenth-century to the Early Twentieth-century’ in *Business History*, Vol 48, 2, (April, 2006), pp. 220–253; J. Maltby & J. Rutterford, ‘The Widow, The Clergyman and The Reckless: Women Investors in England, 1830–1914’ in *Feminist Economics*, Vol 12, 1–2, (January/April, 2006), pp. 111–138.

⁸⁵ H. Doe, *Enterprising women and shipping in the nineteenth century*, (Boydell, 2009), p. 219.

⁸⁶ R. J. Morris, *Men, Women and Property*, p. 370.

⁸⁷ G.C. Acheson & J.D. Turner, ‘Shareholder Liability, Risk Aversion and Investment Return in Nineteenth-Century British Banking’ in *Men, Women and Money: Perspectives on Gender, Wealth and Investment 1850–1930*, D.R. Green, A. Owens, J. Maltby & J. Rutterford [eds], (Oxford, 2011), pp. 206–227, p. 226.

standard to underinsure assets by up to 50%.⁸⁸ Moreover, the probate records of nineteenth-century men and women suggest that the middle classes held a far more diversified range of investments than has previously been assumed.⁸⁹ This new body of work raises some exciting questions for researchers of nineteenth-century businesswomen; not least whether a woman with knowledge of the economy, such as a business owner, would shape her investments in a more 'masculine' way than her unoccupied counterparts, either through education of different options, or on the basis of her knowledge of the public sphere.

The analysis of the literature on gender, class and entrepreneurship carried out above reveals a historiography that has begun to account for women in business but has not yet fully explored their position as entrepreneurs and active business owners in the late nineteenth century, or fully investigated the social status and subsequent opportunities that business ownership could provide. One of the most obvious issues that needs to be addressed concerns the amount of research carried out in different decades of the nineteenth century, more specifically the complete lack of research focusing on the period after 1870. Chapter 3 will begin to address these issues by exploring the numbers of female business owners in Birmingham and Leeds between 1849 and 1901 and the businesses that they owned and in doing so, begin to uncover the way that the separate spheres theory continues to pervade our understanding of men and women in nineteenth-century society.

⁸⁸ H. Doe, *Enterprising Women*, p. 139.

⁸⁹ D.R. Green, A. Owens, C. Swan, & C. Van Lieshout, 'Assets of the Dead: Wealth, Investment and Modernity in Nineteenth and Early Twentieth-Century England and Wales' in *Men, Women and Money: Perspectives on Gender, Wealth and Investment 1850–1930*, D.R. Green, A. Owens, J. Maltby & J. Rutterford [eds], (Oxford, 2011), pp. 57–81, pp. 67–8.

3

Women and Their Businesses

The recent reassessment of the position of female business owners in late eighteenth- and early nineteenth-century England, and new data emerging from the USA, argues that whilst industrialisation may have caused some economic and social changes, it did not necessarily result in women losing the opportunity to inherit, establish, own and operate business enterprises.¹ Data from mid-nineteenth-century Birmingham and London and late nineteenth-century America shows that women continued to own businesses beyond 1850,² contradicting the story that by the mid-nineteenth century, the opportunity for women to exercise economic agency had passed and their fate had become inextricably bound to the private, domestic sphere.³ The data presented in the following chapters will demonstrate that Birmingham and London were in fact only small sections of a much bigger picture, one where women

¹H. Barker, *The Business of Women*; N. Phillips, *Women in Business*; J. Duffy, 'A Surplus and Depressed Minority?'; A. C. Kay, *The Foundations of Female Entrepreneurship*; E. Sparks, *Capital Intentions*; S. Lewis, *Unexceptional Women*.

²J. Duffy, 'A Surplus and Depressed Minority?'; A. C. Kay, *The Foundations of Female Entrepreneurship*; E. Sparks, *Capital Intentions*; S. Lewis, *Unexceptional Women*.

³L. Davidoff & C. Hall, *Family Fortunes*.

continued to trade, and use their position as business owners to play an active role in nineteenth-century society.

This chapter analyses data collected from the trade directories of Birmingham and Leeds and presents fresh information about the businesses of women who traded in two towns with very different economic structures between 1849 and 1901. There are two stages to this analysis. In the first stage, the trade directory data is analysed using existing historiographical categories, thus providing an indication of the numbers of female business owners in each town, and the different trades and sectors where they operated. In the second stage, the data is then reanalysed to reveal the types of businesses that women owned according to whether the purpose of their firm was to physically create a product, regardless of sector. These two methods of data analysis will reveal whether factors such as economic structure, population size and geographical location influenced the numbers of female business owners and their business practices. Examining the number of female-owned businesses that manufactured or made a product will shed new light on the ways in which women engaged in business and allow the experiences of those women who operated in these allegedly 'masculine' trades to be considered in the context of wider female business ownership, rather than as exceptions.

Before embarking on these two strands of analysis, it is crucial to briefly explore the history and culture of the towns of Birmingham and Leeds, and to understand the towns where the women whose lives play out in the following pages lived and worked. The town of Leeds can be traced back to the Domesday Book where it is recorded as a 'vill made up of thirty-five families, a priest and a mill'.⁴ After gaining its borough charter in 1207, Leeds acquired manorial and borough courts, a market and the right to build workshops; developments that served to turn Leeds into an important regional centre.⁵ By the 1550s, the population of Leeds had reached 3000 people and the town centre had expanded beyond the Briggate into Marsh Lane, Vicar Lane, Quarry Hill, Mabgate, the Upper and Lower Headrow, Boar Lane and Mill Hill; streets that by the nine-

⁴G.C.F. Forster, 'The Foundations: from the earliest times to c.1700' in *A History of Modern Leeds*, D. Fraser [ed.] (Manchester, 1980), pp. 2–23.

⁵G.C.F. Forster, 'The Foundations', p. 5.

teenth century formed the commercial heart of Leeds. The geographical location of Leeds on the Chester to York road that traversed the Pennines contributed to the town becoming a hugely important centre for the finishing of the raw cloth, as well as an important market for those selling their wares. The town's geographical advantage was further boosted in the late sixteenth century by river works that made the River Aire navigable from Leeds to Wakefield and Weeland. The introduction of water transport to the town enabled merchants and manufacturers of woollen cloth in Leeds to transport their goods across the country but, most importantly, also to export to the continent, particularly to the Baltic and Low Countries.⁶

There has been a settlement on the site of Birmingham since the sixth or seventh century and, like Leeds, the manor of Birmingham features in the Domesday Book.⁷ In the twelfth and thirteenth centuries, Birmingham received grants that permitted the villagers to hold a fair and a market, but, unlike Leeds, however, the small manor of Birmingham did not have its own court, and the nearby town of Aston was considered the larger and more important commercial centre until the fourteenth century. After a series of premature deaths and a lack of legitimate heirs, the land owned by the manor of Birmingham was slowly sold off and control over what the land was used for was lost. This was a key turning point in the history of the settlement because the control of the guilds crumbled, and after 1545 they had ceased altogether.⁸ This created an opportunity for people to establish trades away from agriculture and the area quickly became famed for its metalwork and textile production.

These new trades boosted Birmingham's economic importance and gave it a reputation for invention and innovation.⁹ The importance of textile production to the Birmingham economy was increasing and in the seventeenth century, the town, like Leeds, became an important producer of wool. During the eighteenth century, however, the textile industries in

⁶R.W. Unwin, 'Leeds Becomes a Transport Centre' in *A History of Modern Leeds*, D. Fraser [ed.], pp. 113–141, pp. 113–9.

⁷C.R. Elrington & P.M. Tillot, 'The Growth of the City' in *VCH Warwickshire VII, VII*, (Oxford, 1964), pp. 4–25, p. 4.

⁸C.R. Elrington & P.M. Tillot, 'The Growth of the City', p. 6.

⁹C.R. Elrington & P.M. Tillot, 'The Growth of the City', p. 6.

Birmingham declined to such an extent that leather and wool manufacture virtually disappeared, and those textile businesses that did remain were satellite firms supporting the town's other industries such as the metal trade, for example, producing cloth to make bellows.¹⁰ These metal trades, together with toy making, button and buckle manufacturing and, most famously, gun making, turned Birmingham into an internationally important centre of manufacturing.¹¹

At the same time that Birmingham was developing its manufacturing trades, it was also experiencing a rapid population expansion, growing from approximately 11,400 people in 1720 (approximately double the size of Leeds¹²) to 23,688 in 1778 and 73,670 in 1801.¹³ The houses built in Birmingham during the eighteenth century reflected the growing importance of manufacturing in the local economy and new properties mostly consisted of dwelling houses with workshops attached for the production of small metal goods. By the nineteenth century, these combined dwelling and workshop premises, and the pollution associated with the metal manufacture, were encouraging those who could afford it to move out of Birmingham town centre and into the newly emerging purpose-built suburbs, such as affluent Edgbaston.

The eighteenth century also saw the emergence of new trades in Leeds. Brick manufacture, woodwork, shoemaking, tailoring and printing expanded and embraced new methods of factory production. The importance of the textile and other established trades to the Leeds economy did not diminish but new industries were emerging such as pottery making, linen manufacture, soap boiling, sugar refining and chemical manufacture. The processes involved in these new trades were reliant on the innovative machinery and associated factory-based production techniques, rather than small hand-produced processes, and by 1842, there were approximately 200 factories in Leeds.¹⁴ Businesses in Leeds there-

¹⁰ C. Gill, *History of Birmingham*, Vol I, (London, 1952), p. 63.

¹¹ D.E.C. Eversley, 'Industry and Trade 1550–1880', in W.B. Stephens [ed.], *VCH Warwickshire VII*, pp. 81–139, p. 82.

¹² C. Gill, *History of Birmingham*, p. 48; R.G. Wilson, 'Georgian Leeds' in *A History of Modern Leeds*, D. Fraser [ed.], pp. 24–45, p. 24.

¹³ C.R. Elrington & T.M. Tillot, 'The Growth of the City', p. 8.

¹⁴ R.G. Wilson, 'Georgian Leeds', pp. 27–8.

fore tended to be physically larger than in Birmingham and there was much more opportunity for the residents of Leeds to become workers in the new factories rather than owners of the enterprise.

Due to the size of the buildings that housed the machinery, the factories of Leeds were located away from the home whereas Birmingham, whose economy remained rooted in piecemeal manufacturing methods, continued to see production being carried out in workshops attached to the home. Birmingham firms producing metal products such as brass goods and guns largely ignored the advent of steam, gas and electric powered machinery and continued to manufacture by hand, thus keeping business sizes small.¹⁵ The importance of small businesses in Birmingham is that they were normally part of a longer production chain and fulfilled one intricate or skilled industrial process. This means that they had relatively low start-up costs and low barriers to entry, both of which could potentially make it easier for someone to establish him (or her) self in trade compared to the high start-up costs of establishing a large-scale factory like those found in Leeds. The small manufacturers of Birmingham also found economic security in being just one stage of the production chain; they could respond quickly to changing market conditions and utilise their skills to diversify according to product demand. Between 1841 and 1850, 26.5% of all British patentees lived in Birmingham, reflecting its importance as a town of innovation and invention.¹⁶ However, Birmingham was also an important commercial centre and by 1900 it was the primary urban centre for over half a million people,¹⁷ thus creating an ideal market for establishing a service or retail business.

By 1800, the economic structures and characteristics of Leeds and Birmingham that were to shape the towns into the modern age had been established. Leeds was an important centre of increasingly factory-based textile and leather manufacturing, supplemented by industries such as brick making, woodworking, dressmaking and tailoring whilst Birmingham had become a world leader in small metal manufacturing including buttons, pens, buckles and guns. Both towns were also

¹⁵ D.C. Eversley, 'Industry and Trade 1500–1880', pp. 81–139, pp. 138–9.

¹⁶ C. Gill, *History of Birmingham*, p. 292.

¹⁷ C.R. Elrington & P.M. Tillot, 'The Growth of the City', p. 14.

important regional urban centres with the retail facilities and service industries that were essential for the rapidly expanding populations.

The economic developments experienced in Birmingham and Leeds occurred in tandem with, and in some cases caused, marked social and cultural changes that affected the inhabitants of the towns and shaped the opportunities available to business owners, both male and female. One of the most important factors that influenced the economies in Birmingham and Leeds was the transport links forged during the nineteenth century. Between 1837 and 1849 Leeds gained railway links to Selby, Manchester, Thirsk and Derby and the local stations served by those lines. On the waterways, the completion of the Leeds to Liverpool Canal in 1816 enabled ships of up to 100 tonnes to reach the town's wharves and docks. Nineteenth-century Leeds was a vibrant and bustling town with excellent access to the road network; by 1830 there were over 100 coaches leaving the coaching inns on the Briggate every day, transporting people all over the country.¹⁸ Bankruptcy records from late nineteenth-century England and Wales show that even the smallest of trades had national or even international networks which were heavily reliant on transport networks such as these.¹⁹

Birmingham also had excellent transport links; the town's canal network linked it to Dudley, Worcester, Stourbridge, Coventry, Warwick, Stratford-upon-Avon, Wolverhampton, Hull, Manchester, Liverpool, Bristol and London.²⁰ Furthermore, Snow Hill and New Street train stations were opened in 1852 and 1854 respectively, which provided Birmingham with rail links to Liverpool, London and beyond from the very centre of the town rather than having to travel to the old Curzon Street station which was on the eastern outskirts. These fast and reliable transport links made it easy to visit Leeds and Birmingham and with so many people passing through, there was an obvious demand for the hospitality and retailing trades as well as the ability to trade afield. As might be expected, many women took advantage of this such as Elizabeth Clark who owned the Bull and Mouth Hotel at 138 Briggate, Leeds and

¹⁸ R.W. Unwin, 'Leeds Becomes a Transport Centre', p. 123.

¹⁹ J Aston & P Di Martino, 'Risk and success'.

²⁰ C.R. Elrington, 'Communications' in *VCH Warwickshire VII*, VII, pp. 26–42, p. 34.

Penelope Wakefield who owned The Swan Hotel at 93 High Street, Birmingham.

The ever-increasing population of nineteenth-century Leeds and Birmingham sparked a flurry of building activity designed to improve both retail provision and civic amenities in both towns. In 1806 the markets in Birmingham moved from Dale End to High Street, with a further market established in 1817 selling hay, straw, cattle, horses, sheep and pigs, known as the Smithfield Market. The first fish market opened in 1869,²¹ and there was a surge in the number of fried fish dealers registering in the Birmingham directories after this date. In 1857 the Leeds Briggate Markets moved from their original location on the Briggate to much larger accommodation on Vicar Lane, under the name of 'Kirkgate Markets'. The Kirkgate Markets covered an area of 4040 square yards and had forty-four shops outside, thirty-five inside and then four rows of stalls, as well as 5000 square yards of open market ground.²² Although much larger than the Briggate Markets, there was enough trade in Leeds to warrant a further ninety shops being added in 1875. The Corporation of Leeds also replaced the dilapidated old Corn Exchange with an impressive new building that housed several weekly markets and permanent stalls.

The Corporation of Leeds had built new council buildings in 1857 and the Corporations of both Birmingham and Leeds began ambitious building programmes to house council chambers, town halls, public libraries and art galleries. The erection of grand, neoclassical public buildings built for the purpose of serving the community, provided the public face to nineteenth-century towns and cities. These buildings were an important manifestation of the middle class's collective desire to improve and modernise their hometown and raise the standard of living for its inhabitants, and in a better way than neighbouring towns; something the historian Asa Briggs termed 'civic pride'.²³

²¹ S. Reynolds, 'Markets and Fairs' in *VCH Warwickshire VII*, pp. 251–253, p. 253.

²² K. Grady, 'Commercial, Marketing and Retailing Amenities 1700–1914' in *A History of Modern Leeds*, D. Fraser [ed.], pp. 177–199, p. 192.

²³ A. Briggs, *Victorian Cities*, (London, 1993 edn), Chapter Four.

Public subscriptions played a central role in raising the money required to construct these buildings and the town councils were adept at capitalising on the civic pride of their citizens, raising significant sums of money. In 1879 a public subscription in Birmingham raised over £15,000 for the Birmingham Central Library after it lost the majority of its collections in a devastating fire.²⁴ The library in Birmingham had first opened in 1865 and issued some 230,340 books in the first year alone, indicating that the nineteenth-century inhabitants of Birmingham valued the opportunity to access learning and literature.²⁵ Leeds had a much longer tradition of literary institutions: its first library had opened in the 1690s, and in 1810 a circulating library opened at a cost of £5000.²⁶

Facilities that provided worthwhile and meritorious leisure pursuits were established and expanded throughout the nineteenth century. Living in important provincial towns such as Birmingham and Leeds allowed people with enough money to access libraries, art galleries, museums, theatres, music festivals, dance halls and exhibitions. In 1867 Birmingham opened a municipal art gallery, furnished largely by donations from the private collections of wealthy Birmingham residents that attracted approximately 100,000 visitors in 1870.²⁷ Leeds did not open a permanent art gallery until 1888, yet the town had a long tradition of holding successful ad hoc art exhibitions for the purpose of selling works of art, whereas Birmingham failed several times to hold profitable shows.²⁸ It was not just high culture where Birmingham and Leeds Corporations spent money; in 1859 Birmingham Corporation built the first of several public swimming baths, which were open to the public for a small fee. The swimming baths were hugely popular with Birmingham's inhabitants, used by 151,061 people in 1861 alone.²⁹

²⁴ A. Briggs, 'Social History Since 1815' in *VCH Warwickshire VII*, pp. 223–245, p. 233.

²⁵ J.T. Bunce, *History of the Corporation of Birmingham: with a sketch of the early view of the town*, Vol 2, (Cornish Brothers: 1885), p. 221.

²⁶ R.G. Wilson, 'Georgian Leeds', p. 32.

²⁷ J.T. Bunce, *History of the Corporation*, p. 238.

²⁸ R.J. Morris, 'Middle Class Culture' in *A History of Modern Leeds*, D. Fraser [ed.], pp. 200–222, p. 209.

²⁹ J.T. Bunce, *History of the Corporation*, p. 192.

The burgeoning cultural opportunities in both towns were vitally important in creating and maintaining the social status of the town within a national context. The construction of new buildings such as the classical Birmingham Town Hall and the Gothic Leeds Central Library ensured that the towns appeared prosperous and at the forefront of architectural styles. Residents and visitors alike would have been aware of these changes and many of the new improvements were accessible for all, such as new parks, libraries and music halls. These new facilities allowed people to develop their interests and set upon a 'self-improvement' programme, thus fulfilling the Victorian ideal of advancement through education. Perhaps more importantly for the business owners of Birmingham and Leeds, the town Corporations began programmes of regeneration and modernisation in the commercial districts. This involved demolishing existing buildings to widen streets, clearing poorly constructed properties and building smart new business premises.

Although the Corporation of Birmingham was improving the infrastructure of the town, they were slower than the Corporation of Leeds to begin widening streets. When they did start to change the town centre, however, the Corporation of Birmingham tackled the very worst town centre slums, tearing through them in 1882 to make way for the construction of the grand Parisian-boulevard-style 'Corporation Street'. It was said that by 1884 Chamberlain had 'parked, paved, assized, marketed, gas and watered, and improved' Birmingham, removing the majority of the undesirable areas and making the town a shining example of modern living.³⁰ In contrast, although the Corporation of Leeds improved one of the most dilapidated shopping streets, Boar Lane, in 1866 there were no serious attempts made to deal with the desperately poor slums located in the town centre until the late 1890s.³¹ Builders continued building the poor-quality back-to-back houses with no sanitary provision that were so common in Leeds, despite laws passed in 1866 that were supposed to regulate their construction because of serious health concerns.

³⁰ C. Gill, *History of Birmingham*, p. 442.

³¹ B.J. Barber, 'Aspects of Municipal Government 1835–1914' in *A History of Modern Leeds*, D. Fraser [ed.], pp. 301–326, p. 302.

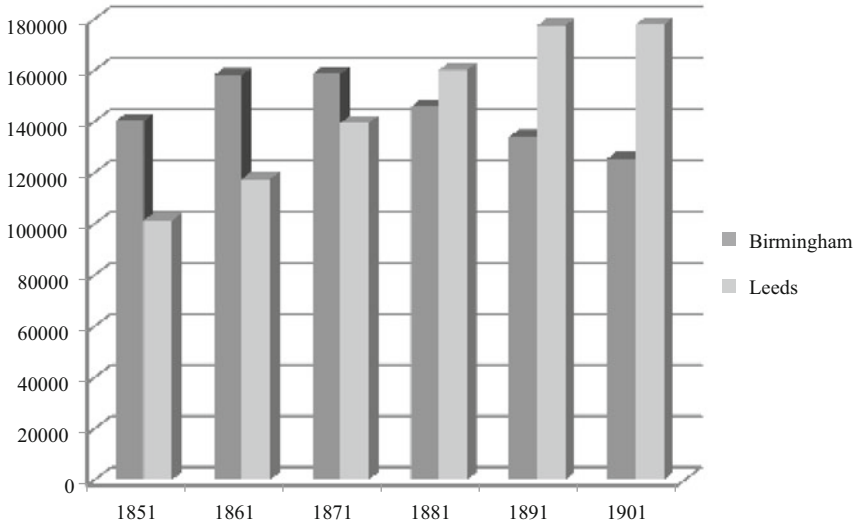


Chart 3.1 Population of Birmingham and Leeds town centres between 1851 and 1901 (Birmingham data: C.R. Elrington & T.M Tillot, 'The Growth of the City', p. 14; Leeds Data: C.J. Morgan, 'Demographic Change 1771–1911' in *A History of Modern Leeds*, D. Fraser [ed.], pp. 46–71, p. 48)

This policy—or lack thereof—is reflected in Chart 3.1 which shows that the population of Leeds town centre continued to rise throughout the late nineteenth century whereas the population of Birmingham town centre dropped consistently after 1881. This can be explained by the delay in Leeds Corporation clearing the town centre slums compared to Birmingham, meaning that the men and women of Leeds continued to live in unsanitary and cramped conditions for far longer than their Birmingham counterparts. The growing population of Leeds and Birmingham placed pressure on the sanitation provisions of both towns and by 1855 the Corporations of both towns were implementing plans to build sewers and pipe fresh water into the town centres to try to prevent outbreaks of diseases such as dysentery, typhoid and cholera. Both towns were loud, dirty, unhygienic places, and the business women would have experienced the sights, smells and sounds first-hand. The illnesses and diseases caused by poor sanitation played a central role

in the lives of many of the women; Birmingham Carver and Guilder Martha Capella's first husband, Patrick Campini, died of consumption in 1838, and a number of women lost children at a young age. These experiences were all too common, and may well have provided motivation for the women to succeed in business in order to better their living conditions.

These conditions, coupled with the pollution from the factories in Leeds and the workshops in Birmingham, led to the middle classes taking advantage of the improved local transport provisions and moving away from the town centre to the quiet rural villages surrounding the towns, and purpose-built housing estates that eventually became suburbs. One of the first housing estates in Birmingham was laid out by the Gough family and was quickly held up as an example of 'what not to do' for the property developers of the mid- to late nineteenth century. The plots of land owned by the Goughs had been marked out with different sizes next to each other meaning that houses of vastly different status would be immediate neighbours. Furthermore, the Gough family had failed to restrict the residents from building workshops in their gardens, which led to increased pollution in what was meant to be an exclusive development. It very quickly became apparent that the development was a failure because no affluent family would choose to build a home designed to impress society, next door to a working forge or carpenter.

When the Calthorpe family came to develop their land in Edgbaston, they were very careful to learn from the Gough's mistakes and ensure that their estate maintained its exclusivity. Plots of land were leased with a number of conditions dictating the building materials, architectural style, and size of the properties, as well as the use of premises. Following the pollution associated with the Gough estate, it was a condition of buying a house on the Calthorpe estate that no business could be conducted from the premises, including the sale of afternoon teas. Securing a leasehold plot on the Edgbaston estate was not as simple as merely having the necessary funds; prospective residents were required to meet with estate officials in an effort to ensure that the area would retain its sense of style, identity and, most importantly, desirability.

The middle-class desire for an identifiable space, both physical and imagined, was also apparent in Leeds, and Morris has shown how the

middle classes used the location of their residence in the town centre as a way of identifying their social status.³² By moving to the west and north-west of the town and away from the factories that occupied east Leeds, the middle classes were able to escape the harsh reality of poor accommodation and pollution associated with industry and the slums of the town centre. The increasingly popular phenomenon of living away from the place of business is closely linked with the arguments of the separate spheres theory explored in Chap. 2. It is important to remember, however, that as desirable as moving to the suburbs and away from the bustle of the business community might be, it was an expensive exercise due to the financial constraints of maintaining multiple properties and because travelling even a short distance was time consuming and costly. Therefore, it was only the wealthier members of the business community and middle classes who were able to separate their work and personal lives in this way. For those who could afford it, however, the increasing number of local coach, train and tram services available in the late nineteenth century made it possible for some business owners. Leeds confectioner Alice Philipson moved from the town centre to the suburb of Roundhay and commuted to her business using the Corporation tram service that ran from 4.30 am until 12.30 am.³³ The relationship between business-women, domestic living arrangements and the way this manifested as social class will be explored in later chapters.

Although Chart 3.1 shows that the population of Birmingham town centre declined after 1871, Chart 3.2 reveals that the population of the Birmingham and Leeds boroughs as a whole continued to rise and did so at approximately the same rate. Leeds was considerably smaller than Birmingham in 1851 and Chart 3.2 shows that the population of Birmingham was roughly twenty years ahead of that of Leeds, so in 1871 the population of Leeds was close to that of Birmingham in 1851 and so on. Despite the difference in size of the two towns, we will see that the experiences of each were remarkably similar.

The data extracted from eleven trade directories published between 1849 and 1901 in each town has been interrogated to show the num-

³²R.J. Morris, *Men, Women and Property*, p. 232.

³³*Slater's Directory of Leeds 1894*.

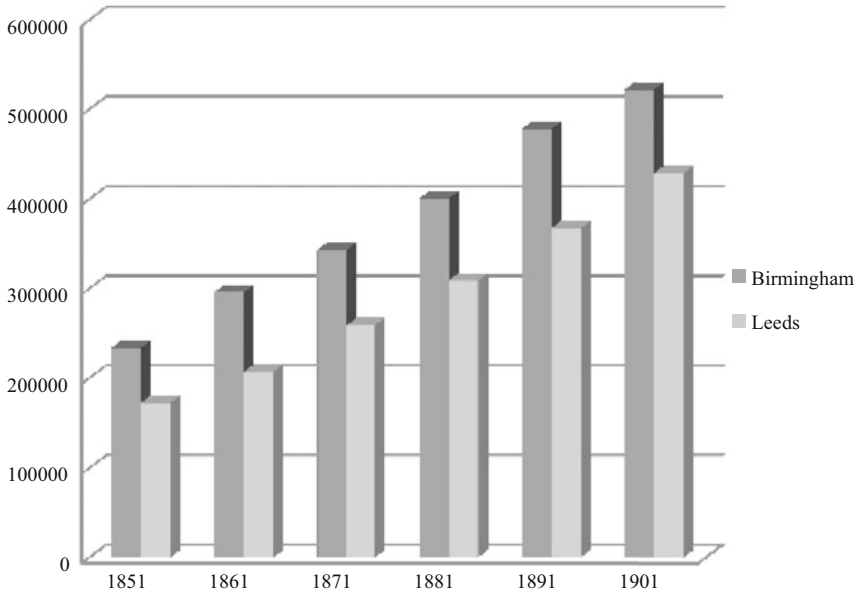


Chart 3.2 Population of Birmingham and Leeds Boroughs between 1851 and 1901 (Birmingham data: C.R. Elrington & T.M Tillot, 'The Growth of the City', p. 14; Leeds Data: C.J. Morgan, 'Demographic Change 1771–1911', p. 48)

ber of female business owners registered in each directory, the types of businesses they operated, where they traded from and how these numbers changed over time. This information is critically important for being able to demonstrate conclusively that businesswomen formed an integral part of the English urban economy in the latter half of the nineteenth century. In addition to the data about the types of businesses that the women carried out, the trade directories also provide the names and addresses of businesswomen, enabling the information to be linked to other sources such as census returns and probate records that illuminate further aspects of their lives. Examining the lives of the businesswomen using a wide variety of sources brings the quantitative data to life and adds detail and colour to the picture of women who owned and operated businesses in late nineteenth-century Birmingham and Leeds.

As well as providing more information about the lives of the business-women, the record-linkage between the trade directory data and other sources explored in the coming chapters also serves as a 'test' of how accurate the trade directories are. Inclusion in the directories was through subscription and therefore it was the subscribers themselves who chose the wording of their entry, which obviously creates the chance that people could engage in a little 'creative licence' in their description. There appears to have been little evidence of this, however, and common sense would prevail that a business promising more than it could deliver, and a trader breaking the trust of his or her community, would not survive for long in a busy and competitive marketplace.³⁴ As was described in Chap. 1, only the data of those women whose business premises were located within the town centres of Birmingham or Leeds and who registered their firms using names that were clearly identifiable as female were included in the data collection. Therefore, the number of female-owned enterprises captured in the data collection is almost certainly an underestimation of the true levels of female enterprise. However it is still important to view the firms whose information has been gathered in the wider context of the trade directories.

Table 3.1 shows that the percentage of businesses owned by women in the two towns was remarkably similar despite their different geographical location and economic structure. It is only in the years 1890 and 1900 that there is a significant difference in the results, with the percentage of female-owned businesses in Birmingham being approximately double that of Leeds in both cases. The data presented above is also extremely similar to Barker's findings from Manchester, Sheffield and Leeds between 1773 and 1828, which show that between 4.3% and 9% of all urban businesses were owned by women.³⁵ Similarly, new research into the bankruptcies and financial failure of women in late nineteenth- and early twentieth-century Britain shows that approximately 6% of the trading community was female.³⁶ Being able to gain some understanding of the extent of female enterprise in late nineteenth-century England is crucial

³⁴ H. Barker, *The Business of Women*, pp. 50–1.

³⁵ H. Barker, *The Business of Women*, p. 56.

³⁶ J Aston & P Di Martino, *Risk and Success*.

in demonstrating that women did continue to play an important role in the urban economy, even after the historiography suggests that their economic power had waned. Regardless of the figures given in Table 3.1 almost certainly underestimating the true number of businesswomen in the two towns, female-owned firms still represented a significant minority of the urban economy. Furthermore, as will be explored in later chapters, the visibility of female-owned firms in the town centres belies the idea that businesswomen were anything other than commonplace in the late nineteenth-century town. Therefore, the overall picture that emerges from Table 3.1 is one of continuity, with no dramatic decreases in the

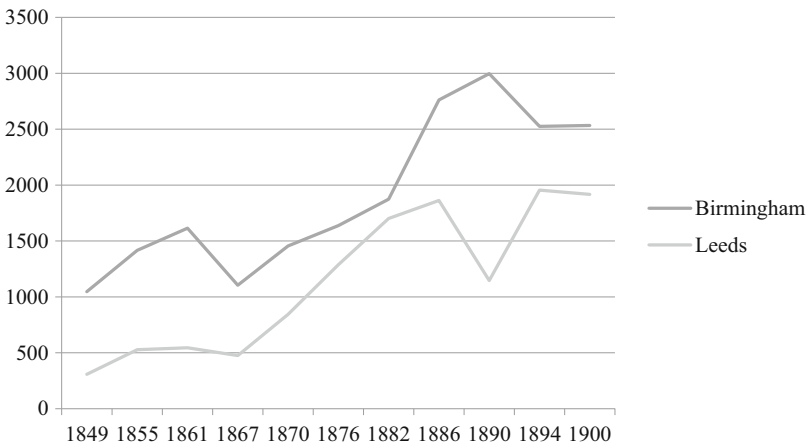
Table 3.1 Percentage of total trade directory entries owned by women and located in the town centres of Birmingham and Leeds between 1849 and 1900

| Directory year | Birmingham (%) | Leeds (%) |
|----------------|----------------|-----------|
| 1849–50 | 6.8 | 6.2 |
| 1855/6 | 7.1 | 7.0 |
| 1861 | 6.1 | 5.5 |
| 1866/7 | 3.9 | 3.5 |
| 1870 | 7.2 | 6.6 |
| 1876 | 5.5 | 5.1 |
| 1882 | 4.4 | 3.3 |
| 1886 | 7.3 | 6.7 |
| 1890 | 8.2 | 3.8 |
| 1894 | 6.7 | 6.5 |
| 1900 | 6.2 | 3.9 |

Charlton & Archdeacon Leeds Directory 1849–50; Gillbanks Leeds and Neighbourhood Directory & Gazetteer, 1856; White's Directory of Leeds & Bradford Part 1, 1861; White's Directory of Leeds, Bradford etc Part 1, 1866; White's Leeds and Woollen District Directory, 1870; McCorquodale's Directory of Leeds 1876; Post Office Leeds Directory Part 2, 1882; Kelly's Directory of Leeds Part 1, 1886; Slater's Directory of Leeds and District, Part 1, 1890; Slater's Directory of Leeds 1894; Slater's Directory of Leeds & District 1900
White's History and General Directory of the Borough of Birmingham 1849; White's Directory of Birmingham Part 1, 1855; Corporation Directory of Birmingham Part 1, 1861; Morris & Co Commercial Directory and Gazetteer of Warwickshire with Birmingham Part One, 1866; Hulley's Birmingham Directory, 1870; White's Directory of Birmingham 1876; Houghton & Co Birmingham Post Office Directory, 1882; Kelly's Directory of Birmingham, 1886; Kelly's Directory of Birmingham, 1890; Hulley's Birmingham Directory, 1893–4; Kelly's Directory of Birmingham 1900

percentage of women registering their businesses in the directories in the closing years of the nineteenth century.

Graph 3.1 shows a significant increase in the actual number of women registering their businesses in the trade directories in both Leeds and Birmingham, until approximately 1884, after which there was a dip in Leeds. This is reflected in the growing size of the directories themselves, with the Leeds directories growing from approximately 4928 entries to 49,088 between 1849 and 1901 and the Birmingham directories for



Graph 3.1 Number of female-owned businesses registered in trade directories in Birmingham and Leeds between 1849 and 1900 (*Charlton & Archdeacon Leeds Directory 1849–50; Gillbanks Leeds and Neighbourhood Directory & Gazetteer, 1856; White's Directory of Leeds & Bradford Part 1, 1861; White's Directory of Leeds, Bradford etc Part 1, 1866; White's Leeds and Woollen District Directory, 1870; McCorquodale's Directory of Leeds 1876; Post Office Leeds Directory Part 2, 1882; Kelly's Directory of Leeds Part 1, 1886; Slater's Directory of Leeds and District, Part 1, 1890; Slater's Directory of Leeds 1894; Slater's Directory of Leeds & District 1900. White's History and General Directory of the Borough of Birmingham 1849; White's Directory of Birmingham Part 1, 1855; Corporation Directory of Birmingham Part 1, 1861; Morris & Co Commercial Directory and Gazetteer of Warwickshire with Birmingham Part One, 1866; Hulley's Birmingham Directory, 1870; White's Directory of Birmingham 1876; Houghton & Co Birmingham Post Office Directory, 1882; Kelly's Directory of Birmingham, 1886; Kelly's Directory of Birmingham, 1890; Hulley's Birmingham Directory, 1893–4; Kelly's Directory of Birmingham 1900*)

the same period growing from 15,392 entries to some 40,448 entries in 1901. These figures are interesting as they suggest that the directories of Leeds were comparable in size to those of Birmingham despite the significant difference in population. However, the Birmingham directories do not encompass as wide a geographical area as the Leeds directories; so, although the directories are the same size, the Birmingham entries are only for the town centre and not the town centre plus the outlying areas.

The directories published in certain years, however, such as the *Post Office Directory of Birmingham 1867* and *Slater's Directory of Leeds 1894*, show a marked drop in the number of female-owned businesses registered. The *Slater's Directory of Leeds 1894* is simply a very small directory, it is possible that another directory might have just been published, or one publisher might have offered a lower subscription rate and therefore attracted more entries. The *Post Office Directory of Birmingham 1867* however, shows a decrease in the percentage of female-owned businesses registered. Although it could be argued that this is reflective of the wider domestication of women and their withdrawal from the public sphere, the rest of the directories belie this, indicating that despite the lack of a complete set of trade directories printed by one publisher for either town, the percentage of women trading in towns remained broadly consistent.

Using directories from different publishers has also meant that the entries are presented in several different ways, for example, some directories such as *McCorquodale's Directory of Leeds 1876* always used the feminine prefixes of Mrs or Miss for its female entries whilst others such as *Hulley's Directory of Birmingham 1870* used its subscriber's first and last names or, in some cases, the first initial but no gender prefix. This meant that in the *McCorquodale's* directory, the details of female business owners were obvious but in the *Hulley's* directory, they could have been concealed because subscribers sometimes only used their initial. In cases such as these the entry would not be extracted and therefore not included in the data collection. Although the different ways in which information was registered has resulted in a further underestimation of female business ownership in the two towns, the different ways in which women are represented in the directory reveals that there was no hard and fast rule in the way that the businesswomen were addressed in the public sphere. Of course terms such as 'Mr' and 'Mrs' were (and still are)

used as terms of polite conversation, something that was central to the cultivation of a middle-class identity, but they don't seem to have been considered essential in the business world. The fact that women were self-registering their business enterprises, and were deliberately making them identifiable as their own, points to a far more nuanced society that might have been assumed.

The data extracted from the trade directories of Birmingham and Leeds demonstrates a relatively consistent percentage of women paying a subscription fee to promote their businesses under their own names in the public sphere. In total, the details of over 20,000 female-owned businesses in Birmingham and more than 12,500 female-owned businesses in Leeds have been extracted from the trade directories and, although this includes women who registered their businesses repeatedly over several years, the data from each directory provides a snapshot view of the position that businesswomen held in the urban market place in that particular year. The data extracted from the trade directories of Birmingham and Leeds also allows the examination of *how* women were trading, for example, as sole traders or following the historiographical stereotype of two unmarried or widowed women braving the public sphere as a partnership by pooling resources and binding their economic future together in a business.³⁷

Charts 3.3 and 3.4 show that the number of businesses with one or more female partners who registered in the Birmingham and Leeds trade directories between 1849 and 1901 was minimal and, compared to the number of women who registered their businesses as sole traders, represented a very small proportion of the total number of female-owned firms. There does not seem to be a relationship between the number of women registering in the directory and the number of partnerships, or the year that the directory was published. Rather, there are always a small number of partnerships registered irrespective of the total number of businesses.

The data presented in Charts 3.5 and 3.6 below, expresses the figures in Charts 3.3 and 3.4 as percentages, reinforcing the relative rarity of

³⁷L. Davidoff & C. Hall, *Family Fortunes*, p. 352; A.C. Kay, *The Foundations of Female Entrepreneurship*, p. 92.

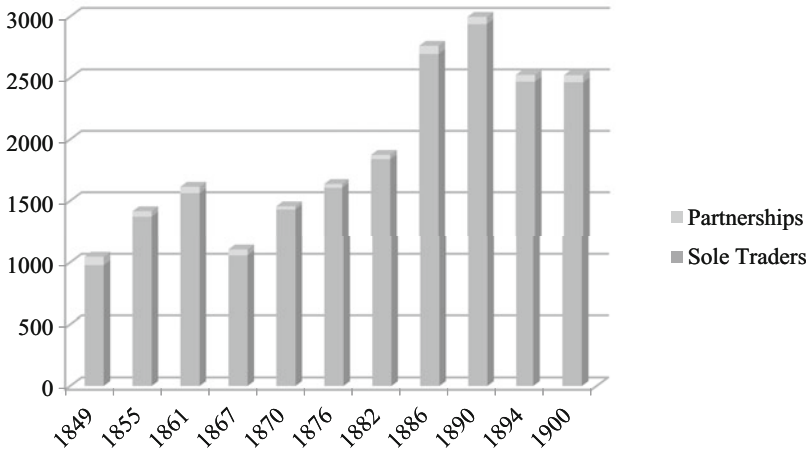


Chart 3.3 Number of female-owned partnership and sole trader businesses registered in Birmingham directories between 1849 and 1900 (*Charlton & Archdeacon Leeds Directory 1849–50*; *Gillbanks Leeds and Neighbourhood Directory & Gazetteer*, 1856; *White’s Directory of Leeds & Bradford Part 1*, 1861; *White’s Directory of Leeds, Bradford etc Part 1*, 1866; *White’s Leeds and Woollen District Directory*, 1870; *McCorquodale’s Directory of Leeds 1876*; *Post Office Leeds Directory Part 2*, 1882; *Kelly’s Directory of Leeds Part 1*, 1886; *Slater’s Directory of Leeds and District, Part 1*, 1890; *Slater’s Directory of Leeds 1894*; *Slater’s Directory of Leeds & District 1900*. *White’s History and General Directory of the Borough of Birmingham 1849*; *White’s Directory of Birmingham Part 1*, 1855; *Corporation Directory of Birmingham Part 1*, 1861; *Morris & Co Commercial Directory and Gazetteer of Warwickshire with Birmingham Part One*, 1866; *Hulley’s Birmingham Directory*, 1870; *White’s Directory of Birmingham 1876*; *Houghton & Co Birmingham Post Office Directory*, 1882; *Kelly’s Directory of Birmingham*, 1886; *Kelly’s Directory of Birmingham*, 1890; *Hulley’s Birmingham Directory*, 1893–4; *Kelly’s Directory of Birmingham 1900*)

partnerships. These figures are consistent throughout the period examined, which supports recent assertions that there was far more continuity than change in the way women engaged in business. There is a great deal of similarity between the data of both towns, indicating that most female entrepreneurship in the late nineteenth century, regardless of the economic structure of the town that the business was located in, was carried out by women working alone. This could suggest that women were confident enough in their business knowledge and their ability to

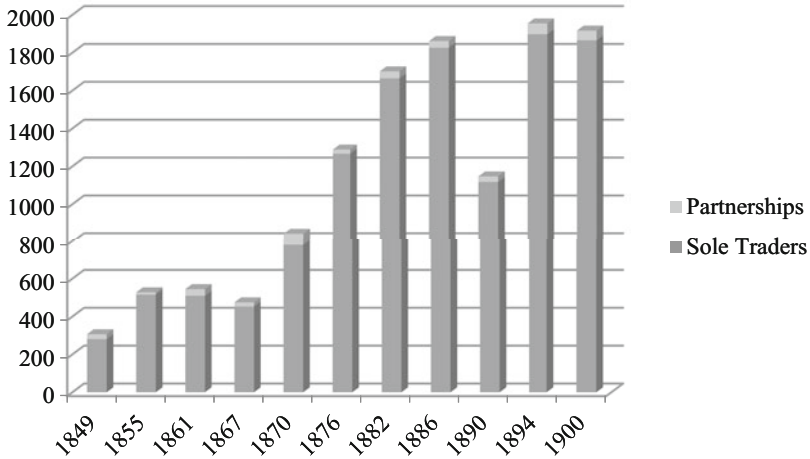


Chart 3.4 Number of female-owned partnership and sole trader businesses registered in Leeds directories between 1849 and 1900 (*Charlton & Archdeacon Leeds Directory 1849–50; Gillbanks Leeds and Neighbourhood Directory & Gazetteer, 1856; White’s Directory of Leeds & Bradford Part 1, 1861; White’s Directory of Leeds, Bradford etc Part 1, 1866; White’s Leeds and Woollen District Directory, 1870; McCorquodale’s Directory of Leeds 1876; Post Office Leeds Directory Part 2, 1882; Kelly’s Directory of Leeds Part 1, 1886; Slater’s Directory of Leeds and District, Part 1, 1890; Slater’s Directory of Leeds & District 1900. White’s History and General Directory of the Borough of Birmingham 1849; White’s Directory of Birmingham Part 1, 1855; Corporation Directory of Birmingham Part 1, 1861; Morris & Co Commercial Directory and Gazetteer of Warwickshire with Birmingham Part One, 1866; Hulley’s Birmingham Directory, 1870; White’s Directory of Birmingham 1876; Houghton & Co Birmingham Post Office Directory, 1882; Kelly’s Directory of Birmingham, 1886; Kelly’s Directory of Birmingham, 1890; Hulley’s Birmingham Directory, 1893–4; Kelly’s Directory of Birmingham 1900*)

secure credit to trade alone, without the need for a partner. However, it is also possible that the majority of businesswomen tended to have lower financial needs and therefore they could trade adequately without taking a partner or needing to share the risk.

Although they represent a very small proportion of the total number of female-owned businesses, examining the details of the partnerships can provide fascinating insights into the dynamic of small businesses and the role that they played in the lives of nineteenth-century families. An analysis

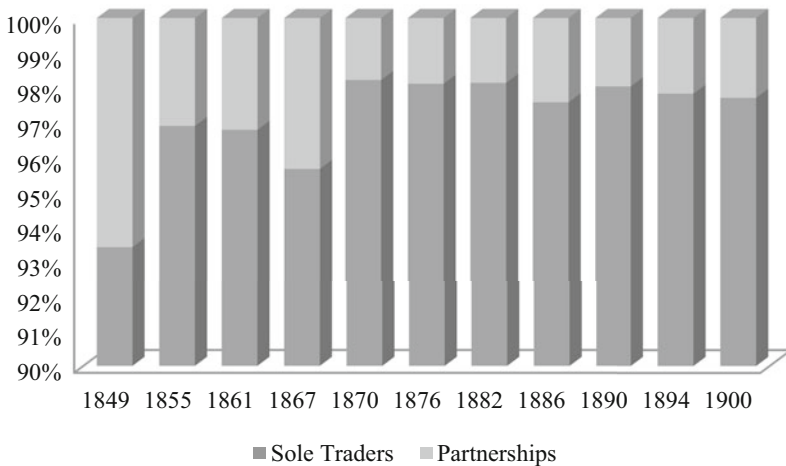


Chart 3.5 Percentage of female-owned partnership and sole trader businesses registered in Birmingham directories between 1849 and 1900 (*Charlton & Archdeacon Leeds Directory 1849–50; Gillbanks Leeds and Neighbourhood Directory & Gazetteer, 1856; White's Directory of Leeds & Bradford Part 1, 1861; White's Directory of Leeds, Bradford etc Part 1, 1866; White's Leeds and Woollen District Directory, 1870; McCorquodale's Directory of Leeds 1876; Post Office Leeds Directory Part 2, 1882; Kelly's Directory of Leeds Part 1, 1886; Slater's Directory of Leeds and District, Part 1, 1890; Slater's Directory of Leeds 1894; Slater's Directory of Leeds & District 1900. White's History and General Directory of the Borough of Birmingham 1849; White's Directory of Birmingham Part 1, 1855; Corporation Directory of Birmingham Part 1, 1861; Morris & Co Commercial Directory and Gazetteer of Warwickshire with Birmingham Part One, 1866; Hulley's Birmingham Directory, 1870; White's Directory of Birmingham 1876; Houghton & Co Birmingham Post Office Directory, 1882; Kelly's Directory of Birmingham, 1886; Kelly's Directory of Birmingham, 1890; Hulley's Birmingham Directory, 1893–4; Kelly's Directory of Birmingham 1900*)

of all the partnerships registered in the trade directories where at least one partner was obviously female shows that the majority of the partnerships in both towns were between female relatives or two unrelated and often unmarried women. However, there were also a small but significant number of partnerships that were between women and men. Some of these were partnerships between mothers and sons, or wives and husbands but others were between women and men who were not bound by a familial or marital relationship but were instead simply business partners.

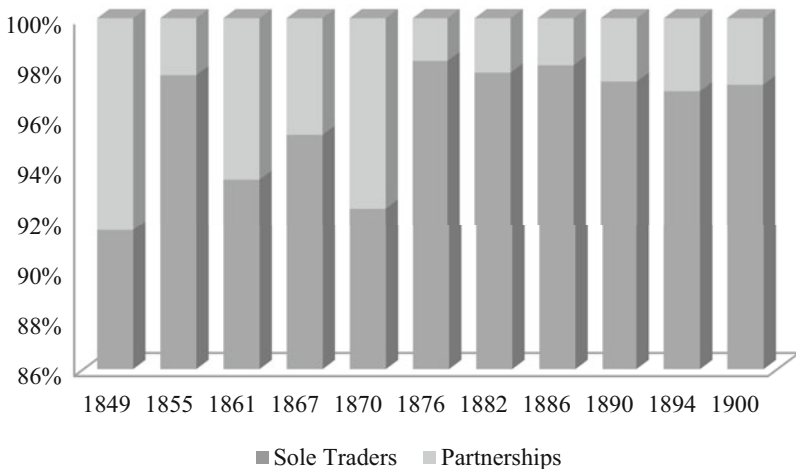


Chart 3.6 Percentage of female-owned partnerships and sole traders registered in the Leeds directories between 1849 and 1900 (*Charlton & Archdeacon Leeds Directory 1849–50; Gillbanks Leeds and Neighbourhood Directory & Gazetteer, 1856; White’s Directory of Leeds & Bradford Part 1, 1861; White’s Directory of Leeds, Bradford etc Part 1, 1866; White’s Leeds and Woollen District Directory, 1870; McCorquodale’s Directory of Leeds 1876; Post Office Leeds Directory Part 2, 1882; Kelly’s Directory of Leeds Part 1, 1886; Slater’s Directory of Leeds and District, Part 1, 1890; Slater’s Directory of Leeds 1894; Slater’s Directory of Leeds & District 1900. White’s History and General Directory of the Borough of Birmingham 1849; White’s Directory of Birmingham Part 1, 1855; Corporation Directory of Birmingham Part 1, 1861; Morris & Co Commercial Directory and Gazetteer of Warwickshire with Birmingham Part One, 1866; Hulley’s Birmingham Directory, 1870; White’s Directory of Birmingham 1876; Houghton & Co Birmingham Post Office Directory, 1882; Kelly’s Directory of Birmingham, 1886; Kelly’s Directory of Birmingham, 1890; Hulley’s Birmingham Directory, 1893–4; Kelly’s Directory of Birmingham 1900*)

In the cases where women and their sons traded as a partnership, the mother’s name was recorded first in every case, for example, ‘Sarah Farmer & Sons’ and it was very rare for the names of the son or sons to actually be given in the directory. The phrasing of the trade directory entries and the fact that the woman’s name is the only one that the public would have known, shows clearly that the woman was the senior partner in the relationship and indicates that the partnerships followed the same

structure as the more familiar partnership between fathers and sons. The partnerships between the non-related men and women were recorded using both names, signifying equality in the partnership; for example, ‘Mrs Mary Ann Cook and Mr Joseph Wakelin’ who were registered as boot and shoemakers trading from 57 Briggate, Leeds in the *Leeds Post Office Directory 1882*. Mary Ann and Joseph also lived together in the affluent suburb of Roundhay which is perhaps unusual given that they were not married to each other and unrelated. This relationship will be explored in greater detail in Chap. 4, but the important factor to consider now is that the Cook and Wakelin partnership shows that women traded in ways that might not be expected, but that were apparently accepted by the wider community.

Businesses owned by women, both in partnership and as sole traders, were located in prime retail sites on the bustling high streets of Birmingham and Leeds throughout the fifty years examined. In the 1840s, Rebecca and Jane Traies operated their boot and shoemaking business from 39 High Street, Birmingham³⁸ and Rachel Inchbold carried out her trade as a bookbinder, machine ruler, bookseller, gold leaf agent and printer from 62 Briggate, Leeds³⁹; two of the busiest shopping streets in the towns. Towards the end of the century, Marguerite Hepworth moved her millinery and dressmaking establishment to the newly finished Corporation Street in Birmingham⁴⁰ and Hannah Boden opened a third branch of her hairdressing business in the brand new Grand Arcade.⁴¹ Both of these locations were among the most fashionable addresses in town: Corporation Street was specifically designed to allow people to promenade and be seen, and the beautiful Grand Arcade was the predecessor of today’s shopping centres; both were the pinnacle of the late nineteenth-century shopping experience.

The number of women who chose to locate their businesses in such fashionable locations shows an awareness that high visibility and regular customer footfall were essential to a successful business. The premium

³⁸ *White’s History and General Directory of the Borough of Birmingham*, 1849.

³⁹ *Charlton & Archdeacon Leeds Directory*, 1849–50.

⁴⁰ *Houghton & Co.’s Birmingham Post Office Directory*, 1882.

⁴¹ *Robinson’s Directory of Leeds*, 1900–01.

commercial locations of Corporation Street in Birmingham or the Grand Arcade in Leeds would have been reflected in the cost of renting or buying property there. It also demonstrates that women such as Marguerite, who traded from Corporation Street for at least five years, earned enough income from their business to cover the expenses of trading from a high-status address for a prolonged period. These factors indicate that female business owners were aware of the market and of the practicalities involved in operating a business, and were therefore exhibiting business behaviour governed by economic concerns rather than any alleged gendered pressures of society. Furthermore, the address data that the trade directories provide, combined with the street maps often included in the front pages of the directories, shows that female-owned businesses were not relegated to the backwaters of the shopping areas in Birmingham and Leeds. Instead, the businesswomen located their businesses on the busiest, newest and most fashionable thoroughfares; places that were best placed to attract customers and generate profits.

The number of women who registered their businesses in the trade directories, together with the public presence of businesswomen in the most modern, fashionable and desirable business locations in both Birmingham and Leeds, strongly suggests that businesswomen could, and did, operate freely within the public sphere during the late nineteenth century, just as Barker, Phillips and Kay have shown they did in earlier decades.⁴² This in turn indicates that the experience of the female business owner in nineteenth-century England may not have been terribly different regardless of decade, geographical location and regional economic differences and, in fact, women were able to operate businesses throughout England throughout the nineteenth century.

Knowing what trades businesswomen were carrying out in post-1850 is essential for understanding both the role of women as business owners in the late nineteenth-century urban economy and also how factors such as economic structure, population levels, geographical location and local trade restrictions might influence the types of firm that women were able to, or chose to, operate. The remainder of this chapter will explore the

⁴² H. Barker, *The Business of Women*; N. Phillips, *Women in Business*; A.C. Kay, *The Foundations of Female Entrepreneurship*.

data collected from the trade directories of Birmingham and Leeds using the three focus points of 1849–50, 1876 and 1900.

The data collected from the trade directories has been categorised and analysed according to business type. The sectors below have been chosen as the basis for this analysis because they are broad enough to allow general trends to be identified whilst being specific enough to show different types of businesses owned by women of each town. The sectors of ‘Food, Drink and Hospitality’, ‘Textiles’ (including Sale, Manufacturing & Laundry), ‘Other Retailing’, ‘Miscellaneous (including manufacturing trades and including the professions)’ and ‘Schools’, have been adapted from those used previously by Kay and have been deliberately chosen to allow the data from Birmingham and Leeds to be considered using established historiographical categories.⁴³ The decision to extend the ‘Miscellaneous’ category to include the professions was made because there were a number of women in the directories of both towns who were professionals in terms of qualifications and training but were also running their own businesses, for example, Miss Lucy Buckley MB & CM, LRCP & S.ED, BSc Vict, Physician and Surgeon, who would be otherwise excluded.⁴⁴

The trade directory data has then been reanalysed according to whether the firms made a product, regardless of the sector in which their business was located, for example, a dressmaker is considered alongside a gas-fitting manufacturer instead of a draper because both made objects and would have had to utilise the same business skills to ensure that the product reached the marketplace. Analysing the data in this way confronts the field’s preoccupation with gendered analysis and demonstrates that continuing to use gender as the sole lens through which to view nineteenth-century society will result in a distorted image (Charts 3.7 and 3.8).

The actual number of women who registered their businesses in the *Charlton & Archdeacon Leeds Directory 1849–50* is only 307; a very small sample when compared to the 1046 businesswomen who registered in *White’s History and General Directory of the Borough of Birmingham 1849*.

⁴³This classification has been inspired by the work done by A.C. Kay, *The Foundations of Female Entrepreneurship*, pp. 135–9, Appendix 1.

⁴⁴*Kelly’s Directory of Leeds & Bradford*, 1900–01.

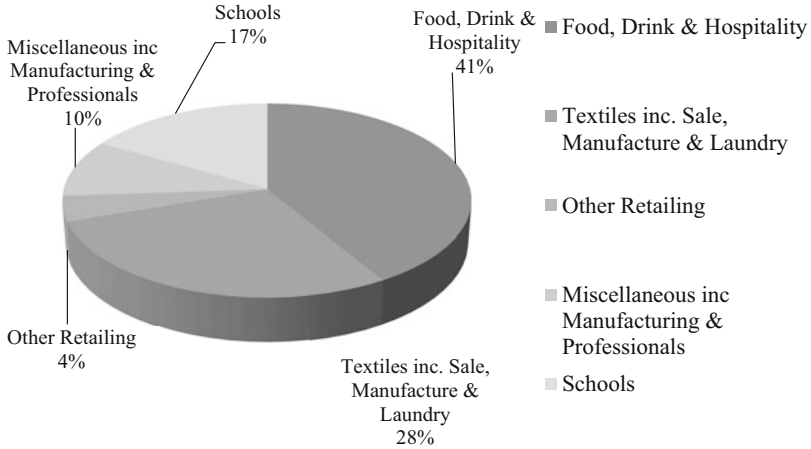


Chart 3.7 Female-owned businesses registered in *Charlton & Archdeacon Leeds Directory 1849-50* by trade sector percentages (*Charlton & Archdeacon Leeds Directory 1849-50*)

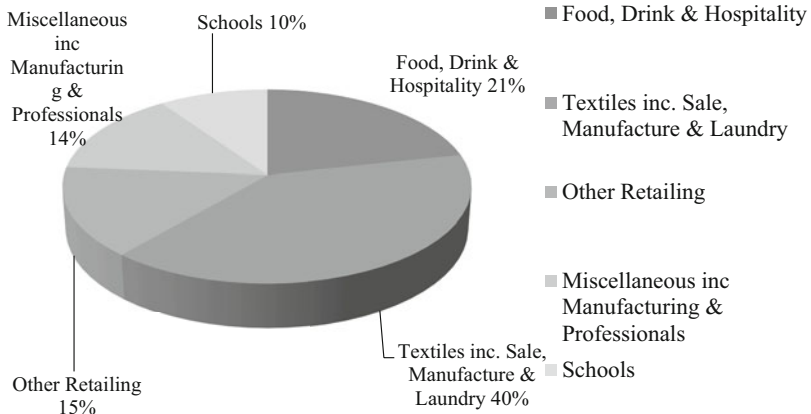


Chart 3.8 Female-owned businesses registered in *White's History and General Directory of the Borough of Birmingham 1849* percentages (*White's History and General Directory of the Borough of Birmingham 1849*)

At first glance, the data from Birmingham and Leeds appears to be vastly different from each other. There were nearly twice as many businesswomen in Leeds trading in the 'Food, Drink and Hospitality' sector than there were in Birmingham, whilst Birmingham had 12% more female-owned businesses located in the 'Textiles' sector. It is possible that Leeds' position as an important trading town meant that there was greater demand for businesses specialising in refreshments, but Birmingham was also an important commercial centre and therefore this explanation seems inadequate.

Similarly, the percentage of women trading in the textile industries was far higher in Birmingham than one might have expected given the economic heritage and structure of the town. One explanation for this could be that the female business owners of Leeds found it easier to establish themselves in service trades that supported the rapidly expanding town rather than engaging the factory-based trades traditionally found in Leeds. An entrepreneur could establish a greengrocer, a public house or another service industry to cater to the burgeoning population with significantly less capital rather than engaging in the cloth production that had been the mainstay of the Leeds economy for centuries but had become increasingly factory-based. These results could therefore indicate that the numbers of female-owned textile businesses in the two towns followed the economic structure of their respective towns, for example, textile businesses in Birmingham may have been smaller, following the workshop-based model characteristic of Birmingham, whereas the wide use of factory-based production in Leeds would have meant that the textile businesses were larger. This in turn could have resulted in the Leeds textile firms being more likely to be owned by men as women faced greater difficulties in securing the external financial backing necessary to establish or continue to operate a factory-based business.

The percentage of female business owners whose enterprises fall under the 'Other Retailing' category is also dramatically different between the two towns, with only 4% of businesswomen in Leeds active in this sector compared to 15% of women in Birmingham. This difference probably has more to do with the size of the Leeds directory than a marked variance between the retailing facilities in each town. The *Charlton & Archdeacon Leeds Directory 1849–50* is very small when compared to the

Birmingham directories and it is not proportionate to the population differences between the two towns. Rather, it would seem that the *Charlton & Archdeacon Leeds Directory* either struggled to attract subscribers in large numbers or Leeds was slower than Birmingham in producing trade directories, and fewer business owners wanted to take a risk and pay to appear in a new venture. Ideally, there would be another directory from Leeds in 1849–50 to compare the *Charlton & Archdeacon* data with but unfortunately the trade directories in Leeds have survived only sporadically and so this is not possible.

Another factor to take into consideration is the fact that businesses in the *Charlton & Archdeacon Leeds Directory* have more specific descriptions and instead of being labelled ‘shopkeeper’, the businesswoman is recorded as a ‘grocer’ or ‘provision dealer’ and therefore classified as operating in the ‘Food, Drink and Hospitality’ sector rather than ‘Other Retailing’. Examination of the individual entries made in the *Charlton & Archdeacon Leeds Directory* shows that there are no ‘shopkeepers’ registered whereas there were eighty-nine listed in *White’s History and General Directory of the Borough of Birmingham*. Potentially, the Leeds data is much more useful to the historian as it articulates exactly what type of business the women owned and what they sold, whereas the term ‘shopkeeper’ fails to convey the details of their trade. This is especially important in the investigation of female business owners, as retail is one of the trades which has been considered as typically ‘feminine’ and, along with dressmaking and millinery, the backbone of female enterprise. Knowing that Leeds businesswoman Rachel Marks was a fruit importer and provision dealer rather than simply a shopkeeper allows us to consider the practicalities of conducting her business and acknowledge that she carried out a far more complicated role than simply selling items made in the home.

Another point to note in the comparison of the 1849–50 directories is the large difference between the percentages of women who owned schools. In Leeds 17% of female-owned businesses were schools compared to just 10% of those in Birmingham. There is no obvious reason as to why 7% more female business owners in Leeds operated schools than in Birmingham. However, as with any business, the most influential factor must have been public demand. The relatively high wages that could

be earned by children working in Birmingham's jewellery and toy trades⁴⁵ could have led to them being included as contributors to the family economy earlier than in Leeds, thus leaving them unable or unwilling to go to school. Data shows that in 1851 only 35.5% of Birmingham's children were enrolled in a school compared to 48% of the children in Leeds,⁴⁶ and Leeds was famous for providing education opportunities to its working class.⁴⁷ It is important to note that the directories do not always indicate the size of the school; at one end of the scale could be a woman using her parlour as a schoolroom for a few day pupils, whilst at the other a woman could be operating a school with full boarding facilities for scores of pupils.

The analysis of 'Miscellaneous including Manufacturing & Professional', is extremely interesting, not least because the businesses of a significant minority of women in both Birmingham and Leeds were located in this category. The businesses of 14% of female business owners in Birmingham and 10% of businesswomen in Leeds traded in this sector and the difference between the two towns is much smaller than might be expected. Given the small workshop production style of the metal trades in Birmingham, as well as the fact that the metal trades were so integral to the economic structure of the town, the expectation was that there would be a significantly higher number of women in Birmingham involved in manufacturing. One possible explanation is that the importance of factory-produced textile and shoe firms in Leeds has been overstated and in fact, both towns had a very similar industrial structure where, for the most part, the manufacture of products still occurred in small workshop environments.

By 1871, the population of Leeds town centre had grown to approximately 140,000 and the population of the borough of Leeds to 260,000.⁴⁸ However, Birmingham remained the larger town as its town centre population increased to nearly 160,000 and the town and surrounding bor-

⁴⁵D.C. Eversley, 'Industry and Trade 1500–1880', pp. 81–139, p. 109.

⁴⁶W.B. Stephens, 'Elementary Education and Literacy 1770–1870' in *A History of Modern Leeds*, D. Fraser [ed.], pp. 223–249, p. 238.

⁴⁷T. Woodhouse, 'The Working Class' in *A History of Modern Leeds*, D. Fraser [ed.], pp. 351–388, p. 355.

⁴⁸C.J. Morgan, 'Demographic Change', pp. 48–53.

ough population was approaching 350,000.⁴⁹ The increasing populations of the towns are reflected in the increasing numbers of female businesses registered in the later directories, although this is not a perfect correlation.

Chart 3.9 shows that the 'Food, Drink and Hospitality' sector which accounted for 43% of all female-owned businesses registered in *McCorquodale's Directory of Leeds 1876*, a 2% rise from the directories of 1849–50. The percentage of businesswomen trading under 'Food, Drink and Hospitality' in Birmingham also rose in 1876 from 21% in 1850 to 26% in 1876. Neither of these are particularly large increases which suggests that there was a core market for the types of trades that fall under the umbrella of 'Food, Drink and Hospitality' such as boarding houses, coffee shops, hotels, confectioners, bakers and pubs. Therefore, although the actual numbers of these businesses would fluctuate depending on the demands of the population and visitors to the town, the actual percentage of the market share that the sector occupied would remain relatively stable.

The percentage of female-owned businesses registered in *McCorquodale's Directory of Leeds 1876* that are categorised as 'Other Retailing' had risen by 11% since 1849–50, still significantly lower than the 25% of 'Other

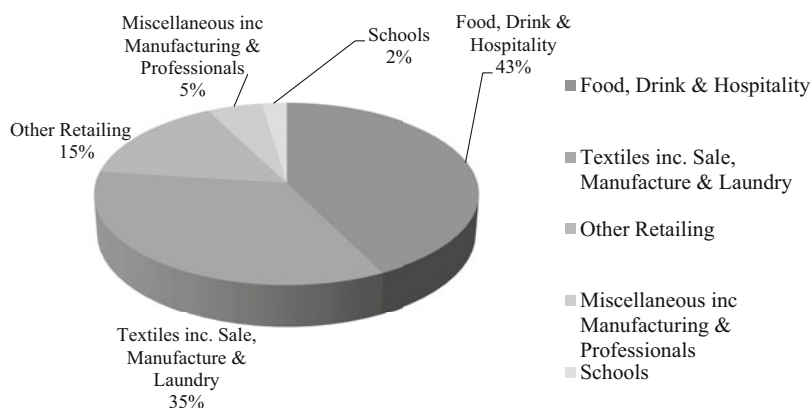


Chart 3.9 Female-owned businesses registered in *McCorquodale's Directory of Leeds 1876* percentages (*McCorquodale's Directory of Leeds 1876*)

⁴⁹C.R. Elrington & T.M. Tillot, 'The Growth of the City', p. 14.

Retailing' businesses registered in *White's Directory of Birmingham 1876*. Again, it is possible that the different economic structure of Birmingham and Leeds is the reason why there is such a discrepancy between the levels of 'Other Retailers' in the two towns. However, it could also be that businesswomen in Birmingham were able to piggyback on the buoyant metal trades, and retail items other than textiles, food and drink because of the small metal goods manufacturers, whilst the textile journeymen travelling to Leeds to peddle their wares might have provided greater opportunity for Leeds businesswomen to operate lodging houses and victualing trades. The way that the Leeds business owners identified themselves should also be borne in mind.

A brief glance at Chart 3.9 shows that there was a dramatic decline in the percentage of businesswomen who owned schools in Leeds between 1849–50 and 1876, dropping from 17% to just 2%. There was also a decline in the percentage of women who owned schools in Birmingham, although this is far less noticeable with only a 2% decline and an actual number increase from 101 in 1850 to 130 in 1876, meaning that in 1876 Birmingham had 75% more female-owned schools than Leeds. This is most probably due to Leeds being one of the first towns to create its own school board under the Forster Act of 1870 and to start creating council-owned and operated schools. In 1870, the Leeds School Board identified that there was a 20,000 shortfall in school places but by 1876 they had made 15,000 new places and created sixteen new schools and by 1880, there were thirty-two new schools and 28,500 school places.⁵⁰ Birmingham was somewhat slower to act, for example, the Corporation planned a school for girls in 1878 but it did not open until 1896 and even then it had less places than had originally been planned.⁵¹ With so many free school places available in Leeds it is unsurprising that the number of privately owned schools, be the proprietor male or female, declined during this period.

The percentage of female business owners involved in the 'Miscellaneous' sector halved from 10% in 1849–50 to 5% in 1876. The actual numbers, however, increased from twenty-nine to sixty-seven women, thus suggesting that although the market share they occupied might have shrunk, the opportunity to trade in non-typical, non-feminine trades was still present. This shrinkage is reflected in Chart 3.10 which shows that in 1876, 10% of

⁵⁰ A.J. Taylor, 'Victorian Leeds; an Overview' in *A History of Modern Leeds*, D. Fraser [ed.], p. 398.

⁵¹ C. Gill, *A History of Birmingham*, p. 385.

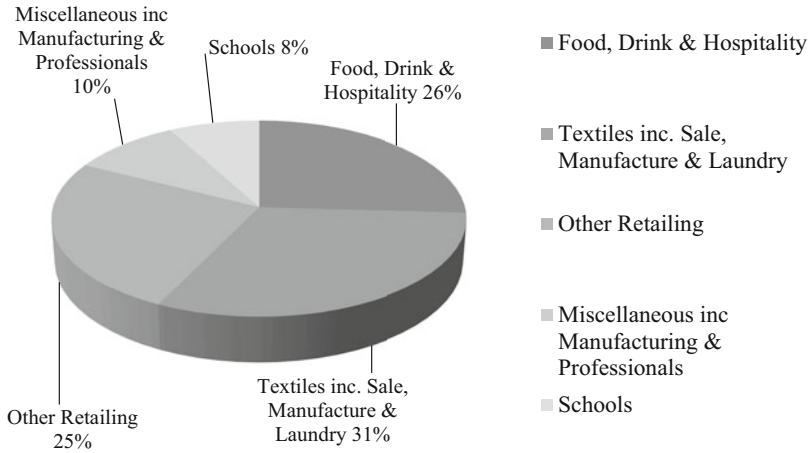


Chart 3.10 Female-owned businesses registered in *White's Directory of Birmingham 1876* Vol 2 percentages (*White's Directory of Birmingham 1876*)

female business owners who registered in *White's Directory of Birmingham 1876* were trading in the 'Miscellaneous' section, a decrease of 4% since 1849–50. The trades that are classified as 'Miscellaneous' are so different from each other that it is extremely difficult to draw any solid conclusions that will explain why the changes occurred. As the sector includes manufacturing businesses that were producing items not covered by 'Food, Drink or Hospitality' or 'Textiles', it is possible that the increasing dependence on machinery and the associated economies of scale that lowered costs and enabled the owner to undercut the price of their competitors, was making the workshop-style manufacturers expensive and obsolete. In the saddlery and leather trades for example, just one Singer sewing machine could replace the work of fifty-five hand stitchers.⁵² Whilst these machines might not yet have been widely diffused, especially amongst smaller manufacturers, the entrepreneurs who did use them would have been able to undercut the existing prices meaning that small business owners would gradually be squeezed out of that particular trade.

⁵² B.M.D. Smith, 'Industry and Trade 1880–1960' in *VCH Warwickshire VII*, pp. 140–208, p. 146.

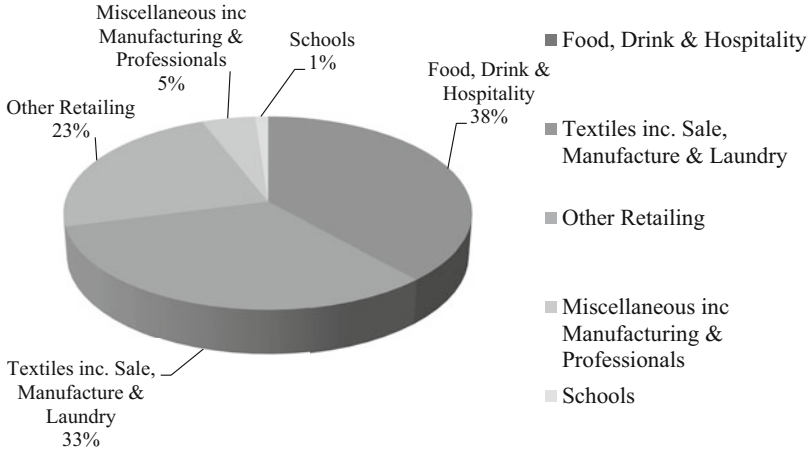


Chart 3.11 Female-owned businesses registered in *Slater's Directory of Leeds & District 1900* percentages (*Slater's Directory of Leeds & District 1900*)

The biggest issue for entrepreneurs seeking to expand their business by using modern manufacturing methods was securing the finances to purchase the machinery and buying or renting premises big enough to house it. The most obvious source of capital was a bank loan but it is possible that financial institutions perceived women as higher risk borrowers and were reluctant to lend money to them; therefore businesswomen were squeezed out of the manufacturing industries and instead established themselves in the retail and victualing trades where the overheads were significantly lower. It seems likely that the women who did remain in the 'Miscellaneous' sector were carrying out businesses that were specialised and relied on handwork rather than machine production and as such continued to present a viable business option. This is supported by evidence from Birmingham which shows that the number of workshops in the town was actually increasing during this period.⁵³ Therefore the situation was not necessarily that women were unable to trade in 'Miscellaneous' trades, but, rather, the businesswomen were adapting to the changing market conditions and engaging in trades that were most likely to generate the most profit for the least investment.

⁵³B.M.D. Smith, 'Industry and Trade 1880–1960', p. 146.

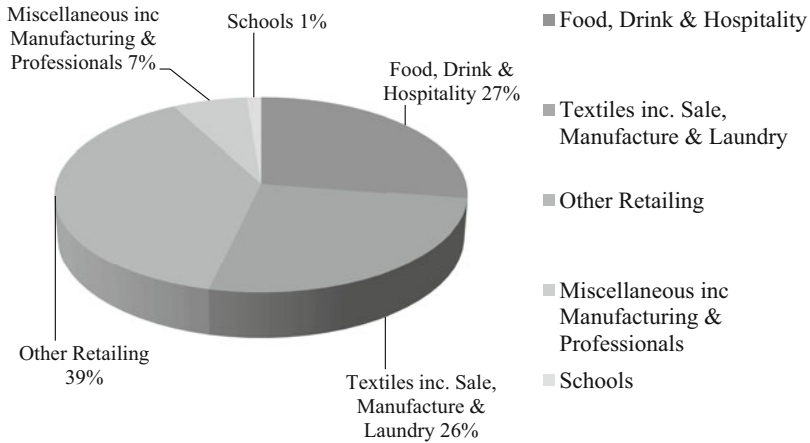


Chart 3.12 Female-owned businesses registered in *Kelly's Directory of Birmingham 1900*, percentages (*Kelly's Directory of Birmingham 1900*)

The data presented in Chart 3.11 supports this argument; the percentage of businesswomen who owned businesses in the 'Miscellaneous' sector remained the same as in 1876 although the actual numbers increased from sixty-seven to ninety-one. In Birmingham the percentage of female-owned manufacturing businesses fell from 10% in 1876 to 7% in 1900, although, as in Leeds, the actual number of women who owned businesses in the 'Miscellaneous' sector increased from 156 to 165. The percentage of female business owners in *Kelly's Directory of Birmingham 1900* whose enterprises have been classified as 'Other Retailing' increased considerably between 1876 and 1900. This could be as a result of a shift in the distribution of female-owned businesses in the economy, as each of the other sectors shrank, more women moved their enterprise into the 'Other Retailing' sector. This is supported by evidence from the Board of Trade Official Receivers Reports which show small business owners—both male and female—changing their business several times in a short period of time in a desperate attempt to avert financial disaster.⁵⁴ Chart 3.11 also shows the same phenomenon occurring in Leeds, the percentage of busi-

⁵⁴J Aston & P Di Martino, 'Risk and success'.

nesses in 'Food, Drink and Hospitality' and 'Textiles' shrank but 'Other Retailing' increased by 8% (Chart 3.12).

Although the actual number of female business owners who registered in *Slater's Directory of Leeds and District 1900* and *Kelly's Directory of Birmingham 1900* had increased since 1876, Graph 3.1 reveals that the number of women registering their businesses in the Birmingham directories had been declining since 1890. Declining numbers of women subscribing to the trade directories could be symptomatic of problems with the trade directory itself, for example, the subscription price may have been higher than its competitors or another directory had been published not long before. It is possible that the changing stages of the trade cycle are reflected in the changing numbers of women registering their businesses, for example, if the business cycle went down as it did in the 1880s we might expect to see fewer business owners advertising their trade. However, Table 3.1 indicates that the declining numbers do not necessarily reflect a shrinking in the percentage of female business owners in the marketplace and there is no consistent decline that can be attributed to an increasing number of women entering employed professions such as teaching or administrative work as an alternative to business ownership.

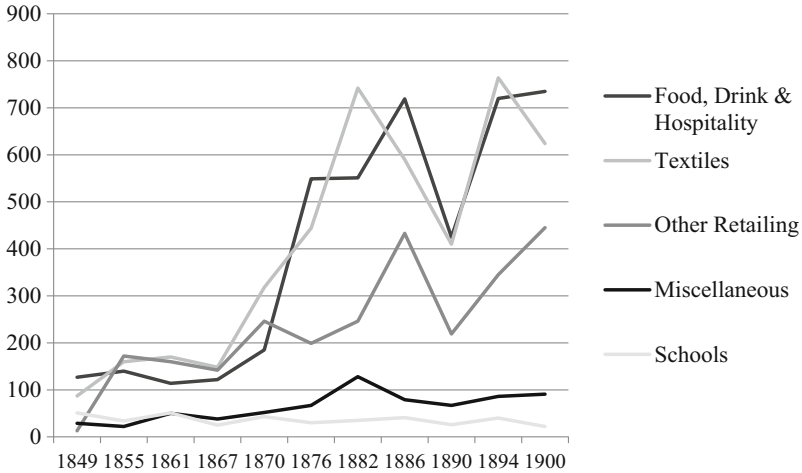
There are clearly some differences between Graphs 3.2 and 3.3, most notably in the low numbers of women who owned 'Other Retailing' businesses in Leeds compared to Birmingham. As mentioned above, this could be due to there being greater opportunity for women in Birmingham to be able to retail goods relating to the small metal trades, or indeed the Leeds directories giving more specific details in their trade descriptions, which allows for more accurate reporting. In spite of these differences, there is a high amount of similarity between the two towns, with the numbers of businesses grouped together under the title of 'Miscellaneous' and 'Schools' following virtually the same pattern in Graph 3.2 for Birmingham as they are in Graph 3.3 for Leeds and the other three sectors remaining by far the most important areas for female business ownership.

The similarities in the Birmingham and Leeds data suggest that despite the very different industrial traditions and economic structures of each town, the experience of a female business owner in the late nineteenth century was broadly similar. Given the evidence presented by histori-



Graph 3.2 Actual numbers of female-owned businesses by sector registered in Birmingham trade directories between 1849 and 1900 (*Charlton & Archdeacon Leeds Directory 1849–50*; *Gillbanks Leeds and Neighbourhood Directory & Gazetteer*, 1856; *White's Directory of Leeds & Bradford Part 1*, 1861; *White's Directory of Leeds, Bradford etc Part 1*, 1866; *White's Leeds and Woollen District Directory*, 1870; *McCorquodale's Directory of Leeds 1876*; *Post Office Leeds Directory Part 2*, 1882; *Kelly's Directory of Leeds Part 1*, 1886; *Slater's Directory of Leeds and District, Part 1*, 1890; *Slater's Directory of Leeds 1894*; *Slater's Directory of Leeds & District 1900*. *White's History and General Directory of the Borough of Birmingham 1849*; *White's Directory of Birmingham Part 1*, 1855; *Corporation Directory of Birmingham Part 1*, 1861; *Morris & Co Commercial Directory and Gazetteer of Warwickshire with Birmingham Part One*, 1866; *Hulley's Birmingham Directory*, 1870; *White's Directory of Birmingham 1876*; *Houghton & Co Birmingham Post Office Directory*, 1882; *Kelly's Directory of Birmingham*, 1886; *Kelly's Directory of Birmingham*, 1890; *Hulley's Birmingham Directory*, 1893–4; *Kelly's Directory of Birmingham 1900*)

ans such as Hunt for the late seventeenth and early eighteenth century, Barker and Phillips for the eighteenth and early nineteenth century and Kay for the mid-nineteenth century, this data provides convincing evidence that the women of the mid- to late nineteenth century were not experiencing the passing of a 'golden age' of female entrepreneurship, in actual fact the women were continuing to trade in much the same way as they had pre-1850. Significantly, none of the evidence suggests that the Married Women's Property Acts of 1870 or 1882 had any significant impact on women's opportunity or propensity to trade.



Graph 3.3 Actual numbers of female-owned businesses by sector registered in Leeds trade directories between 1849 and 1900 (*Charlton & Archdeacon Leeds Directory 1849–50; Gillbanks Leeds and Neighbourhood Directory & Gazetteer, 1856; White’s Directory of Leeds & Bradford Part 1, 1861; White’s Directory of Leeds, Bradford etc Part 1, 1866; White’s Leeds and Woollen District Directory, 1870; McCorquodale’s Directory of Leeds 1876; Post Office Leeds Directory Part 2, 1882; Kelly’s Directory of Leeds Part 1, 1886; Slater’s Directory of Leeds and District, Part 1, 1890; Slater’s Directory of Leeds 1894; Slater’s Directory of Leeds & District 1900. White’s History and General Directory of the Borough of Birmingham 1849; White’s Directory of Birmingham Part 1, 1855; Corporation Directory of Birmingham Part 1, 1861; Morris & Co Commercial Directory and Gazetteer of Warwickshire with Birmingham Part One, 1866; Hulley’s Birmingham Directory, 1870; White’s Directory of Birmingham 1876; Houghton & Co Birmingham Post Office Directory, 1882; Kelly’s Directory of Birmingham, 1886; Kelly’s Directory of Birmingham, 1890; Hulley’s Birmingham Directory, 1893–4; Kelly’s Directory of Birmingham 1900*)

This is not to deny that there were shifts in the market. The charts and graphs presented in this chapter show that there were sometimes large changes in the types of trades that the women were operating, most notably in the number of schools owned by women. Despite these changes, there is also continuity; the types of businesses that have been considered typically feminine by the historiography such as textiles, retailing and the victualing trades continued to make up the majority of the businesses registered by women in the trade directories in both Birmingham and

Leeds in 1900 as they did in 1849. This first analysis is a reflection of the historiography's own preoccupation with the role of gender as the categories view female-owned businesses in terms of the domestic duties traditionally assigned to women, for example, feeding and clothing other people.

The categories used in this initial analysis of the trade directory data were chosen specifically to mirror the type of analysis carried out in the only other body of research into female business owners in post-1850 England.⁵⁵ This allowed the business activities of those female business owners of Birmingham and Leeds to be considered using the paradigms laid down in an earlier historiography and which have continued to be employed. The categories of 'Food, Drink and Hospitality', 'Textiles—including Manufacture and Production', 'Other Retailing' and 'Miscellaneous' carry the inherent assumption that there were common gendered characteristics present in different trades, thus shaping the data into showing that if women did work, it could only be in specific trades that were an extension of the roles of the domestic sphere.

One of the major problems of the categories used is that 'Miscellaneous' trades have no common characteristics other than that they do not fit into one of the 'feminine', categories. The lack of commonality within the sector results in the individual enterprises being discounted as a series of unusual and anomalous enterprises. The randomness of the 'Miscellaneous' sector can clearly be seen in the data collected from Leeds and Birmingham trade directories throughout the period of study. The 1849–50 directory's 'Miscellaneous' category contains entries as varied as horse slaughterer, watchmaker, bonesetter, brick maker, saw mill, chair maker, printer and gas-light apparatus manufacturer. The directories from 1900 tell a similar story with women registering businesses such as bicycle maker, goldsmith, jeweller, photographer, violin makers, hairdressers and sculptors. Perhaps the only element that a number of the 'Miscellaneous' businesses have in common is that most of them were involved with the manufacture or production of items. This said, however, the potential to uncover further information about women's involvement in nineteenth-century manufacture is lost because the 'Food, Drink and Hospitality'

⁵⁵ A.C. Kay, *The Foundations of Female Entrepreneurship*, Appendix II.

and 'Textiles' sectors also include businesses which manufactured these products alongside those who retailed them.

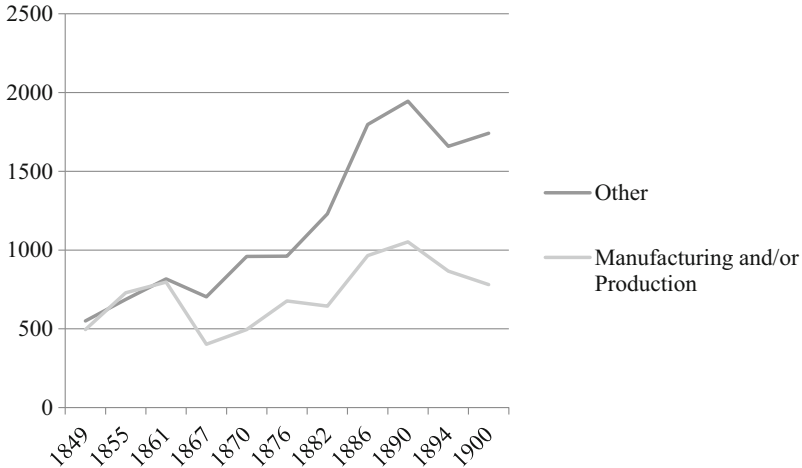
The historiographical notion that any female-owned business involved in 'Food, Drink and Hospitality', 'Textiles' or 'Other Retailing' had inherently 'feminine' qualities, has also meant that the experiences of the women operating these firms have been viewed as typical and therefore overlooked. The business life of Ann Buckley, the cloth cap manufacturer from Leeds who was examined briefly in Chap. 2, shows how a business categorised as 'Textiles' and therefore typically feminine, was actually a large-scale manufacturing enterprise directly contradicting the traditional idea of a woman trading in a small, low-profit way. The example of Ann and her workforce of 140 also demonstrates how inadequate it is to consider businesses as sharing inherent characteristics just because they have a particular material in common. Ann's experiences as a textile manufacturer might have far more in common with manufacturers of other products than with retailers of other textile items. It is therefore important to carry out an analysis that puts any preconceived notions of 'women's work' to one side and instead consider what the female business owners were actually doing in their business enterprises.

Although the historiography does acknowledge that men as well as women owned businesses in the textiles, hospitality and retail trades, the assumption is that a woman would trade in a particularly feminine way, characterised by a very small enterprise, limited or no expansion and small profits. Businesses viewed as typically feminine include millinery, dressmaking, victualing and retail; however, using feminine roles as the categories of analysis reinforces gender stereotypes and unsurprisingly shows an overwhelming number of women trading in expected areas. This means that the full economic role of female business owners in the nineteenth century is obscured and any woman working outside of these narrow categories is regarded as an anomaly. The role of a manufacturer or producer of an item that is neither textiles or food, leads the business to be classified as 'Miscellaneous' yet a maker of furniture would have to go through the same processes as the maker of a dress or a loaf of bread. They would be required to secure the capital to begin the business, rent or buy business premises, source raw materials, purchase or hire machinery and tools, learn the skills to make the product, actually make it, decide

on the product's retail price and, finally, manage to sell it. These processes are the same regardless of the product's alleged 'masculine' or 'feminine' identities or the gender of the business owner.

This chapter's second level of analysis seeks to address this issue by highlighting the ways in which the historiography's use of gender to categorise trades and occupations has obscured economically independent women and distorted our understanding of female entrepreneurship in the 1800s. The same trade directory data that was analysed earlier in the chapter has been reanalysed using the two deliberately broad categories of 'Manufacturing and/or Production' and 'Other', in an attempt to examine the way in which female business owners engaged with the economy rather than how a gendered identity can be imposed on different trades. The category of 'Manufacturing and/or Production' includes every female-owned business that manufactured or produced a product or fulfilled a portion of the production process, regardless of what the eventual product might be. Any businesses that were not involved in manufacturing or producing items, such as retailing, and schools, or any businesses where it is not certain that manufacturing occurred, have been classified as 'Other'. Examining the female-owned businesses registered in the Leeds and Birmingham trade directories using these admittedly crude categories demonstrates that far more female-owned businesses were involved in manufacture and production than has previously been acknowledged and, in fact, manufacturing and production businesses accounted for a significant proportion of female-owned businesses in both towns throughout the late nineteenth century.

Considering the production methods of the business rather than the gender identity of the product manufactured or sold allows the similarities between businesswomen who produced traditionally 'feminine' items—such as dresses, confectionary, bonnets and bread—and businesswomen producing 'masculine' items—such as screws, lamps or paper—to be recognised. By acknowledging that businesses have shared characteristics rooted in the function that they carried out, it is possible to move away from the idea that gender was the most influential force in a businesswoman's life and instead consider that business owners responded to economic factors regardless of whether they were male or female. It was the day-to-day practicalities of running a business that defined a business identity and created common experiences, not the gender of the owner,



Graph 3.4 Actual number of female-owned manufacturing or production and other businesses in the Birmingham trade directories between 1849 and 1900 (*Charlton & Archdeacon Leeds Directory 1849–50*; *Gillbanks Leeds and Neighbourhood Directory & Gazetteer*, 1856; *White's Directory of Leeds & Bradford Part 1*, 1861; *White's Directory of Leeds, Bradford etc Part 1*, 1866; *White's Leeds and Woollen District Directory*, 1870; *McCorquodale's Directory of Leeds 1876*; *Post Office Leeds Directory Part 2*, 1882; *Kelly's Directory of Leeds Part 1*, 1886; *Slater's Directory of Leeds and District, Part 1*, 1890; *Slater's Directory of Leeds 1894*; *Slater's Directory of Leeds & District 1900*. *White's History and General Directory of the Borough of Birmingham 1849*; *White's Directory of Birmingham Part 1*, 1855; *Corporation Directory of Birmingham Part 1*, 1861; *Morris & Co Commercial Directory and Gazetteer of Warwickshire with Birmingham Part One*, 1866; *Hulley's Birmingham Directory*, 1870; *White's Directory of Birmingham 1876*; *Houghton & Co Birmingham Post Office Directory*, 1882; *Kelly's Directory of Birmingham*, 1886; *Kelly's Directory of Birmingham*, 1890; *Hulley's Birmingham Directory*, 1893–4; *Kelly's Directory of Birmingham 1900*)

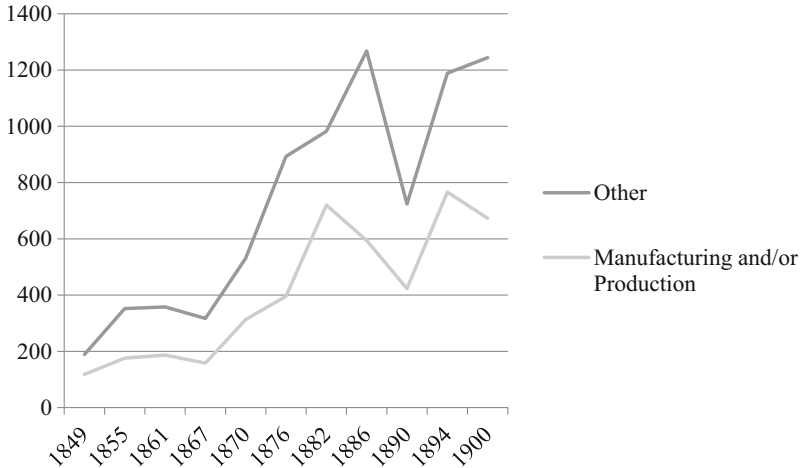
and by considering the nineteenth century only in terms of difference it is impossible to view similarities. Analysing businesses according to what happened in the firm rather than the product that was manufactured or sold allows us to move beyond the limitations of gendered analysis and instead begin to examine the way women engaged with the urban economy in late nineteenth-century England.

Graph 3.4 shows that the number of women registering businesses that manufactured or produced items in the trade directories of Birmingham between 1849 and 1861 was virtually the same as those female-owned

businesses based in other areas. However, after 1861 the manufacturing- or production-based businesses do not equal the rate of growth achieved by other sectors and the number of female-owned manufacturing businesses increases at a far slower rate than the 'Other' businesses. The number of businesswomen who were manufacturing or producing an item in Birmingham peaked in 1890 at 1052 and then declined in subsequent years. This decline is also reflected in a reduced number of women who registered 'Other' types of business in the Birmingham directories after 1890, although there appears to have been a slight resurgence in 1900. Despite the fact that the number of women who owned firms that manufactured or made a product in Birmingham failed to increase at the same rate as those who owned 'Other' enterprises, Graph 3.4 shows that throughout manufacturing- or production-based businesses were far more numerous than the first data analysis would suggest and remained a constant feature of Birmingham's economic structure.

Graph 3.5 suggests that the economic structure of female-owned businesses in Leeds is quite different to that of Birmingham. The number of manufacturing or production businesses was always significantly lower than that of other trades and remained so throughout the period of study. There was a dramatic increase in the number of manufacturing or production businesses from 158 in 1867 to 720 in 1882, not seen in the Birmingham sample, yet there were similarities between the two towns. After 1867 the number of female-owned manufacturing or production businesses registered in the directories of Birmingham and Leeds follows the rise and decline of the 'Other' trades in the towns, indicating that a consistent percentage of women were engaged in manufacturing. There is also a decline in the number of manufacturing or production businesses in both Birmingham and Leeds in 1867 and again in 1900, although the decline in Birmingham had been evident since 1890. This suggests that a relatively constant proportion of the female-owned businesses in Leeds were engaged in manufacturing or production enterprises and that, like Birmingham, these businesses were a constant feature of the Leeds economy.

Birmingham's economic heritage of small workshop-based manufacturing firms compared to the factory-based production that the industries of Leeds favoured would suggest that there would have been more



Graph 3.5 Actual number of female-owned manufacturing or production and other businesses in the Leeds trade directories between 1849 and 1900 (*Charlton & Archdeacon Leeds Directory 1849–50*; *Gillbanks Leeds and Neighbourhood Directory & Gazetteer*, 1856; *White's Directory of Leeds & Bradford Part 1*, 1861; *White's Directory of Leeds, Bradford etc Part 1*, 1866; *White's Leeds and Woollen District Directory*, 1870; *McCorquodale's Directory of Leeds 1876*; *Post Office Leeds Directory Part 2*, 1882; *Kelly's Directory of Leeds Part 1*, 1886; *Slater's Directory of Leeds and District, Part 1*, 1890; *Slater's Directory of Leeds 1894*; *Slater's Directory of Leeds & District 1900*. *White's History and General Directory of the Borough of Birmingham 1849*; *White's Directory of Birmingham Part 1*, 1855; *Corporation Directory of Birmingham Part 1*, 1861; *Morris & Co Commercial Directory and Gazetteer of Warwickshire with Birmingham Part One*, 1866; *Hulley's Birmingham Directory*, 1870; *White's Directory of Birmingham 1876*; *Houghton & Co Birmingham Post Office Directory*, 1882; *Kelly's Directory of Birmingham*, 1886; *Kelly's Directory of Birmingham*, 1890; *Hulley's Birmingham Directory*, 1893–4; *Kelly's Directory of Birmingham 1900*)

opportunity for women to establish themselves in manufacturing- or production-based trades. However, Graphs 3.4 and 3.5 show that this was not the case, revealing that in 1882 there were more female-owned manufacturing or production businesses in Leeds than there were in Birmingham. Moreover, there were five times as many female-owned manufacturing or production businesses in Leeds in 1900 as there had been in 1849 compared to Birmingham where the actual number of businesses in that sector had roughly doubled between 1849 and 1900.

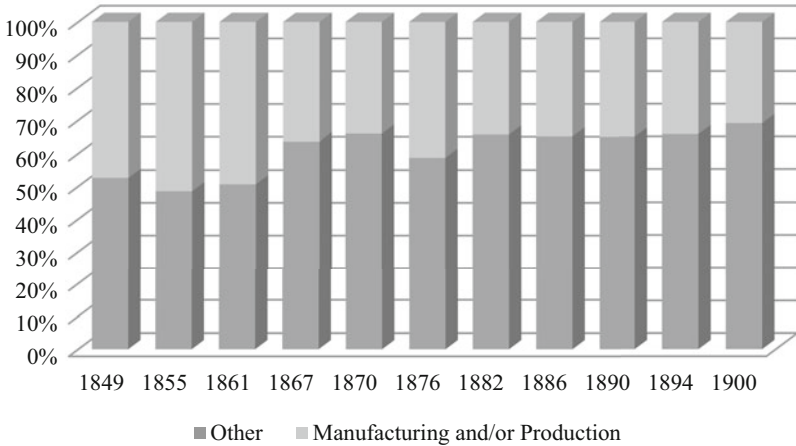


Chart 3.13 Percentage of female-owned manufacturing- or production-based businesses compared to the percentage of other female-owned businesses registered in Birmingham trade directories 1849–1900 (*Charlton & Archdeacon Leeds Directory 1849–50; Gillbanks Leeds and Neighbourhood Directory & Gazetteer, 1856; White’s Directory of Leeds & Bradford Part 1, 1861; White’s Directory of Leeds, Bradford etc Part 1, 1866; White’s Leeds and Woollen District Directory, 1870; McCorquodale’s Directory of Leeds 1876; Post Office Leeds Directory Part 2, 1882; Kelly’s Directory of Leeds Part 1, 1886; Slater’s Directory of Leeds and District, Part 1, 1890; Slater’s Directory of Leeds 1894; Slater’s Directory of Leeds & District 1900. White’s History and General Directory of the Borough of Birmingham 1849; White’s Directory of Birmingham Part 1, 1855; Corporation Directory of Birmingham Part 1, 1861; Morris & Co Commercial Directory and Gazetteer of Warwickshire with Birmingham Part One, 1866; Hulley’s Birmingham Directory, 1870; White’s Directory of Birmingham 1876; Houghton & Co Birmingham Post Office Directory, 1882; Kelly’s Directory of Birmingham, 1886; Kelly’s Directory of Birmingham, 1890; Hulley’s Birmingham Directory, 1893–4; Kelly’s Directory of Birmingham 1900*)

Examining these results as percentages of the total number of female-owned businesses in Birmingham and Leeds allows the examination of the role that manufacturing and production businesses played in the economic structure of each town and the way that this role changed over time. Chart 3.13 shows that the first three directories sampled from 1849, 1855 and 1861 were split roughly equally between female-owned businesses that were producing items and those that were not. After this date, however, the percentage of female-owned manufacturing-based businesses consistently



Chart 3.14 Percentage of female-owned manufacturing- or production-based businesses compared to other female-owned businesses registered in Leeds trade directories 1849–1900 (*Charlton & Archdeacon Leeds Directory 1849–50*; *Gillbanks Leeds and Neighbourhood Directory & Gazetteer*, 1856; *White's Directory of Leeds & Bradford Part 1*, 1861; *White's Directory of Leeds, Bradford etc Part 1*, 1866; *White's Leeds and Woollen District Directory*, 1870; *McCorquodale's Directory of Leeds 1876*; *Post Office Leeds Directory Part 2*, 1882; *Kelly's Directory of Leeds Part 1*, 1886; *Slater's Directory of Leeds and District, Part 1*, 1890; *Slater's Directory of Leeds 1894*; *Slater's Directory of Leeds & District 1900*. *White's History and General Directory of the Borough of Birmingham 1849*; *White's Directory of Birmingham Part 1*, 1855; *Corporation Directory of Birmingham Part 1*, 1861; *Morris & Co Commercial Directory and Gazetteer of Warwickshire with Birmingham Part One*, 1866; *Hulley's Birmingham Directory*, 1870; *White's Directory of Birmingham 1876*; *Houghton & Co Birmingham Post Office Directory*, 1882; *Kelly's Directory of Birmingham*, 1886; *Kelly's Directory of Birmingham*, 1890; *Hulley's Birmingham Directory*, 1893–4; *Kelly's Directory of Birmingham 1900*)

represented approximately 35% of all female-owned businesses registered in the Birmingham directories. Given that the analysis carried out earlier in this chapter suggested that less than 7% of female-owned businesses would be classified as 'Manufacturing', it is clear that a large section of the female economy has been overlooked.

Chart 3.14 shows that the female business owners of Leeds had a similar experience to those in Birmingham, with approximately 35% of female-owned businesses registered in the trade directories between

1849 and 1900–01 carrying out manufacturing or production processes. Although there were some slight variations, such as in 1882 when 42% of all female-owned businesses registered in the Leeds directories were manufacturing- or production-based, the average was 35%, very similar to that of Birmingham after 1862. In Leeds, unlike Birmingham, there was never a point where the manufacturing and non-manufacturing trades occupied roughly equal shares of the market. Instead, the percentage of female-owned production businesses registering in the directories remained at approximately the same level throughout the fifty-year period examined.

There was no decline in the percentage of manufacturing businesses that were owned by women in Birmingham, rather, after 1867, the balance between female-owned manufacturing and non-manufacturing businesses in the Birmingham directories remained stable. Given that the data for Leeds shows that between 1870 and 1900–01 the percentages of women who manufactured or produced items were extremely similar to those in Birmingham, it would seem that even an economic structure based on factory production was not enough to prevent women from engaging in such sectors. This would suggest that the overarching idea that women were increasingly squeezed out from manufacturing or production businesses is not correct and, in fact, there was very little change throughout the late nineteenth century. These findings are also reflected in wider reconsiderations of the economies of nineteenth- and twentieth-century Britain, which argue that the structure of industry did not change in the way that it has previously been assumed and, in fact, the economy was still made up of predominantly small businesses carrying out specialised processes, rather than large factories.⁵⁶

Highlighting the businesswomen and enterprises who were involved in the manufacturing process not only encourages the examination of women whose economic endeavours have previously been categorised as ‘masculine’, but also those perceived as ‘feminine’ and therefore unexceptional. One example of the importance of uncovering the details of individual

⁵⁶L. Hannah, *The Rise of the Corporation*, (London, 1983); P. Payne, *British Entrepreneurship in the Nineteenth Century*, (Basingstoke: 1988); C. Shaw, ‘The Large Manufacturing Employers of 1907’ in *Business History*, Vol 25, (1983), pp. 42–60; F. Carnevali, *Europe’s Advantage: Banks and Small Firms in Britain, France, Germany and Italy from 1914*, (Oxford, 2005), Chapter 6.

businesswomen's lives can be seen in the case of Elizabeth Onion who inherited her late husband Thomas' coach lace manufacturer business in 1849. Soon after taking over the business Elizabeth registered herself in *White's Directory of Birmingham 1849* not as a coach lace manufacturer, as Thomas had done the previous year, but as a 'Manufacturer of coach and livery lace, fringes, tassels, and importer of Berlin Patterns, Zephyr Wool & German Canvas'.⁵⁷ This description of Elizabeth's business shows that although she was working in what might be considered a typically feminine textile trade, she had extended and diversified the business far beyond its standing under her husband's ownership. Further research into Elizabeth's business has also revealed that in 1851 she represented the coach lace manufacturers of Birmingham—most of whom were men—at the Great Exhibition of 1851, with the exhibition catalogue describing her display as:

*'Velvet drapery valance worked with gold silk braid. Crimson valance fringe. New drapery rope. New diamond valance fringe in silk. Registered bell lever ornaments. Curtain holder. Ornaments for valances. Coach and railway carriage lace and trimmings.'*⁵⁸

The fact that Elizabeth was able to represent a male-dominated industry at a prestigious international trade exhibition demonstrates the success that businesswomen could achieve in terms of both securing a financial income for themselves and negotiating a position in the public sphere, regardless of, not in spite of, their gender. The case of Elizabeth Onion is unusual in that she had the opportunity to participate in the Great Exhibition but her position as a female business owner, active in a seemingly traditionally feminine sector in an untraditional and 'unfeminine' way was not. The business activities of women like Elizabeth Onion in Birmingham and Ann Buckley in Leeds demonstrate this, as does the description used by female business owners when they were registering their businesses in the directories. There are carpet manufacturers, ginger

⁵⁷ *White's Directory of Birmingham*, 1849.

⁵⁸ *Official Catalogue of the Great Exhibition of the Works of Industry of all Nations*, 1851, (Cambridge, 2011), p. 98.

beer manufacturers, wholesale confectioners and sugar boilers, cart cover manufacturers, brewers, wholesale bread makers and silk dyers registered throughout the directories as well as the more expected dressmakers, beer house keepers and laundresses. The female business owners themselves were willing to register their enterprises in a directory in a way that showed them to be working using manual methods, and this suggests that notions of feminine and masculine trades did not affect their business behaviour, but they developed a business identity that operated in tandem with their personal, gender identity.

This is not to say that analysing the data using the two crude categories of 'Manufacturing and/or Production' or 'Other' offers a perfect alternative to the traditional methods of analysis. Clearly, the categories do not allow for the examination of individual trade types and the criticisms levelled against the 'Miscellaneous' category previously can also be made against the category of 'Other' in this analysis. Nevertheless, using this methodology in conjunction with the other analysis adds another layer of analytical detail to the data and highlights the restrictions of the gendered analysis. The shrinking of the 'Miscellaneous' sector in both Birmingham and Leeds between 1849 and 1900–01 in the first analysis suggests that the opportunity for women in manufacturing was diminishing and that there was an increasing number of women moving into the 'Other Retailing' and 'Food, Drink and Hospitality' sectors. The re-examination of the data using a gender-neutral analysis indicates that there were a consistent percentage of women in the urban economy manufacturing products throughout the late nineteenth century and that this occurred regardless of the economic structure of the town and any changes in the law. These findings help to illustrate the point that women's economic endeavours were not inherently gendered, and attributing male or female characteristics to businesses only results in late nineteenth-century businesswomen being viewed as typical or exceptional rather than capable of engaging in many different types of trade in many different ways.

Any quantitative analysis has its limitations and it is therefore necessary to look beyond statistics and instead examine individuals in an effort to give flesh to the bones provided by the trade directory data. The experiences of women like Ann Buckley and Elizabeth Onion, who traded in ways that confound expectations of female economy agency,

have long been overlooked. Reassessing the types of business that women in late nineteenth-century England owned according to the task that they fulfilled allows the experiences of women as manufacturers to be considered as a significant part of the nineteenth-century urban economy for the first time. Chap. 4 will take the findings from the trade directory analysis and begin to reconstruct the personal and professional networks of female business owners to uncover their lives and examine their economic endeavours. Using qualitative sources such as census returns, newspapers, photographs, probate records, Parish Records and Birth, Death and Marriage Indexes will enhance the quantitative analysis carried out in this chapter and enable the women to be considered as real people who exercised economic, political and philanthropic agency, and carved out an identity for themselves as financially independent members of the middle classes.

4

Who Was the Victorian Businesswoman?

The previous two chapters have established that there were a significant number of female business owners trading in mid- to late nineteenth-century England and they did so in many different trades other than those associated with female domestic duties.¹ Yet more information can be uncovered about female business owners than simply the types of trade that they owned. Discovering how women became business owners, the length of time that they traded, if they traded alone or in partnerships, the locations that they traded from and the advertisements that they commissioned, enables us to start understanding the motivations, agency and skills of female entrepreneurs.

Women's historians have often lamented the lack of sources available, particularly when examining women and their economic endeavours.² However, although there is an almost complete lack of business accounts

¹S. O. Rose, *Limited Livelihoods*; L. Davidoff & C. Hall, *Family Fortunes*; K. Gleadle, *British Women in the Nineteenth-century*, (Palgrave: Basingstoke, 2001).

²P. Hudson, 'Woman and Industrialisation', pp. 20–43; J. Humphries, 'Women and Paid Work', pp. 72–90; M. Berg, 'What Difference Did Women's Work Make to the Industrial Revolution', pp. 150–169; K. Gleadle, *British Women*; this is also true of female-owned businesses in nineteenth-century America, S. I. Lewis, *Unexceptional Women*, p. 25.

and correspondence that might shed light on the day-to-day transactions of female-owned businesses, weaving together evidence found in sources such as newspapers, trade directories, probate records, census returns, photographs, family histories, and maps can reveal how women carried out their businesses and give some indication of the motivations behind their decisions. The process of pulling together these threads is not simple. The warp and weft strands from the trade directories and census returns that form the basis of the fabric have sometimes not survived, or the women's details have fallen prey to the seemingly common fate of being misreported or simply not reported at all.

In Leeds and, to a lesser extent Birmingham, copies of trade directories have not survived from every year of publication and often multiple volume editions are incomplete; it is not until the latter decades of the nineteenth century that there is a marked improvement in the survival rate of directories from the towns. Because of the complete loss of the rate books for Leeds for this period it is extremely difficult to gather accurate information about the size or value of the property where the businesswomen lived and traded. Yet despite the heavy bomb damage suffered by Birmingham and Leeds during the Second World War and the enthusiastic, if somewhat unsympathetic, regeneration programmes of the 1960s and 1970s, some of the original nineteenth-century buildings still stand or were still standing until relatively recently and have been photographed. Photographs taken throughout the twentieth century and visits to the buildings that survive today cannot show what the rateable value was during the late nineteenth century, how many rooms the property had or even how many windows. However, they can provide clues as to the status of the building compared to those around it, the size and quality of the build, delivering a tantalising glimpse into the lives of female business owners in the nineteenth century.

A tourist disembarking a steam train at the glass and iron vaulted New Street Station located in the town centre of Birmingham in 1890 would have been thrust straight into the hustle and bustle of one of the biggest and busiest towns in late nineteenth-century Britain. Making their way from the station and into the town centre was a simple process as the station was just metres from the main commercial and market districts

of the town. Strolling down Station Street and onto Worcester Street, tourists could have taken afternoon tea in the refreshment rooms owned by Miss Annie Widdows, or perhaps purchased a bouquet of flowers for their hostess from the Misses Mary Ann and Rosina Delamere whose florist business occupied a double shop front at numbers 30 and 32. Continuing up Worcester Street, the visitor could bear right and visit the High Street where they could peruse the shawls and mantles made by Madame Simons, or replace an umbrella left on the train at Ann Alford's umbrella and parasol manufactory, or they could decide to meet a friend at the Lord Nelson Public House, owned by Mary Ann Spall. Alternatively, visitors to Birmingham could turn left onto New Street where Elizabeth Shammon sold cigars and Georgina Shapley made sweets, or they could treat themselves to a new dress or hat from milliner and dressmaker Mary Ada Adams. A glance up Union Street on the right would reveal Elizabeth Veltches' cricketering outfitters and just ahead was Corporation Street, a broad street modelled on a Parisian Boulevard, ideal for a fashionable visitor to the town to promenade with Birmingham society. Corporation Street also offered the opportunity to buy a chic hat or dress from Miss L. Howe or to sample Mrs Mary Stevens' victuals at the Old Farrier's Arms.³

As well as the retail and hospitality outlets on New Street, High Street and Corporation Street, a visitor to nineteenth-century Birmingham could also buy virtually every kind of produce in the vibrant Birmingham Markets, located just behind New Street Station. In addition to the fish sold by Ellen Morgan and Emma Smith, and the fruit and vegetables marketed by Fanny and Eliza Pickard, there were six jewellers working in the Markets, including unmarried Celia Benjamin who established her business after learning her trade under pawnbroker Rosina Ash. If the visitor became unwell during their time at the Markets, they could seek the services of Elizabeth Tyler and Hannah Wagstaff, both of whom were medical botanists operating from the Market Hall. Other female-owned businesses that could also be found within a ten-minute walk from New Street Station include shoemakers, drapers, fancy repositories, brass founders, soda water manufacturers, blacksmiths, dyers, plumbers

³ *Kelly's Directory of Birmingham*, 1890.

and coach harness makers, and all would have been immediately visible to anyone walking around Birmingham.⁴

The lively centre of nineteenth-century Leeds offered its visitors a very similar experience. After exiting Leeds Central Station, a stroll down Wellington Street towards the town centre would have brought visitors past businesses including three Temperance Hotels owned by Mary Ann Gill, Elizabeth Sykes and Mary Jane Fenton; saddler Maria Pilling; fruiterer and florist Ellen Walton; and fent dealer Margaret Ann Hobson. As the train passengers made their way up the Briggate, one of the busiest shopping streets in Leeds, they would have been able to buy a new pair of shoes from Ellen Barrows, a new corset from Mary Bellhouse or a cloth cap from Jane Robinson. They could also have enjoyed a bite to eat at the dining rooms owned by Annie Milnes or, if they had an urge for something stronger, to sample the ales offered by Mary Franklin in the Bull and Bell and Ann Molineaux in the White Hart. In the streets immediately surrounding the Briggate, women were operating a variety of different trades including leather cutter Ann Kirkbride, confectioner Frances Wright, bedding manufacturer Hannah Demaine and butcher Mary Walker, to name but a few. The Kirkgate and Covered Markets offered a wide range of different fresh produce and shoppers could visit Elizabeth Lightowler for their fruit, Susan Thackray for freshly butchered meat or Ellen Anderson for game. The markets also had many stalls and shop units specialising in dry and household goods, for example, Mary and Euphemia Brown sold baskets and Sarah Wright dealt in seeds. The Covered Market also offered shoppers the chance for a little indulgence and pampering in the form of hairdresser Angelina Gill who traded from the market for over a decade.⁵

Like Birmingham, female business owners in late nineteenth-century Leeds located their enterprises at the very heart of the commercial districts, and any visitor would have been in no doubt as to the variety and extent of female business ownership in the town centres. In locating their businesses on the busiest streets in town, the businesswomen made sure that they were in the best possible geographical position to

⁴ *Kelly's Directory of Birmingham*, 1890.

⁵ *Slater's Directory of Leeds and District*, 1890.

capture the passing foot trade and to maximise their financial success. Although a 'virtual tour' of some of the streets of nineteenth-century Birmingham and Leeds gives an indication of the type of businesses that women were operating and also the physical and visible space that they occupied in the urban centre, it cannot provide any detailed information as to how they ended up in that space or how they operated their businesses. Understanding how the women came to be in business forms the first step in beginning to piece together the fragments of evidence that they left behind. It also provides evidence which will challenge the myth that widowed women's roles were limited to being 'intermediaries in a system of delayed intergenerational estate transfer',⁶ and that they would have 'little scope for creative and independent behaviour'⁷ in their position as a business owner.

An examination of the two sample groups of fifty female business owners from Birmingham and Leeds suggests that the women came to be in business through three main routes. The first of these, and the most common, was through inheriting an enterprise from a relative, normally, though not always, a husband. Secondly, some women purchased an already established business, and finally, women also chose to set themselves up in trade with capital derived from either inheritances or personal savings.

One woman who purchased an established business enterprise was Ann Mary Gough from Birmingham. Her grandmother Ann Corbett had taken over the running of Corbett's Temperance Hotel in April 1868 after the death of her husband Joseph and she remained in charge until she sold the business to Ann Mary Gough sometime before 1879 (Fig. 4.1).

The details of the sale between Ann Corbett and Ann Mary Gough are given in a codicil to Ann Corbett's last will and testament written eight months before her death. The codicil provided her executors with the information that Ann Mary still owed £250 on the purchase price of the hotel and that this outstanding sum was repayable at an interest rate

⁶A. Owens, 'Property, Gender and the Life Course: Inheritance and Family Welfare Provision in early Nineteenth-Century England' in *Social History*, Vol. 26. No. 3. (October, 2001), pp. 299–317, p. 310.

⁷A. Owens, 'Property, Gender and the Life Course', p. 317.



Fig. 4.1 Photograph of Corbett's Temperance Hotel, Paradise Street, Birmingham c.1885 (Reproduced by kind permission of the Library of Birmingham, Photograph of Corbett's Temperance Hotel, Paradise Street, Birmingham c.1885, Warwickshire Photographic Archive)

of 5 % either until Ann Corbett's death or until Ann Mary left the hotel trade.⁸ It is not possible to tell from the codicil the cost of the hotel but the balance that Ann Mary owed of £250 was a significant sum of money when a highly skilled artisan of the same period would earn around £104 per annum.⁹

The number of female business owners in Birmingham whose origins of business are 'Unknown' is higher than those in Leeds mainly because the Parish Records of Leeds are much more complete compared to those in Birmingham, making it easier to determine the occupation of the woman's husband or father and therefore establish the origin of her business. Of the 100 cases examined, 69 % of businesses had come into the woman's ownership through inheritance. In Birmingham, of the thirty-one women who inherited their business, twenty-eight inherited directly from their late husbands, two from their father and one from their brother. The findings were slightly different in Leeds: of the thirty-eight women who inherited their business, thirty-five women inherited

⁸ Codicil of the Last will and testament of Ann Corbett, proved at Birmingham on 6th April 1883.

⁹ D.E.C Eversley, *Industry and Trade*, p. 136.

from their husband, one woman from her father and two women from their sisters. In both towns, however, women were most likely to become business owners after inheriting a firm from their late husband.

The image of widows inheriting businesses is a familiar one within both the historiography and contemporary fiction, yet the underlying assumption is nearly always that the widow would oversee the business until such a time when either a son could take over or she remarried.¹⁰ The women examined here dispel this image and instead show that business ownership in late nineteenth-century England gave widows the choice and opportunity to become independent and dynamic economic agents. Furthermore, the women examined in the following chapters will show that taking these opportunities was not at the expense of social status; on the contrary, business ownership could actually improve their social standing.

Although the majority of business owners in the sample group had inherited their businesses, eleven of the fifty women in each town established themselves as business owners in trades that were different from their late husband or father's occupation. Many of these women also chose to set up their businesses in trades other than those viewed as a hybrid of domestic duty and enterprise. One of these women was Maria Hipkiss from Birmingham who was widowed in 1846. Before his death, Maria's husband, Charles, had been a provision dealer while Maria cared for their four children. Instead of carrying on Charles' business as a provision dealer, Maria established herself as a coal dealer, supporting herself and her family and later providing employment to her three sons: Charles, Thomas and Jonas.

Maria's business was not a small, shop-based affair; newspaper records show that she owned boats that carried coal up and down Birmingham's extensive canal system. Maria was not just the brains or funding behind her economic endeavours, she was also the public face to them. In 1865, Maria was called before Birmingham County Court to defend the actions of one of her boatmen who stood accused of racing her competitor Francis Woodward's boat in a bid to get to the canal lock first. Unfortunately for

¹⁰L. Davidoff & C. Hall, *Family Fortunes*, p. 284; A. Owens, 'Property, Gender and the Life Course', p. 310.

Maria and Francis, neither boat would stop and the two collided, causing damage to Woodward's boat. Maria's boatman alleged that he had already overtaken Woodward's boat but his rival boatman would not give way according to the customs of the canal; Woodward's boatman, unsurprisingly, disagreed and said that although he had been overtaken, he had then overtaken Maria's boatman again and therefore he had right of way. Maria's defence council, Mr Parry, argued that Maria was not responsible for the actions of her boatman because she was not there at the time of the incident and Francis Woodward's boatman was just as much to blame. However, the judge, a Mr R.G. Welford, did not agree with Mr Parry and ordered Maria to pay Francis Woodward the sum of £12 plus costs in compensation for the damage to his boat.¹¹ Whilst £12 was not an insignificant amount, Maria and her business appear to have survived the ruling and in 1872 she handed over the running of the business to her son Jonas.¹² The commercial and legal activities of Maria Hipkiss show very clearly that women in the late nineteenth century were able to establish and publically trade in firms that were far more substantial than has been previously acknowledged. Moreover, they were able to do this in trades that might not necessarily conform to ideas of femininity put forth in contemporary didactic literature or the historiography.

The evidence presented in Table 4.1 strongly suggests that the majority of female business owners in nineteenth-century England inherited their businesses; this is interesting as it makes it possible to examine the length of time that the women owned the business compared to their predecessors. Table 4.2 shows the average age of the businesses of the 100 women from when the firm first appeared in the trade directories until the death of the businesswoman, alongside the average length of time that each woman registered herself as the owner. The figures are extremely interesting as they show that even though the typical nineteenth-century businesswoman had inherited a pre-existing business rather than establishing it herself, in both towns the businesswomen actually owned and operated the businesses longer than the previous owners, which were most often the woman's late husband. This data also provides very strong

¹¹ *Birmingham Daily Post* (Birmingham, England), Wednesday, April 5, 1865; Issue 2097.

¹² *Post Office Directory of Birmingham*, 1871; *Post Office Directory of Birmingham*, 1872.

Table 4.1 Origins of female-owned enterprises in Birmingham and Leeds

| | Inherited | Purchased | Established | Unknown |
|-------------------------|-----------|-----------|-------------|---------|
| Birmingham Sample (=50) | 31 | 1 | 11 | 7 |
| Leeds Sample (=50) | 38 | 0 | 11 | 1 |

Sample=the reconstructed biographies of fifty businesswomen from Birmingham and fifty businesswomen from Leeds

Table 4.2 Average lifespan of a business and the average length of time the women registered themselves as owners

| | Average age of business from its first appearance in the trade directories to woman's death/trading ceased (years) | Average length of time woman registered as the business owner (years) |
|------------|--|---|
| Birmingham | 27.8 | 17.6 |
| Leeds | 28.7 | 15.3 |

Source: Fifty case studies from Birmingham and fifty case studies from Leeds

evidence to suggest that longevity in business enterprises was not a characteristic limited to male business owners but was instead something that was also possible for women to achieve.

Having this evidence is crucial when attempting to reconstruct and understand the expectations and realities of nineteenth-century business ownership as it indicates that women entered trade as part of a long-term financial plan rather than as a stopgap or temporary fix until a new male provider could be secured. The fact that the data from Birmingham and Leeds is so similar suggests that society accepted female business owners who were trading on a long-term and permanent basis, and that they were a common feature of English urban society. Moreover, in a time of relatively low male life expectancy, it is probable that businessmen recognised that their wives might spend more time in ownership of the business than they would themselves and as such, the couple would have specifically prepared for this eventuality. The idea that a businessman would leave his firm, and the economic future of his family, to a woman with no business acumen or prior knowledge of the trade is very unlikely. The large numbers of female-owned businesses found in the trade directories of Birmingham and Leeds, together with the data presented in Table 4.2, strongly suggest that female business ownership was not just a

common feature of nineteenth-century urban centres, but that they were the recipients of some form of training that gave them the skills necessary to continue to trade.

This view is supported by evidence from the case studies. Sophia Chaffer took over her late husband's drapery business located on North Street, Leeds in 1861 and she continued to operate it until her death in 1888, despite their son John reaching the age of twenty-one in 1870.¹³ Similarly, when Jane Gration's husband, Joseph, died in July 1873, she carried on running his brass foundry from Cavendish Street in Leeds until she died in 1890 even though their sons Joshua and Joseph were already working in the business and both had reached the age of majority within four years of their father's death.¹⁴ This evidence comprehensively challenges the argument that a woman in business in the nineteenth century was a woman without a husband, father, or son to provide for her.¹⁵ The examples of Sophia and Jane suggest that contrary to much previous research, widows were able to take ownership of their late husband's enterprise and operate it using their own names and with a great deal of independence and resourcefulness.¹⁶ These findings support those of Berg and Kay from the early and mid-nineteenth century, which show that women were much more economically independent than has previously been recognised and middle-class women often assumed economic control of their widowhood.¹⁷

The figures presented in Table 4.2 are only averages and within the 100 case studies there were a wide variety of women who traded for different lengths of time and for different reasons. Some operated their own businesses alongside their husband's work; for example, Christiana Woodhouse established and ran her own dressmaking business in Leeds for thirty-three years, sometimes employing assistants, while her husband,

¹³ *White's Directory of Leeds*, 1861; 1871 Census Class: *RG10*; Piece: 4552; Folio: 79; Page: 1; GSU roll: 847136.

¹⁴ *McCorquodale's Directory of Leeds*, 1878; 1881 Census Class: *RG11*; Piece: 4530; Folio: 104; Page: 7; GSU roll: 1342089; *Slater's Directory of Leeds*, 1872.

¹⁵ L. Davidoff & C. Hall, *Family Fortunes*, p. 272.

¹⁶ A. Owens, 'Property, Gender and the Life Course', p. 317.

¹⁷ M. Berg, 'Women's Property and the Industrial Revolution' in *Journal of Interdisciplinary History*, XXIV, 2 (1993), pp. 233–50; A.C. Kay, *The Foundations of Female Entrepreneurship*, p. 85.

Phillip, held a variety of jobs including as a railway porter and a warehouseman.¹⁸ However, the oldest business examined in this study is the sixty-year-old shop, brokerage and milliners established on North Street, Leeds by the Chaffer family in 1830. As mentioned above, Sophia ran the business after the death of her husband, James, but in doing so, she was simply repeating a pattern from 1842 when Sophia's mother-in-law, Dinah, assumed control of the business after the death of her husband, William.¹⁹ Sophia ran the business for at least twenty-nine years, which was the longest of any of its owners, and although she handed it over to her son John upon her death in 1888, he chose to retain the trading name of 'S Chaffer & Son' that Sophia had introduced in 1875.²⁰ The Chaffer family business highlights the way that a business formed the lynchpin of the family economy and, if operated carefully, could provide financial security for several generations. It also indicates that the exchange of business knowledge and skills between men and women in the late nineteenth century must have been more fluid than has previously been recognised, even in cases such as Sophia and James Chaffer who lived separately from their business premises.²¹

This is not to say, however, that all women who registered their businesses in the nineteenth-century trade directories remained in trade for as long as Sophia did. Elizabeth Appleby inherited a poultry business in 1868 after her husband, Frederick, died and, although she registered in an 1870 directory, she died in 1871 after trading for only three years.²² Similarly, Isabella Brindley inherited her late husband's file manufactory business in Leeds but died herself less than three years later.²³ There is

¹⁸ *White's Directory of Leeds & Clothing District*, 1842; *White's Clothing District Directory*, 1875; 1851 Census Class: HO107; Piece: 2320; Folio: 937; Page: 14; GSU roll: 87545-87547; 1861 Census Class: RG 9; Piece: 3384; Folio: 16; Page: 25; GSU roll: 543123; 1871 Census Class: RG10; Piece: 4555; Folio: 108; Page: 29; GSU roll: 847137; 1881 Census Class: RG11; Piece: 4521; Folio: 109; Page: 5; GSU roll: 1342085.

¹⁹ *White's Directory of Leeds & Clothing District*, 1842.

²⁰ *Slater's Directory of Leeds & District*, 1890.

²¹ *White's Clothing District Directory*, 1875; *McCorquodale's Directory of Leeds*, 1878.

²² *Hulley's Directory of Birmingham*, 1870; Last Will and Testament of Elizabeth Appleby, proved at Birmingham on 28 March 1871.

²³ *Directory of Woollen Districts Leeds, Huddersfield and Dewsbury*, 1864; Last Will and Testament of Isabella Brindley, proved at Wakefield on 3 July 1866.

also evidence from the case studies that points to some women having no desire to trade. For instance, when Annie Wightman's husband, George, died in Leeds in October 1878, he left behind a corn mill that his father, Joseph, had established in 1849 alongside his other business, a shop on Meadow Lane. After George's death, Annie appears to have appointed a man called George Howard to manage the corn and flour mill and, unlike all of the other women examined in this study, she never made any mention of her connection to the business in the census return of 1881.²⁴ In 1887, Annie withdrew further from the business and advertised it for let in the *Leeds Mercury*, after which there is no further evidence to suggest a link between Annie and the mill.²⁵ Likewise, when Susannah Hughes found herself a widow at the age of fifty-six, she almost instantly passed the running of the family brass foundry in Leeds to her adult son and lived with his family, appearing in the trade directories only in the year immediately after her husband's death.²⁶

Although the examples outlined above, where widows inherit an enterprise but almost immediately pass it on might seem to support an argument based on the separate spheres concept, they actually serve to highlight that middle-class women in the nineteenth century were not limited solely to one small area of society; they had different opportunities and paths available to them and they were able to choose which one suited them best. The account books and business records for their businesses have not survived but examining the value of Annie and Susannah's estates and then comparing this to some of the other ninety-eight women in the case studies allows the consideration that they might have been so wealthy that they did not need to become involved in trade. Looking at this data reveals that Annie left £1005 9s 13d and Susannah left £95; clearly there is a big discrepancy between the two estates, which could suggest that Susannah had gifted a lot of her personal property before her death.²⁷ However, if the £1005 9s 13d left by Annie, who withdrew from

²⁴ *Kelly's Directory of Leeds*, 1861; 1881 Census Class: *RG11*; Piece: 4500; Folio: 41; Page: 4; GSU roll: 1342078.

²⁵ *The Leeds Mercury* (Leeds, England), Saturday, November 5, 1887; Issue 15469.

²⁶ *Slater's Directory of Leeds and District*, 1890; *White's Directory of Leeds*, 1894.

²⁷ Last Will and Testament of Annie Wightman, proved at Wakefield on 21 November 1905; Last Will and Testament of Susannah Hughes proved at Wakefield on 15 June 1892.

trade, is compared to the £43,514 3s 5d estate left by Birmingham Wine Merchant Eleanor Sinkinson who traded until she died, it is obvious that not all women inheriting successful enterprises chose to retire, in fact many of them embraced the opportunity and developed the businesses further.²⁸

Simply registering the business in a trade directory was not necessarily enough to ensure that the enterprise survived, never mind expanded. Advertising an enterprise in this way simply ensured that the public could identify its owner and access information about the location and type of business that was being carried out. However, the format of the directories is such that the businesses were either listed alphabetically by the surname of the business owner or listed with other business owners offering the same service or product. If the first method was used, the customer had to know already the name of the business owner to locate the business information and if the businesses were listed by trade then it is likely that the business would be just one of many. One method of attracting attention to a business and distinguishing it from its competition was through placing an advertisement in the trade directory. Most directories had a small number of pages at the front and back of the volumes for advertisements, and in later years some included separate booklets. The information contained within the advertisement generally provided further information about the firm and offered descriptions of the superior product or service that the proprietor could offer, for example, Leeds-based printer, stationer and bookbinder Rachel Inchbold placed regular advertisements in the directories of Leeds to promote her range of inks promising '*Brilliancy and Durability of Colour*' (Figs. 4.2 and 4.3).

Advertisements in the trade directories were also used to inform customers of changes in ownership or to invite customers to visit the business and examine their new and exciting products. In 1849, Birmingham silk dyer Jane Hodgson placed an advertisement in *White's Directory of Birmingham* to alert customers to the fact that she had taken over ownership of her late mother's business, as well as to describe the different services that she could offer. More importantly, however, Jane used the advertisement to ensure that the public knew that she had over twenty

²⁸Last Will and Testament of Eleanor Sinkinson, proved at Birmingham on 27 February 1884.



Fig. 4.2 Trade directory advertisement placed by Rachel Inchbold (*William's Directory of the Borough of Leeds, 1845*)

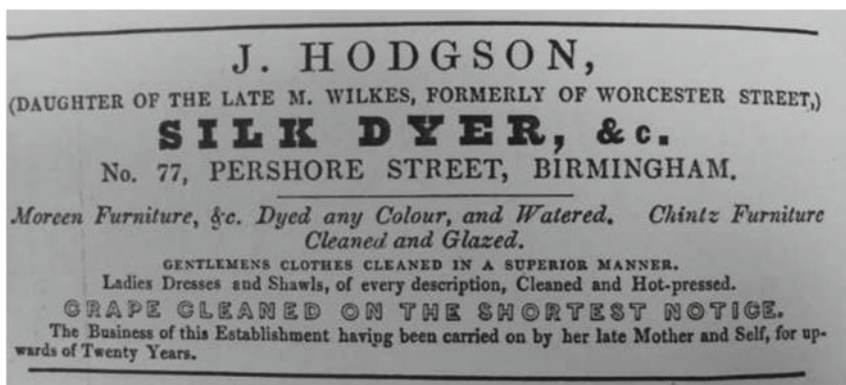


Fig. 4.3 Trade directory advertisement placed by Jane Hodgson (*White's History and General Directory of the Borough of Birmingham, 1849*)

years of experience in trade and to cultivate a public reputation and identity, based on her reliability and skill.

The use of advertisements was not limited to trade directories—local and national newspapers in the nineteenth century carried a wide variety of trade notices including bankruptcies, the dissolution of partnerships and advertisements. Wine merchant Eleanor Sinkinson placed the

following advertisement for her wine and spirit store in the *Birmingham Daily Post* on 22 December 1859, presumably trying to capture the Christmas market (Fig. 4.4).

The advert that Eleanor placed is interesting not just because it suggests that women were able to, and chose to, create a public identity that was tied to their business, but also because it reveals more details about Eleanor's enterprise and the products that she sold. The advertisement shows that Eleanor was not just running a public house or the nineteenth-century equivalent of an off-license but that she was importing beer, wine, spirits and liqueurs from all over Europe. Trade directory entries confirm that Eleanor traded from both Jamaica Row (which was also known as Smithfield) and Paradise Street. As with the advertisements placed by Rachel Inchbold and Jane Hodgson, Eleanor had

Tradesmen's Addresses.

BROOKE'S WINE AND SPIRIT STORES
14 and 15, SMITHFIELD, BIRMINGHAM.
ESTABLISHED HALF A CENTURY.

WINES—As imported direct from the best Vineyards of France, Germany, Spain, and Portugal; from five to twenty years in bottle.
BRANDIES—Martell's and Hennessy's.
RUMS—Wedderburn's and Plummer's.
GIN—Gordon's and Booth's.
WHISKIES—Campbeltown and Islay.
HOLLANDS—Kuyper's celebrated Scheidam.
LIQUEURS and CORDIALS—Rare and curious of every description.
BRITISH WINES—Of Brooke's acknowledged excellence.
ALLSOPP'S BURTON ALES supplied to Families in Casks of 18 Gallons and upwards, at Brewery prices.

All Orders promptly executed, and delivered, carriage free, within twenty miles of the town.

Office Entrance by private door. E. SINKINSON, IMPORTER.
BRANCH ESTABLISHMENT—10, PARADISE STREET, 870

Fig. 4.4 Advertisement placed by Eleanor Sinkinson in the *Birmingham Daily Post* (*Birmingham Daily Post* (Birmingham, England), Thursday, December 22, 1859; Issue 529)

used the opportunity presented by the newspaper to try to cultivate a relationship with her customers based on her skills and trustworthiness. This can clearly be seen where she tells her audience that the business has been established for ‘half a century’, and is used to promote an image of reliability and a history of consistently high service. Similarly, the wording of the advertisement where Eleanor promises that all the orders she received will be ‘promptly executed, and delivered, carriage free’ implies that she is operating a serious and high-quality enterprise and that she can be trusted to supply superior products quickly and efficiently.

The three advertisements above indicate that Rachel, Jane and Eleanor were astute business owners who utilised the full range of tools available to them to make their business the one that stood out above all the rest. Recent analysis of advertisements and trade cards in the late eighteenth and early nineteenth centuries has shown that women regularly publicised their businesses and, although the extent to which they were seen by the wider public is debated, the use of advertising was relatively common.²⁹ As the advertisements above show, the use of language is central to creating the most appropriate public persona for the business. It has been suggested that female business owners who were advertising their enterprises were able to ‘harness the ideology of the separate spheres to their own advantage’ by alluding to a ‘genteel shopping environment, laden with ritual and symbolic meaning’.³⁰ Yet the language and the structure used in the advertisements placed by Rachel, Jane and Eleanor is, even in the case of silk dyer Jane, is unfailingly gender neutral. Examining the similarity of the language used by male and female business owners is possible through comparing Eleanor Sinkinson’s advert with that of fellow wine and spirit merchants Messrs Rawlins and Bridcut whose advert appeared below Eleanor’s in the *Birmingham Daily Post* on 22 December 1859 (Fig. 4.5).

The two images are virtually interchangeable; both use language common to most advertisements of this type, designed to flatter and cajole the public into buying from their establishment, as well as promoting

²⁹ H. Barker, *The Business of Women*, Chapter 3; A.C. Kay, *The Foundation of Female Entrepreneurship*, Chapter 4.

³⁰ A.C. Kay, *The Foundations of Female Entrepreneurship*, pp. 81–2.

3441 243 S. G. REDFERN, AGENT.

MESSRS. RAWLINS AND BRIDCUT,
WINE AND SPIRIT MERCHANTS,
 103, *HIGH STREET, BIRMINGHAM,*

RESPECTFULLY inform their Friends and
 the Public, that they have made arrangements with the Proprietors of the Bedford Distillery for the exclusive SALE of their unrivalled

OLD TOM GIN

at the highest legal strength, and on the same terms as at the Distillery, viz., Wholesale Prices.

Messrs. R. and B. also call attention to their superior

IMPERIAL BRANDY,

which, for genera purposes is fully equal to the finest Cognae, an on'y half the price.

TERMS CASH. 795 70

Fig. 4.5 Newspaper advertisement placed by Rawlins & Bridcut Wine Merchants in the *Birmingham Daily Post* (*Birmingham Daily Post* (Birmingham, England), Thursday, December 22, 1859; Issue 529)

their own product's superiority in both quality and value for money. This very much supports evidence from northern England between 1780 and 1830 which shows both female and male traders advertising their firms in a way that cast the proprietor as the obedient and eager-to-please party in the relationship between customer and merchant.³¹ Furthermore, advertising using the language of business rather than gender strongly supports the theory put forward in Chap. 2 which argued that it was possible for men and women in late nineteenth-century England to adopt gender-neutral business identities and trade according to their business skills and acumen rather than gender stereotypes.

The number of business owners, both male and female, who advertised their firms in the nineteenth century was small compared to the numbers who registered in the trade directories and traded in the towns. Examining the advertisements that do exist can shed light on the business behaviour of female entrepreneurs and reveal some of the survival and expansion

³¹H. Barker, *The Business of Women*, pp. 82–85.

strategies that they employed. In a similar way, Chap. 3 has shown that partnerships were relatively uncommon among late nineteenth-century female business owners. Examining those women who did trade in partnership enables the traditional historiographical view of unmarried or widowed sisters tying their economic futures together in a joint business to be challenged and female economic agency to be examined.³²

Male partnerships in the nineteenth century have been viewed by the historiography as a means for a junior partner, normally a young member of a common kinship network such as a son, nephew or son-in-law, to become established in an already successful business.³³ This would have the dual effect of providing an income for the junior partner, enabling him to support a wife and family whilst also allowing the senior partner to begin to retire from trade and take on a 'quasi rentier' lifestyle.³⁴ This same behaviour can be seen amongst the female business owners of Birmingham and Leeds who took their sons into partnership with them but continued to record the firm under their own name in the trade directories until their deaths. There is no way of knowing to what extent the mothers continued to be in charge of the business after their sons became partners but the delay in naming them as partners in public documents such as the trade directories strongly suggests that they did not relinquish control immediately, or without first passing on their knowledge of the business. Similarly, the fact that women such as Sophia Chaffer, Jane Gration and Ann Buckley continued to be recognised as the senior figure in the partnerships with their sons highlights the way that business ownership followed much the same pattern regardless of the gender of the owner.

The investment behaviour of women has been characterised as conservative and very cautious, with the majority of women investing only in schemes that were very unlikely to fail, such as government bonds.³⁵

³²S. Nenadic, 'The Social Shaping of Business Behaviour in the Nineteenth-century Women's Garment Trades' in *Journal of Social History*, Vol 31, 3, (Spring, 1998), pp. 625–645.

³³L. Davidoff & C. Hall, *Family Fortunes*, pp. 216–222; R.J. Morris, *Men, Women and Property*, p. 267.

³⁴R.J. Morris, *Men, Women and Property*, p. 267.

³⁵R.C. Michie, 'Gamblers, Fools, Victims, or Wizards? The British Investor in the Public Mind 1850–1930' in *Men, Women and Money: Perspectives on Gender, Wealth and Investment 1850–1930*,

This investment behaviour would therefore suggest that the natural way for a woman to trade would be in a partnership, especially with a sister, where they could not only half initial capital costs but, more importantly, they could often split the risk with the law stating that a husband could not access his wife's business earnings and assets if she was trading with her sister.³⁶ Yet Charts 3.5 and 3.6 showed that partnerships were actually relatively rare, and therefore the question of why more women chose to trade alone rather than combine financial and labour resources with a friend or relative is an important one to ask. It is possible that the difficulty in securing capital has been overstated and that, in reality, nineteenth-century women had greater opportunity to gather the funds to establish themselves as sole traders than has previously been thought. Certainly the records of bankrupt businesswomen at the turn of the twentieth century show that women did access external sources of credit such as banks and credit unions.³⁷ In addition, given that most women inherited their business as widows, the concerns about securing capital and trying to protect earnings with no legal status were not as pertinent and therefore the attractive qualities of partnerships were not as relevant as they might be to married women or young women who were likely to get married soon.

In her study of Edinburgh, Stana Nenadic found that of the fifty-three businesswomen she studied, 81 % were trading with female relatives.³⁸ Table 4.3 shows that although a partnership between two or more female relatives was by far the most common pairing in both Birmingham and Leeds, the percentages are quite different to Nenadic's findings in Edinburgh.

One of the partnerships between female relatives is that of boot and shoemakers Rebecca and Jane Traies who traded from 39 High Street in Birmingham.³⁹ When boot and shoemaker John Traies died in Birmingham circa 1836, his wife Rebecca was left living alone in a town

D.R. Green, A. Owens, J. Maltby & J. Rutterford [eds], (Oxford, 2011), pp. 156–183, p. 164.

³⁶N. Phillips, *Women in Business*, p. 168.

³⁷J Aston and P Di Martino, *Risk and Success*.

³⁸S. Nenadic, 'The Social Shaping of Business', p. 633.

³⁹*Wrightson's Directory of Birmingham*, 1839.

Table 4.3 Types of partnership found in the trade directories of Birmingham and Leeds 1849–1901

| In partnership with | Female relatives | | Non-related female | | Male relatives | | Non-related male | |
|--------------------------|------------------|--------|--------------------|--------|----------------|--------|------------------|-------|
| Birmingham Sample (=544) | 390 | 71.69% | 54 | 9.92% | 100 | 18.38% | 0 | 0.00% |
| Leeds Sample (=390) | 230 | 58.97% | 83 | 21.28% | 59 | 15.10% | 18 | 4.61% |

Source: All business registered in the 11 trade directories sampled where one partner could be definitely identified as female were included in these figures

over 170 miles from her birthplace of Crediton in Devon and from her three sisters who still lived there.⁴⁰ Rather than move home, Rebecca's sister-in-law Jane moved to Birmingham from Devon and ran her late brother's business with Rebecca until the firm closed in the late 1850s and the two women returned to Devon.⁴¹ During this time Rebecca and Jane advertised the business as equal partners and nothing in their trade directory entries suggests that Jane was simply helping Rebecca, rather, it appears that either John left his sister and his wife equal shares in his business or Jane had bought her share from Rebecca. The partnership between Rebecca and Jane Traies reveals that even in circumstances that appear to be typical examples of female business practice in the nineteenth century—in this case two female relatives trading together—the relationships behind them were complex and can reveal important information about business strategy and familial networks, particularly their support function and their geographical reach.

Partnerships between female relatives were markedly higher amongst the female business owners of late nineteenth-century Birmingham than their counterparts in Leeds. There was also a significant difference in the number of business partnerships between non-related women in each town, with partnerships between non-related women being more than 50% higher in Leeds than in Birmingham. The percentage of women who traded with male relatives is not dramatically different between the

⁴⁰ 1851 Census Class: *HO107*; Piece: 1887; Folio: 83; Page: 19; GSU roll: 221037.

⁴¹ *Wrightson's Directory of Birmingham*, 1839; *Post Office Directory of Birmingham*, 1856; 1861 Census Class: *HO107*; Piece: 1887; Folio: 83; Page: 19; GSU roll: 221037; 1861 Census Class: *RG 9*; Piece: 1380; Folio: 12; Page: 19; GSU roll: 542804.

two locations. Although Table 4.3 reveals an obvious variance between the two towns with the phenomenon of women owning businesses with male non-relatives, this is most likely to be an effect of sampling rather than an actual difference between the two towns.

One partnership between an unrelated man and woman was between widow Mary Ann Cook and Joseph Wakelin, who registered their boot and shoemaking enterprise in the Leeds Post Office Directory 1882; this was briefly mentioned in Chap. 3.⁴² The relationship between Mary Ann and Joseph is not immediately apparent from the trade directories but census returns reveal not only that Mary Ann and Joseph were not immediate kin but also that Mary Ann's late husband, Richard, had been in partnership with Joseph for some twenty years before his death.⁴³ The partnership had travelled from Spalding, Lincolnshire to Leeds at some time in the 1870s and by the time that Mary Ann became a widow the business was located on the Briggate and employed eight men, including Mary Ann and Richard's four adult children.⁴⁴ Census records also show that Joseph had lived with Mary Ann and her husband Richard since at least 1871 and remained living with Mary Ann and her family after Richard's death. The relationship between Joseph and Mary Ann continued long after the death of Richard Cook and the partnership provided financial stability for the whole Cook family.

The fact that the business gave employment to Mary Ann's four adult children as well as to herself and Joseph, and that he lived with the Cook family for over a decade, strongly suggests that Mary Ann and Joseph traded together after Richard's death for reasons more complex than economic survival. Mary Ann had four grown-up sons who could have theoretically taken over the business and looked after her but she also had the option of withdrawing her capital from the business and investing it in ways that would have generated an invisible and private income. Both of these options would have provided a way for Mary Ann to withdraw from trade and remain in the domestic sphere if the societal pressure was such that a woman in trade risked losing some of her social status. Yet

⁴² *Leeds Post Office Directory*, 1882.

⁴³ 1861 Census Class: *RG10*; Piece: 3322; Folio: 68; Page: 4; GSU roll: 839348.

⁴⁴ 1871 Census Class: *RG11*; Piece: 4542; Folio: 66; Page: 4; GSU roll: 1342093.

through business ownership, Mary Ann not only secured an income and occupation for herself and her four sons but she ensured that they could continue to live in their spacious villa in the affluent middle-class Leeds suburb of Roundhay.

The desire to stay involved in trade beyond the point of absolute financial necessity can also be seen in the life and business exploits of Quaker Sarah Hotham, a draper and Manchester warehousewoman who traded in Leeds with a business partner under the name of Hotham & Whiting between 1851 and 1875. Sarah's late husband, James, had been trading as a 'Wholesale and Retail Linen Draper and Importers of Irish Linens' since at least 1834⁴⁵ and in 1847 he went into partnership with John Whiting.⁴⁶ The firm continued to trade from 5 Bridge End Street South but expanded its services to include 'Linen Drapers, Hosiers, Glovers, Silk Mercers and Haberdashers', and began trading under the name Hotham & Whiting.⁴⁷ After James died in 1850, Sarah took over his half of the business and began to register it in the trade directories under her own name and alongside John Whiting's, rather than her late husband's, until she died in 1875.

Given that both John and Sarah registered the business in the trade directories, it is not possible to determine whether Sarah actually worked in the business on a regular basis or whether she chose to act as a silent partner while John Whiting took care of the day-to-day running of the firm. A traditional reading of this situation would most probably conclude that as a widow, Sarah relied on John's male name and business skills to provide a public front to their firm and to deal with the business decisions while she tried her best to retain her pre-widowhood position of an affluent middle-class housewife and mother. Yet census records, newspapers and trade directories dating from after James' death all suggest that, at the very least, Sarah chose to cultivate a close public relationship with her late husband's business, even if it is not possible to prove that she was involved in the day-to-day running of the enterprise. In each of the census records following James' death in 1850 Sarah describes her-

⁴⁵ *Baines & Newsome Leeds Directory*, 1834.

⁴⁶ *Charlton's Directory of Leeds*, 1847.

⁴⁷ *Charlton's Directory of Leeds*, 1847.

self variously as having ‘an interest in a Drapery business’, a ‘Manchester Warehouse Woman’ and simply as ‘a Draper’.⁴⁸ This contrasts with other female businesswomen examined who, when they had retired from trade, recorded their changed economic circumstances in the census returns. Birmingham shoemaker Jane Traies is recorded in the earlier censuses as a ‘boot and shoemaker’ but in the 1871 census as ‘a landed proprietor’ and in the 1881 census as an annuitant, thus suggesting that whilst Jane made investments to generate an income away from trade, Sarah deliberately created and maintained her public identity as a business owner.⁴⁹

Additional support for this argument comes from evidence that Sarah also utilised the respected and well-known name of Hotham & Whiting to pursue a wide variety of charitable works. Sarah used the offices of Hotham & Whiting as a central collection point for donations of food, money and other goods for an eclectic selection of charities and causes. These will be explored more fully in Chap. 5 but crucial to this point is the fact that these charity drives were featured widely and prominently in both the local newspaper the *Leeds Mercury* and in other provincial newspapers, thus indicating that Sarah deliberately chose to closely intertwine her public identity with that of her business enterprise.

In creating a public identity as a business owner and retaining an active interest in Hotham & Whiting, Sarah was ensuring that her family’s economic future was as secure as possible. Recent research by Green, Owens, Maltby and Rutterford has suggested that widows had a particular aversion to financial risk and would utilise investment strategies that protected their capital income and provide a low rate of return rather than those that might offer a higher rate of return but also had a higher chance of failing completely.⁵⁰ Going into business or continuing an existing business was a risky option; failure was a common occurrence that could easily result in destitution. It is therefore unlikely that Sarah would be

⁴⁸ 1851 Census Class: *HO107*; Piece: 2321; Folio: 548; Page: 23; GSU roll: 87549-87552; 1861 Census Class: *RG 9*; Piece: 3552; Folio: 45; Page: 9; GSU roll: 543150; 1871 Census Class: *RG10*; Piece: 4569; Folio: 30; Page: 54; GSU roll: 847250.

⁴⁹ 1871 Census Class: *RG 9*; Piece: 1380; Folio: 12; Page: 19; GSU roll: 542804; 1881 Census Class: *RG11*; Piece: 2142; Folio: 114; Page: 19; GSU roll: 1341516.

⁵⁰ D.R. Green, A. Owens, C. Swan & C. van Leishout, ‘Assets of the Dead’, p. 68; D.R. Green & A. Owens, ‘Gentlewomanly Capitalism?’, p. 531.

willing to risk her comfortable lifestyle by hoping that John Whiting would do a good job in running the business that her husband established. Sarah inherited John as a business partner rather than being free to interview and appoint a manager as Annie Wightman did for her corn and flour mill. We can speculate that if a woman possessed the relevant business skills then she would employ them to generate the maximum amount of income and provide for her family. Leaving the future economic well-being of the Hotham family and the survival of Hotham & Whiting entirely to the management of someone who she had not chosen seems unlikely behaviour from someone who put so much effort into identifying herself publically with the business.

Census records suggest that this strategy was a highly profitable one. At the time of James Hotham's death in 1850, the family lived at Springfield Mount where they counted engineers and landed proprietors as their neighbours; a big social change from their first home in Chapel Allerton in 1841 where they lived alongside other small business owners and agricultural labourers.⁵¹ By 1871, some twenty-one years after Sarah chose to retain her stake in Hotham & Whiting, she had moved to the highly fashionable and affluent suburb of Headingley Hill, where she lived in a substantial detached property with her unmarried daughter Sara and three servants and enjoyed visits from her Cadbury and Rowntree grandchildren.⁵²

The business carried out by Sarah Hotham and John Whiting was on a larger scale than that of Mary Ann Cook and Joseph Wakelin, and the standard of living that their business permitted was much more luxurious. However, the two partnerships illustrate that the non-related male and female partnership was one that could occur in all levels of business, not just in cases where the business was a particular 'type', the partners were of a particular religion or gender, or if the business was already highly successful. These findings raise important questions about how accurate the popular stereotype of impoverished spinsters actually is—feverishly stitching away to stave off poverty, like Edith Wharton's *Bunner*

⁵¹ 1841 Census Class: *HO107*; Piece: *1342*; Book: *13*; Civil Parish: *Leeds*; County: *Yorkshire*; Enumeration District: *3*; Folio: *5*; Page: *3*; Line: *25*; GSU roll: *464285*; 1871 Census Class: *RG10*; Piece: *4569*; Folio: *30*; Page: *54*; GSU roll: *847250*.

⁵² 1871 Census Class: *RG10*; Piece: *4569*; Folio: *30*; Page: *54*; GSU roll: *847250*.

Sisters whose small and shabby dressmaking establishment ‘enabled them to pay their rent and keep themselves alive and out of debt’, but little else.⁵³

It would appear that not only could widows continue their inherited business enterprises indefinitely and regardless of the age of their sons, but that they could develop a public identity as a business owner that they had not necessarily possessed as a married woman and use it to pursue their political and philanthropic interests whilst ensuring economic security for their families. This suggests that the reality of widowhood in the late nineteenth century was far more nuanced than has previously been thought, thus allowing for those women who remained in business through enjoyment and choice rather than because they did not have a man to provide for them. This conclusion echoes that of Helen Doe, who argues that widowhood could give women the opportunity to choose whether to have an active or passive interest in business and investments, and that either was possible without damaging their social standing in the community.⁵⁴

The economic structures of Birmingham and Leeds offer no obvious explanations as to why the types of partnerships found in the two towns and shown in Table 4.3 should be so different. One possible explanation is that kinship networks in Birmingham were stronger than in Leeds meaning that the Birmingham women were less likely to develop the strong friendship bonds within their local communities that could develop into business partnerships. The figures given in Table 4.3 support this argument as they show that a higher percentage of businesswomen in Leeds co-owned a business with non-related female partners than their Birmingham counterparts. Without a detailed study of the birthplace of each of the 934 partnership entries identified in the trade directory sample and examination of why they had formed the partnership, this theory must remain speculation. The results of such a study would produce valuable data on geographical and social mobility and gender relations in late nineteenth-century England.

⁵³E. Wharton, *The Bunner Sisters*, (New York, 1916).

⁵⁴H. Doe, *Enterprising Women*, pp. 102–126.

Without business records it is very difficult to pinpoint individual turning points in the development of the businesses run by the women who form the 100 case studies. Using existing sources creatively can begin to bridge this void in our understanding and reveal evidence of businesswomen using proactive business strategies to advance their enterprises. To do this, attention must turn back to the trade directories and use the address information provided by the business owners to uncover examples of female business owners relocating their business to a more prominent location or expanding their enterprise to trade from more than one premises. Examining female business owners making decisions about the location of their enterprise and changing their trading circumstances shows that they had an understanding of the market forces driving the urban economy and also, in the cases where they expanded the business and continued to trade, that they were not just business owners but successful business owners.

For some women, such as cloth cap maker Ann Buckley from Leeds, moving location was a direct result of business success. In 1850, when Ann took over the business it was trading from 115 Briggate; within six years the firm had moved to 95 Briggate and by 1861, Ann had opened a second shop at 24 Bond Street.⁵⁵ However, Ann was not satisfied with expanding the business that she had inherited from her husband to just one shop, and in 1866 'Ann Buckley & Sons' moved to impressive new warehouse premises at 3, 4 and 5 Greek Street.⁵⁶ The new warehouse was required after Ann expanded the workforce of Buckley & Sons from 40 hands and 6 apprentices in 1851 to 140 hands in 1861.⁵⁷ Yet this was not the end of Ann's plan for expansion and in 1870 she opened a new branch of Ann Buckley & Sons on Basinghall Street in London (Fig. 4.6).⁵⁸

The reasons why women chose to relocate their businesses are not always so obvious. Birmingham candlestick maker Catherine Clews moved several times during the life of her business, from Coventry Street to Canal Street to Bartholomew Street and finally to Allison Street, and

⁵⁵ *Slade & Roebuck Directory of Leeds*, 1851; *White's Directory of Leeds and Bradford*, 1861.

⁵⁶ *White's Directory of Leeds, Bradford etc.*, 1866.

⁵⁷ 1861 Census Class: RG 9; Piece: 3387; Folio: 31; Page: 24; GSU roll: 543124.

⁵⁸ *White's Leeds & Woollen District Directory*, 1870.



Fig. 4.6 Photograph of 'Buckley & Sons' warehouse on Greek Street, Leeds c.1940 (By kind permission of Leeds Library and Information Services, www.leodis.net)

although these properties are all located amongst the firms of other metalworkers, none appear to be significantly larger or more prestigious than the others.⁵⁹ Catherine's last will and testament reveals that she owned, but did not occupy, other property on Coventry Street and her estate was valued at over £1000, suggesting that the changing location of her business was probably because of factors other than declining fortunes.⁶⁰

Although not every business that was owned by the women in this study moved premises, the fact that some of them did, combined with the town centre locations of their enterprises, strongly suggests that female business owners were an accepted part of the nineteenth-century urban

⁵⁹ *Post Office Directory of Birmingham*, 1845; *White's Directory of Birmingham*, 1855; *Post Office Directory of Birmingham*, 1856; *Post Office Directory of Birmingham*, 1860; *Corporation Directory for Birmingham*, 1863.

⁶⁰ Last will and testament of Catherine Clews, proved at Birmingham on November 1879.

economy and that their business decisions were made to ensure economic success rather than to try and make 'hidden' investments.⁶¹ If women had been unable to create their own independent public identity then they would have found it impossible to enter into the negotiations necessary to secure property either as a tenant or as a purchaser. Furthermore, businesswomen such as candlestick maker Catherine Clews who situated her firm in the heart of the Birmingham metal trade and all the traders who located their shops on the main thoroughfares of Birmingham and Leeds, illustrate the way that the women used their business acumen and acted according to the economic needs of their business rather than in a way dictated by their gender.

The trade directory data also shows that 317 female-owned businesses registered in the trade directories of Birmingham owned firms trading from more than one premises. In the case of businesswomen such as fruiterers Fanny and Eliza Pickard, this meant three stalls in the Market Hall,⁶² but for others, such as Ann Bird, a wine merchant, 'more than one premises' equated to shops at 109 Digbeth, 48, 49 and 50 Meriden Street and further properties in Newport, Shropshire and Stafford.⁶³ These 317 entries represent 1.5% of the total number of female-owned businesses registered, showing that by far the most common situation was for businesswomen to trade from just one location. Within the fifty case studies from Birmingham, three businesswomen Sarah Brittain, Eleanor Sinkinson and Sarah Bell had more than one business premises. This could be because the fifty case studies were drawn from the probate calendars and therefore the women leaving wills were likely to be wealthier than average and thus more likely to have owned larger businesses. However, Sarah Brittain's estate was valued at under £200, far lower than many other businesswomen who operated from just one location, indicating that the situation is more complex than simple financial success.⁶⁴

The trade directory data from Leeds reveals quite different circumstances, with 457 entries by female business owners who traded from

⁶¹ L. Davidoff & C. Hall, *Family Fortunes*, p. 279.

⁶² *Kelly's Directory of Birmingham*, 1890.

⁶³ *White's Directory of Birmingham*, 1876.

⁶⁴ Last Will and Testament of Sarah Brittain, proved at Birmingham on 22 August 1867.

more than one location; this represents 3.6% of the total businesses sampled and is more than double that of Birmingham. Furthermore, of the fifty case studies drawn from the probate calendars of Leeds, thirteen were women operating businesses that traded from more than one business premises. There is no obvious reason why there is such a marked difference between Birmingham and Leeds; however, it may be that the property prices in Leeds were lower than in Birmingham meaning women could afford to occupy multiple business premises. Alternatively, given that seven of the thirteen businesses with more than one premises occupied the two or more properties next door to each other, it is possible that the size of commercial property tended to be smaller in Leeds and therefore businesses were more likely to occupy more than one unit.

There were a number of businesswomen in Leeds who had shops at two different locations within the town, for example, butcher Elizabeth Hargreaves had a shop located at 127 Park Lane and another at 96 West Gate,⁶⁵ similarly chemist Mary Ann Fourness traded from 10 Tanfield and 17 Kirkgate.⁶⁶ The Leeds directories also reveal that three of the businesswomen had expanded beyond Leeds and also traded from business premises in other towns and cities. Ann Buckley's expansion to London is detailed above; however, Lucy and Mary Ann Thurman, who had operated as shoe and boot manufacturers in Leeds since 1853, opened a shop in their birthplace of Chester in 1870, most likely relying on their brother Samuel to run the Chester shop on a day-to-day basis.⁶⁷ Operating secondary businesses in locations that were so far from their hometown of Leeds would have brought significant logistical difficulties to overcome, not least ensuring that the firm was being operated correctly. Given that both Ann and the Thurman sisters made a point of mentioning the businesses that they owned outside of Leeds in the Leeds trade directories suggests that they thought their out-of-town branches brought a certain amount of status and prestige to the enterprise.

The seemingly easy way that female business owners were able to move through the nineteenth-century towns and cities, establishing, inheriting

⁶⁵ *Post Office Directory of Leeds*, 1882.

⁶⁶ *McCorquodale's Directory of Leeds*, 1876.

⁶⁷ 1871 Census Class: *RG10*; Piece: 3726; Folio: 25; Page: 7; GSU roll: 842128.

and expanding their businesses according to market forces and growing success, suggests that their identity as business owners superseded their identity as women. As such, businesswomen were able to circumvent much of the didactic literature and societal pressure that demanded that middle-class women act in certain ways and instead adopt the relevant behaviours that would ensure their position as an integral part of the urban economy. Further support for this argument is found in evidence from the legal system, which shows female business owners using the law to protect their enterprises but also being called to explain and defend their actions.⁶⁸

On 19 January 1858 Mary Wilcock appeared before the Magistrates at Leeds Court House to request an order for the protection of property under Section 21 of the Divorce and Matrimonial Causes Act 1857. Mary was the first woman in the borough of Leeds to make a request under the Act and did so to protect the money, eleven houses, furniture and business of woollen waste dealer that she had acquired since her husband, George, had deserted her when she was seven months pregnant with their fifth child in March 1848.⁶⁹ Trade directory data and census returns show that by 1857, Mary had established herself in business as a waste dealer, trading from her home in Guiseley near Leeds, but by the time she made her application to the Magistrates, Mary had moved her trade to Park Cross Street in Leeds town centre and had also moved her family to a Georgian townhouse in the prosperous Park Square.⁷⁰ As a married woman, all of Mary's possessions and assets, including those that she had generated and purchased independently were legally the property of her husband, despite the fact that she had built up her business and property portfolio alone after he had deserted her and their young children.

The passing of the Divorce and Matrimonial Causes Act in 1857 was hugely important to women such as Mary, who had been living apart from George for ten years and in that time had amassed a valuable busi-

⁶⁸ N. Phillips, *Women in Business*, pp. 48–95.

⁶⁹ *The Leeds Mercury* (Leeds, England), Thursday, January 21, 1858; Issue 6745.

⁷⁰ *Leeds and District Trade Directory*, 1856–7; 1861 Census Class: RG 9; Piece: 3396; Folio: 10; Page: 13; GSU roll: 543125.

ness and property portfolio. Mary applied for a protection order virtually as soon as it was possible to do so, thus demonstrating that she was aware of both her precarious legal position and of the legal changes enacted by Parliament in London. Although in the statement that Mary made to the Magistrates she said that she did not know where George was currently living, the timing of her application for a protection order was extremely fortuitous as George appeared before the Yorkshire Debtors Court six months later on 14 June 1858 and was sentenced to incarceration at York Castle after he failed to pay his creditors.⁷¹ Had she not taken out the protection order, George would have had every legal right to return to wherever Mary was living and assume control of her wealth after his release from prison. Mary's application was successful and after she secured the protection order from the Magistrates at Leeds Court, her business continued to grow and she and her family lived in a series of increasingly large houses. There is no evidence to suggest that George ever contacted his estranged wife and children, and her eldest son Simeon took over Mary's business after her death in 1880.⁷²

The *Leeds Mercury* reported Mary's application for a protection order under the Divorce and Matrimonial Causes Act primarily because it was the first case that had been heard in the borough but the reporter commented that although this was the first, it was understood that more cases were to follow.⁷³ The article referred to Mary's position as a business owner but made no comment that would suggest such endeavours were viewed negatively either by the journalist himself or by the paper's wider readership, thus reinforcing the idea that businesswomen had a recognised identity within town life. In fact, the tone of the article suggests that the paper viewed Mary as astute for both providing for her family and protecting herself from her erstwhile husband.

Other women in the case studies also had dealings with the court, although as was seen in the case of *Maria Hipkiss vs Francis Woodward*, they were not always on the right side of the law. These offences ranged from the relatively minor (for example, in June 1871 Birmingham pub-

⁷¹ *The Leeds Mercury* (Leeds, England), Tuesday, June 15, 1858; Issue 6807.

⁷² 1871 Census Class: *RG10*; Piece: *4516*; Folio: *101*; Page: *6*; GSU roll: *848472*.

⁷³ *The Leeds Mercury* (Leeds, England), Thursday, January 21, 1858; Issue 6745.

lican Harriet Gallantry was fined twenty shillings plus costs for ‘offences against the tenour of her license’⁷⁴ to more serious crimes such as fraud. In 1872, fellmonger Timothy Watson used his land agent father, William, to purchase a parcel of land from the Jenkinson Charity of Leeds. It was understood that Timothy would pay half the balance up front and the remainder would be paid by a mortgage from the Jenkinson Charity. It was also agreed that the Jenkinson Charity would hold a lien over the land so that if Timothy failed to make a payment, ownership of the land would revert to the Charity. The following year Timothy subdivided the land into twelve plots and sold them by auction in March 1873,⁷⁵ retaining two for himself, his wife Diana and their children.

This should have been the end of the matter but Timothy and his father, William, were in financial difficulties and instead of paying the remainder of the mortgage with the profit from the land sale, they had used the money to try and make up the shortfall from their other businesses.⁷⁶ Unfortunately, the Jenkinson Charity discovered in 1879 that Timothy was £7000 overdrawn and, when he could not pay the remainder of the mortgage, they called in the lien on the land, meaning that the people who had bought their houses from Timothy suddenly discovered that they did not own their land and in fact it belonged to the Jenkinson Charity (Fig. 4.7).

The case was extremely complicated and issues were further confused because the Clerk in Trust of the Jenkinson Charity, a Mr Dibb, had not acted correctly during the course of the original transaction, but he had died in 1875 and so could not be held accountable for his actions. Although the facts of the case happened in the 1870s, it was not until 1884 that the Court of Appeal in London heard the case. Timothy died from ‘softening of the brain’ in October 1880, leaving Diana to deal with the legal confusion that had resulted from his property investment. Luckily for Diana, the Court of Appeal overturned an earlier ruling that had granted £1500 to be paid to the Jenkinson Charity and instead passed judgement that it was predominately the Jenkinson Charity’s own

⁷⁴ *Birmingham Daily Post* (Birmingham, England), Friday, June 9, 1871; Issue 4023.

⁷⁵ *The Leeds Mercury* (Leeds, England), Monday, March 10, 1873; Issue 10893.

⁷⁶ *The Leeds Mercury* (Leeds, England), Thursday, January 26, 1882; Issue 13666.



Fig. 4.7 Photographs of Diana and Timothy Watson c.1875 (Photographs courtesy of Joseph Commette)

fault as their solicitor Mr Dibb had allowed the subpurchasers to believe that there was no lien on the land. In 1882, when the legal case was gaining momentum and Diana was employing Queen's Council barristers to represent her, she established herself as a sheepskin mat manufacturer, which would suggest that any money Timothy had left her was rapidly disappearing and she needed to generate her own income. Diana died in 1897 and although she had managed to retain ownership of the two plots of land that Timothy had purchased in 1873, her estate was valued at only £87 19s 10d and contained no belongings of any significant value, suggesting that the Watson's ill-fated foray into property development had resulted in a serious decline in Diana's lifestyle.⁷⁷

Another businesswoman whose actions were challenged in court was Leeds chemist Mary Ann Fourness. In 1881 her firm, trading under the name of Mary Ann Fourness & Son, was charged with having *'unlawfully carried on the manufacture of certain explosives, to wit, coloured fires,*

⁷⁷Last Will and Testament of Diana Watson, proved at Wakefield on 13 April 1897.

elsewhere than at a factory for explosives either lawfully existing or licensed for the same, under the Explosives Act, 1875.⁷⁸ The charges were brought at the express demand of Her Majesty's Chief Inspector of Explosives at the Home Office and the maximum penalty was £100 for every day that the explosives had been manufactured. The court heard that Fourness & Son had admitted to producing 'coloured fire' but that they were not explosive and were commonly used by the Grand Theatre in Leeds. It also emerged that Mary Ann Fourness & Son had transported the coloured fire by rail, which was another offence under the Explosives Act. After ruling that Mary Ann Fourness & Son had been ignorant of the act and had not deliberately flouted the law, the judge in the case imposed a fine of £4 but warned that any future production of coloured fire or fireworks would result in a 'substantial' penalty. Despite this legal hiccup, Mary Ann Fourness continued to trade in Leeds until her death in 1888 when Robert took over the firm and expanded it to become the first seller of automobile gasoline in Leeds (Fig. 4.8).⁷⁹

The analysis conducted in this chapter has begun to create an image of who nineteenth-century female businesswomen were. Data from the trade directories shows that they were most likely to be widows who inherited their business enterprise upon the death of a husband. However, there were also a significant minority of women who established their own businesses, or inherited from other family members such as fathers or sisters, and others still, who bought their firms as going concerns. The Victorian businesswoman was most likely to trade independently but those who did operate in partnerships did so with a wide range of people including children, siblings, in-laws, friends as well as partners inherited along with the business. Most female business owners in late nineteenth-century England traded from one location; however, there were a number whose businesses were located not just in neighbouring premises but in other cities hundreds of miles away. The case studies of Mary Wilcock, Harriet Gallantry, Diana Watson and Mary Ann Fourness show that not only was the Victorian businesswoman capable of using the law, but that the law did not treat her differently because she was a businesswoman

⁷⁸ *The Pharmaceutical Journal of Great Britain*, Vol 11, (March, 1881).

⁷⁹ Newspaper clipping held in the family papers of the Fourness family.



Fig. 4.8 Photographs of Robert Fourness c.1873 and Mary Ann Fourness c.1885 (Photographs courtesy of Mary Southwell)

rather than a businessman; she was still accountable for her actions, but not penalised simply for being female.

The portrait painted by this research of a late nineteenth-century businesswoman is one that is very similar to the historiography of a widow who inherited her business from her late husband. However, the trade directory data and case studies examined in this chapter have also outlined the seemingly limitless range of ways that women owned businesses in the late nineteenth century and used trade directories and newspapers to create their own business identities, quite separate to that of their late husbands. Those women who did make changes to their enterprise did so not because they were exceptional women following masculine business behaviours, but because they had the relevant skills and business acumen, and the opportunity to exercise them. In the cases of women who

inherited their businesses from their husband and did not expand them further, it should be remembered that they were using the same economic strategies and behaviours that their husband had demonstrated before he died. Therefore, the idea of a woman trading alone from one location, not advertising in newspapers and not expanding their enterprise is not a stereotype limited to women but actually applies to many small businesses owned by men too.

5

The Social Network

The previous chapters have explored the professional lives of female business owners in the nineteenth century, looking at how they came to be in trade, the different trades that they engaged in, the way that they traded and their geographical location within the busy urban centres of Birmingham and Leeds. The analysis carried out in these chapters has illuminated the complex nature and character of businesswomen and shown how their existence challenges established historical paradigms and changes our understanding of the economic agency of women in late nineteenth-century England. Chapter 5 builds on this analysis by using the 100 case studies from Birmingham and Leeds to investigate the personal lives of female business owners to demonstrate that although they may have owned successful businesses, they did not lose their feminine identity or have to ‘opt out’ of activities such as marriage and motherhood.

Reconstructing the lives of the businesswomen reveals their familial relationships, friendship networks, religious activities, charity work and support networks, and political beliefs, all of which combined to create their personal and professional identities and enabled them to impact the wider nineteenth-century society. Of course, for many female business owners, the relationship between their personal and professional lives was

so closely linked and entwined that it can be difficult to tease out either strand to consider in complete isolation. In many cases, such as provision dealer Catherine Mackey Bowen or shopkeeper Pamela Haycock, their living and commercial activities took place in the same building and therefore it was inevitable that there would be a significant crossover between the two worlds. Even women such as advertisement contractor Mary Ann Sheffield, who lived away from her business, could not completely separate her work and home lives; Mary Ann employed her immediate family who she also shared a home with, meaning that any boundaries between private and public were extremely blurred. The fluidity between the personal and private worlds of the businesswomen shows the ease with which women were able to move between their roles as wives, mothers, sisters and friends, and their position as business owners. Furthermore, it also emphasises the central role that business ownership played in forming the women's entire identity, and that of her family.

The way that female business owners used the towns in which they lived and worked can reveal a great deal about how their social and economic circumstances and those of their neighbours fluctuated over time. Chapter 4 examined how different business locations can reflect a change in fortune, for example, moving to a prime retail location would have required paying higher rents and suggests that the business was profitable, but the personal residences of businesswomen can also reveal valuable information. Where a person lived has been identified as a key way to differentiate between the graduations of the middle classes, with living in a 'middle-class enclave in a city centre or suburb' judged as a hallmark of the upper middle classes.¹ For men, moving to the suburbs represented the first steps away from trade and towards the sought-after 'quasi-rentier' lifestyle and therefore a sign of economic success and greater social opportunity. The situation for women has however been described somewhat differently with moving to the suburbs described as having 'intensified the increasing separation of workspace and domestic space' resulting in women having even less opportunity to engage in the economy.² In order to examine this claim, Chap. 5 will begin by examining several women

¹ L. Davidoff & C. Hall, *Family Fortune*, p. 24.

² R.J. Morris, *Men, Women and Property*, p. 27.

who lived apart from their business, uncovering where they chose to live, the people who lived with them and what this can reveal about their position in nineteenth-century society.

Some business owners had to separate their work and home lives through necessity, for example, Jane Elliot who sold plants and seeds from two stalls on Birmingham Market could clearly not live in her business premises. Others, however, minimised overhead payments and lived on the premises, often above the shop, for example, photographic materials retailer Elizabeth Ann Hulme traded from three different premises during her career and she always resided above her shop. There were clear advantages to living and trading from the same location: there was only one rent payment to make each month, commuting expenses were non-existent and there would have been no need to employ a night watchman to protect the shop at night; an issue especially important to businesses using expensive and portable equipment. These factors were equally applicable to Birmingham as to Leeds, yet there is a significant and marked difference between the numbers of women in each town who combined their living and working premises.

Table 5.1 reveals that only six women, or 12% of female business owners, from Birmingham lived away from their businesses, compared to twenty-five women, or 50% of female business owners, from Leeds. This data raises several interesting questions about why there should be such a large difference between the two towns. Firstly, it is of course possible that the sample of fifty women selected from each town is biased and that the fifty women from Leeds were wealthier or operated more types of businesses that necessitated separate living arrangements than their Birmingham counterparts. It is also possible that the Birmingham women did not move from the town centre because they did not view

Table 5.1 Number of women in Birmingham and Leeds who lived on the same site as their business enterprises

| | Lived on-site | Lived off-site |
|------------|---------------|----------------|
| Birmingham | 44 | 6 |
| Leeds | 25 | 25 |

Data taken from 100 reconstructed biographies of female business owners from Birmingham and Leeds

themselves as belonging to the upper middle class, or because property prices in the Birmingham suburbs were more expensive than similar areas in Leeds.

Yet all 100 case studies were selected using the same method and, as will be explored, the possessions owned by the women and the value of the estates in the two towns were extremely similar, suggesting that they occupied a similar socio-economic position. Furthermore, living outside the town centre did not necessarily mean living in an expensive house in the most exclusive suburb. Many middle-class male business owners would be unable to afford to live in Edgbaston or Headingley and there was a wide variety of housing on the outskirts of both towns to choose from if a budget would not stretch to a grand villa. The question of self-identification is slightly more troublesome to answer without direct testimony from the business owner, but the analysis of the probate records in Chap. 6 will show that the women behaved in a very similar way and followed the same middle-class rituals and customs observed in middle-class men, regardless of the town where they lived.

The 100 female business owners examined in this study lived in towns that had already undergone a great deal of expansion, and where the Victorian middle-class fashion for the separation of home and work was well underway. It is important to recognise, however, that the separation of home and work in the late eighteenth and early nineteenth century did not necessarily mean a separation of many miles but maybe just a few streets, and in the early nineteenth century it was still common for the middle classes to live in the town centre and within walking distance of their business. As a result, the poor of Leeds who occupied the densely populated slums such as Hunslet, Holbeck and Kirkstall were living in close proximity to wealthy merchants and manufacturers in the Georgian splendour of the West End.³ The idea of rich and poor living cheek by jowl is not as strange as it might initially seem when one considers that 'a walk of only half a mile or so would have been required to pass through all but the biggest' of nineteenth-century towns and cities.⁴

³M. Beresford, *East End, West End; the Face of Leeds During Urbanisation 1684–1842*, (Leeds, 1988), p. 127.

⁴D. Fraser, 'Modern Leeds –a postscript' in *A History of Modern Leeds*, (Manchester, 1980), p. 467.

The elegant and sought-after Georgian squares built in Leeds were ‘segregated from the more distasteful aspects of town but not too remote from the workplace’, and such houses were highly desirable and expensive but not very common, partly because of the cost to builders of leaving land empty in the centre of the square.⁵ Built between 1788 and 1811, Park Square in Leeds is an excellent example of a middle-class Georgian square located near to the town centre. A plaque erected in the square by the Leeds Civic Trust in the twentieth century declares that,

‘This elegant square formed part of the Wilson family’s plan to create a high-class residential estate on the site of the medieval park of the Manor of Leeds. Its residents were merchants, clergy, lawyers and surgeons.’⁶

One of the later residents of Park Square was waste dealer and property developer Mary Wilcock who moved to Park Square in 1860 after becoming the first woman in Leeds to protect her assets from her estranged husband using the Divorce and Matrimonial Causes Act of 1857.⁷ Mary’s house, number six, was typical of other Georgian houses built to a square; it was terraced, four storeys high, had double-fronted windows and was set back slightly from the pavement by a small sandstone staircase that led to the large front door. The exterior of the property was decorated in an elegant but understated fashion with ornate cornicing on the guttering and pretty iron railings and, although the doorway to number six Park Square was not as dramatic as the sweeping sandstone door surround of neighbouring number seven, it was imposing nonetheless.

In response to the increasing number of factories in Leeds, the residents of Park Square and neighbouring streets had brought lawsuits against the largest factory owners in Leeds in 1811 and 1824, however, these were unsuccessful and the town continued to industrialise.⁸ Despite the pollution, census records show that when Mary moved into six Park Square some fifty years after the square was completed, it was still attracting the

⁵S. King & G. Timmins, *Making Sense of the Industrial Revolution: English economy and society 1700–1850*, (Manchester, 2001), pp. 346–7.

⁶Leeds Civic Trust plaque located at 45 Park Square, Leeds.

⁷*The Leeds Mercury* (Leeds, England), Thursday, January 21, 1858; Issue 6745.

⁸M. Beresford, *East End, West End*, p. 127.

calibre of residents that the designer had hoped for. Mary's neighbours included cut nail manufacturer William Bolland, physician Richard Hardwick, surgeon Henry Chorley, and John Stretton, the Vicar of St Paul's Church; all of the Park Square residents employed at least one servant.⁹ Mary was therefore not only wealthy enough to live in Park Square but her position as a successful business owner makes her a typical example of the prestigious group of residents that Benjamin Wilson had hoped to attract when he started to build Park Square in 1788.

By the latter half of the nineteenth century, however, as desirable as the Georgian grandeur of Park Square itself undoubtedly was, those who could afford to began to move further away from the town and its factories, and the geographical distinction between the social classes became more and more pronounced.¹⁰ Mary's business interests had continued to develop and, sometime between 1866 and 1870, she escaped the noise and pollution of the town centre and moved to the small village of Woodlesford, some eight miles from Leeds, where she lived until her death in 1880.¹¹ Although Mary's move to Woodlesford was further from Leeds town centre than most of the twenty-five Leeds businesswomen who lived away from their business premises, her move from high-standard housing in the town centre to a peaceful home in the countryside is representative of wider middle-class behaviour in the late nineteenth century.¹²

The exodus of the middle classes from town centres resulted in the development of suburbs such as Roundhay and Headingley in Leeds and Handsworth and Edgbaston in Birmingham, with leafy streets, private gardens and spacious houses that gave their owners privacy and respite from the busy town. Whereas large working-class families squeezed into two-up two-down terraces and were forced to use communal middens, the villas built in the suburbs provided middle-class families with the space to have individual bedrooms; separate living accommodation;

⁹ 1861 Census Class: RG9, Piece: 3396; Folio: 10; Page: 13; GSU roll: 543125.

¹⁰ S. King & G. Timmins, *Making Sense of the Industrial Revolution*, p. 348.

¹¹ 1871 Census Class: RG 9; Piece: 3396; Folio: 10; Page: 13; GSU roll: 543125; Mary Wilcock, England & Wales, National Probate Calendar (Index of Wills and Administrations), 1861–1941 [database on-line], 6 May 1881.

¹² M. Beresford, *East End, West End*, pp. 126–8.

piped water; and servant quarters, albeit with varying degrees of luxury. One of the few female business owners from Birmingham who did live away from her business was Ann Mary Gough, the owner of Corbett's Temperance Hotel. As discussed earlier, Ann Mary had purchased her business from her grandmother Ann Corbett, and traded as an hotelier until the Corporation of Birmingham purchased the business property in 1886 under the Improvement Acts for the redevelopment of what is now Victoria Square. Ann Mary's grandmother Ann had raised her in the hotel, but when she married Alfred Gough in 1875, Ann Mary and Alfred moved to 25 Frederick Road in Edgbaston and continued to live there even after she purchased her grandmother's business.¹³

Alfred was a solicitor and very much a part of the professional middle classes that the builders of Edgbaston, the Calthorpe family, wanted to attract to their development. The Gough's immediate neighbours included solicitors, manufacturing jewellers and annuitants who, like Alfred and Ann Mary, all employed resident servants.¹⁴ Residence in these areas was a mark of social status although Alfred's position as a solicitor meant that he was a part of the growing nineteenth-century professional middle class. Ann Mary's position as a business owner does not fit with the traditional argument that the increased distance between home and town would result in a woman being 'increasingly engulfed by the private realm', rather, Ann Mary became a business owner after she had moved to affluent Edgbaston.¹⁵ Although it is probable that it was the addition of Alfred's income as a solicitor that enabled the couple to live so comfortably, the fact that Ann Mary was able to combine business ownership with being the wife of a professional man suggests that female business ownership was viewed as a valid and acceptable role even for upper middle-class women in the nineteenth century. Furthermore, when Ann Mary Gough died in 1906 she left a personal estate to her husband and daughter worth £3055 6s 4d, demonstrating that Ann Mary was wealthy in her own right, as well as a result of being a solicitor's wife.¹⁶

¹³ Ann M E Taylor, BMD Marriage Index, Oct-Nov-Dec 1874, Vol 6d, p. 362.

¹⁴ 1881 Census Class: RG11; Piece: 2956; Folio: 80; Page: 21; GSU roll: 1341707.

¹⁵ L. Davidoff & C. Hall, *Family Fortunes*, p. 319.

¹⁶ Last Will and Testament of Ann Mary Gough, proved at Birmingham on 29 November 1906.

Looking at the occupations and living standards of Mary Wilcock and Ann Mary Gough and their neighbours reveals that they were members of the middle classes and enjoyed a much higher standard of living than the majority of people living in Leeds and Birmingham at the same time. There are also female business owners in the case studies who lived in either the more affordable suburbs, or remained in the town centres. Exploring the neighbourhoods of these women will allow a fuller, nuanced experience of female business ownership and nineteenth-century society to be understood. Leeds milliner Virginia Calvert came from a family dominated by working women; the 1851 census shows Virginia living with her mother, her grandmother and two sisters.¹⁷ All of the Calvert women worked as milliners with the exception of Virginia's mother, who was a shopkeeper, and they did not employ any domestic staff. This was completely normal for their street, none of the households (whether headed by men or women) employed servants, many had extended family members living with them and the entire street worked in the textile industry as dyers, drapers and spinners.¹⁸ Similarly, neighbours of Birmingham brush maker Elizabeth Berry were, like her, involved in the manufacture of small items such as hinges and whilst they could not afford servants, nearly all of the residents, both men and women, were carrying out skilled work rather than unskilled labour.¹⁹ These business owners, producing goods in a small, domestic workshop setting with modest profits, have been described as the 'petite bourgeoisie'.²⁰ They were a group with fluid boundaries, set apart from the working classes but recognisably different from the middle class that Mary Wilcock and Ann Mary Gough belonged to. Research into the petite bourgeoisie as a social group has shown the resilience and importance of small businesses to the economy as well as the central role that women played in the day-to-day and long-term running of such enterprises.²¹

¹⁷ 1851 Census Class: HO107; Piece: 2317; Folio: 105; Page: 7; GSU roll: 87538-87539.

¹⁸ 1851 Census Class: HO107; Piece: 2317; Folio: 105; Page: 7; GSU roll: 87538-87539.

¹⁹ 1871 Census Class: RG10; Piece: 3145; Folio: 89; Page: 34; GSU roll: 839231.

²⁰ G. Crossick, 'Metaphors of the Middle: The Discovery of the Petite Bourgeoisie 1880–1914,' in *Transactions of the Royal Historical Society*, Sixth Series, Vol.4, (1994), pp. 251–279.

²¹ G. Crossick & H-G. Hupt, *The Petite Bourgeoisie in Europe 1780–1914*, Chapter 3 & 5.

Examining the neighbours of businesswomen in this way reveals how broad the experience of business ownership could be, not just for women but for men as well. Not all businesses owned by women were successful, but equally neither were those with male owners. Looking to the people who lived close to Mary, Ann Mary, Virginia and Elizabeth shows that although the businesses carried out by Mary and Ann Mary may have been more successful than Virginia and Elizabeth's, and therefore provided them with a more affluent lifestyle, each woman reflects the wider circumstances of their particular community. Census records show that each of the businesswomen lived amongst people, including men, with domestic situations similar to their own and the occupations of the businesswomen were mirrored by their male neighbours. This suggests that if and when female business owners achieved financial success, they were able to move fluidly through the various levels of society in exactly the same way as male business owners. It is therefore important to recognise that there was a wide spectrum of possibilities for business owners and that both male and female business owners could experience the improved domestic status that accompanied business success. The evidence suggests that businesswomen were not treated differently by society because of their gender; rather, it was economic factors that dictated their place in the world.

Although more women in Leeds owned or rented more than one property, they tended to actually have less wealth at the end of their lives than their counterparts in Birmingham, thus suggesting that there is not a clear relationship between the wealth of a business owner and the separation of business and personal life. Birmingham wine merchant Eleanor Sinkinson lived above her original business premises throughout her business life, expanding the firm several times to occupy two further sites.²² Eleanor died with a fortune of over £43,000, making her the wealthiest businesswoman in the cohort, yet she did not move from her home above her business.²³ Although she was very wealthy, Eleanor's decision to remain living 'above the shop' was not unusual. Photographic material

²² 1851 Census Class: H0107; Piece: 2053; Folio: 437; Page: 3; GSU roll: 87311-87312; 1881 Census Class: RG11; Piece: 2986; Folio: 9; Page: 11; GSU roll: 1341714; *Corporation Directory of Birmingham*, 1861, Part 1; *Corporation Directory for Birmingham*, 1863.

²³ Last Will and Testament of Eleanor Sinkinson, proved at Birmingham on 27 February 1884.

shopkeeper Elizabeth Ann Hulme left an estate of £4026, more than double the average value of estates left by the female business owners in the Birmingham case studies, but she lived above her business all of her life.²⁴ The cases of Eleanor and Elizabeth can be contrasted with those of bookbinder Ann Reynard who left an estate worth £200 and milliner Virginia Calvert who left just £102, but both of whom maintained separate residential and business premises.

Looking at the tendency for female-owned businesses to trade from more than one site helps us to explore the relationship between wealth and property. The analysis of female-owned businesses that operated from more than one location shows that businesswomen in Leeds were more than twice as likely to trade from multiple premises as their counterparts in Birmingham; yet female business owners in Leeds were not richer. One potential explanation for this is that the rent on land and property in Leeds was less than that in Birmingham and therefore it was financially easier for business owners, be they male or female, to expand their business and also to live away from the town centre. It is, however, also possible that there was a fundamental difference in the architectural style of buildings in Birmingham and Leeds, with those in Leeds discouraging domestic occupation and therefore making it necessary to find alternative living quarters. The trade directory analysis supports both of these theories as it shows clearly that businesswomen of Birmingham and Leeds engaged in very similar types of trades and also engaged in manufacturing-type businesses on an equal basis, thus suggesting that it was local factors in the Leeds property market, rather than the individual wealth of Leeds businesswomen, that was responsible for the high number of female business owners in Leeds who located their homes away from their businesses.

The factors influencing where female business owners chose to live are complex and, as shown above, living away from the town centre cannot necessarily be seen as a sign of wealth. However, by examining the location, the type of house and the neighbours of the business owners who did live separately to their businesses, it is possible to uncover new information

²⁴ Last Will and Testament of Elizabeth Ann Hulme, proved at Birmingham on 10 November 1885.

about middle-class life in the nineteenth century and how female business owners used the urban space to mark out their social position. One of the clearest examples of this can be seen in the case study of widowed Birmingham advertising contractor Mary Ann Sheffield, whose increasingly successful business enterprise was reflected in her ever-improving domestic circumstances. Shortly after the death of his first wife, Jane, in 1847, traveller Thomas Sheffield married Mary Ann and the couple moved, along with Jane and Thomas' infant son William, to Bath where Thomas found work as a 'Cashier for the American Circus'.²⁵ By 1861 the Sheffield family had moved to Birmingham and Thomas had established himself as a bill poster working from 8 Upper Priory Street in the town centre.²⁶ Thomas died just five years later in January 1866 and his wife, Mary Ann, took over the running of the business.²⁷

Although Mary Ann continued to trade her late husband's business from the same address in Birmingham, by 1871 she and her step-son William had moved house several times, gradually moving away from living above Mary Ann's business in the town centre and into an elegant villa on the affluent Bristol Road on the outskirts of town.²⁸ This is interesting for two reasons. Firstly, Thomas' entry in the National Probate Calendar shows that probate was not granted to Mary Ann until March 1874, some eight years after his death and therefore Mary Ann did not receive any money from her late husband's estate until this date.²⁹ This means that the multiple house moves that she and William made in the period 1866–74 must have been self-funded. Secondly, even when probate was granted on Thomas' estate in 1874, it was valued at under £100, which was far from enough to secure the comfortable middle-class lifestyle that Mary Ann and William had enjoyed in the eight preceding years.³⁰

²⁵ 1851 Census Class: HO107; Piece: 1943; Folio: 160; Page: 20; GSU roll: 221102.

²⁶ 1861 Census Class: RG9; Piece: 2153; Folio: 126; Page: 23; GSU roll: 542926.

²⁷ Thomas Sheffield, England & Wales, National Probate Calendar (Index of Wills and Administrations), 1861–1941, [database online], 23 March 1874; *Post Office Directory of Birmingham*, 1867.

²⁸ *White's Directory of Birmingham*, 1869; 1871 Census Class: RG10; Piece: 2968; Folio: 29; Page 5; GSU roll: 836431.

²⁹ Thomas Sheffield, National Probate Calendar, 23 March 1874.

³⁰ Thomas Sheffield, National Probate Calendar, 23 March 1874.

The fact that Mary Ann and Thomas had always lived above their business on Upper Priory Street suggests that moving away from the business premises and into the suburbs was what Mary Ann wanted to do, and the move was made possible by her own industry and business success. By the time that Mary Ann was writing her own last will and testament in 1887, she lived alone in the large house on Bristol Road with two domestic servants. Employing servants, particularly in Mary Ann's case where she had two members of staff with only herself living in the house, demonstrates a high level of disposable income. Mary Ann's neighbours included others who, through their trade or profession, had managed to move to large houses and employ servants; for example, wholesale clothiers, accountants and wholesale jewellers employed cooks, nurses and governesses as well as general domestic staff.³¹ Mary Ann registered her home address in the trade directory alongside her trade details, so the population of Birmingham would have known where she lived and that she was clearly a wealthy woman. For people seeing Mary Ann on the street, her clothing and jewellery would be a public display of her status of the middle class. This public performance of wealth is a key way in which members of nineteenth-century society could mark their social status and cement their position as members of the middle class. What is so interesting in Mary Ann's case is that her climb up the social ladder appears to have begun only after her husband's death, and it was the economic opportunities afforded by her position as a business owner that allowed her to achieve this.

Although Birmingham and Leeds were similar towns in that they had both expanded rapidly because of the industrialisation and associated population migrations of the late eighteenth and early nineteenth centuries, the way that the housing of the later nineteenth century developed was quite different. In Leeds, the demand for housing to accommodate the large numbers of factory workers led to rows of small, dark back-to-back houses with poor sanitation and high levels of infant mortality and disease. Back-to-back houses were banned by legislation in 1909 but builders continued to construct them until the 1930s, meaning that poor-quality housing continued to pose a significant problem to health

³¹ 1881 Census Class: RG11; Piece: 2953; Folio: 101; Page: 26; GSU roll: 1341707.

and well-being in Leeds.³² There were also slum areas in Birmingham, but, crucially, none of the female business owners examined in the 100 case studies, in either Birmingham or Leeds, lived there. Although some lived in their business premises and some lived separately, they all lived and worked in the more desirable areas of their respective towns, thus suggesting that business ownership could provide women with a standard of living that was significantly higher than that experienced by a vast number of working-class inhabitants.

While trade directories and census records can provide the addresses of where the businesswomen lived, and in some cases it is possible to see photographs or even visit the buildings where they lived, probate records can reveal details about the possessions that the women owned and help weave together the threads created by the quantitative trade directory analysis. Of course, not all businesswomen included details of furniture and personal possessions in their last will and testament; this was not necessarily because they did not have valuable items to bequeath but could be because all of their belongings were given to one person and so there was no need to itemise each possession. For example, women such as scrap metal dealer Hannah Aston from Birmingham whose estate was valued at £2264 8s 3d, bequeathed all her 'real and personal estate' to her son Benjamin without providing further details of what this might consist of.³³

It has been suggested that the last wills and testaments of women are easily recognisable because of the way they are written, the items that are included in them and the language that is used to describe the items bequeathed.³⁴ The descriptions of household possessions examined here suggest that this is not the case, as none of the testatrices in the case studies have provided any details other than a basic description. Indeed, those items which are specifically mentioned or listed in the wills are described in a way designed solely to identify them rather than to attach any emotional significance to the item. Furthermore, all the items listed have financial rather than just emotional value and as such, there is a

³²D. Fraser, 'Modern Leeds – a postscript', p. 107.

³³Last Will and Testament of Hannah Aston, proved at Birmingham on 19 May 1906.

³⁴M. Berg, 'Women's Property and the Industrial Revolution', pp. 246–8.

practical reason why they would be included and described in a last will and testament.

When pawnbroker Sarah Bell died in Birmingham in 1880, she left a richly detailed last will and testament dividing her estate between her four children Janet, Jane, Thomas and estranged son Samuel.³⁵ Sarah's last will and testament takes the reader almost room by room through her house, describing the furniture that each child shall receive. We learn that from one bedroom Jane received a large four post bedstead with hangings, a feather bed bolster, two pillows, a mahogany chest of drawers and an oak wardrobe. Meanwhile, Janet also received a bed and bedding as well as a wardrobe, a two-winged wardrobe, a toilet stand and a washstand. Sarah bequeathed her son Thomas half tester birch bedsteads, a feather bed bolster, two pillows, a mahogany chest of drawers, a painted set of drawers and a washstand.³⁶ These bequests were just from the bedrooms; Sarah's parlour and dining room furniture included bookcases, a cheppoinaire, a rosewood card table, a walnut card table, a couch, six chairs and a dining table, a Victoria chair, two armchairs and a pianoforte; any furniture not itemised in Sarah's last will and testament was left to Janet, Jane and Thomas jointly.³⁷ At the time of her death Sarah lived at 316 Victoria Road in Aston, a village on the outskirts of Birmingham that was quickly becoming a suburb of the large town. However, although she had moved home from her original town centre location in Sand Street to the suburbs, Sarah had also moved her business and continued to trade from her home address.³⁸ The amount of furniture left by Sarah together with the financial value of the items such as the rosewood and walnut card tables and the pianoforte, strongly suggest that she was living in a large property and was financially secure; this reiterates the earlier argument that financial success did not necessarily result in a separation of work and home life.

Using the material that the furniture is made from was a common way of describing items in the wills; for example, just as Sarah Bell left her

³⁵ Last Will and Testament of Sarah Bell, proved at Birmingham on 30 November 1881.

³⁶ Last Will and Testament of Sarah Bell.

³⁷ Last Will and Testament of Sarah Bell.

³⁸ *Post Office Directory of Birmingham*, 1875.

birch bedsteads, oak wardrobes and rosewood card table, Leeds business-woman Sarah Hotham bequeathed a rosewood writing desk, and Leeds carting agent and coal dealer Harriet Kirby gave her son two flock beds.³⁹ This is perhaps the clearest way to identify an item, and this gender-neutral and entirely practical language was utilised by the female business owners when they were detailing other items that might be considered more feminine such as domestic household items, jewellery and personal clothing. In her last will and testament, Penelope Gore, the owner of an artist's repository in Birmingham and supplier of paint brushes to Queen Victoria,⁴⁰ bequeathed 'all wearing apparel (except my velvet cloak trimmed with sable and my best dress)' to her niece and step-sister-in-law and a 'gold brooch with my father's and mother's hair in it' to her nephew.⁴¹ Both these bequests were items that might be considered feminine and sentimental but they were also financially valuable and Penelope did not apply the emotive or expressly feminine language to the bequest that the historiography suggested was present in female wills. Instead, the items are described solely for the purposes of identification and nothing else.⁴² Significantly in each of these estates, the testator's personal possessions are divided between male and female children on a broadly equal basis.

The household items mentioned in the last wills and testaments of the female business owners show that many of them, from both Birmingham and Leeds, had amassed a wide variety of luxury possessions that would have been far beyond the means of the majority of nineteenth-century workers. Hotelier Ann Corbett from Birmingham lists a silver sugar bowl, silver sugar tongs, a gold bowl, silver butter knives, silver teaspoons, silver egg spoons, silver salt spoons and silver mustard spoons among her household goods.⁴³ Ann's case is not unusual—stone quarry merchant Ann Husler from Leeds bequeathed two large silver gravy spoons to her

³⁹Last Will and Testament of Sarah Bell; Last Will and Testament of Sarah Hotham, proved at Wakefield on 8 May 1875; Last Will and Testament of Harriet Kirby, proved at Wakefield on 4 February 1898.

⁴⁰Information from British Book Trade Index at <http://www.bbti.bham.ac.uk/>.

⁴¹Last Will and Testament of Penelope Gore, proved at Birmingham on 7 May 1888.

⁴²Last Will and Testament of Penelope Gore.

⁴³Last Will and Testament of Ann Corbett, proved at Birmingham on 6 April 1883.

son Alfred, and Birmingham bill poster Mary Ann Sheffield split her silver collection between her son William and her friend Maria Harris.⁴⁴

Mary Ann Sheffield also bequeathed a diamond brooch and a pair of diamond earrings to another of her friends, Elizabeth Gilbert, and although no further clues are available as to the value of the items, diamond jewellery was both expensive and designed to be worn and shown off as a status symbol.⁴⁵ Other businesswomen from Birmingham and Leeds also bequeathed jewellery in their wills, for example, Birmingham wine merchant Eleanor Sinkinson left a diamond ring, and photographic material shopkeeper Elizabeth Ann Hulme's last will and testament made provision for her two executors to buy a diamond ring each as a thank you for the work that their position would have entailed.⁴⁶ Bequests of gold jewellery also appear in many of the wills, most often the items are gold chains and various appendages including seals, but the businesswomen also left gold and gemstone brooches, earrings and gold watches. Not all the wills give an itemised list of the jewellery included in the estate, but the vast majority of businesswomen did bequeath their jewellery to a specific person. There are no examples in the sample where items identified by the historiography as being characteristic of female wills, such as hairbrushes, have been bequeathed and the language used in each of the 100 estates examined is descriptive but not sentimental.⁴⁷ This suggests that the language used in the last wills and testaments of female business owners was neither masculine nor feminine, but legal and devoid of emotion.

The household and personal items examined thus far indicate that the domestic circumstances of many of the female business owners had the opportunity to acquire many of the luxury consumer items that were available at the time, and that they shared these with their friends and family after they died. One of the most important pastimes of the

⁴⁴ Last Will and Testament of Ann Husler, proved at Wakefield on 28 January 1874; Last Will and Testament of Mary Ann Sheffield, proved at Wakefield on 12 October 1887.

⁴⁵ Last Will and Testament of Mary Ann Sheffield.

⁴⁶ Last Will and Testament of Eleanor Sinkinson, proved at Birmingham on 27 February 1884; Last Will and Testament of Elizabeth Ann Hulme, proved at Birmingham on 16 November 1885.

⁴⁷ M. Berg, 'Women's Property and the Industrial Revolution', in *The Journal of Interdisciplinary History*, 24, 2 (Autumn 1993), pp. 233–250, p. 246.

nineteenth century was music and although it was an activity that could be enjoyed by everyone from the cream of London society attending concerts at the Royal Opera House to the very poorest labourer singing folk songs in their local public house, to actually own instruments could cost a significant amount of money. Owning a piano was an important mark of gentility and social aspiration in the nineteenth century and was an object at the top of the furniture 'wish list' for people whose home had a parlour to house it.⁴⁸ Cloth cap manufacturer Ann Buckley and brass founder Jane Gration both bequeathed their collections of musical instruments to their adult children, but frustratingly neither of their wills detail what instruments they owned.⁴⁹ Sheepskin mat manufacturer Diana Watson also bequeathed all of her musical instruments to her children but with the condition that her son James Watson could have the pianoforte, so in this case it is possible to determine at least one instrument that featured in her collection.⁵⁰ Far more businesswomen, however, specifically bequeathed their pianofortes and associated music stools and sheet music, and these were often described in much more detail.

The last will and testament of umbrella manufacturer Ann Alford, who lived at 39 High Street in Birmingham, contains a bequest to her granddaughter Lizzie Kate Knight of 'the walnut pianoforte purchased by me from Mrs Payton'.⁵¹ A search of the Birmingham archives has not revealed who Mrs Payton was, or why her name should be so important for it to be recorded in Ann's last will and testament, but perhaps the mention that Ann had purchased the pianoforte was to ensure that there could be no confusion over ownership after her death. Leeds butcher Henrietta Kidney bequeathed her granddaughter Henrietta Ann Marshall her piano, which she detailed as being manufactured by 'Pohlman and Son of Halifax'.⁵² It is probable that Harriet would only have owned one piano and therefore the inclusion of the manufacturer's name seems to

⁴⁸F. Carnevali and L. Newton, 'Pianos for the People: Making and Selling Pianos in Britain 1851–1914', *Enterprise and Society*, (March, 2014), pp. 37–70.

⁴⁹Last Will and Testament of Ann Buckley, proved at Wakefield 1 November 1872; Last Will and Testament of Jane Gration, proved at Wakefield 21 June 1890.

⁵⁰Last Will and Testament of Diana Watson, proved at Wakefield 13 April 1897.

⁵¹Last Will and Testament of Ann Alford, proved at Birmingham 15 May 1888.

⁵²Last Will and Testament of Henrietta Kidney, proved at Wakefield 30 August 1882.

be superfluous for the purpose of identification, however, it does suggest that Harriet considered a piano from Pohlman and Son to be something worth recording and possibly the mark of a higher status of instrument and therefore she reflected this belief in her last will and testament.

Other items which feature regularly in the last wills and testaments of the female business owners include paintings, most often portraits. Of the fifty wills of businesswomen that have been examined from Birmingham, ten make bequests of paintings in their will, compared to fourteen from Leeds. The difference between these figures is most likely because the Leeds wills tend to follow a template whereby they list 'furniture, bedding, plate, glass, linen, china, pictures and prints' whereas the Birmingham wills seem to only elaborate on 'real and personal estate' when the women wanted to bequeath something specific. The most common type of painting bequeathed by the female business owners of both Birmingham and Leeds were portraits of family members, with grandparents and parents being the main subjects, although Mary Ann Thorley, a fruit dealer from Birmingham, bequeathed her 'own likeness' to her daughter Susannah.⁵³ Birmingham advertising contractor Mary Ann Sheffield also described a picture that she owned titled 'Satan Watching the Sleeping Christ', as well as two other watercolour drawings that she had displayed in her parlour.⁵⁴ The original of this image was painted by Sir Joseph Noel Paton in the 1870s, and exhibited in Birmingham in 1878. We can only speculate, but it seems likely that Mary Ann saw the painting exhibited and then purchased one of the engraved copies which had been released in 1877. Mary Ann's choice of artwork provides a glimpse of her religious interests, as does inn keeper Mary Wasdell's bequest to her brother John Francis of a portrait of Methodist preacher John Wesley.⁵⁵ When it is not possible to hear a voice either through a collection of letters or a diary, brief flashes of detail, such as knowing what pictures the female entrepreneurs chose to display in their homes, act as another layer of flesh on the trade directory skeleton and enables them to be considered as real people rather than just ink on a page.

⁵³ Last Will and Testament of Mary Ann Thorley, proved at Birmingham 13 September 1861.

⁵⁴ Last Will and Testament of Mary Ann Sheffield, proved at Birmingham 12 October 1887.

⁵⁵ Last Will and Testament of Mary Wasdell, proved at Birmingham 14 March 1862.

Interestingly, none of the women who included details of the specific paintings or pictures that they owned, left estates that were worth significantly more than the average probate values found in the case studies of £1894 in Birmingham and £1374 in Leeds. Indeed, some female business owners such as Birmingham brush manufacturer Penelope Gore who left a portrait in oil of her late husband, Thomas, left an estate worth only £51 4s 0d.⁵⁶ At a time before the invention of photographs, portraits were the only way to record an image of much loved ancestors; for example, the last will and testament of Leeds milliner and stay maker Amelia Ann Smithson reveals that she bequeathed portraits of her great-grandfather, grandfather and grandmother to her son William.⁵⁷ Although portraits could be expensive to commission, their true value was not entirely related to the financial wealth of the testator but to the emotional importance that the portraits represented. Paintings, portraits, photographs and other ornaments can also be considered, like pianos, as a sign of social aspiration and a way of showing an interest in culture and the arts, regardless of the testator's eventual financial situation.

Clearly the testators must have had a certain level of wealth which enabled either the purchase of the item, or the ability to survive without selling it, but acquiring and enjoying music and art was a pastime that could be enjoyed on many different levels, and we must look beyond simple economics to explain how and why people engaged with the arts. The furniture, jewellery, art and personal possessions that can be uncovered in the probate records of businesswomen from Birmingham and Leeds act as an exciting window into the material life of middle-class families in the later nineteenth century. Valuable possessions such as gold and diamond jewellery and high-quality furniture demonstrate a higher-than-average standard of living, and the inclusion of items such as portraits and musical instruments suggests firstly that female business owners could generate the funds to buy such items and afford houses that could accommodate them, but secondly that they engaged in some of the key middle-class leisure interests of the day.

⁵⁶Last Will and Testament of Penelope Gore, proved at Birmingham 7 May 1888.

⁵⁷Last Will and Testament of Amelia Ann Smithson, proved at Wakefield 25 February 1933.

Understanding the business owners as women reclaims their stories from historiographical stereotypes and instead allows them to be seen as real people who were actively marking their middle-class status. Although the majority of the bequests made by the businesswomen in their wills were to family members, many also contained bequests of either money or specific items to friends, and this is one of the few ways that it is possible to discover friendship networks in the absence of sources such as diaries and letters. Examining these bequests can reveal relationships that were crucially important to the women, and which would otherwise have remained hidden from history.

One such relationship is that between two female business owners from Leeds, file manufacturer Isabella Brindley and chair manufacturer Ellen Trendall. Isabella had married her husband, file cutter John Brindley, on 6 February 1841 at the Parish Church of Leeds; three months later their first child, a daughter named Elizabeth was born, and over the next nineteen years they had a further six children.⁵⁸ The 1851 census shows that the Brindley family were living at St Peter's Square, Leeds and they employed a general servant. However, by 1856 when their fifth child, Emma, was christened they had moved to Macaulay Street and in 1861 had moved again to Cherry Row and no longer had any domestic help.⁵⁹ The family's social and economic status had deteriorated over the years and this situation only worsened after Isabella had another child in 1861 and when her husband died in June 1863.

How Isabella and Ellen became friends is unclear as the two families do not appear to have ever been immediate neighbours, but when Isabella gave birth to her youngest daughter in January 1861 she named her Ellen and when she wrote her last will and testament she appointed Ellen Trendall guardian of her four minor children and an executrix of her estate.⁶⁰ Isabella's visit to her solicitor was prudent as she died less than two years later, age forty-five—almost exactly three years after her husband had passed away—and left six children aged between twenty-four

⁵⁸ Yorkshire Parish Records, West Yorkshire Archive Service, RDP68/5/9.

⁵⁹ 1851 Census Class: HO107; Piece: 2320; Folio: 534; Page: 2; GSU roll: 87545-87547.

⁶⁰ Last Will and Testament of Isabella Brindley, proved at Wakefield on 3 July 1866.

and five years old.⁶¹ The way that Ellen and Isabella became friends is almost irrelevant when the strength of their relationship is plain to see. Rather than trust the care of her younger children—Sarah Ann age fourteen, Emma age ten, Amelia age eight and Ellen age five—to family members, either to their older sister Elizabeth and her husband or to Isabella's brother Joseph Green or cousin Francis Brindley (her other two executors), she instead chose Ellen Trendall who was married and had her own children.⁶² The decision to have the children raised by people outside of their family group must have been a difficult one, and shows how close the relationship between Isabella and Ellen was. Sarah, Emma, Amelia and Ellen remained living with Ellen and Edward Trendall until they grew up and married themselves.⁶³ The strong relationship between Isabella and Ellen must have only been one of countless such friendships that formed a powerful support network and which allowed female business owners to live, trade and protect their families but which have left virtually no trace in the archives.

Relationships that have left more obvious footprints in the public records are those between husbands, wives and children. These relationships as played out in probate records can reveal important information about how marriage was used as a tool to consolidate business networks, and the way in which the acquisition of material possessions could combine to secure and maintain the family's place within society. As might be expected for a family who lived in an elegant and imposing town house, the possessions that Sarah Hotham owned were of a very high standard. In addition to the musical instruments and quality furniture, Sarah also owned a collection of books including a full set of the Penny Encyclopaedia, a *Pictorial Bible* by John Kitto, *The History of Lancaster* by Edward Baines, a *Comprehensive Bible* by Samuel Bagster and a 'large copy of *The Life of Saint Paul*' by W.J. Conybere and Howson.⁶⁴ The *History of Lancaster* is particularly interesting as Edward Baines was a Leeds resident and neighbour of Sarah and her daughters. Sarah bequeathed her book

⁶¹ Last Will and Testament of Isabella Brindley.

⁶² Last Will and Testament of Isabella Brindley.

⁶³ 1871 Census Class: RG10; Piece: 4551; Folio: 94; Page:1; GSU Roll: 847135; Yorkshire Parish Records, West Yorkshire Archive Service, RDP58/106, RDP27/7A; RDP60/25.

⁶⁴ Last Will and Testament of Sarah Hotham.

collection to various members of her extended family including grandson John Joseph Rowntree, granddaughter Elizabeth Hotham Rowntree and daughters Maria Hotham Cadbury and Sara Hotham.⁶⁵

The surnames of Sarah's two married daughters, Elizabeth Rowntree and Maria Cadbury, are instantly recognisable to any modern consumer and in the nineteenth century they were also familiar as belonging to two high-profile and influential Quaker families from York and Birmingham. Elizabeth Hotham married John Stephenson Rowntree on 25 August 1858. John's father, Joseph, was a successful shopkeeper and left his grocery business in York to sons John Stephenson and Joseph, and it was here that Elizabeth moved after her marriage.⁶⁶ Both John and Joseph were important figures in both the economic and social fabric of York and the wider Quaker community. John Stephenson published *Quakerism Past and Present* in 1859 and served as an alderman for many years before becoming Lord Mayor of York in 1880.⁶⁷ He was, along with brother Joseph, a director of Rowntree's chocolate factory and Joseph later made his name as a leading social reformer. Elizabeth and John had nine children, who were born between 1862 and 1871, but tragically Elizabeth was killed in a carriage accident in 1873 and, unable to cope with looking after the children alone, John sent them to live with Elizabeth's sister Maria and her husband, Joel Cadbury, in Birmingham.⁶⁸

Maria Hotham married Birmingham button maker Joel Cadbury in 1865 and moved from Leeds to a large detached villa on Gough Road in Edgbaston. After adopting a daughter, Julia, the couple had three biological children together, as well as caring for Elizabeth's five children after her death. The Cadbury family are synonymous with Birmingham and although Joel and Maria were not actively involved in the famous grocery and chocolate businesses of the family, they lived amongst them in Edgbaston and were important members of both the Quaker community and Birmingham society. The links between the Cadbury, Rowntree and Hotham families ran deeper than just the marriages of the Hotham

⁶⁵ Last Will and Testament of Sarah Hotham.

⁶⁶ 1861 Census Class: RG9; Piece: 3552; Folio: 45; Page: 9; GSU roll: 543150.

⁶⁷ *The Letters of Arnold Stephenson Rowntree to Mary Katherine Rowntree 1910–1918*, I. Packer [ed.], (London, 2002), p. 2.

⁶⁸ *The Letters of Arnold Stephenson Rowntree*, p. 3.

sisters; Joel Cadbury's cousin George had worked for John Stephenson Rowntree at the grocery store that he owned in York with his brother Joseph and, as leading Quakers, the families collaborated on a number of philanthropic projects.⁶⁹ The marriages between Sarah's daughters and the Cadbury and Rowntree families suggest that the Hothams were of a very similar social status; certainly the areas of Headingley, Edgbaston and The Mount in York where Sarah Hotham, Maria Cadbury and Sarah Rowntree lived shared many of the same characteristics and comforts that they had grown used to. In the first case, the fact that Elizabeth and Maria's married lifestyle was very similar to the one that their mother had provided shows that Sarah's business efforts were successful enough to provide an extremely high standard of living. In the second case, and more significantly, as Sarah's daughters married into two successful and socially prominent families we can assume that her position as a business owner had served to reinforce her middle-class social status and eligibility of her daughters, rather than cause them social embarrassment.

Yet not all the female business owners of Birmingham and Leeds experienced the type of lifestyle that was enjoyed by Sarah Hotham, and not all marriages resulted in a high standard of living. In the early 1830s, Birmingham-born Martha Stick married Italian-Swiss immigrant Patrick Campini. Patrick had been in partnership with fellow Italian immigrant Michael Capella and the two traded as 'Manufacturers of Aquafortis, Looking Glass and Picture Frames' under the name 'Campini and Capella' until the partnership was dissolved 'by mutual consent' on 26 June 1838. When Patrick and Michael dissolved the partnership in 1838, Michael assumed sole control of the business but within a year he had run into significant financial problems and in July 1840 bankruptcy proceedings were brought against him. Newspapers all over the country including *Jackson's Oxford Journal*, *The Bradford Observer*, *The Bury and Norwich Post*, *The Derby Mercury*, *The Hull Packet*, *The Manchester Times and Gazette*, *The Morning Post*, *The Newcastle Courant*, *The Sheffield and Rotherham Independent*, *The York Herald* and *The Standard* printed details

⁶⁹ *The Letters of Arnold Stephenson Rowntree*, p. 3.

of the case.⁷⁰ Shortly before he had to appear before the bankruptcy courts, Michael found the time to marry his former business partner's widow, Martha Campini—Patrick had died of consumption in October 1838⁷¹—and the couple had a son called Michael Antoni Capella in 1846.⁷²

Chapter 2 described how certain religious and social groups often married amongst each other to strengthen ties between families and ensure that the future financial backing of families was ensured. The Hothams, Cadburys and Rowntrees were all Quakers and Patrick Campini and Michael Capella were both Roman Catholic immigrants from the same village on the Italian-Swiss border. Therefore, a marriage between the financially vulnerable partner Michael Cappella and widow of the deceased, Martha Campini, perhaps represents an effort to consolidate and stabilise what could have been two very precarious financial situations. Regardless of why Martha married Michael, the fact remains that their first year of marriage must have been extremely difficult as Michael looked likely to be declared bankrupt. Perhaps with Martha's help, Michael managed to recover his finances sufficiently to have the bankruptcy proceedings against him dropped and the case was formally repealed on 18 December 1840.⁷³

The firm continued to trade as looking glass manufacturers, carvers and guilders under Michael's name until he died in 1856, at which point Martha assumed control of the firm that had once been owned by both

⁷⁰ *Jackson's Oxford Journal* (Oxford, England), Saturday, July 18, 1840; Issue 4551; *The Bradford Observer* (Bradford, England), Thursday, July 16, 1840; Issue 336; *The Bury and Norwich Post*, and *East Anglian* (Bury Saint Edmunds, England), Wednesday, July 22, 1840; Issue 3030; *The Derby Mercury* (Derby, England), Wednesday, July 22, 1840; Issue 5637; *The Hull Packet* (Hull, England), Friday, July 17, 1840; Issue 2900; *The Manchester Times and Gazette* (Manchester, England), Saturday, July 18, 1840; Issue 616; *The Morning Post* (London, England), Wednesday, July 15, 1840; Issue 21675; *The Newcastle Courant* etc. (Newcastle-upon-Tyne, England), Friday, July 17, 1840; Issue 8643; *The Sheffield & Rotherham Independent* (Sheffield, England), Saturday, July 18, 1840; pg. 7; Issue 1069; *The York Herald*, and *General Advertiser* (York, England), Saturday, July 18, 1840; Issue 3540; *The Standard* (London, England), Wednesday, July 15, 1840; Issue 5014.

⁷¹ *The London Gazette*, issue 19630, 29 June 1838; Patrick Campini, England & Wales, FreeBMD Marriage Index: 1837–1915 [database online], Oct–Nov–Dec 1838, Vol 16, p. 132.

⁷² Martha Campini, England & Wales, FreeBMD Marriage Index: 1837–1915 [database online], Oct–Nov–Dec 1839, Vol 18, p. 520; 1851 Census: Class: HO107; Piece: 2053; Folio: 563; Page: 24; GSU roll: 87311-87312.

⁷³ *The London Gazette*, issue 19922, 27 December 1840.

of her late husbands.⁷⁴ After the trouble of 1839–40, the business now owned by Martha Capella was successful enough to allow her to continue renting her business premises and advertise in the trade directory. However, the fact that Martha's estate was worth under £300 when she died in 1861 and she did not own any items of significant worth, including property, shows just how wide the spectrum of experience could be for business owners, regardless of whether they were male or female.⁷⁵

Manchester warehousewoman and linen draper Sarah Hotham used the Leeds trade directories to create and maintain her identity as a businesswoman and partner in Hotham & Whiting. Sarah's business was also an integral part of her social identity, and she used her business identity in both local and national newspapers to promote philanthropic activities and charitable appeals that interested her personally. Sarah and her firm Hotham & Whiting demonstrated the traditional Quaker concern with charity work, regularly donating sums of money to both local causes such as the Leeds Mechanics Institution⁷⁶ and the Cookridge Convalescent Home located on the outskirts of Leeds,⁷⁷ as well as those further away, including the victims of famine in the West Highlands.⁷⁸ The *Leeds Mercury* and other provincial newspapers such as the *Caledonian Mercury* published these donations in its 'Announcements and News' section, as shown in Fig. 5.1, meaning that Sarah's charitable activities were widely disseminated and visible to the public. Sarah and her business partner John Whiting used the offices of Hotham & Whiting as a central collection point for charitable activities that they were involved in, including the Freedmen Association for Recently Freed Slaves in America.⁷⁹ The

⁷⁴ *Post Office Directory of Birmingham*, 1856; *Post Office Directory of Birmingham*, 1861; Michael Capella, England & Wales, FreeBMD Marriage Index: 1837–1915 [database online], Vol 6d, p. 60.

⁷⁵ Last Will and Testament of Martha Capella, proved at Birmingham on 15 November 1861.

⁷⁶ Advertisements & Notices in *The Leeds Mercury* (Leeds, England), Saturday, September 27, 1862; Issue 7632.

⁷⁷ Advertisements & Notices in *The Leeds Mercury* (Leeds, England), Saturday, August 14, 1869; Issue 9779.

⁷⁸ Advertisements & Notices in *Caledonian Mercury* (Edinburgh, Scotland), Thursday, March 8, 1855; Issue 20482.

⁷⁹ Advertisements & Notices in *The Leeds Mercury*, (Leeds, England), Saturday, April 1, 1865; Issue 8416.

Locals, 25th Sept., 1862. JNO. PICKERING, Sec. G 19331

LEEDS MECHANICS' INSTITUTION and LITERARY SOCIETY.
 Subscriptions towards the Fund for the Erection of New Buildings for the Mechanics' Institution and Literary Society, Schools of Science and Art, and Art Gallery.

Amount already advertised... £3,054 15s.

FURTHER SUBSCRIPTIONS.

| | £ | s. | d. | | £ | s. | d. |
|------------------------|----|----|----|------------------|---|----|----|
| Ford, R. J. | 50 | 0 | 0 | Tunstall W. | 5 | 0 | 0 |
| March, Geo. | 30 | 0 | 0 | Walker A. M. | 5 | 0 | 0 |
| Ingham, W. and Sons | 21 | 0 | 0 | Wilkinson John | 5 | 0 | 0 |
| Manning, Jno. | 20 | 0 | 0 | Aubler Thos. | 3 | 3 | 0 |
| Arnistead, Wilson | 10 | 10 | 0 | Belford Thos. | 3 | 3 | 0 |
| Barrett, J. M. | 10 | 10 | 0 | Hough Josh. | 3 | 3 | 0 |
| Holroyd, Jas. | 10 | 10 | 0 | Titms W. and T. | 3 | 3 | 0 |
| Hotham, Sarah | 10 | 10 | 0 | West W. W. | 3 | 3 | 0 |
| Nelson, James and Sons | 10 | 10 | 0 | Briggs W. | 3 | 0 | 0 |
| Turner, R. B. | 10 | 10 | 0 | Letchmore E. | 3 | 0 | 0 |
| Walker, Edw. | 10 | 10 | 0 | Abby S. | 2 | 2 | 0 |
| Walker, Robt. | 10 | 10 | 0 | Buckley J. | 2 | 2 | 0 |
| Banks, D. | 10 | 0 | 0 | Burrow D. | 2 | 2 | 0 |
| Dodshun, Isaac and Co. | 10 | 0 | 0 | Froiselman J. E. | 2 | 2 | 0 |
| Gledhill, E. | 10 | 0 | 0 | Hindle W. B. | 2 | 2 | 0 |
| Hastley John and Co. | 10 | 0 | 0 | Moxon S. | 0 | 0 | 0 |

Fig. 5.1 Newspaper report showing Sarah Hotham's £10 10s donation to the Leeds Mechanic's Institution and Literary Society in September 1862 (Advertisements & Notices in *The Leeds Mercury* (Leeds, England), Saturday, September 27, 1862; Issue 7632)

firm also acted as treasurers for the Leeds Branch of the Committee for the Suffering French Peasantry.⁸⁰

The different charities that Sarah donated to or helped to run the campaigns of, show a social consciousness and an awareness of events beyond her home town of Leeds that not only reflect her position as a member of the Society of Friends but also suggest a personal interest in world events. Davidoff and Hall argue that their research into Quaker families in Birmingham in the late eighteenth and early nineteenth centuries shows that whilst female members of the community had enjoyed a period of public freedom in the eighteenth century, even being allowed to act as preachers, by the nineteenth century the 'canons of gentility' prevented this work from continuing.⁸¹ Sarah's deliberate construction of a

⁸⁰ News in *The Leeds Mercury* (Leeds, England), Saturday, December 24, 1870; Issue 10204.

⁸¹ L. Davidoff & C. Hall, *Family Fortunes*, p. 138.

public identity which combined both her business activities and her philanthropic work suggests that she was not deliberately flouting any social conventions. Rather, it suggests that her position as a business owner overrode any gender divides that may have been present in society, thus enabling her to act independently and publically.

Sarah's philanthropic activities reflect the concerns of Quaker society but also male and female middle-class concerns with the physical and spiritual well-being of those less fortunate than herself, and she used her partnership with John Whiting and her position as a business owner to generate funds and collect donations that would help these causes. When examining the names of Leeds citizens who donated to the same charities as Sarah, or who served on the committees of charities that Hotham & Whiting collected donations for, it is clear that, for Sarah, there was no clear-cut distinction between the domesticity of her home in Headingley Hill and the bustle of the Bridge Street warehouse. Rather, her business and social activities were inextricably linked and the same key players make appearances as fellow donors, relatives, business acquaintances and friends. This is particularly evident in Sarah's long-term relationship with the Armistead's, a Leeds Quaker family who sat on several committees including the Freedmen's Aid Association alongside Sarah's business partner John Whiting. This relationship culminated in the marriage of the youngest Hotham daughter, Sara, to the eldest Armistead son, Joseph John, on 9 April 1873.⁸² Joseph John was the son of Joseph Armistead, a mustard factory owner and a tireless campaigner for the abolition of slavery.⁸³ When Joseph John's father died, he sold the family business and the couple moved north, first to the Arctic Circle and then to Scotland, where he opened Solway Fisheries and became a leading pisciculturist.⁸⁴

Much of Sarah's philanthropic activities and charity work were reported in the newspapers but there were many female business owners who would have been carrying out charity work that is invisible to many records. This is another area where probate records can prove invaluable,

⁸² J.J. Armistead, England & Wales, FreeBMD Marriage Indec: 1837–1915, [database online], Vol 7b, p. 281.

⁸³ *The Leeds Mercury* (Leeds, England), Saturday, April 21, 1838; Issue 5442.

⁸⁴ J.J. Armistead, *Ten Years Near the Arctic Circle*, (Headley Brothers, 1913).

as the last wills and testaments often contain details of charitable bequests, which, although they cannot reveal what a woman did in her lifetime, do show the causes that the testator felt strongly enough about to contribute to on their death. One of the women who included charitable bequests in her last will and testament was the extremely wealthy Birmingham wine merchant Eleanor Sinkinson. Eleanor included bequests of £50 to the Queen's Hospital in Birmingham, £50 to the Society for the Refuge of Stray Dogs in London and £100 to the Society for the Prevention of Cruelty to Animals.⁸⁵ These bequests are extremely interesting not just because they reveal a deep love of animals that would have otherwise been unknown, but because they demonstrate the geographical spread of Eleanor's charitable network. Two of the three charities or organisations that Eleanor donated to were located in London revealing that she still had close links with the city where she was born.

Hospitals and other healthcare providers were the prime recipients of bequests from the female business owners in the 100 case studies. As well as the £50 donation from Eleanor Sinkinson to Queen's Hospital in Birmingham, brass curtain ring manufacturer Elizabeth Sherriff bequeathed £10 to the Birmingham Dispensary and £10 to the Birmingham and Midland Eye Hospital, with the latter legacy being reported in the *Birmingham Daily Post*.⁸⁶ Similarly, former Birmingham boot and shoemaker Jane Traies included bequests of £100 to the Birmingham Children's Hospital, £100 to the Exeter Dispensary and £100 to the Institution for the Blind in Exeter; like Eleanor Sinkinson, these donations reflect Jane's geographic network and encompass both the town where she traded for nearly twenty years and her home county of Devon.⁸⁷ The female business owners from Leeds also donated to their local hospitals: shoe dealer Ellen Lucas left £20 to the Leeds Public Dispensary and £20 to Leeds General Infirmary.⁸⁸ Perhaps unsurprisingly, the wills that included bequests to charitable organisations tended to be of higher value. Although it is not possible to uncover the reasons

⁸⁵ Last Will and Testament of Eleanor Sinkinson, proved at Birmingham on 27 February 1884.

⁸⁶ Last Will and Testament of Elizabeth Sherriff, proved at Birmingham on 20 September 1869; *Birmingham Daily Post* (Birmingham, England), Wednesday, August 10, 1870; Issue 3763.

⁸⁷ Last Will and Testament of Jane Traies, proved at Exeter on 25 February 1887.

⁸⁸ Last Will and Testament of Ellen Lucas, proved at Wakefield on 27 July 1907.

why the women selected certain charities or medical centres as beneficiaries to their estate, the fact that they included these bequests can be seen as a manifestation of the middle-class social conscience, with the businesswomen's bequests fulfilling one small part of a much larger, national, philanthropic movement.

As well as helping to look after the health of their towns, the female business owners of Birmingham and Leeds were also concerned with the spiritual health of both themselves and their fellow citizens. Looking at the bequests made to religious organisations by businesswomen can help to reveal whether they identified themselves with a particular religious denomination; this is particularly interesting in towns such as Leeds and Birmingham that had a significant number of non-conformist religious groups. Bridget Walsh, a shopkeeper from Birmingham, left £10 to her local Catholic Priest Reverend John Kelly to say Masses for her after her death and she also appointed him the sole executor of her estate. Although the Society of Friends practise their religion very differently from Roman Catholics, Sarah Hotham still demonstrated concern for the afterlife as she bequeathed £300 towards the upkeep of the Society of Friends burial ground at Camp Lane.⁸⁹ Other religious groups that received money from the estates of the female business owners in the case studies included £20 to the Lady Free Sunday School and £10 to the United Methodist Free Church at Moortown Road in Leeds from shoe dealer Ellen Lucas, and £100 from boot and shoemaker Jane Traies to the Unitarian Ministers Benevolent Fund.⁹⁰ The majority of the 100 women in the sample belonged to the Church of England, although the extent to which they believed or practised is unclear. This is particularly interesting as it indicates that women from all religious backgrounds, not just those who have been traditionally viewed as having greater involvement in economic matters such as Quakers, were able to become business owners and did so successfully.

There has been scant evidence of the political persuasions of the businesswomen in Birmingham and Leeds, and perhaps this is a reflection

⁸⁹ Last Will and Testament of Bridget Walsh, proved at Birmingham on 19 January 1887; Last Will and Testament of Sarah Hotham.

⁹⁰ Last Will and Testament of Ellen Lucas, proved at Wakefield on 27 July 1907; Last Will and Testament of Jane Traies, proved at Exeter on 25 February 1887.

of the very limited power that women could wield in the nineteenth-century political world. Women were unable to seek many of the offices that were available to men, and although there were opportunities for women to act as Poor Law Guardians, and serve on the boards of prisons, schools and workhouses, the evidence from Birmingham and Leeds suggests that these positions were exclusively filled by unoccupied women. Despite these limitations, some of the businesswomen did participate in local and national politics, using their status as business owners as a platform from which they could shape their towns and help change the political landscape.

Rag dealer and property owner Averella Tennant became actively involved in local politics in 1895 when the Leeds Corporation and Local Government Board made an application for a compulsory purchase act that would enable them to clear some seventy-five acres of old and unsanitary housing in the centre of Leeds. Averella owned a number of properties in the area designated for clearance, including two warehouses used in her rag business, and she objected to the Corporation's plans on the basis that her properties were in fact fit for purpose, and not unsanitary or substandard in any way. The *Leeds Mercury* reported that Averella joined forces with other business owners and landlords affected by the application, and she and leather merchant John Percival employed Leeds solicitor (and future Town Clerk) Sir George Morrison as their legal representation. Averella and John were unusual in that their fellow complainants seem to have accepted that they owned poor-quality buildings and agreed to the compensation proposed by the Corporation—not insignificant when one considers that the houses in question accommodated 14,578 people.⁹¹ It seems that Averella and John initially attempted to have their properties excluded from the redevelopment area, arguing that their buildings were sound and that the close proximity to the train station and tramlines was essential for their business. When this line of argument was unsuccessful, Averella and John continued to lobby Leeds Corporation for a better compensation deal arguing that the initial compensation only reflected the cost of the building, not the inconvenience of

⁹¹ The Leeds Mercury (Leeds, England), Friday, March 13, 1896 Issue 18077.

moving their businesses. The *Leeds Mercury* quoted Sir George Morrison arguing:

*‘His clients did not want to interfere with the improvement scheme, but they desired that they should receive adequate compensation for the loss of their property and for business disturbance...it would be inequitable if his clients were dealt with under the Housing of the Working Classes Act, as if they were the owners of insanitary property.’*⁹²

Averella is the only woman who appears in the newspaper accounts of the improvement scheme in Leeds, and she does so as a business owner with a vested interest in the actions of her local council that is equal to the concern of any male business owner.⁹³ By using her status as a business-woman Averella was able to adopt a persona that transcended her gender and enabled her to engage in local politics in a ‘masculine’ way (i.e. not through ‘female’ activities such as school and prison reform) that would have otherwise proved very difficult. The campaign that she waged with John Percival was ultimately successful, and after four years of negotiation with the Corporation and Local Government Board they agreed a price that they felt adequately compensated them for the disruption to their businesses.⁹⁴

It is important to recognise that Averella was working within the limits and restrictions of the established political system, but business ownership could also provide women with the opportunity to engage in politics in a more radical way. On 11 June 1791, Alice was born to William Burnitt, a cloth dresser and his wife Elizabeth at Hunslet Lane, Leeds. She married cloth draper James Mann at St Peter’s Church, Leeds on 25 October 1807, and they had eleven children, eight of whom survived infancy. By the time the eighth child Eliza was christened in November 1819, James had changed occupation and become a bookseller; he was also an important figure in the Leeds Chartist movement, and he had

⁹²The *Leeds Mercury* (Leeds, England), Friday, March 13, 1896 Issue 18077.

⁹³The *Leeds Mercury* (Leeds, England), Wednesday, May 31, 1899; Issue 19081.

⁹⁴The *Leeds Mercury* (Leeds, England), Wednesday, May 31, 1899; Issue 19081.

been arrested in 1817 as part of the Thornhill Lees uprising.⁹⁵ After James died on 2 August 1832, Alice took over his business as a printer and bookseller at Duncan Street and the Central Market, and continued to run it until her own death in June 1865.

As a businesswoman Alice was highly successful, regularly advertising the books and periodicals that her firm printed widely in the local press, and she was appointed official printer to Leeds Town Council in 1841 and again in 1856.⁹⁶ Alice's business was more than just a means to maintain her family; it was an integral part of her identity as a political radical and a means for her to express her political opinions. In 1834, Alice appeared before magistrates at Leeds Court House charged with selling unstamped newspapers; she was found guilty but sentenced to a fine of £5, a punishment which changed to seven days' imprisonment if the fine was unpaid. This was the 'lowest penalty that the law would admit in the case', and although Alice initially stated that she would be unable to pay the fine, she later managed to do so.⁹⁷

Less than two years later Alice appeared before the Leeds magistrates again, this time alongside her close friend and colleague Joshua Hobson, editor of the Chartist newspaper the *Northern Star* which Alice's firm printed. Alice was charged with five counts of selling unstamped newspapers and Joshua four, and this time the magistrates were no longer willing to exercise leniency and when Alice and Joshua were found guilty they were fined £20 per offence, a total of £100 for Alice and £80 for Joshua, with the alternative of six months' imprisonment. Interestingly, Alice was told that if she promised to forgo her trade as a printer then the court would reduce her conviction to one charge and a fine of £20; she declined their offer as she had no other means of supporting her family, and in default of payment was committed immediately to York Castle for six months (Fig. 5.2).⁹⁸

⁹⁵ The Lancaster Gazette and General Advertiser, for Lancashire, Westmorland, &c. (Lancaster, England), Saturday, June 21, 1817; Issue 836. 19th Century British Library Newspapers: Part II.

⁹⁶ The Leeds Mercury (Leeds, England), Thursday, January 3, 1856 Issue 6424.

⁹⁷ The Bradford Observer (Bradford, England), Thursday, August 07, 1834 p. 213 Issue 27. 19th Century British Library Newspapers Part II.

⁹⁸ The Hull Packet (Hull, England), Friday, January 22, 1836 Issue 2670; The Sheffield Independent, and Yorkshire and Derbyshire Advertiser (Sheffield, England), Saturday, January 16, 1836 Issue 784. 19th Century British Library Newspapers Part II.



Fig. 5.2 Portrait of Alice Mann c.1840s (Portrait of Alice Mann courtesy of Brenda Baxendale)

The decision to go to prison for six months cannot be one that Alice took lightly. Her youngest child was only eight years old, and she must

have known that repeatedly breaking the law in this way, especially in such a tumultuous political atmosphere carried with it a serious risk of prison. Yet as E.P. Thompson demonstrates, Radicals positively embraced the opportunity for imprisonment, recognising it as a way of garnering public sympathy.⁹⁹ Indeed *The Sheffield Independent, and Yorkshire and Derbyshire Advertiser* carried a short editorial piece describing the government's conduct as 'foolish' and making specific reference to Alice and Joshua who, they said, would be in prison acquiring 'the reputation as victims of an odious law, while the sale of the newspapers will be carried on upon their premises as briskly as ever'.¹⁰⁰

Although Alice's six month' stint in York Castle seems to have been the last time she appeared before the courts, her firm continued to print material that can only be described as radical, including '*Mann's Black Book of the British Aristocracy: an exposure of the more monstrous abuses in the state and the Church*' in 1848. It is likely that Alice also played a significant role in other reformist movements in Leeds and northern England during her lifetime but the full extent of this is, as yet, unknown. Despite this, the archival footprints left by Alice show a woman whose business was an integral part of her identity, and gave her a mouthpiece allowing her to share her political beliefs with people all over the country. Not only this, but Alice's political activism demonstrates that she did not have to 'opt out' of the behaviours traditionally ascribed to the private sphere, namely marriage and having children. Instead, she combined being a wife and mother with her own political and business career, and she apparently did so without any judgement from either the business community, or wider nineteenth-century society.

* * * * *

Whilst only a small number of women included bequests to charities or religious groups in their last will and testament, and fewer still left any trace of their political engagement, those who did have revealed another thread of detail about the beliefs and interests of the business-

⁹⁹ E. P. Thompson, *The Making of the English Working Class*, (London: 1991 edition), p. 793.

¹⁰⁰ *The Sheffield Independent, and Yorkshire and Derbyshire Advertiser* (Sheffield, England), Saturday, January 16, 1836 Issue 784. 19th Century British Library Newspapers Part II.

women that can be woven into the ever-growing tapestry of information about female business owners in the nineteenth century. The evidence from the Birmingham and Leeds case studies suggests that although there were women who were able to live in large houses because of the wealth generated from their business endeavours, this did not mean that they were separated from their business in the way that the historiography has suggested that they would be. Rather, those businesswomen who did live in houses away from their business often made a concerted effort to continue to link themselves publicly with their economic endeavours. It is extremely difficult to reconstruct the private lives of women who left behind so little documentary evidence but this chapter has used the fragments that do remain to reveal the domestic, philanthropic and political lives of women who were part of complex familial and friendship networks which have left only the faintest of imprints in official documents. Looking at the items owned by the women themselves has helped to bring definition to these shadows and the next chapter will build on this approach by examining the different investment strategies that the female business owners utilised in their own lifetimes, the people that they considered important and how their post-mortem legal and financial behaviour stands up to historiographical expectation.

6

Life After Death

Previous chapters have explored the business lives of female entrepreneurs: how women came to be in trade, the locations that they traded from, the business strategies that they employed and the relationships between family and friends that bound all these experiences together. This chapter explores how the women came to leave trade, how they secured their financial future and what happened to their assets after their death. Central to this chapter is an examination of probate records of the 100 female business owners from Birmingham and Leeds. This will enable the composition of their financial portfolios to be examined and their methods of estate distribution to be analysed. Research by R.J. Morris into the investments of middle-class men argues that the contents of investment portfolios, and the way that they were distributed on death, can be seen as tangible manifestations of middle-class male status and behaviour.¹ This chapter will use the probate records of the 100 female business owners to demonstrate that the estate distribution methods and behaviours observed by Morris were not the sole preserve of male testators, and that

¹R.J. Morris, *Men, Women and Property*.

women were able to utilise the exact same methods to provide for their families and cement their middle-class status.

Comparing the final estate values of the businesswomen from Birmingham and Leeds allows us to see if there is a substantial difference in wealth between the two towns. Analysis of the probate values shows that the average Birmingham businesswoman's estate was valued at £1894, ranging from £44 6s 9d to £43,514 3s 5d and the average Leeds businesswoman's estate was valued at £1374, ranging from £87 19s 10d, to £14,000. Although the focus here is clearly on female business owners, comparing the range and averages of the probate values of male business owners in both towns enables us to understand more about women's economic position.

The sample of 100 male business owners was drawn by searching for a male-owned business in the same directories as the sample of 100 businesswomen registered, and then searching the National Probate Calendar to determine the value of their estate. Thus, the estate of Birmingham linen draper Fanny Maxwell was compared to that of Archangelo Breni, both of whom advertised in *Hulley's Directory of Birmingham 1870*, and wine merchant Eleanor Sinkinson's estate was compared to John Bridcut's. Sinkinson and Bridcut both advertised in several Birmingham directories and their newspaper advertisements were examined in Chap. 4.

Comparing and contrasting the estates of male and female business owners in this way is not without its problems. Firstly, on four occasions there were no corresponding male probate records available and so a substitution for a similar business type had to be made: a Servants Registry Office owner Hannah Rea was compared to agent Thomas William Wilson; ladies outfitters Mary Charity and Elizabeth Ingram were compared to tailors Peter Childerson and Harris Cohen; the estate of Milliner Virginia Calvert was compared to that of cap manufacturer Dale Benson; and sheep skin rug manufacturer Diana Watson was compared to hearth rug manufacturer Abram Grime. Secondly, even though the men and women registered their businesses in the same directories, they did not die at the same time—both in terms of the stage of their lifecycle, and year of death—and therefore probate values are not completely like for like. Furthermore, it is important to recognise that these samples are both very small with all the usual caveats that this brings.

This said, however, looking at the average probate values of men and women in Birmingham and Leeds throws up some interesting points. The average probate value of the male business owners from Birmingham was £3378, ranging from the £36 left by mason John Wildgoose, to the £61,738 left by milliner and hosier William Gent. The average probate value of the male business owners of Leeds was £2302, ranging from £19 left by tailor Peter Childerson, to the £16,000 left by bookbinder John Cross.

The mean average of male probate values in both Birmingham and Leeds is higher than the mean average of the female estates; yet if we look a little more closely at Table 6.1 a more complex picture emerges. The table shows that although the male estates in both Birmingham and Leeds had a higher mean average than their female counterparts, there were also similarities; for example, the mode in Birmingham was £1500, for both businessmen and businesswomen. Furthermore, the wealthiest male and female estates sampled in Leeds, belonging to Manchester warehousewoman Sarah Hotham, and bookbinder John Cross, were both valued at £16,000. The Leeds data suggests that men and women actually enjoyed very similar levels of wealth with 50% of female business owners having

Table 6.1 Probate valuations of male and female business owners from Birmingham and Leeds

| | | Men Birmingham | Women Birmingham | Men Leeds | Women Leeds |
|-------------|-------|-------------------|---------------------|--------------|------------------|
| N | Valid | 50 | 50 | 50 | 50 |
| Mean | | 3378.44 | 1906.12 | 2301.68 | 1373.78 |
| Median | | 1321.50 | 579.50 | 602.50 | 751.50 |
| Mode | | 1500 | 1500 | 100 | 300 ^a |
| Minimum | | 36 | 44 | 19 | 50 |
| Maximum | | 61738 | 43514 | 16000 | 16000 |
| Percentiles | 25 | 373.25 | 200.00 | 200.00 | 227.75 |
| | 50 | 1321.50 | 579.50 | 602.50 | 751.50 |
| | 75 | 3000.00 | 1517.25 | 2887.50 | 1231.00 |

Data taken from 100 reconstructed biographies of female business owners from Birmingham and Leeds, and 100 businessmen who owned the same types of firm, and who appeared in the same trade directories as the female business owners

^aMultiple modes exist. The smallest value is shown

an estate valued at £751 or above compared to the male cohort where the fiftieth percentile was £602. Interestingly, the higher mean estate value observed in the data of businesswomen from both towns is also present in the data of the businessmen; this suggests that there was a real difference in wealth between the two locations.

The crucial difference between the probate valuations of male and female estates comes in the higher valuations, with women less likely to have possessed estates valued in the top quartile. This characteristic occurs in both towns, and raises some important questions about the reasons why this is the case. It is possible that women were in some way impeded, either through business practices or institutional biases, from achieving the higher financial successes seen in the male estates. Similarly, as discussed in Chap. 2, the motivations of female business owners might be very different to businessmen, seeking to provide a steady income for their family, and prioritising stability over the possibility of expansion and riches. However, we must also consider the possibility that the difference in estate value is, at least in part, a manifestation of different probate behaviour between men and women.

A person—male or female—was only able to make a last will and testament provided that they owned assets worth £10 in London, or £5 in the rest of the country. This means that the very poor were unable to make wills and therefore it can be argued that the sample gathered here is biased towards wealthy and successful businesswomen. However, £5 was not a vast sum in the nineteenth century, indeed the lowest estate examined in the 100 cases was valued at £44 6s 9d and the wealthiest £43,514 3s 5d, and therefore the sample takes the experiences of businesswomen with a wide range of estate values into account. The success of the methodology employed in gathering a sample that represents different levels of wealth is reflected in the sample of 100 businessmen who were selected in the same way, and whose estates were valued from £19 to £61,738. The very similar sample groups indicate that they stand as a representative snapshot of the probate behaviour of small business owners in nineteenth-century England.

The purpose of a last will and testament is to direct the division of assets and personal belongings and to appoint the people, known as executors, who will carry out these wishes. An executor was responsible

for ensuring that all the instructions contained in the will were carried out exactly as the testator had intended them and they also often held the position of trustee, undertaking responsibility for administering any trusts created by the will. Before the bequests could be processed, however, the Court of Probate first had to recognise the will as a valid legal document and provide a Grant of Probate which allowed the executors to administer the will.

In 1857, Parliament passed the Probate Act which gave executors the option of using one of the newly created Courts of Probate, located in forty towns and cities across England, instead of the ecclesiastical courts. The rationale behind this was to make the probate process simpler and more cost-effective for executors, and by 1879, 60% of all Grants of Probate and Administration were issued by the local registries.² This was much more convenient for executors of the Birmingham businesswomen because the town became home to a Court of Probate; however, executors of the Leeds wills had to travel to the Court of Probate at Wakefield which was virtually the same distance as the existing ecclesiastical Prerogative Court at York. Leeds lawyers and politicians perceived this inconvenience as a deliberate snub and they called attention to the matter in the *Leeds Mercury*, demanding that the Law Society raise the issue in Parliament so that Leeds lawyers would not have to travel to 'a distant and much smaller town'.³

It has been estimated that 10% of adults who died in England and Wales in 1841 had made a last will and testament, a figure that had fallen to 8% by 1871.⁴ The fact that only a very small proportion of the population actually made a will highlights one of the fundamental problems of using probate records as a historical source. While the information that can be gleaned from wills can throw light into previously dark corners of material culture and the web of relationships surrounding testators, we must recognise that they exist only for a small proportion of the population. Similarly, making a will was a predominantly male activity and until

²K. Grannum & N. Taylor, *Wills and Other Probate Records*, (London: Kew, 2004), p. 59.

³*The Leeds Mercury* (Leeds, England), Thursday, January 21, 1858; Issue 6745.

⁴A. Owens, 'Property, Will Making and Estate Disposal in an Industrial Town 1800–1857' in *Urban Fortunes: Property and Inheritance in the Town 1700–1900*, J. Stobart & A. Owens [ed.], (Aldershot: Ashgate, 2000), pp. 79–108, p. 85.

the Married Women's Property Act of 1882, only widows and unmarried women could make wills that were guaranteed to dispose of their property exactly as they wanted. Prior to 1882, married women were able to make a will that bequeathed their personal possessions but only with their husband's permission and he could withdraw his support at any time until a Grant of Probate was issued.⁵ This issue did not directly affect the vast majority of the businesswomen in the 100 case studies as most of those who died before the 1882 Married Women's Property Act were either widowed or unmarried. However, the probate records of Mary Wilcock, written in 1880, show that establishing her legal right to make a will was of paramount importance in her mind as she included a copy of the Order of the Protection of Property that she had been granted in 1858 on the first page of her last will and testament.⁶

The probate records of the 100 female business owners reveal that they all used a solicitor when it came to writing their last will and testament; this contrasts with research from a mixed gender sample who died in Stockport between 1800 and 1857 which found 85% of testators used a solicitor.⁷ The trade directories of Birmingham and Leeds show that both towns had large, vibrant legal communities and therefore it may have been easier, for residents who could afford it, to access the services of solicitors and barristers than it was for people living in Stockport. This evidence could also indicate a change in probate behaviour through the nineteenth century where, as the number of professionals grew, more people accessed their services and therefore the use of solicitors became more common. It has also been argued that using a solicitor was a key way for testators to reinforce their public, middle class, masculine identity.⁸ However, the fact that a 100% of the female business owners in two different towns used solicitors to create their last will and testament would suggest that the use of professionals was actually a gender-neutral characteristic of those who could afford the service, in this case the middle classes.

⁵ K. Grannum & N. Taylor, *Wills and Other Probate Records*, p. 80.

⁶ *The Leeds Mercury* (Leeds, England), Thursday, January 21, 1858; Issue 6745.

⁷ A. Owens, 'Property, Will Making and Estate Disposal', p. 93.

⁸ A. Owens, 'Property, Will Making and Estate Disposal', p. 94.

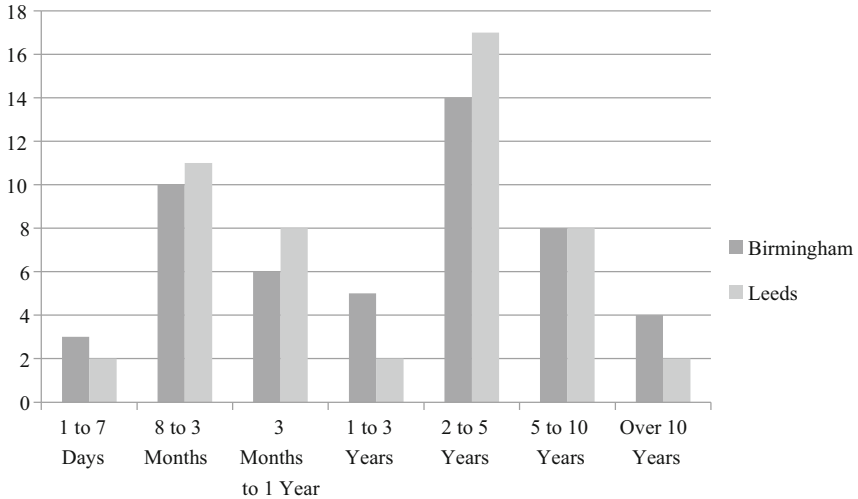


Chart 6.1 Length of time between will writing and death (Source: 100 Case Studies; Categories based on Owens, 'Property, Will Making and Estate Disposal', Figure 4.4, p. 91)

Chart 6.1 shows the length of time that elapsed between the female business owners writing their last will and testament and their death. It reveals that instead of the women making their wills in the days immediately prior to their death, the businesswomen of both Birmingham and Leeds were actually far more likely to write their wills between two and five years before death. In his study of wills proved in Stockport between 1800 and 1857, Alistair Owens found that the majority of testators wrote their last will and testament between eight days and three months before their death and 63% of the total number of testators had written their wills in the two years before they died.⁹ This is somewhat different from the data presented in Chart 6.1 which shows that nearly 75% of the Birmingham and Leeds wills were written more than three months before death, and therefore many of the testators had made decisions about their assets and wealth-holdings well before they were faced with their deathbed.

⁹A. Owens, 'Property, Will Making and Estate Disposal', p. 91.

An examination of data from estates proved in Leeds between 1830 and 1834 has shown that just over 50% of those wills were made within six months of death, with the vast majority being written within fifty days of the testator's eventual decease.¹⁰ The differences between the data from the early nineteenth-century probate records of Leeds and Stockport, which were predominately male, and the 100 case studies of female business owners from late nineteenth-century Birmingham and Leeds, could indicate that gender played a powerful role in shaping testator behaviour. The women examined appear to have taken a much longer view when writing their last will and testaments, possibly demonstrating that they recognised the point at which their estates reached their maximum size and they therefore wrote their will rather than waiting to see if any further assets could be accumulated. The time period of the three studies is also different and therefore gender may not have been an important factor, but rather the data from the 100 businesswomen could suggest that testator conduct changed significantly during the course of the nineteenth century and testators gradually became more willing to make their last wishes official well before their death. Research currently being carried out by Daunton, Green and Owens will help to answer these questions.¹¹

The probate behaviour of the women reveals their attitude towards forward planning, and their awareness of how the decisions that they made when they were writing their last will and testament could affect the future financial security and well-being of their family and friends. The vast majority of businesswomen bequeathed specific items in their wills, which suggests that the decision about which people would receive each bequest was carefully considered. Few businesswomen bequeathed their businesses as ongoing concerns but nearly all instructed their executors to create a trust from the sale of their assets, including their firms, often with multiple recipients. Thinking through the logistics of how a trust would work and all the eventualities of those who might inherit would have been complicated even with the help of solicitors and it shows the importance that businesswomen placed on the transfer of their estates.

¹⁰ R.J. Morris, *Men, Women and Property*, p. 91.

¹¹ *Inheritance, Families and the Market in nineteenth and twentieth-century Britain* (Funded by the Philomathia Foundation and the Isaac Newton Trust).

All these factors suggest that the women belonged to a solid and unwavering network that they were confident was unlikely to change in the time between the writing of a will and death.

Of course, sometimes the creation of a last will and testament was a very last minute affair, such as in the case of Zillah Boyes, a carting agent from Leeds, who managed to make her will just the day before she died on 24 October 1884. Zillah's last will and testament is unusual in that it makes no mention of specific items but simply divides all real and personal estate equally between her three daughters. The brevity of the will perhaps reflects the fact that it was written on her deathbed and listing specific items may well have taken effort and time that she did not have. Contemporary legal commentators and politicians including the Lord Chancellor argued that a testator who made a last will and testament at this late stage risked leaving their dependants in dire financial difficulties because of poorly thought-out plans and rashly made decisions, and stressed the importance of careful financial planning.¹²

Making a will towards the end of life made sense in that the testators' estate was most likely to have reached its maximum size. However, there was a great deal of fluidity within the probate process and if further assets were acquired or lost, or circumstances and relationships changed after a testator had created a last will and testament, they were able to add a codicil to their will in order to reflect the changes. Birmingham hotelier Ann Corbett used a codicil to reflect the fact that since writing her original last will and testament on 6 March 1879 she had sold her hotel to her granddaughter Ann Mary Gough.¹³ The codicil made on 18 February 1882 gives details of both the purchase price still outstanding as well as the interest rate that Ann Mary was being charged on the amount and the different dates when the interest had been paid. By using a codicil, Ann Corbett ensured that her last will and testament reflected her change in circumstances and also secured the legal position of her granddaughter as the owner of Corbett's Temperance Hotel.

The majority of the businesswomen took the Lord Chancellor's advice on board and chose to make their last will and testament after the point

¹²R.J. Morris, *Men, Women and Property*, pp. 92–3.

¹³Last Will and Testament of Ann Corbett.

where they had accumulated the majority of their possessions but before there was an imminent threat of death. This made it possible for them to create a last will and testament that detailed specific items and the people who would receive them. This can be seen in the case of Harriet Kirby, a coal dealer and carting agent from Leeds, who wrote her last will and testament on 28 April 1894 and died just over three years later on 21 November 1897 at the age of seventy-one. Harriet used her will to distribute furniture, the proceeds of two insurance policies and personal possessions—including a piano, jewellery and her household silver—amongst three of her five children, Harriet, Annie and Seth.¹⁴ Harriet also bequeathed all her horses and associated equipment, carts, vans and all other goods and implements connected to the business to another son John. In addition to bestowing these goods to her children, Harriet used her last will and testament as a vehicle to communicate posthumously with her eldest son, Josiah, by including the following short paragraph:

'I also desire to remind my son Josiah of the various sums of money I have from time to time advanced to him or paid on his behalf amounting in all to twenty-three pounds which if added to the fifteen pounds lent to him in the year 1878 makes his share fairly equal with those of his brothers and sister and I sincerely trust may prove satisfactory to him.'

Harriet's last will and testament is a clear example of a person taking stock of their assets, as well as the debts that remained owing to them, and acting accordingly. Although written by a solicitor, Harriet's voice and agency can clearly be heard through the words of her last will and testament, and the idea of Josiah hearing this message at the formal reading of the will conjures the somewhat awkward image of a mother reminding her sometimes errant son of his actions one last time. Harriet's will also demonstrates the way in which she used the legal system to control her assets after her death and provide equally for her children, regardless of their gender; this issue will be returned to later in the chapter.

The details given in probate records are an invaluable source in reconstructing the wealth-holdings of individuals. The different elements of

¹⁴ Last Will and Testament of Harriet Kirby.

wealth and how they made up an estate have been analysed by historians using residuary accounts dating from 1870 to 1902. This analysis has shown that shares constituted the largest part of the estate followed by real and leasehold estate, government securities, mortgages, bonds and debts, other property, cash, household, trade and insurance.¹⁵ As the female business owners in the 100 case studies from Birmingham and Leeds died over a much longer timeframe, it is not possible to compare the data directly; however, it is possible to explore the ways in which the women invested their money and analyse their probate behaviour. Ultimately, wills were produced to divide assets that were both financially and emotionally valuable and therefore a great deal can be gleaned both from the information contained within the last will and testament and also from the various people who the testatrix chose to carry out their wishes.

Appointing executors was a serious business; they had to be people who could be trusted to (potentially) look after thousands of pounds and, if they were also appointed trustees, with administering financial investments that were often expected to support numerous dependents for the foreseeable future. Will making has been described as ‘embedded within the social fabric of the urban public sphere’¹⁶ and probate records from the early nineteenth century argue that communities seemed to have a set group of men who were appointed time and time again as executors.¹⁷ This could be perceived as a sign of respect or responsibility, or alternatively, as most testators bequeathed their executors a sum of money, it could be that the men were acting as ‘professional’ executors for a fee.¹⁸ The relationship between executor and testator is sometimes difficult to uncover as friendships and business acquaintances cannot always be realised through census returns. Sources such as probate records, which sometimes describe the relationship, can therefore provide an invaluable insight to historians trying to reconstruct the social network of a town or

¹⁵D.R. Green, A. Owens, C. Swaine & C. van Lieshout, ‘Assets of the Dead’, p. 70.

¹⁶A. Owens, ‘Property, Will Making and Estate Disposal’, p. 79.

¹⁷A. Owens, ‘Property, Will Making and Estate Disposal’, p. 98.

¹⁸S. D’Cruze, ‘The Middling Sort in Eighteenth Century Colchester: Independence, Social Relations and the Community Broker’ in J. Barry & M. Brooks [Eds] *A Middling Sort of People*, (Basingstoke, 1994), pp. 181–2.

community; this is even more pertinent in the case of women when other sources may be scarce.

The probate records of the 100 female business owners reveal that the people appointed as executors differed significantly between the two towns. The number of nephews appointed in Leeds was nearly four times higher than in Birmingham. The data also shows that 82% of the executors in the Leeds sample were family members compared to 63% of executors in Birmingham. Furthermore, in Leeds 11% of executors were described as 'Friends' compared to 24% of those in Birmingham. The percentage of male testators who used friends as their executors has not been examined but the overwhelming evidence from the historiography is that in cases where executors were not family, testators appointed people who were known to them on a day-to-day basis. In early nineteenth-century Stockport, 16% of testators appointed someone that they knew through their trade and 80% of male testators and 62% of female testators appointed executors who lived in the same parish.¹⁹ Chapter 5 has already explored the close friendship between Ellen Trendall and Isabella Brindley which, together with the data below, suggests that the businesswomen in Birmingham and Leeds had close friendship networks as well as strong kinship ties (Table 6.2).

One of the female business owners who asked her friends to serve as her executors rather than family members was inn keeper Mary Wasdell, who had lived and worked from The Golden Eagle on Swallow Street in Birmingham since at least 1829.²⁰ When Mary died in February 1862, she left behind a very detailed last will and testament that described personal belongings such as jewellery and clothing, silverware and books, and household items including furniture and linen as well as several monetary bequests.²¹ Aside from two bequests of five pounds which were made to each of her executors, Thomas Smith a carpenter and Hugh Edmonds a provision dealer, Mary bequeathed all of her property to members of her family, including her brother and his wife, her sister, her niece and her cousin. This suggests that Mary Wasdell had a close-knit familial network

¹⁹ A. Owens, 'Property, Will Making and Estate Disposal', p. 101.

²⁰ *Pigot's Directory of Birmingham & its Environment*, 1829; *Morris's Birmingham Directory*, 1862.

²¹ Last Will and Testament of Mary Wasdell, proved at Birmingham on 14 March 1862.

Table 6.2 Relationship between testatrix and executors

| Relationship between testatrix and executor | Leeds (%) | Birmingham (%) |
|---|-----------|----------------|
| Husband | 0.00 | 1.22 |
| Daughter | 18.75 | 12.2 |
| Son | 26.04 | 19.51 |
| Son-in-law | 9.38 | 3.66 |
| Sister | 4.16 | 7.32 |
| Brother | 6.25 | 6.10 |
| Niece | 1.04 | 3.66 |
| Nephew | 14.58 | 4.88 |
| Other relative | 2.08 | 4.88 |
| Friend | 11.46 | 24.04 |
| Solicitor/Accountant | 0.00 | 3.66 |
| Religious leader | 0.00 | 1.22 |
| Unknown | 6.25 | 7.32 |
| Total number of executors | 96 | 82 |

Data taken from 100 reconstructed biographies of female business owners from Birmingham and Leeds

and one might therefore expect that she could have appointed any of her beneficiaries, particularly her brother who was her nearest male relative, as executor. However, the detail of one of the bequests hints at why Mary chose her friends rather than her family to administer her estate. Mary had bequeathed her brother John £200, but the bequest came with the proviso that he must first repay all of the money that he still owed her. By utilising her two friends as executors, Mary was both ensuring that her estate would be properly administered and also that her other family members and beneficiaries would not be put in any awkward positions in dealing with John and his outstanding debts.

Owen and Morris argue that each town had a group of men who were regularly called upon to act as executors because of their legal skills and knowledge. It does not appear that Thomas Smith and Hugh Edmonds belonged to any such group, rather, they are described as Mary's friends, perhaps known to her through her late husband, Joseph, but equally, these could have been relationships formed after his death. In the cases where it is possible to identify the relationship between the testatrix and their executors, only four women appointed people who were not either family or friends, and each of these women lived and died in Birmingham.

One of the four women is shopkeeper Bridget Walsh who died at her home at 70 Allison Street on Christmas Day in 1886. Bridget left an estate worth £120 18s 6d, significantly below the average of £1894 found in Birmingham.²² In her last will and testament she directed that Roman Catholic priest Reverend John Kelly, who lived at 123 Moor Street, should be the sole executor of her estate; this is despite the fact that Bridget had a son, a daughter, a brother and grandchildren, all of whom either lived with Bridget at 70 Allison Street or who lived a few doors away on the same street. The only bequest that Bridget made outside of these members of her immediate family was one of £10 to the Roman Catholic Church for masses to be said after her death. This bequest was equal in value to those that Bridget gave to her brother, daughter and grandchildren thus signifying the important role that the Church and religion played in her life. Bridget's probate records also reveal that she was illiterate, and she authenticated her last will and testament by putting 'her mark' next to her name. In light of this, it is possible that Bridget appointed Reverend Kelly to be her executor not just as a mark of respect to him and his Church but also because she was illiterate. There is also the possibility that her children were illiterate too, thus meaning that Reverend Kelly might have been one of the only people who Bridget knew, and could trust, who could read and write and was able to deal with the potentially complicated probate process.

Rather than the female business owners choosing their executors as 'an act of social envisaging',²³ the reasons why the remaining three female business owners chose to appoint people other than family or friends to be their executors are arguably, like Bridget, practical. One businesswoman, retired lodging house keeper Mary Ella, left, like Bridget Walsh, a relatively small estate of £328 1s 6d when she died on 28 April 1882.²⁴ In her last will and testament Mary appointed her solicitor Arthur Wright of Town Hall Chambers as her executor, despite the fact that she was living with her nephew, and successor to her business, John Assinder,

²² Last Will and Testament of Bridget Walsh, proved at Birmingham on 19 January 1887.

²³ J. Stobart, 'Social and Geographical Contexts of Property Transmission in the Eighteenth-Century' in *Urban Fortunes*, J. Stobart & A. Owens [eds], pp. 108–130, p. 119.

²⁴ Last Will and Testament of Mary Ella, proved at Birmingham on 24 May 1882.

and also had an adult daughter. Mary's last will and testament reveals that shortly prior to it being written on 11 April 1882, she had sold her confectionery business to John Assinder along with her lodging house property, but she had continued to live in 'apartments with the said John Assinder, using my own furniture'.²⁵ Mary used her will to ensure that the sale of her business and the business premises was ratified and the relevant documents including the mortgage papers were handed over to John. She also used it to separate her business and personal property so that her daughter could benefit from the sale of any personal items and all remaining estate that she possessed at the time of death. To this end, Mary specified in her will that she had employed an auctioneer based on Temple Row called Mr Walker to come and make an inventory of all the goods that she wished to bequeath to her daughter Mary Cooper. As Mary Cooper and John Assinder were the only two beneficiaries of Mary Ella's estate, it was perhaps wise to have an impartial body to oversee the distribution of Mary's assets and someone who was legally qualified to deal with ratifications of sale and the transfer of mortgages.

The use of professional expertise in cases of complicated or potentially contentious estates is also reflected in the probate records of Eliza Rebecca Dransfield, who ran a school from her home in Birmingham. When Eliza died in 1912 she left behind an estate worth £5277 0s 4d, far higher than any of the other businesswomen who appointed professionals as their executors.²⁶ In her original last will and testament, made in January 1907, Eliza had appointed her nephew, and chief beneficiary, Alfred William Dransfield as an executor alongside accountant Walter Charlton. This was changed via a codicil on 22 May 1909 when Eliza revoked Alfred William Dransfield as an executor and instead appointed her 'solicitor and friend' Frank Travers, whose family firm had drawn up her original will. Eliza gives no reason in her codicil to explain why she no longer wished for Alfred to be one of her executors, but an examination of the will and codicil shows that Eliza directed that the majority of her estate be sold and converted into a series of trusts for the benefit

²⁵ Last Will and Testament of Mary Ella.

²⁶ Last Will and Testament of Eliza Rebecca Dransfield, proved at Birmingham on 6 September 1912.

of various nieces and nephews. Each beneficiary was to receive different shares of the estate, and the trusts themselves appear much more complicated in both the number of recipients and in their construction than the others seen in the 100 case studies. It is very likely that a solicitor and accountant would need to be employed to carry out Eliza's wishes and therefore it made sense to appoint them as executors in the first place.

Interestingly, the four cases suggest that blood was indeed thicker than water and although the women might not have thought their relatives capable or trusted them to act as executors, they did all leave the bulk of their estates to family members. These examples all suggest that it was practicality which made it necessary to employ professionals as executors in the last wills and testaments of businesswomen rather than a desire to use somebody 'public' in the local community. Illiteracy in Bridget's case, a complicated sale in Mary's and the very complex financial dealings in Eliza's last wills and testaments, all necessitated the expertise of trained professionals who were known to the women and were trusted by them. It is also possible that there is a bias in the sampling of the 100 case studies and although the results of this research show that Leeds businesswomen never used professionals as their executors, it could be that no such cases were captured in the sample.

On the other hand, it is possible that women tended to describe their executors as friends rather than by their occupation, for example, solicitor, accountant or religious leader. This argument is supported by evidence from Birmingham wine merchant Eleanor Sinkinson, who died in 1884 leaving an estate of over £43,000.²⁷ Four of Eleanor's five executors were described as friends, but later in her will it emerges that three of these friends were also solicitors. This suggests that it was more than possible that some of the executors described as relatives and friends might also be professionals and were appointed as executors by the women specifically because of their expertise.

Chapter 5 examined the importance of personal possessions in the last wills and testaments of the female business owners, yet these items constitute only one element of the probate records examined. Attention now turns to examine the other features of the probate records including

²⁷ Last Will and Testament of Eleanor Sinkinson, proved at Birmingham on 27 February 1884.

Table 6.3 Number of businesswomen in Birmingham and Leeds who referenced real estate, trusts or businesses in their wills

| | Birmingham (%) | Leeds (%) |
|-------------|----------------|-----------|
| Real estate | 84 | 86 |
| Trusts | 58 | 54 |
| Businesses | 34 | 32 |

Data taken from 100 reconstructed biographies of female business owners from Birmingham and Leeds

domestic and international investments, to analyse what they can reveal about the financial behaviour of late nineteenth-century business owners. Birmingham boot and shoemaker Rebecca Traies' last will and testament reveals that she had invested £700 in stocks of the New Zealand government in a joint venture with her sister Anna. However, investing money abroad was unusual and most of the businesswomen appear to have invested their wealth overwhelmingly in property.

Table 6.3 shows that an average of 85% of the female business owners from both towns referred to the real estate and property that they owned in their last will and testament. The cases from Birmingham and Leeds that include a description of the female business owner's property portfolios reveal that the bulk of property investment made by the women was, as would be expected, in their local areas, with most properties located in the town centres. There were some notable exceptions to this; for example, Birmingham umbrella manufacturer Ann Alford owned thirteen houses in Birmingham as well as three cottages and a public house in the small village of Pembridge in Herefordshire, some fifty-five miles from her home on High Street, Birmingham.²⁸ As well as owning property in the town centre, some of the female business owners from Leeds also invested in real estate in the villages surrounding the town. Livery stable keeper Jane Young owned real estate both in Leeds town centre and in the village of East Keswick, nine miles away. Frustratingly, Jane's last will and testament does not include details of what these different properties were but as far as census and parish records show, Jane was not born, and did

²⁸Last Will and Testament of Ann Alford, proved at Birmingham on 15 May 1883.

not live, marry or die in East Keswick, therefore it seems likely that she purchased it as an investment.²⁹

The ownership of property outside of the businesswomen's immediate vicinity suggests that not only were women able to acquire or purchase property located away from their home environment, but more importantly that they had the management skills to maintain that property. Establishing additional branches of firms away from a home town, like Lucy and Mary Thurman did in Chester and Ann Buckley did in London, and engagement with foreign investment opportunities, indicates that female business owners had a far wider social and professional reach than might have been expected. This economic behaviour indicates that female-owned business was not necessarily a localised and small affair and, in fact, businesswomen could be acutely aware of national and international events and act accordingly to advance their economic ambitions.

This is not to underestimate or understate the role of local investment in the property markets. Chap. 4 has already looked at what could go wrong with property investment with the case of Timothy and Diana Watson, but this chapter will now explore the different ways that nineteenth-century female business owners successfully invested in property and the different types of property that their portfolios contained. It is however important to first acknowledge the changing legal environment of the late nineteenth century. The passing of the Divorce and Matrimonial Causes Act of 1857 helped married women, such as Mary Wilcock, protect their fortunes from errant and absent husbands, but seeking protection under this act required the wife to petition court and this carried its own financial barriers.

These barriers were partially removed by the Married Women's Property Acts of 1870 and 1882, which gave women the right to hold property, receive inheritance and retain any earnings that they might make personally during their marriage, separately from their husband. These acts were important because they removed the need for married women to have to apply for protection and instead assumed the right for a married woman to continue to possess independent assets. However, the Married Women's Property Acts were not retrospective and therefore only applied

²⁹ Last Will and Testament of Jane Young, proved at Wakefield on 2 May 1864.

to women who married or began to generate wealth after this date. Mary Beth Combs has argued that there was a change in the way that female shopkeepers invested their money between 1860 and 1901–03 as they absorbed the impact of the acts and began to invest in personal possessions rather than in property and real estate.³⁰ This is markedly different to the results of this research, which shows a high level of property ownership regardless of the date probate was granted. These are not direct comparisons and might therefore be an anomaly caused by sample bias, however, it is possible that the results indicate that different types of business owner utilised different investment strategies.

Examination of the residuary accounts, succession and estate duty registers by David Green and Alistair Owens between 1870 and 1902 has shown that ownership of real estate was more prevalent in estates valued at over £1000, with more than half of the estates in this category owning property.³¹ A comparison of their data with that collected from the probate records of businesswomen of Birmingham and Leeds who died between 1861 and 1940 suggests that this is also true for this wider period, although there are some interesting and potentially significant variations. As shown in Table 6.3, the overwhelming majority of businesswomen in both the Birmingham and Leeds sample made some reference in their last will and testament to property or real estate. Although the average probate valuation for both towns was above the £1000 threshold described by Green and Owens, the spread of valuations was much greater, with the smallest estate worth £44 6s 9d and the largest worth £43,514 3s 5d. Therefore, in order to be able to examine exactly what property the businesswomen owned, only those testatrix's wills which have given specific details of the property being bequeathed have been considered; this has reduced the sample to eleven cases in Leeds and ten in Birmingham.

Although some of these estates in Leeds were valued at over the £1000 mark which Green and Owens have suggested made property ownership much more common, there are some cases where the probate valuation was very low but the testatrix still owned property. There are obvious

³⁰M.B. Combs, 'A Measure of Legal Independence: The 1870 Married Woman's Property Act and the Portfolio Allocations of British Wives' in *The Journal of Economic History*, Vol 65, No 4, (Dec, 2005), pp. 1028–1057.

³¹D.R. Green, A. Owens, C. Swaine & C. van Lieshout, 'Assets of the Dead', p. 73.

explanations in some of these cases, for example, Diana Watson, the sheepskin mat manufacturer and widow of failed property developer Timothy, left an estate valued at only £87 and which consisted solely of the two properties which she had managed to retain ownership of after the Court of Appeal ruling. Yet some of the other female business owners also left estates with a low valuation but which contained real estate, such as Sarah Swale, a lodging house keeper who owned two freehold properties with two houses attached to the back on the High Street, Leeds.³² Sarah's estate was valued at only £100 when probate was granted, her last will and testament shows that aside from two small insurance policies, her properties were the only asset that she owned.

A slightly different picture emerges from the probate records of the female business owners from Birmingham. The estates that give specific details of the location and size of properties owned were not as low in value as those in Leeds, with the lowest probate valuation for such estates being £334. This estate belonged to Caroline Robbins, a wardrobe dealer who traded between 1878 and 1897. Caroline's last will and testament reveals that she owned two leasehold properties located at 30 and 32 Berners Street, Birmingham and eight leasehold houses which made up Number 17 Court on Brearley Street, also in Birmingham.³³ Like Sarah Swale, these leasehold properties were the only assets that Caroline owned, aside from a few pieces of unremarkable furniture. That these smaller value estates tended to be constituted entirely of wealth from property assets indicates that female business owners displayed the typical investment strategies of the lower middle classes. These strategies were characterised by an almost total investment in local real estate, primarily because bricks and mortar were further removed from the risk of the unpredictable stock market, the investment was simple to understand and manage, and most importantly, it also provided somewhere to live.³⁴

Wealthier businesswomen such as scrap metal merchant Hannah Aston, also invested in property but they also had saving accounts and invested in stocks and shares. At the time that she wrote her last will

³² Last Will and Testament of Sarah Swale, proved at Wakefield on 30 May 1879.

³³ Last Will and Testament of Caroline Robbins, proved at Birmingham on 16 March 1897.

³⁴ D.R. Green, A. Owens, C. Swaine & C. van Lieshout, 'Assets of the Dead', p. 68.

and testament Hannah had £1400, or approximately 50% of her total estate, invested with the bank.³⁵ The idea of investing money in a bank or joint stock company is somewhat contradictory to the established idea of women as risk-averse investors because there was no limited liability protection for those who put their money in its holdings and therefore investors were liable for more than the amount that they had originally invested if the business failed.³⁶

Although investors were 'liable to their last sixpence', men and women were persuaded to invest in joint stock banks because the potential returns were much higher than other investments such as railways and government bonds that were considered very safe.³⁷ Furthermore, the risk was tempered by the fact that most joint stock banks were operated in a conservative way, because to act in any other way would deter both shareholder investors and those depositing savings in the bank.³⁸ By the 1870s, women made up 32.6% of the average bank shareholders.³⁹ Recent research has drawn attention to the case of the City of Glasgow Bank which was much more speculative than others were and this risky attitude was recognised by nineteenth-century investors. It has been argued that female investors were aware of the City of Glasgow Bank's maverick attitude and subsequently only 15.7% of its shareholders were female.⁴⁰ If this is true then it suggests that female investors also viewed the Birmingham and Midland Bank with the same caution, as only 15.3% of its shareholders were female.⁴¹ Therefore, women such as boot and shoemaker Jane Traies who invested in the Birmingham and Midland Bank at this time did not conform to the image of risk-averse female investors as, firstly, they moved beyond the safe forms of investment like railway shares and property and, secondly, they were investing in the riskier end of the joint stock companies.

³⁵ Last Will and Testament of Hannah Aston, proved at Birmingham on 19 May 1906.

³⁶ G.G. Acheson & J.D. Turner, 'Shareholder Liability', pp. 207–9.

³⁷ G.G. Acheson & J.D. Turner, 'Shareholder Liability', p. 206.

³⁸ G.G. Acheson & J.D. Turner, 'Shareholder Liability', p. 221.

³⁹ G.G. Acheson & J.D. Turner, 'Shareholder Liability', p. 217.

⁴⁰ G.G. Acheson & J.D. Turner, 'Shareholder Liability', p. 217.

⁴¹ G.G. Acheson & J.D. Turner, 'Shareholder Liability', p. 217.

Table 6.3 shows how many times real estate, trusts and ownership of business enterprises were referenced to in the last wills and testaments of the 100 female business owners from Birmingham and Leeds. The most striking feature of the table is the similarity between the results from the two towns, and this provides more evidence that the experience of female business owners was very similar regardless of the economic structure or geographical location of the town where they lived and traded from. Although an important indicator of wealth and social status, the role of businesswomen as property owners and shareholders will be set to one side for a moment and instead, attention turns to the role of female business owners as the creators of trusts.

Trusts are sometimes viewed by the feminist historiography as a tool used by men to make sure that 'women did not operate freely in the market' by ensuring that the recipient had no control over the capital and therefore could not make investments on their own account.⁴² Yet it can be argued that there is no support for this argument in the data presented above because women would surely recognise that a trust was an oppressive, patriarchal device and would be reluctant to use it in their own wills, particularly for their female beneficiaries. However, it is also possible that the women did recognise the oppressive patriarchal nature of trusts but knew that it was the only legally binding way of controlling their wealth and protecting the bequests to female beneficiaries from their male relatives, and therefore they were forced to use them.

Over half of the probate records sampled in Birmingham and Leeds created at least one trust, and this figure is very similar to the evidence found in predominantly male probate records from Stockport where 62% of wills contained instructions to create trusts.⁴³ Trusts have been viewed as the hallmark of the successful middle-class male because they represent an awareness of a man's responsibility to provide for vulnerable members of their family such as his widow and children, particularly minor children, but, perhaps more importantly, trusts allowed the testator to continue to exercise control over their estate from beyond the

⁴²C. Hall, *White, Male and Middle Class: Explorations in Feminism and History*, (Oxford, 1992), p. 177.

⁴³A. Owens, 'Property, Will Making and Estate Disposal', p. 93.

grave.⁴⁴ The evidence from Birmingham and Leeds shown in Table 6.3 reveals that women of both towns frequently created trusts signifying that they were a common feature of the probate process for middle-class men and women. Trusts were not just utilised by women with higher probate valuations, even those with modest estates sought to protect their estates, and control the future of their descendants by creating trusts.

Closer examination of the trusts themselves reveals that not only did women create trusts but that they did so for the benefit of male and female relatives and friends. This is significant for two reasons: firstly, because it suggests that female business owners felt the same sense of responsibility that has been observed in middle-class male testators; and secondly, because it indicates that both men and women could be seen as vulnerable and in need of protection. This in turn suggests that both men and women could also hold the role of protector, indicating that women were able to display behaviours traditionally seen as linked with the masculine provider rather than the feminine nurturer.

When Leeds draper Grace Howard wrote her last will and testament in 1878, she directed that her estate be used to create two trusts: one which had a £200 capital investment for her forty-six-year-old married daughter Elizabeth, and another which used the remaining real and personal estate for her son James, who was thirty-nine.⁴⁵ Grace also included a proviso in her will which allowed James to apply to the trustees for an advance of £200 from his trust to be used specifically to establish himself in business. Therefore, at the time of her death in 1881, Grace had secured the financial future of each of her three children but in quite different ways than might have been expected. Her eldest daughter Elizabeth was provided with a trust that was 'for her separate use, free from marital control' thus giving her an income that was protected from her husband's influence. Unmarried daughter Sarah, who had been one of five women employed by Grace in the drapery firm, had taken over the business before moving it (and herself) to Halifax, providing for herself through trade. Finally, by creating a trust for her son, Grace managed to secure James' financial security in the interim whilst also providing him with the capital required

⁴⁴R.J. Morris, *Men, Women and Property*, pp. 100–101.

⁴⁵Last Will and Testament of Grace Howard, proved at Wakefield on 3 March 1881.

to set up his own firm. Grace's estate was valued at £400; the sum of her two trusts was well below the £1373 average probate value of the businesswomen from Leeds, demonstrating how even women of limited means were able to use the legal system to their advantage.

The beneficiaries of trusts were sometimes vulnerable family members, for example, Birmingham provision dealer Catherine Mackey Bowen included a trust for her elderly older brother Jonas, a former electroplater, who had lived with and been employed in her business in the years immediately preceding her death.⁴⁶ Catherine instructed her executors to use some of her estate to create a trust that would generate an income of ten shillings per week for the rest of her brother's natural life. Jonas had children and grandchildren of his own who continued to run the electroplating business that he established until the outbreak of the Second World War; it is not clear why they either could not, or would not, provide for their father in his old age. Nevertheless, the fact that it was Catherine who provided Jonas with a home, a job and a weekly income, provides further evidence that it was possible for women to assume the role of protector and provider, just as it was possible that men might have need of financial help.

The evidence above indicates that it was a testator's financial position and the personal circumstances of their family and friends that were the most influential factors in deciding whether they used their will to create trusts, and not their gender. This finding is crucially important as it shows that one of the key characteristics of middle-class male behaviour as identified by Morris can also be considered as a gender-neutral legal tool used by individuals to distribute wealth securely amongst beneficiaries. It also shows that the businesswomen were displaying these middle-class behaviours even if their estates were at the lower end of the wealth spectrum, thus indicating economic awareness and aspiration. Furthermore, creating a trust was not necessarily an attempt by men to restrict female economic agency but rather it was a means of generating a particular level of income whilst also ensuring that the capital investment would remain intact to provide for as many people as possible, long after the testator's death.

⁴⁶ Last Will and Testament of Catherine Mackey Bowen, proved at Birmingham on 17 June 1893.

The concern for generations beyond that of the testator's own children can be seen through the structure of the trusts, which often provided the original beneficiary with the income during their life, but upon their death reverted back to the estate and was then allocated to the next generation. Provisions were put in place that accounted for virtually every eventuality of premature death of the original beneficiary, their children, their spouses and their siblings. The trusts examined in this research were not created by women making wills based on emotion or sentimentality, but people with sometimes sizeable estates who were displaying an acute awareness of legal procedure and were in firm control of their finances.

Leeds chemist Mary Ann Fourness used her last will and testament to create a trust providing fifty pounds per annum for her married daughter Sarah Ann.⁴⁷ Mary Ann instructed that the payments were to be paid quarterly 'during her life and for her separate use without power of anticipation' meaning that Sarah Ann was unable to access any more money than that paid by her quarterly payment. Upon the occasion of Sarah Ann's death the payments of £12 10s 0d per quarter would become payable either entirely to Sarah Ann's child or, if she had several, then they would all receive equal parts. Significantly, however, if Sarah Ann and her husband, James Green Hirst, did not have any children alive at the time of her death, then the trust would 'not extend in trust to pay the income arising from the said one thousand pounds to the husband of my said daughter Sarah Ann'. Instead the trustees, who were Mary Ann's sons Robert and James Herbert Fourness, her cousin Joseph Beaumont Firth and friend Jonathan Clarke, were instructed to make direct payments to one of Mary Ann's other daughters, Florence Mary Whally.

The same instructions were in place for Florence's trust as had been for Sarah Ann's, the payments would continue to her death and then would go to any child or children but not to her husband and, if Florence had no children, the payments would be directed to their other sister Emily Jane Barber. Again, Mary Ann instructed that Emily Jane could enjoy the payments for her life, and after her death her children would inherit the trust payments in equal parts but her husband could not. In the event of Mary Ann's three daughters dying without children, she directed that the

⁴⁷Last Will and Testament of Mary Ann Fourness, proved at Wakefield on 21 August 1888.

capital of the trust should be divided amongst her remaining children, namely sons Robert and James Herbert Fourness in equal shares.

The trusts that Mary Ann created in her will were funded by putting a £1000 into any investments that her executors saw fit; however, other female business owners made much more specific instructions as to how the income would be generated. Much of the existing historiography has suggested that women tended to invest in low-risk, secure investments such as government bonds and railway companies which were less likely to go bankrupt and lose their investor's money, but equally they were unlikely to ever achieve particularly high returns.⁴⁸ There are examples within the 100 case studies of female business owners that corroborate these findings, for example, Harriet Ann Eccleston, a fishmonger from Birmingham, instructed that her trustees should fund the trust by investing in property, government securities or railways.⁴⁹ Similarly, boot and shoe manufacturer Jane Traies directed that £400 should be invested in any railway company in Great Britain or property and the proceeds given to her friend Jane Scott who lived in Edgbaston, Birmingham for her lifetime. After Jane's death, the investment was to be cashed in and the resulting lump sum was to be divided between the Birmingham Children's Hospital, the Exeter Dispensary, the Institution for the Blind in Exeter and the Unitarian Minister's Benevolent Society.⁵⁰

However, in addition to these 'safe' investments, Jane's last will and testament contains instructions for her executors and trustees to consider investing the money to fund the other trusts that she created, including one with a £3000 capital payment, in a joint stock bank company. As discussed above, Jane was herself a shareholder in the risky Birmingham and Midland Bank which indicates that she was aware of the potential pitfalls of investing such a large sum in such a venture. The list of possible investments that Jane included in her last will and testament are just suggestions and the executors and trustees retained the rights to do as they saw fit. Yet the fact that Jane was willing to risk a substantial amount of her own hard-earned money, and the future financial security of the

⁴⁸ R.C. Michie, 'Gamblers, Fools, Victims or Wizards?', pp. 156–183, p. 164.

⁴⁹ Last Will and Testament of Harriet Ann Eccleston, proved at Birmingham on 9 January 1872.

⁵⁰ Last Will and Testament of Jane Traies, proved at Exeter on 25 February 1887.

trust's recipient, her sister Anna Traies, suggests that she perceived that the rewards would outweigh the risk.

The relationships between women and their female relatives, particularly spinsters and nieces, and married women and their daughters, have been regarded as the steel frame of a female support network through which 'sisters, daughters and nieces tended to be favoured to a greater extent than brothers, sons and nephews'.⁵¹ The data from the 100 female business owners suggests that these relationships were also important in Birmingham and Leeds. However, 52% of the named beneficiaries in the wills of Birmingham businesswomen were female as were 61% in Leeds, suggesting that whilst the connections between women were important, the relationships between the women and their male friends and relatives should not be underestimated.

One such relationship was between Jane Young, a livery stable keeper from Leeds, and her nephew William Teal. Jane's last will and testament reveals that she left her business, real estate in East Keswick and Leeds, and her personal estate to nephew William, a bequest amounting to some £1900. The only other bequest in the will is to Jane's niece Margaret and is a cash bequest of £100; clearly, this is significantly less than the value of William's inheritance, but given the fact that William worked and lived with his aunt Jane, the bequests probably reflect the strength of the relationships.

Chart 6.2 shows the relationships of beneficiaries and the testatrices in the sample of 100 case studies, and it reveals a difference between the range of beneficiaries referred to in the Birmingham sample of fifty estates from Birmingham and those from Leeds. The most striking difference shown in Chart 6.2 is in the number of beneficiaries who were daughters, with almost twice as many women in Leeds passing on items to daughters than their Birmingham counterparts. The table also shows that the female business owners in the Birmingham sample included bequests in their last wills and testaments to relatives that were not mentioned by the Leeds businesswomen. The relatives in the Birmingham wills which were not found in the Leeds probate records included fathers, step-sons, step-

⁵¹D.R. Green, 'Independent Women Wealth and Wills in Nineteenth Century London' in *Urban Fortunes*, J. Stobart & A. Owens [eds], pp. 195–222, p. 219.

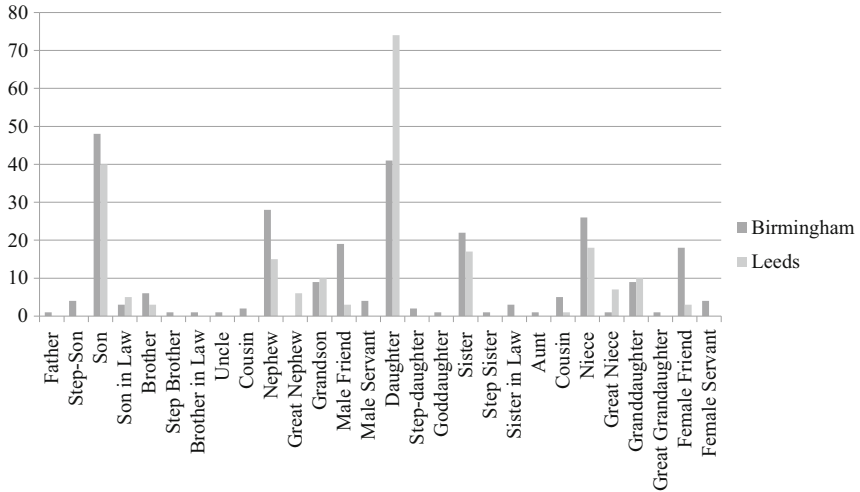


Chart 6.2 Beneficiaries of the estates of female business owners from Birmingham and Leeds case studies (Data taken from 100 reconstructed biographies of female business owners from Birmingham and Leeds)

daughters, step-brothers, brothers-in-law, uncles, cousins, great nephews, goddaughters, sisters-in-law, aunts and great-granddaughters, and the majority of these extended relatives lived outside of Birmingham. In contrast to these extended familial relationships, the beneficiaries contained within the wills of the female business owners of Leeds were centred predominantly around the close kinship ties of immediate family, for example, children, siblings, nieces, nephews and grandchildren, and the majority lived in Leeds.

Chart 6.2 also reveals that the businesswomen of Birmingham included bequests for friends, both male and female, much more frequently than the businesswomen of Leeds. The difference between the familial networks and the inclusion of bequest for friends in the estates of the two towns indicates that the Birmingham women were much more likely to leave estates that were divided between extended relatives and friends spread over a wider geographic area. One testatrix who was a member of an extended family was Penelope Gore who owned an artist's repository in Birmingham between 1860 and 1869 and was the supplier of paint

brushes to Queen Victoria, a keen water colourist.⁵² Penelope's will shows that her beneficiaries tended to be related to her through marriage rather than blood, for example, her step-brother Thomas Henry Fiddian and his wife Mary Ann.⁵³ Penelope's maiden name was Fiddian but it is unclear whether she and Thomas shared the same father or whether Penelope's mother had remarried and Penelope had taken on her step-father's name; there are examples of both situations occurring within the sample. Crucially, however, Penelope identified Thomas as her step-brother rather than brother and also Mary Ann as her step-sister-in-law, thus suggesting that Penelope herself viewed these relationships as different to those between blood siblings.

The last will and testament of Birmingham advertising agent Mary Ann Sheffield is particularly interesting because she did not leave any of her personal belongings to family members. Instead, she chose to bequeath valuable items such as a diamond brooch and earrings, silver and all her dining room furniture including the carpets and glass, to her friends Maria Harris, Benjamin and Jane Gilbert and their daughter Elizabeth Gilbert, and her goddaughters Mary Eveline Cox and Isobel Cox.⁵⁴ This is perhaps surprising when one considers that her stepson and business partner, William Lemon Sheffield, lived and worked with her at the time she wrote her will.

When Mary Ann died in 1887 her estate was valued at £1777 0s 5d and her last will and testament details items such as £100 cash, furniture, paintings and jewellery, but no property, stocks and shares or business enterprises.⁵⁵ The lack of such assets suggests that Mary Ann had bestowed them *inter vivos*, or during her life, to her stepson, William who continued to run Mary Ann's business after her death.⁵⁶ It has been argued that transferring assets such as businesses and property before death in this way was a common part of middle-class life, particularly in the case of sons inheriting the family business, and it is important that

⁵²National Portrait Gallery Directory of Suppliers Online <http://www.npg.org.uk/research/programmes/directory-of-suppliers.php> - accessed July 2015.

⁵³Last Will and Testament of Penelope Gore, proved at Birmingham on 7 May 1888.

⁵⁴Last Will and Testament of Mary Ann Sheffield, proved at Birmingham on 12 October 1887.

⁵⁵Last Will and Testament of Mary Ann Sheffield, proved at Birmingham on 12 October 1887.

⁵⁶*Kelly's Directory of Birmingham*, 1888.

death is not seen as the only occasion when such wealth transfers could take place.⁵⁷ By transferring her business interests, and perhaps property, to her stepson before she died, Mary Ann Sheffield demonstrated the careful forward planning that was held to be so important to middle-class men.

In his research of the Leeds middle class in the early nineteenth century, Morris has identified a six-stage property life cycle that he argues describes how middle-class men accumulated and consolidated their assets in such a way that enabled them to retire from trade but also secured the financial security of their dependants.⁵⁸ These six stages are perfectly replicated in the life cycle of Ann Corbett and Ann Mary Gough, the grandmother and daughter, Temperance hoteliers from Birmingham first examined in Chap. 4:

1. **Childhood—dependence on parents:** Ann Corbett raised Ann Mary Gough in Corbett's Temperance Hotel from a young age.
2. **Training—dependence on parents during training or apprenticeship period:** Ann Mary Gough worked for her grandmother whilst living with her in the hotel.
3. **Adult—earned income and net payer of interest:** Ann Mary Gough purchased her grandmother's business by borrowing from her at a rate of 5% interest. When Ann Corbett wrote the codicil to her last will and testament in 1882, Ann Mary still owed £250.⁵⁹
4. **Adult—earned income from trade, manufacture or professional activity, debts were paid off and capital accumulated:** When Ann Corbett died, the £250 that Ann Mary owed was cancelled, and therefore Ann Mary owned her business in full.
5. **Adult—unearned income. Income was derived from rents, dividends and interest; profits and fees became less important as the man withdrew from business in his fifties:** Ann Mary continued to run Corbett's Temperance Hotel until 1886 when she was forty-nine years old. After this point, Ann Mary is no longer registered in the trade directories or census returns as having an occupation.

⁵⁷ D.R. Green, 'Independent Women', p. 200.

⁵⁸ R.J. Morris, *Men, Women & Property*, p. 148.

⁵⁹ Last Will and Testament of Ann Corbett, proved at Birmingham on 6 April 1883.

6. Life after death—a person's property was rarely dispersed after death but was put into trusts under the control of executors and trustees to maintain the living standards of widows and children:

When Ann Mary wrote her will in 1902, she instructed that all of her real and personal estate be converted into a trust for her daughter Annie. If Annie died with no heirs then the trust would revert to Ann Mary's husband Alfred until he married again or died, at which point the trust would close and the capital returned to cash and then divided amongst nieces and nephews.⁶⁰

Ann Mary's stipulation that Alfred's inheritance was only his until he remarried or died is an important one; the condition is exactly the same as the one regularly used by husbands and regarded as misogynistic and controlling. The fact that she was able to exercise such economic control reflects her position as a generator of independent wealth, and highlights the importance that businesswomen placed on securing their economic affairs, both during life and after death. The lives of Ann Corbett and Ann Mary Gough follow every aspect of the lifecycle that Morris argues characterised a 'successful middle class male',⁶¹ suggesting that these characteristics could also be representative of a successful middle-class woman. Yet it is perhaps more accurate—and productive—to consider the six stages outlined above as behaviours that could be exhibited by any business owner, regardless of their gender.

The idea of the Birmingham population having looser familial ties and a wider network of extended kin and friendship groups can also be seen in the last wills and testaments of Birmingham boot and shoe manufacturers Jane and Rebecca Traies. As has been discussed previously, Jane and Rebecca were sisters-in-law, related through Rebecca's late husband, John, who died in the late 1830s. Both women were originally from Crediton, Devon and although they both returned there after they retired from the boot and shoe industry in 1856, both of their estates reflect the different places where they had lived. This is most obvious in the last will and testament of Jane Traies who, as previously mentioned, left donations to the

⁶⁰Last Will and Testament of Ann Mary Gough, proved at Birmingham on 29 November 1906.

⁶¹R.J. Morris, *Men, Women & Property*, p. 148.

Birmingham Children's Hospital as well as the Exeter Dispensary and the Institution for the Blind in Exeter.⁶² On a more personal level, however, Jane included a bequest to her friend Jane Scott, a retired schoolmistress who lived with her brother Alfred in Edgbaston; how the two knew each other is unclear although it is possible that they had become acquainted through Alfred who was a stockbroker.

Eighteen months after Jane Traies had made her last will and testament, her beneficiary Jane Scott died and Jane added a codicil to her will making Bessie Maccall the beneficiary of the trust. Bessie was the daughter of Unitarian minister William Maccall, a friend of John Stuart Mill and had published in magazines such as *The Spectator* and *The Gentleman's Magazine*.⁶³ Jane most likely became acquainted with the Maccall family between 1841 and 1845 when William was the Unitarian minister in Crediton, although as Jane was already living in Birmingham by 1839 she must have made the long journey back to Devon to visit. Bessie was born in 1843 and although by the time that Jane wrote her last will and testament Bessie was an adult living in Bexleyheath, Kent, their relationship would have been one of correspondence and occasional visits. The bequest made to Bessie shows that as well as her familial ties, Jane Traies also belonged to friendship networks that had their foundations in shared religious views, and stretched far beyond her immediate locale. Evidence from her last will and testament demonstrates the strength of this non-familial relationship, as Bessie was the only non-relative included in Jane's will.

Chart 6.2 shows a tendency for the women of Leeds to bequeath their estates to their immediate family whilst the businesswomen in Birmingham were more likely to include extended family and friends, like Bessie Maccall, among their beneficiaries. The bequests contained in the last will and testament of Birmingham wine and spirit merchant and importer Eleanor Sinkinson illustrate this point and give some idea of the importance of friendship to the businesswomen. Before exploring these bequests and relationships however, it is important to acknowledge that

⁶² Last Will and Testament of Jane Traies, proved at Principal Registry, London, 25 February 1887.

⁶³ R. K. Webb, 'Maccall, William (1812–1888)', *Oxford Dictionary of National Biography*, (Oxford, 2004) [<http://www.oxforddnb.com/view/article/17373>, accessed 26 July 2012].

Table 6.4 Number of heirs and value of estates in Birmingham and Leeds

| Value of estate | Number of heirs | | | | | | | |
|---------------------|-----------------|-------|--------|-------|--------|-------|--------|-------|
| | 1 | | 2 to 3 | | 4 to 5 | | Over 5 | |
| | B'ham | Leeds | B'ham | Leeds | B'ham | Leeds | B'ham | Leeds |
| Under £500 | 8 | 3 | 8 | 6 | 4 | 6 | 5 | 4 |
| £500–£1999 | 1 | 4 | 4 | 6 | 4 | 6 | 7 | 10 |
| Over £2000 | 1 | 0 | 0 | 2 | 2 | 0 | 6 | 3 |
| Total | 10 | 7 | 12 | 14 | 10 | 12 | 18 | 17 |
| Percentage of wills | 20 % | 14 % | 24 % | 28 % | 20 % | 24 % | 36 % | 34 % |

Source: 100 Case Studies from Birmingham and Leeds; the table is based upon that used by D.R. Green in 'Independent Women', Table 7.8, p. 217

Eleanor's estate was significantly larger than the others in the sample and therefore as Green has argued, a wealthier estate provides more opportunity for a greater number of beneficiaries.⁶⁴

Yet the data presented in Table 6.4 below suggests that although Eleanor did include a large number of beneficiaries in her last will and testament, she was not alone and, in fact, more female business owners mentioned five or more beneficiaries in their last will and testament in both Birmingham and Leeds than any other number. Furthermore, the largest and wealthiest estates did not necessarily contain the highest numbers of heirs; rather Table 6.4 shows that there were a number of estates valued at both under £500 and between £500 and £1999, which included bequests to more than five people. However, the results do suggest that whilst some women with poorer estates might bequeath their possessions to several beneficiaries and heirs, the pattern observed by Green in 1830s London, whereby the wealthier the testator the less likely it was that they would appoint only one heir, is also broadly present in the estates of late nineteenth-century businesswomen from Birmingham and Leeds.⁶⁵

One of the common factors in the different estates that contained more than five heirs was the fact that the testatrixes often had more than five children or, in the case of unmarried women, several nieces and nephews. None of the businesswomen appear to have practised primogeniture,

⁶⁴D.R. Green, 'Independent Women', p. 217.

⁶⁵D.R. Green, 'Independent Women', p. 217.

and therefore the estate, however large or small in value, was split several ways. Interestingly, in the case of Eleanor Sinkinson, she had just one child, a daughter called Ellen, and although she bequeathed the majority of her estate to her, she also included a further thirty-six bequests, predominantly cash payments ranging from £5 for friends and neighbours Mary Emily Patchett, Elizabeth Barnett and Esther Kemp to £1000 to her son-in-law Harry Cozens.⁶⁶ Eleanor also bequeathed some personal possessions such as a diamond ring to friend Mary Ann Alderton and she instructed that ‘all assistants and servants in my employ’ should be provided with ‘such suitable mourning [clothes] as my daughter shall see proper’.

Recipients of Eleanor’s cash bequests included cousins, cousins-in-law, friends, neighbours, nieces, nephews, her solicitors, employees, servants and clerks, most of whom, but not all, were located in Birmingham; daughter Ellen, for example, lived with her husband and children in London where Eleanor herself had been born. In light of the analysis in Table 6.2, Eleanor Sinkinson’s estate, although very large, was perhaps not so unusual either in its composition—for many other businesswomen in the sample bequeathed real estate and created trusts—nor in its bequests, for other businesswomen provided gifts or financial rewards for long and loyal service to their assistants and servants. Photographic material dealer Elizabeth Ann Hulme gave her servant Elizabeth Field £50 cash and each of her executors the sum of £20 for the purpose of buying a diamond ring.⁶⁷ Yet the range of beneficiaries highlighted so clearly in Eleanor’s last will and testament strongly suggests that in the absence of a close-knit familial network nearby, the female business owners instead created their own personal and professional networks of men and women, and the importance of these networks is reflected in their last wills and testaments.

The various case studies explored in this chapter have all served to shed light both on the way that women engaged with, and invested in, financial markets, and on the probate behaviour of women in late nine-

⁶⁶ Last Will and Testament of Eleanor Sinkinson, proved at Birmingham on 27 February 1884.

⁶⁷ Last Will and Testament of Elizabeth Ann Hulme, proved at Birmingham on 10 November 1885.

teenth and early twentieth-century England. The chapter has used probate records as a window through which to view women as property owners, shareholders and business owners. Consideration of these activities has revealed that women were active economic agents and that they often acted in the same way as middle-class men. Examining the personal and professional networks of these businesswomen reveals that the role they played in their relationships were reflected in their probate records, for example, by creating trusts that provided for vulnerable friends and family. The examination of the probate records has also revealed relationships that would previously have remained invisible such as those between friends Ellen Trendall and Isabella Brindley, and illuminated the support networks that the female business owners created for themselves. Looking at the actions of female business owners after their death, the possessions that they owned, the investments that they made and the people who they thought were important, provides an invaluable insight into their actions while they were alive.

7

Conclusion

This book opened with a quote from Harriet Martineau voicing her concern that the people of Britain remained ignorant of the amount of business in the country carried out by women. Until very recently, many researchers of economic, business, and women's history in nineteenth-century England also shared this ignorance, and it is only through work by Barker, Phillips and Kay that the actions of businesswomen in the late eighteenth and early nineteenth century have begun to be recognised. In spite of this recent work however, the business activities of women outside of London and in the latter half of the nineteenth century had, prior to this study, received very little academic attention. The preceding chapters have addressed the issue and through using a mixture of quantitative and qualitative methodologies and a wide range of sources, have built upon this new body of research to shed light on female business ownership in late nineteenth-century England.

The aims and objectives of this research were forged in the gaps and contradictions of the existing historiography. One of the key initial aims was to create a body of evidence that would extend the reconsideration of businesswomen begun by Barker, Phillips and Kay and demonstrate that women continued to be able to own and operate enterprises outside

of London in the late nineteenth century.¹ The bulk of this evidence was drawn from trade directories of Birmingham and Leeds and it revealed that over 30,000 female-owned businesses were registered in twenty-two trade directories from the two towns between 1849 and 1901. As a percentage of the total directory, female-owned firms varied from 3.3% to 8.2%; figures which were very similar to those found by Barker in late eighteenth and early nineteenth-century Manchester, Leeds and Sheffield, thus suggesting that women continued to play an important role in the urban economy throughout the 1800s.

The data extracted from the trade directories revealed far more information than the numbers of women who had registered their businesses; it also showed the types of trades that they owned, the number of women trading in partnerships, whether the firm occupied more than one premises and whether the women lived separately to their businesses. In many ways it is this information that is the most significant as it creates the opportunity to explore how the women traded rather than merely establishing the fact that they existed. The data shows that only an extremely small, but consistent, percentage of women traded in partnerships in the two towns during the later nineteenth century. Interestingly, this remained the case throughout the decades with no substantial evidence to suggest that the Married Women's Property Acts of 1870 or 1882 had an impact—either positive or negative—on the willingness or ability of women to trade alone. The majority of partnerships followed the traditional historiographical model of two or more female relatives trading together, but there were a significant minority of women, particularly in Leeds, who formed business partnerships with male relatives, as well as unrelated women and, more surprisingly, unrelated men.

Looking at the composition of the partnerships that were registered in the trade directories sheds light on the importance of small business ownership to the family dynamic, with mothers remaining the senior partner and sons serving an informal apprenticeship, taking over only after their mother retired due to old age or died. The role of the partnership in the firms, particularly the ones where widows who had inherited

¹ H. Barker, *The Business of Women*; N. Phillips, *Women in Business*; A.C. Kay, *The Foundations of Female Entrepreneurship*.

from their husband traded alone for a time and then later had taken sons on as junior partners, shows one way the businesswomen ensured that their successors acquired the necessary skills to assume control of the firm and continue its success. The passing of knowledge from husband to wife to child highlights the central role that business played in the lives of many families in late nineteenth-century England and also that male and female business owners were aware of the perils of nepotism as highlighted by Rose.²

Analysis of the trade directory data reveals that, perhaps unsurprisingly, the majority of businesswomen in both towns tended to own firms that can be classified as existing in the typically feminine sectors of 'Textiles'; 'Food, Drink and Hospitality'; and 'Retailing'. The percentages of women operating in these sectors and in 'Miscellaneous' and 'Schools' changed over time with retailing becoming increasingly important to Birmingham whilst 'Food, Drink and Hospitality' and 'Textiles' continued to occupy the majority of female business owners in Leeds. In both towns the number of women who owned and operated schools declined dramatically between 1849 and 1901, most notably after 1870 as a direct result of the Forster Education Act which introduced compulsory, state-funded schooling. Similarly, the percentage of women whose firms were classified as 'Miscellaneous' and included manufacturers of items that were not included in the other categories, also declined in both towns over the period, although a significant minority of women remained trading in this sector.

These findings mirror those of Barker, Phillips and Kay, who have all observed a strong correlation between the types of trades carried out by women and the domestic duties that were traditionally assigned to them. However, given that the categories of analysis were themselves closely linked to the feminine responsibilities of feeding and clothing people, it is unsurprising that the majority of women appear to be involved in so-called feminine trades even though businesses as varied as confectioner, brewer, lodging house keeper and seed dealer are gathered under the same category. Grouping firms together in this way causes two major issues. In the first instance, the results of such an analysis suggest that women

² M.B. Rose, 'Beyond Buddenbrooks', p. 134.

were seemingly just charging for skills that they possessed by virtue of being female. In the second instance, the experiences of women involved in sectors labelled 'Food, Drink and Hospitality' or 'Textiles' or 'Other Retailing' can be easily dismissed as typical examples of female work whilst women in the 'Miscellaneous' sector are also dismissed but this time as anomalous and therefore of limited significance. In both cases a great deal of information about the practices of female business owners is lost.

These problems were addressed by re-examining the trade directory data and looking at the numbers of women who made items, regardless of what the item actually was, and then comparing the information against the total number of businesswomen whose firms were registered in the directories. The rationale behind this decision was that the practicalities of establishing and operating a firm that made a product would have been similar whether the product was a bonnet or a gas fitting and the owners may have shared more experiences than they did with women who retailed items. The aim of this secondary analysis was to shed light on women's involvement in the production of goods and to generate data that would begin to contradict the notion that women were unable to trade in certain sectors. Examining the data in this way was particularly interesting given the different industrial heritage and economic structure of Birmingham and Leeds.

Re-examining the trade directory data in this way revealed that an average of 33% of female business owners in both Birmingham and Leeds were involved in manufacturing items, and this figure remained relatively constant throughout the late nineteenth century. These results suggest that a significant percentage of businesswomen continued to own firms that made goods throughout the late nineteenth century, information that was obscured in the original analysis by categories that failed to acknowledge that firm in sectors such as 'Textiles' were still producing items. Looking at the data in this new way enables the similarities of business ownership to be considered but also, through the case studies of Elizabeth Onion and Ann Buckley, highlights the sometimes unexpected ways that women engaged in supposedly feminine trades.

Ann Buckley and Elizabeth Onion both inherited their businesses after the death of their husband. Evidence from the 100 case studies of female

business owners has revealed that although this was the most common way for women to enter business, some women inherited from fathers or siblings, a significant minority of women in both Birmingham and Leeds established their own enterprises, and purchasing a firm as an ongoing concern was also an option. A detailed examination of the businesses owned by the women in the case studies reveals the average length of time that the woman was in charge of the firm was 17.6 years in Birmingham and 15.3 years in Leeds, meaning that the women were making the decisions about business strategies for significant lengths of time.

Uncovering the variety of ways that women came to be in business and the length of time that they spent as owners of their firms represents an important step forward in our understanding of the economic opportunities and agency of women, and the wider urban economy in nineteenth-century England. Although the majority of women might have inherited their businesses, it was not necessarily a short-term arrangement and actually, for women such as cloth cap manufacturer Ann Buckley, the death of her husband was just the beginning of a career as a business owner that would span decades. These findings are central in continuing to challenge the idea that women in business were acting as babysitters until a son could inherit and transform our understanding of the economic opportunities available to women in nineteenth-century society.

The notion that women would have to trade in a semiprivate way, outside of the networks of male traders was quickly dispelled by the data of thousands of female-owned businesses extracted from the trade directories. By registering their firm in the directories, the women were ensuring that the general public were aware of their business and its location and attempting to secure the firm's long-term success. Some businesswomen chose to set their firms apart from their competitors by using a larger font type for their directory entry, taking out an advert in the directory and placing advertisements in the local newspapers.

The adverts placed by Rachel Inchbold, Jane Hodgson and Eleanor Sinkinson show that the women used adverts to communicate new products, changes in circumstances and the reliability of the services offered. The structure, wording and purpose of the three advertisements mirror those of male business owners and suggest that Barker's observations that advertisements placed by male and female business owners in early

nineteenth-century England used the same language of servility and deference to the customer is also true of the later nineteenth century.³ This finding is important for two reasons: firstly, because it further illustrates the continuity in the way that women traded in England throughout the nineteenth century and secondly, because it offers additional evidence to support the argument that small business owners actually traded in a very similar way regardless of whether they were male or female and that they held an important place in the urban economy.

Highlighting the ability of women to trade in a public way, alongside other male traders is central to proving that women were able to inherit, establish and purchase enterprises in late nineteenth-century England just as they did in the late eighteenth and early nineteenth century.⁴ This completely new data on women's economic activities demonstrates conclusively that women continued to play a significant role in the business economies of late nineteenth-century Birmingham and Leeds and that they did so by operating a wide variety of trades, and with a small but consistent presence in the manufacturing community. The evidence also shows that the businesswomen employed the same advertising and marketing strategies as male traders, targeting trade directories and local newspapers to make the public aware of their firm. The analysis of the average length of time that women owned firms indicates that these strategies were often very successful and enabled the women to remain in business for as long as they chose.

A secondary objective was to look beyond the scope of women's history and consider what this new understanding of female business ownership means to our understanding of nineteenth-century English economic history. Examining the lives of a 100 businesswomen has demonstrated that their business activities did not prevent them from achieving membership of the middle classes and in fact, their position as business owners often enabled them to acquire the material possessions that secured this social status. Analysing the probate records of the 100 businesswomen revealed that all the women employed a solicitor to write their last will

³ H. Barker, *The Business of Women*, Chapter Three.

⁴ H. Barker, *The Business of Women*; N. Phillips, *Women in Business*; A.C. Kay, *The Foundations of Female Entrepreneurship*.

and testament and that they used exactly the same methods of asset distribution that have been observed in the probate records of middle-class men. Furthermore, the bequests made and language used in the women's wills did not support previous research which has found that women's wills regularly included sentimental but valueless items and used a feminine language, finding instead that the businesswomen's wills included only items of financial value and described them using factual rather than emotional language.⁵

Probate behaviour was not the only signifier of middle-class behaviour in nineteenth-century England and the case study of Manchester warehousewoman Sarah Hotham demonstrated the way that female business owners could act in the same way as their male counterparts and link their business successes to their social status. Sarah repeatedly used local newspaper the *Leeds Mercury* and her business name of 'Hotham & Whiting' to coordinate collections of clothes and money for a wide variety of charities, thus engaging in the middle-class passion for philanthropy. She also donated cash sums to a variety of local and national causes, the details of which appeared in the announcements section of several provincial newspapers. Sarah was unusual within the sample of the 100 case studies because of the amount of philanthropic work that she carried out during her lifetime, but a number of women included donations to charities in their last will and testament, mostly to healthcare providers but also to religious groups and animal welfare societies. In identifying causes and charities that they believed to be important and worthy in their last will and testament, the businesswomen were displaying the philanthropic concern that was so important to middle-class identity. By engaging in such public philanthropic work using her business name, Sarah used the same methods that Morris has observed in middle-class men to create a public profile in both her hometown and further afield.⁶ This shows that women were able to create public identities and that they did so by intertwining their personal and business selves in a way that meant each identity was synonymous with the other.

⁵ M. Berg, 'Women's Property and the Industrial Revolution', p. 246.

⁶ R.J. Morris, *Men, Women and Property*, pp. 61–3.

Part of the public identity of the female business owner was linked to the address that they provided in the trade directory, and that data from the directories revealed how many businesswomen deliberately located their businesses on the busiest, most fashionable streets of Birmingham and Leeds. In addition to this, a number of women traded from more than one location including wine merchant Ann Bird, for whom 'more than one premises' equated to shops at 109 Digbeth, 48, 49 and 50 Meriden Street and further properties in Newport, Shropshire and Stafford.⁷ The evidence gathered from the trade directories demonstrates that women in late nineteenth-century England were trading from the most public and fashionable of locations and they had the scope to expand their businesses beyond one location in their hometown. This new evidence paints a very different picture of the opportunities available to nineteenth-century businesswomen than has previously been suggested and shows that women were able to capitalise on advantageous economic conditions and were not impeded by their gender.

The businesswomen were not only trading from the same location as their male counterparts, but, like male business owners, they were engaged in a reciprocal relationship with the law that offered them both protection as a trader but also held them accountable. Phillips has shown that women trading between 1700 and 1850 were more than able to manipulate the English legal system to their advantage.⁸ The evidence here is not sufficient to support direct comparisons with the businesswomen of Phillips' study, however, evidence from the case of Mary Wilcock, who secured an Order for the Protection of Property under the Divorce and Matrimonial Causes Act 1857, suggests that businesswomen continued to seek and receive legal restitution. Moreover, the case of *Kettlewell v Watson*, which was eventually heard in the Court of Appeal with Diana Watson's arguments made by a member of the Queens Council, clearly demonstrates that women were able to negotiate the English legal system at the highest level even if they lived outside of the capital. Similarly, circumstantial evidence shows that female business owners were expected to follow the law in the same way as male traders and if they did not, as in

⁷ *White's Directory of Birmingham*, 1876.

⁸ N. Phillips, *Women in Business*.

the case of Harriet Gallantry and Maria Hipkiss, they would be punished appropriately, but not excessively.

Establishing that women were able to access the English legal system to create a last will and testament and in the event of a personal or professional dispute has been central to uncovering the different ways in which the women created a social identity that secured their place as part of the middle classes whilst still engaging very publicly in business. Using probate records as a portal to the personal lives of the businesswomen has enabled the examination of their domestic arrangements and the possessions they owned, both of which have in turn illuminated the social status that female business owners could enjoy. This was crucial to demonstrating that not only did female business owners conduct their businesses in the same way as men; they were also able to experience the same standard of living and subsequent social status as their male counterparts.

Where a person lived was one of the defining features of the nineteenth-century middle classes, and examining the domestic circumstances of the female business owners provides important evidence to support the underlying argument that female business owners were able to construct a social identity using the same methods as men. Exploring where the businesswomen of Birmingham and Leeds lived revealed one of the few dramatic differences between the data gathered from the two towns, with only six of the fifty businesswomen from Birmingham living separately from their business premises compared to twenty-five of the Leeds sample. Statistical analysis demonstrated no significant relationship between the value of probate estate and the businesswoman living away from her business, thus indicating that there were differences in the types of properties in the two towns, perhaps with the Leeds premises tending to be smaller and therefore necessitating separate living accommodation.

Yet the case studies do show that the businesswomen had the option of moving away from the noise and pollution of the workshops and factories in the town centre to the unspoilt calm of the leafy suburbs. The transition from urban to rural was explored through the life of Leeds waste dealer Mary Wilcock who went from living in her business premises to an elegant townhouse in a desirable Georgian square before finally making the move to an outlying village. This is very much in line with the established idea that the middle classes responded to economic success

by retreating from trade and moving to the suburbs.⁹ The varying estate values of the women who lived separately from their firm in the Leeds sample suggest that there must have been a wide range of housing available and therefore although not everyone could afford the expensive suburbs of Headingley or Roundhay, it was possible to escape the bustle of the town centre.

The move from town centre to suburb can also be seen in the life of Birmingham advertising contractor Mary Ann Sheffield who began her career trading from her home and ended it living in a very large house and employing two servants. Yet Mary Ann was one of only six women in the Birmingham sample who chose to live away from her business and if we accept that this is not a result of bias in the sampling then the data points to a significant difference between the two towns. The Birmingham data suggests that there is not necessarily a clear relationship between the geographical location of the home and middle-class status as the wealthiest woman in the study, Eleanor Sinkinson, chose to remain living above her business in the centre of Birmingham throughout her life despite leaving an estate approximately twenty-five times larger than that of Mary Ann Sheffield. It is possible that the house prices were higher in Birmingham than Leeds and although this is very difficult to determine now in the absence of the Leeds Rate Books, an ongoing project at the Winton Institute for Monetary History looking into property rents and prices in urban England will hopefully shed light on this issue in the future.

The ability of businesswomen from Birmingham and Leeds to move to houses in the fashionable and affluent areas of their town whilst still trading strongly suggests that simply owning and operating a business was not enough to automatically bring about a fall in social status. The life of hotelier Ann Mary Gough emphasises this point as despite becoming a business owner, she and her family continued to live in Edgbaston and do not appear to have suffered either socially or economically as a result of her activities. Rather, census records show that the Goughs continued to employ the same type and number of servants as their surrounding neighbours, and Alfred continued to work as a solicitor. When

⁹L. Davidoff & C. Hall, *Family Fortunes*, p. 24.

she died in 1906, Ann Mary lived in Edgbaston and left a personal estate worth over £3000, indicating that she successfully combined her roles as business owner, wife and mother, with being a member of the middle classes.¹⁰

Analysis of the probate records has shown how the women in both towns frequently cited the material that a particular item was made from to ensure that their executors could properly identify the bequest. This has allowed a detailed picture of the furniture owned by the businesswomen to be compiled. The four-post beds and feather bedding, rosewood and walnut card tables, mahogany chest of drawers, and oak wardrobe, detailed by pawnbroker Sarah Bell, all suggest that she was a woman who could afford to furnish her home with attractive and good-quality pieces of furniture.¹¹ Using the material of the item to identify an item was not limited to furniture but was also used to describe more personal bequests including clothing and jewellery. The use of an emotion-free vocabulary was seen clearly in the will of Penelope Gore whose bequests of the very personal possessions of her ‘wearing apparel (except my velvet cloak trimmed with sable and my best dress)’, and a gold brooch with locks of hair belonging to her parents were described in a factual and not a sentimental way.¹² The evidence gathered from the probate records therefore demonstrates that female business owners described and identified their assets in exactly the same way as has been observed in the last wills and testaments of nineteenth-century men, thus suggesting that both sexes employed a gender-neutral legal vocabulary when they wrote a last will and testament.

The probate records of the women in Birmingham and Leeds were extremely similar both in terms of style and the objects listed. Several of the women in both towns owned pianos and other, unspecified, musical instruments, thus demonstrating that they had the disposable income available to buy the often expensive instruments. Similarly, the domestic goods that many of the businesswomen included in their probate records—such as the silver sugar bowl, silver sugar tongs, gold bowl,

¹⁰Last Will and Testament of Ann Mary Gough.

¹¹Last Will and Testament of Sarah Bell.

¹²Last Will and Testament of Penelope Gore.

silver butter knives, silver tea spoons, silver egg spoons, silver salt spoons and silver mustard spoons listed in Ann Corbett's will—show that businesswomen could possess the economic power to purchase high-status items.¹³

The analysis of the possessions owned by women in including furniture, gold and silver tableware, and musical instruments also reveals important information about the material culture of the middle classes in late nineteenth-century England. More than this, however, acquiring these luxury goods can be seen as a mark of gentility and social aspiration and by owning these possessions the women were conforming to the wider social pressures of the middle classes whilst simultaneously engaging in trade. Knowing what beds the women slept in, the clothes they wore, where they played cards and wrote letters, the silverware they used when taking tea and the pictures that hung in their parlours allows the women to be seen in the wider context of Victorian society, namely, as successful members of the middle classes.

The previous chapters have explored the difficulties in locating sources about the personal and professional lives of nineteenth-century businesswomen, and these difficulties serve to emphasise how important probate records are as a window to the women's homes, friends and family. By examining the details of possessions given in the 100 probate records under study, it has been possible to shed light on the standard of living that the businesswomen would have experienced, the things that they considered the most valuable and the people who were closest to them. Analysing the probate records in this way has been instrumental in demonstrating that businesswomen could enjoy a comfortable or even luxurious middle-class lifestyle and that they achieved this in much the same way as their male counterparts.

In addition to probate records, census records, newspaper articles and the Birth, Death and Marriage Indexes revealed how the often complicated friendship and familial relationships in the 100 case studies were intertwined with the businesses that the women carried out. For example, the case of Quaker Manchester warehousewoman Sarah Hotham demonstrates that her business ownership did not inhibit her

¹³ Last Will and Testament of Ann Corbett.

daughters from making advantageous marriages into the prosperous Cadbury and Rowntree families. At the other end of the social scale, the evidence revealed how Birmingham-born Martha Stick married Italian-Swiss immigrant Patrick Campini and later his former business partner Michael Capella, and used their business of carver and builder to ensure her own economic future after she became a widow for the second time. Both of these cases show how marriages within a particular religious or social group could strengthen personal and private networks.

Evidence from the lives of Averella Tennant and Alice Mann demonstrated that businesswomen were able to create political networks, as well as personal, professional and philanthropic. Though each woman had very different objectives when they started on their respective political campaigns, both showed that it was possible for men and women to work together and cultivate the relationships necessary to achieve political goals. They were largely able to do this because of their identity as business owners; a persona that superseded any societal expectations of gender attached to their sex, and gave them the authority to be heard. In the case of Alice Mann, her status as a printer and bookseller literally gave her a political voice.

The 100 probate records show that all the women in the sample used solicitors when drawing up their last will and testament, thus suggesting that if someone had the money then they also had the ability to access the relevant professional service. Although a number of women made their wills close to death, the most common time for the businesswomen in the sample to write their last will and testament was between two and five years before death. Given that wills were generally made at a point when the testator had acquired the bulk of their estate, this suggests that the women enjoyed the level of wealth for a considerable time before their death but also that their decisions were made carefully and were not expected to change. The case studies also revealed that in cases where the testatrix did change her mind, she had the option of going back to her solicitor and adding a codicil to reflect her new wishes.

Comparing the people who the businesswomen of each town decided to appoint as their executors, trustees and beneficiaries revealed a difference between the two towns, with the businesswomen in Leeds appointing more family members and less friends than their Birmingham

counterparts. The evidence suggests that the female business owners who used friends as their executors often did so because of complicated relationships with their beneficiaries or complex estates and a desire to avoid any familial conflict. This is also reflected in the way that the businesswomen used their last will and testament to finalise any outstanding business deals, for example, in the case of lodging house keeper Mary Ella who included details of the sale of her business and property to her nephew.¹⁴ Similarly, Ann Corbett added a codicil to her last will and testament to show that her granddaughter had legally purchased her Temperance Hotel business after she had written her original will.¹⁵

The testators also used their last will and testament to deal with familial disagreements and to reflect upon the relationships with individuals, especially children. Pawnbroker Sarah Bell only bequeathed her estranged son Samuel a quarter share of an insurance policy whereas his three siblings received shares in her business, property and household furniture, and an insurance policy.¹⁶ Harriet Kirby used her last will and testament to remind her eldest son Josiah that he had received quite enough money while she was alive and her message served as a gentle (but definite!) warning to him that he should not cause any trouble for the executors or his siblings.¹⁷ These probate behaviours demonstrate an awareness of the importance of writing a thorough last will and testament and also follow patterns previously held as typical of male testators, for example, ensuring that all loose ends were finalised neatly so as to minimise distress for the surviving spouse or children.¹⁸ The data therefore presents convincing evidence that female business owners were not just aware of the importance of the probate process, but that they were able to access the legal advice necessary to ensure that their wishes were carried out correctly.

The role of trusts in nineteenth-century society has received a great deal of academic attention, particularly from feminist historians who have argued that they restricted female economic agency.¹⁹ Data from the case

¹⁴ Last Will and Testament of Mary Ella.

¹⁵ Last Will and Testament of Ann Corbett.

¹⁶ Last Will and Testament of Sarah Bell.

¹⁷ Last Will and Testament of Harriet Kirby.

¹⁸ R.J. Morris, *Men, Women and Property*, pp. 92–3.

¹⁹ C. Hall, *White, Male and Middle Class*, p. 177.

studies has shown that over 50 % of the women in both towns used their last will and testament to instruct their executors to create trusts. This offers strong evidence that women viewed trusts as the best way to ensure the safety of the capital sum, and the security of their beneficiary, and not the repressive, patriarchal tool that much of the historiography has suggested. This reflects the way that the businesswomen demonstrated behaviours seen in middle-class business owners, rather than those that have been described as particularly feminine.

This analysis has also shown that over 80 % of the 100 female business owners were property owners at the time of their deaths and several of the women owned multiple properties, sometimes in locations a substantial distance from their hometown. Being a property owner has been viewed as a key marker of middle-class status, and although research in earlier chapters has shown that not all of the women lived in the suburbs, the fact that so many were property owners suggests that they were fulfilling at least the core membership requirements of the late nineteenth-century middle classes.²⁰ Crucially however, female business owners did not always rely on the stereotypical 'safe' female investments but also invested their money in joint stock banks and the stock market. Sometimes, as in the case of Jane Traies, these riskier investments were suggested as a way of funding the trusts that the businesswomen had instructed to be created, which lends support to the emerging revisionist literature that argues women were not as risk averse as has been previously assumed.²¹

The preceding chapters have demonstrated conclusively that female business owners continued to own and operate a range of trades, including a consistent percentage whose firms made a variety of products, and they did so on a scale that is not accounted for by the existing historiography. Women were able to translate their economic success as business owners into social success and acquire, or maintain membership at different strata of the middle classes. The outward manifestations of their social class, for example, property, jewellery, quality furniture and smart clothing, would have been clearly visible to the general public and appear to have been met with no opposition or judgement.

²⁰ D.R. Green, A. Owens, C. Swaine & C. van Lieshout, 'Assets of the Dead', p. 68.

²¹ G.C. Acheson & J.D. Turner, 'Shareholder Liability', p. 221.

The image that emerges is one of a woman using her business acumen to generate the greatest financial return through business ownership, property investment and speculation in stocks and shares. The purpose of this economic activity was not only to achieve a comfortable lifestyle, but also to secure the financial future of family and friends, both male and female. By taking their successors into business as junior partners, the women made sure that the next owner of their firm was in a strong position to take it forward and avoid the pitfalls of intergenerational transfers. The desire to secure financial security for loved ones can also be seen in the cases of the many women who created trusts in their last wills and testaments.

Examining female business ownership in late nineteenth-century England has revealed a vibrant community of financially independent women enjoying a greater degree of independence than has long been assumed and who made shrewd financial and legal decisions to secure the future for themselves and their descendants. Perhaps more importantly though, the stories and data examined in the previous chapters have given a voice to a small but important section of the nineteenth-century economy who demand that we reconsider our preconceptions of what it meant to be female in Victorian England.

Appendix I: Name and Occupation of 100 Case Studies of Female Business Owners from Birmingham and Leeds

| Surname | First name | Occupation |
|------------|------------------|---------------------------------------|
| Alford | Ann | Umbrella manufacturer |
| Anderton | Hannah | Newsagent |
| Appleby | Elizabeth | Poulterer |
| Aston | Hannah | Scrap metal merchant |
| Ball | Laura Rebecca | School proprietor |
| Barrett | Mary | Draper |
| Beauclerc | Maria | Stationer |
| Bell | Sarah | Pawnbroker |
| Berry | Elizabeth | Brush maker |
| Bonuccelli | Priscilla | Plaster figure manufacturer |
| Bowen | Catherine Mackey | Provision dealer |
| Boyes | Zillah | Carting agent |
| Brindley | Isabella | File cutter |
| Brittain | Sarah | Butcher |
| Broadhurst | Mary Ann | Berlin warehouse and fancy repository |
| Buckley | Ann | Cap manufacturer |
| Calvert | Virginia | Milliner |
| Capella | Martha | Carver and guilder |
| Catstree | Fanny Lunetta | School proprietor |
| Chadwick | Mary | Plaster manufacturer |
| Chaffer | Sophia | Draper |
| Clark | Eleanor | Harness maker |

(continued)

(continued)

| Surname | First name | Occupation |
|------------|------------------|--------------------------------------|
| Clews | Catherine | Brass candlestick maker |
| Corbett | Ann | Hotelier |
| Cornforth | Maria | Innkeeper |
| Davenport | Sarah | Butcher |
| Deans | Mary Ann | Whip manufacturer |
| Dransfield | Eliza Rebecca | Confectioner |
| Dufton | Jane | Pawnbroker |
| Eccleston | Harriet Ann | Fishmonger |
| Ella | Mary | Lodging house keeper |
| Embleton | Eliza | Bookseller and stationer |
| Etty | Frances | Confectioner |
| Etty | Eleanor | Confectioner |
| Farrah | Emma | Yeast dealer |
| Fourness | Mary | Chemist |
| Gallantry | Harriet | Beer retailer |
| Gammon | Matilda | Hosier and haberdasher |
| Gaunt | Rhoda | Cloth dealer |
| Gore | Penelope | Artist's repository |
| Gough | Ann Mary | Hotelier |
| Gration | Jane | Brassfounder |
| Grew | Susannah | Brush maker and provision dealer |
| Haggerty | Ellen | Lodging house keeper |
| Hainsworth | Millicent | Public house |
| Hargreaves | Elizabeth | Butcher |
| Harriman | Susannah | Shopkeeper |
| Haycock | Pamela | Shopkeeper |
| Heaton | Charlotte Newell | Pawnbroker |
| Hipkiss | Maria | Coal dealer |
| Hobson | Rachel | Wheelwright |
| Hotham | Sarah | Manchester warehouse |
| Howard | Grace | Draper |
| Hughes | Susannah | Brass founder and gas fitter |
| Hulme | Elizabeth Ann | Shopkeeper of photographic materials |
| Husler | Ann | Stone merchant |
| Ingram | Mary Charity | Ladies outfitter |
| Ingram | Elizabeth | Ladies outfitter |
| Jeffries | Eliza | Dyer |
| Kell | Jane | Shopkeeper |
| Kellsall | Mary Ann | Gun cloth case maker |
| Kidney | Henrietta | Bucher |
| Kirby | Harriet | Coal dealer and carting agent |

(continued)

(continued)

| Surname | First name | Occupation |
|-----------|--------------|-------------------------------------|
| Lucas | Ellen | Shoemaker |
| Machell | Mary Ann | Bookbinder |
| Mackenzie | Ann | Solder maker |
| Marks | Rachel | Fruiterer and importer |
| Maxwell | Fanny | Linen draper |
| Mayhall | Mary | Boot and shoe dealer |
| Nicholas | Elizabeth | Milliner |
| Nichols | Hannah Maria | Pawnbroker |
| Parfitt | Ann | Inn keeper |
| Pepperell | Jane | Japanner |
| Rea | Hannah | Servants Registry Office |
| Reynard | Ann | Bookbinder |
| Robbins | Caroline | Wardrobe dealer |
| Sheffield | Kate | Hotelier |
| Sheffield | Mary Ann | Advertisement contractor |
| Sherriff | Elizabeth | Curtain ring manufacturer |
| Sinkinson | Eleanor | Wine and spirit importer and dealer |
| Smithson | Amelia | Staymaker and milliner |
| Swale | Sarah | Lodging house keeper |
| Tennant | Averella | Rag merchant |
| Thorley | Mary Ann | Dealer in fruit |
| Thurman | Lucy | Boot and shoemaker |
| Thurman | Mary | Boot and shoemaker |
| Traies | Jane | Boot and shoemaker |
| Traies | Rebecca | Boot and shoemaker |
| Trendall | Ellen | Chair dealer |
| Tupper | Mary | Bleeder with leeches |
| Walsh | Bridget | Shopkeeper |
| Wasdell | Mary | Inn keeper |
| Watson | Diana | Sheepskin mat manufacturer |
| Whitaker | Esther | Beer and wine dealer |
| Wightman | Annie | Flour dealer |
| Wilcock | Mary | Waste dealer |
| Winwood | Catherine | Baker |
| Wood | Amelia | Eating house and lodgings |
| Woodhouse | Christiana | Dressmaker |
| Young | Jane | Livery stable keeper |

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Last Wills and Testaments

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- Last Will and Testament of Elizabeth Appleby, proved at Birmingham on 28 March 1871.

- Last Will and Testament of Hannah Aston, proved at Birmingham on 19 May 1906.
- Last Will and Testament of Laura Rebecca Ball, proved at Birmingham on 27 January 1912.
- Last Will and Testament of Mary Barrett, proved at Wakefield on 30 May 1879.
- Last Will and Testament of Maria Beauclerc, proved at Birmingham on 3 November 1897.
- Last Will and Testament of Sarah Bell, proved at Birmingham on 30 November 1881.
- Last Will and Testament of Elizabeth Berry, proved at Birmingham on 18 August 1879.
- Last Will and Testament of Priscilla Bonuccelli, proved at Birmingham on 6 November 1883.
- Last Will and Testament of Zillah Boyes, proved at Wakefield on 24 December 1884.
- Last Will and Testament of Sarah Brittain, proved at Birmingham on 22 August 1867.
- Last Will and Testament of Isabella Brindley, proved at Wakefield on 3 July 1866.
- Last Will and Testament of Mary Ann Broadhurst, proved at Birmingham on 15 February 1886.
- Last Will and Testament of Ann Buckley, proved at Wakefield on 1 November 1872.
- Last Will and Testament of Virginia Calvert, proved at Wakefield on 28 June 1892.
- Last Will and Testament of Martha Capella, proved at Birmingham on 15 November 1861.
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- Last Will and Testament of Sophia Chaffer, proved at Wakefield on 7 November 1888.
- Last Will and Testament of Eleanor Clark, proved at Wakefield on 6 November 1879.
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- Last Will and Testament of Eliza Rebecca Dransfield, proved at Birmingham on 6 September 1912.
- Last Will and Testament of Jane Dufton, proved at Wakefield on 29 October 1872.
- Last Will and Testament of Harriet Ann Eccleston, proved at Birmingham on 9 January 1872.
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- Last Will and Testament of Harriet Gallantry, proved at Birmingham on 19 September 1881.
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- Last Will and Testament of Jane Gration, proved at Wakefield on 21 June 1890.
- Last Will and Testament of Susannah Grew, proved at Birmingham on 15 March 1877.
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- Last Will and Testament of Millicent Hainsworth, proved at Wakefield on 29 August 1883.

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- Last Will and Testament of Susannah Harriman, proved at Birmingham on 25 April 1894.
- Last Will and Testament of Pamela Haycock, proved at Birmingham on 5 January 1906.
- Last Will and Testament of Charlotte Newell Heaton, proved at Birmingham on 7 December 1870.
- Last Will and Testament of Maria Hipkiss, proved at Birmingham on 30 October 1882.
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- Last Will and Testament of Ann Parfitt, proved at Wakefield on 11 April 1869.
- Last Will and Testament of Jane Pepperell, proved at Birmingham on 7 March 1890.
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