

FEMALE BUSINESS OWNERS IN ENGLAND, 1849 – 1901

By

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Abstract

This doctoral thesis uses female entrepreneurship as a case study to highlight the flaws and limitations of using gender as a lens to view the social and economic opportunities available to women in nineteenth-century England. Through analysing trade directory data, and reconstructing the lives of a hundred businesswomen using sources including census returns, newspapers, photographs, probate records and advertisements, this thesis demonstrates that female entrepreneurs did not conform to a historiography that would see them solely employed in 'feminine' trade types or in 'feminine' ways of trading. Rather, women remained an integral part of the urban economy across England throughout the nineteenth-century with a consistent percentage of female owned firms engaged in making products. Analysis of the hundred case studies reveals that women were able to become business owners through a variety of means and they remained the senior partner in family firms until they chose to retire or died. This thesis also shows how women could use their position as business owners to acquire the luxury possessions and display the investment and asset distribution behaviours that men used to secure their middle class status, thus demonstrating that economically independent women could achieve and maintain middle-class status.

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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 women’s contribution to English business, particularly in the latter half of the nineteenth century, remains unacknowledged and hidden from history. This doctoral thesis addresses the issue, and makes an original contribution to the historiography on female business ownership, by using the case studies of two English towns to highlight the flaws and limitations of accepting gender as a lens to view the social and economic opportunities available to women in nineteenth-century England.

The seeds of the topic for this doctoral thesis were sown during an undergraduate module in early 2006 that required students to research a street and the lives of its inhabitants in Victorian Birmingham. Whilst carrying out the research it became clear that there were a significant number of women in Birmingham who were economically active, some as employees, but also others who were working for themselves in their own enterprises. 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, to Maxine Berg, Jane Humphries, Sally Alexander, June Purvis, Pat Hudson and Pamela Sharp in the late twentieth and early twenty-first centuries. However, finding women who were acting as independent economic agents in nineteenth-

¹ H. Martineau, 'Female Industry', in *Edinburgh Review*, (April 1859), pp. 293-336 .

century Birmingham was not only unexpected but, in early 2006, had received virtually no attention in the historiography, save for mention that widows would sometimes look after their late husband's firm until a son reached the age of majority².

Six years on, the historiography on female business owners has changed dramatically. 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* in 2006 represented a move away from a historiography which tended to view women in terms of the different ways that they related to men to one that looks instead for examples of women acting independently. A common feature of these two monographs is that they examine only the eighteenth and early nineteenth-century, meaning that although Barker and Phillips show conclusively that female business ownership was a common occurrence and that women had far more legal and economic opportunity than previously assumed, the lives of women trading beyond 1850 remained unexamined.

These monographs, and the data that I gathered whilst researching Victorian Birmingham, inspired my undergraduate dissertation, which revealed the number of female business owners trading in Birmingham between 1870 and 1881. In the dissertation, I used trade directories to chart the numbers and types of female owned businesses in the town and qualitative sources such as probate records and census returns to investigate the socio-economic circumstances of five businesswomen in greater detail. The data analysis carried out in my dissertation confirmed that women continued to be business owners in the later decades of the nineteenth-century, just as Barker and Phillips showed that they had until 1850. Although the trade directory findings were interesting, the five case studies revealed the most

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

significant information. The probate records of the five women who died in Birmingham between 1879 and 1893 showed that owning a business had allowed them to acquire possessions such as houses, luxury furniture and jewellery, which the historiography argues is an outward manifestation of middle-class status in nineteenth-century men.³ This finding introduced the concept of social class alongside that of gender into my research.

The probate records of the five female business owners from Birmingham and the way that their last wills and testaments were written were investigated in more detail as part of a Master's dissertation. This research confirmed the findings of my BA dissertation but also provided more evidence supporting the argument put forward by Phillips that women were far more capable users of the English legal system than had previously been acknowledged.⁴ The ability of women to access the legal system on their own account becomes particularly pertinent in the later nineteenth century after the Married Women's Property Acts of 1870 and 1882 were passed by Parliament, and gave married women the right to acquire, inherit and dispose of real and personal property in the same way as unmarried women.

Discovering the various possessions owned by women in the late nineteenth-century is extremely interesting and can enhance our understanding of domestic material culture. However my MA dissertation demonstrated that probate records could act as a springboard to uncover far more information about the life of businesswomen in nineteenth-century England. By using the names of the executors, trustees and beneficiaries given in the probate records, I charted the friendship and familial networks of the businesswomen. This methodology allowed me to gain a much fuller understanding of the relationships experienced by the women than can be gathered from sources such as census returns that only give information

³ R.J. Morris, *Men, Women and Property in England 1780-1850: A Social and Economic History of Family Strategies Amongst the Leeds Middle Class*, (Cambridge, 2005).

⁴ N. Phillips, *Women in Business 1700-1850* (Woodbridge, 2005).

about the immediate household. Uncovering the extended relationships of the female business owners using probate records revealed that these women had networks that stretched far beyond their local area and were often international.

Significantly, the items bequeathed by the businesswomen; the relationships that they had and the networks that they belonged to; and the way that their last wills and testaments were constructed, reveals that the probate behaviour of female business owners mirrored those of middle-class men.⁵ These findings are critically important to our understanding of female business ownership in the late nineteenth century as they strongly suggest that, contrary to much of the historiography on nineteenth-century women, it was possible for women beyond 1850 to maintain middle-class status whilst also being independent economic agents.⁶ 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.⁷ Crucially, however, the evidence base for these conclusions is extremely small, examining only trade directories from the period 1870 to 1881 and the probate records of five businesswomen, all of whom traded and died in Birmingham.

Alison C. Kay's *The Foundations of Female Entrepreneurship: Enterprise, Home, and Household in London, 1800–1870* published in 2009, built upon the work of Barker and Phillips by demonstrating that women in London continued to be able to own successful

⁵ 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); Morris, *Men, Women and Property*.

⁶ In particular, see Davidoff & Hall, *Family Fortunes*, chapter 6 that argues that although it was possible for middle-class women to be involved in trade, to do so publicly would result in a loss of social status.

⁷ See M. Hunt, *The Middling Sort: Commerce, Gender and the Family in England, 1680-1780*, (Berkeley, 1996); C. Wiskin, *Women, Finance and Credit in England, c.1700-1826*, PhD thesis, (Warwick, 2000); M. Berg, 'What Difference Did Women's Work Make to the Industrial Revolution?' in *History Workshop Journal*, Vol 35, 1, (1993), pp. 22-44; P. Lane, *Women in the Regional Economy, the East Midlands, 1700-1830*, PhD thesis, (Warwick, 1999); H. Barker, *The Business of Women: Female Enterprise and Urban Development in Northern England 1760-1830*, (Oxford, 2006); Phillips, *Women in Business*; for examples of eighteenth and early nineteenth-century women trading as members of the middle-classes.

businesses in the early to mid-nineteenth century.⁸ Through analysing Sun Fire Insurance records and linking the information to census returns, Kay has been able to examine the individual circumstances of the female business owners, revealing that there was a wide range of motives behind women engaging in business.⁹ As well as the multitude of motivations behind women's decision to trade, Kay's study, together with those from Leeds, Sheffield, Manchester, and Birmingham have all revealed that although the majority of women traded in areas traditionally described as feminine and linked to domestic duties, there were also significant minority of women working in so-called masculine trades.¹⁰

The research carried out by Barker, Phillips and Kay, and the research for my BA and MA dissertations, have all served to illuminate the lives of female business owners in late eighteenth and nineteenth-century England. Yet there is a clear need for further research, particularly on the closing decades of the nineteenth-century, which remain completely unexamined. This PhD thesis builds upon and advances the existing historiography by demonstrating that female business owners remained an integral part of the urban economy across England throughout the nineteenth century, and that the economic opportunities available to women were not decreasing as the century progressed. Through demonstrating the continuing economic opportunities available to women in the late nineteenth-century, the thesis is able to explore the impact of economic activity on the social position of female business owners and challenge the assumption that women trading after 1850 were unable to combine their economic activity with middle-class status.

⁸ A.C. Kay, *The Foundations of Female Entrepreneurship: Enterprise, Home and Household in London c.1800-1870*, (London, 2009).

⁹ Ibid. p. 4 & p.132.

¹⁰ Barker, *The Business of Women*, p.173; Kay, *The Foundations of Female Entrepreneurship*, p.132.

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.¹¹ This definition lacks accuracy and following it would obscure important differences between the lives of women workers and women who owned business enterprises. The definition followed in this doctoral thesis 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’.¹² Subsequently, this study will not examine women who were involved in business as paid employees.

The three intertwining threads of gender, entrepreneurship and class are at the heart of this doctoral thesis and a desire to uncover how these threads were woven together in the experiences of female business owners has generated the research questions and motivated the project. The first aim of the research is to be able 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. These details will help to address questions about the ways that female entrepreneurs conducted their businesses and how this might compare with the practices of other, male, business owners.

¹¹ 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), pp. 188-218, p. 190.

¹² Ibid.

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 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 especially radical or revolutionary, but there has not yet been an examination of female business owners and their place in nineteenth-century society beyond 1870. Therefore, examining the individual circumstances of female business owners who traded in late nineteenth-century England, the places they lived, 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.

The methodology of this doctoral research has, of course, been partially inspired by the work that has already been carried out in the field but I also made a conscious decision to try to use new methodological approaches that will reveal fresh information about the lives of female business owners in late nineteenth-century England. One of the most important elements of this research is location, and in many ways, this was a relatively straightforward decision as I have carried out previous research in the Birmingham archives that shows female business owners were an integral part of the town's economy.¹³ Previous research on women in eighteenth and early nineteenth-century Birmingham by Christine Wiskin and Maxine Berg has shown that the women of the town had a long heritage of confidently engaging in business, yet Leonore Davidoff and Catherine Hall have suggested that this commercial activity had ceased by 1850.¹⁴ The evidence gathered as part of my BA and MA dissertations presents a convincing argument that this was not the case and in fact, the women

¹³ Duffy, 'A Surplus and Depressed Minority?'

¹⁴ Wiskin, *Women, Finance and Credit*; Berg, 'What Difference Did Women's Work Make to the Industrial Revolution?'; Davidoff & Hall, *Family Fortunes*.

of Birmingham continued to trade until at least 1881, sometimes with great success.¹⁵ Consequently, I believe that examining the female business owners of Birmingham in the latter half of the nineteenth century will make an important contribution to the historiography of female economic activity.

As exciting and interesting as studying the female business owners of Birmingham may be, 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 addresses 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’.¹⁶ 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’.¹⁷

Whilst I understand the logic behind Kay’s argument, the idea that a choice must be made between conducting research that is applicable beyond one geographic area and presenting richly detailed data, is not one that I believe to be true. Rather, the chapters of this doctoral thesis demonstrate that it is possible to combine the two approaches. This has been done by creating a quantitative database of evidence that can be interrogated to produce descriptive statistics concerning female business owners and their enterprises, and a collection of a hundred case studies of female business owners that provide the kind of rich detail so expertly offered by Kay. The methodology of comparing and contrasting research from several geographical locations allows the historian to both examine the details of individual

¹⁵ Duffy, ‘*A Surplus and Depressed Minority?*’; Duffy, *The Use of Probate Records*.

¹⁶ Kay, *The Foundations of Female Entrepreneurship*, p. 2.

¹⁷ Ibid.

circumstances with the relationships and networks that they produce, but also enables the research to become meaningful far beyond the scope of a local study.

Studies using comparative methodologies are not unusual, indeed when researching *The Business of Women* Barker gathered data from Sheffield, Leeds and Manchester. Another monograph that compared data collected from several locations was Davidoff and Hall's *Family Fortunes: Men and Women of the English Middle Class 1780-1850*. Described 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.¹⁸ The evidence presented in *Family Fortunes* 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 to find 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.¹⁹

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 demonstrates conclusively 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 is the first of the two centres studied in this thesis, but in order to show that the businesswomen found in early to mid-

¹⁸ Davidoff & Hall, *Family Fortunes*, Cover page.

¹⁹ Ibid, p. xiv.

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.²⁰ 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 manufacturing. The industries of each town were carried out in very different ways, with the Leeds manufacturers turning increasingly to factory-based production whilst the Birmingham manufacturers largely continued to work from the 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 towns will explore whether the type of business that they could own changed depending on the economic structure of the town.

The first step of the research was to extract the entries of female owned businesses that were located in the centre of Birmingham and Leeds from the trade directories. The trade directories were sampled at roughly five-year intervals, beginning in 1849 and ending in 1900-1, with the same year's directory 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 sample years is particularly sporadic; as there is no way to change this 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. Any entries with addresses such as this have not been included in the data collection. The gender of the

²⁰ Berg, 'What Difference Did Women's Work Make', p. 30; Duffy, *A Surplus and Depressed Minority?*

business owner was sometimes more problematic as there were several different ways that the information was presented in the trade directories for example, Mrs M Jackson, Matilda Jackson, Mrs Matilda Jackson or M Jackson; clearly the last of these entries does not reveal the gender of the owner and therefore would be excluded from the database. It is also possible that some businesswomen who had inherited enterprises after their husband died decided to maintain the continuity of the firm and remained trading under the original name. Because of this ambiguity, the female owned businesses in both of these scenarios were not included in the data collection from the trade directories and so the numbers of businesswomen are likely to be underestimated. Although this is frustrating, I believe that it is important to ensure that each of the businesses whose details were included in the data collection was definitely owned by women.

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. Through interrogating this database it has been possible to reveal information 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. 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 can be particularly difficult to capture the economic contributions of women in official documents such as census returns, particularly as their jobs were often seasonal and temporary.

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. The well-established idea 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 household, there was very little consistency between each enumerator and as such female occupations were ‘consistently under-recorded’.²¹ This is a particular problem for married women who were often recorded as having their husband’s occupation rather than their own.²² The under-representation of female occupations is further exacerbated by misspelled names, remarriage and the subsequent change of name, being away from home on the night of the census and even the misfiling of online archives. Clearly, census returns are an unsatisfactory way of accessing any form of comprehensive data on female business owners, but linking the information contained in them with other sources can both reveal further details of women’s lives and serve to confirm the reliability of the trade directory data.

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 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 served as the inspiration for both the

²¹ 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.

²² J. Humphries, ‘Women and Paid Work’, in *Women's History: Britain 1850-1945, An Introduction*, J Purvis [ed.] (London, 2002 edn), pp. 85-106, p. 91; K. Honeyman, *Women, Gender and Industrialisation in England, 1700 – 1870*, (Basingstoke, 2000), pp.72 -78.

revisionist historiography and this thesis.²³ Thus far, historians such as Barker, Phillips and Kay 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. They have then linked these primary records 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.

The small amount of research that I have already carried out into Birmingham between 1870 and 1881 has revealed a significant number of women registering their firms in the trade directories of the town. This source shows that female-owned firms came in a variety of sizes, traded for different lengths of time and in many different sectors.²⁴ 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 by 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 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

²³ 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.

²⁴ Duffy, *'A Surplus and Depressed Minority?'*

town or city, equipping a visitor or traveller with everything they needed to know about their new environment.²⁵ The later trade directories from Birmingham certainly support this argument but they also show that the publishers of the directories did not want simply to give visitors information, but they also sought to broadcast the superiority 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. 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 structure 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 in the directories can be viewed as an indicator of a particularly successful business.

Barker has 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

²⁵ P. Corfield, ‘Giving Directions to The Town: The Early Town Directories’ in *Urban History Yearbook 1984*, (1984), pp. 22-34, p. 27-8.

towns' of the north of England.²⁶ 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 the historiography suggests that they tended to be smaller enterprises.²⁷ Furthermore, the insurance records are biased towards London and southern England with only limited policies existing outside this area, therefore examining areas outside of London using insurance records can be extremely difficult.²⁸

In addition to providing the information above, the database containing the details of female-owned businesses was also used to locate the probate records of a hundred female business owners: fifty from Birmingham and fifty from Leeds. Locating the probate records of the hundred businesswomen has allowed their personal and professional networks to be reconstructed by linking the information in them with other sources including census returns; photographs; advertisements; newspapers; trade directories; birth, death and marriage indexes; maps; interviews with descendants; notices of shareholders; and notices of business sales. A key part of this quantitative research is the examination of the probate records which also reveal some of the possessions that the businesswomen owned at death, how their wealth was constructed, the people who they considered important and the way that they distributed their estates upon death.

²⁶ Barker, *The Business of Women*, p. 4.

²⁷ Ibid., p. 41-2.

²⁸ Ibid., p. 47.

As a source, 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 examined as part of my MA thesis has given a tantalising glimpse of their potential as an important source. Yet, as mentioned above, the authority of this evidence, which suggests that female business owners displayed the possessions and the probate behaviour of the middle classes, is limited by the extremely small size of the sample. I have addressed the issue of sample size in this thesis research by selecting fifty women from each town to examine in further detail. The probate records of these hundred women are central to the reconstruction of their personal and professional networks and the resulting case studies provide important new information concerning female entrepreneurs: the way that they traded, their business strategies and their methods of estate distribution. Perhaps more importantly than this though, the data from the hundred case studies acts as a vehicle to draw together recent work on women as business owners and investors, thus rescuing them from the fringes of the nineteenth-century middle classes.

As well as having a clear plan of how the research will be carried out, for example, a carefully thought out set of criteria to use when extracting data from the trade directories, it is also imperative that it is clear which sources will be used and how these are accessed. The quantitative database includes the full name, business and home addresses and type of business of all female-owned firms located in Birmingham and Leeds town centre that registered in the sampled trade directories. The twenty-two trade directories consulted from Birmingham and Leeds are held in the Local Studies Department of the Birmingham and Leeds Central Libraries. The directories are freely accessible and editions exist for the same years in each town although not by the same publisher. Although there are also a limited number of trade directories available online via www.ancestry.co.uk and

<http://www.historicaldirectories.org/hd/>, the trade directories on the ancestry website are searchable only by name, which can be useful when trying to locate a specific person but they are of little use when attempting to make a large data collection. The entirety of the data extraction of the details of female business owners was carried out after photographing the individual trade directories. Photographing the trade directories and extracting the data from the digital images rather than from the original volumes has ensured that information has been re-examined throughout the study and that the female-owned businesses can be seen within the context of the wider directory.

The qualitative section of the research emerged from the details of female-owned businesses registered in the database. The ultimate goal of the qualitative stage of the research was to locate the probate records of a hundred businesswomen using the National Probate Calendar and to then use as many additional sources as possible to reconstruct their professional and personal worlds. The National Probate Calendar entries give the full name and address of the deceased, the date of death, the date that probate was granted and the value of the estate. This information was used to locate the last will and testament of the deceased, which contains information about the people that the testator chose to appoint as their trustees, executors and beneficiaries and details of the estate. The relationships and details given in the probate records are crucial to examining the lives of the businesswomen beyond the scope of their immediate households.

Finding entries in the National Probate Calendar is relatively straightforward using the search engine on www.ancestry.co.uk in that it is possible to search all of the volumes of the National Probate Calendar from 1858 to 1966 at once. Searches are carried out using the first and last name of the testator; this stage can bring up hundreds or even thousands of names depending on how common the combination of first and family name. These results can be

narrowed down further using the date of death and the location of the court where probate was granted. The address data given in the National Probate Calendar entries has been cross-matched against the address data given in the trade directories and census returns to ensure that the probate records identified are definitely those of the female business owner in the trade directory database. This verification was crucial to ensuring the accuracy of the research but being able to do this relies heavily on being able to link the trade directory data with census returns.

The entire census returns searches were carried out online using www.ancestry.co.uk to search for the businesswomen by name. This method is infinitely more efficient than searching the returns in the archives by address data, as it links the records of individuals through all of the census returns as well as other collections including the National Probate Calendar; the Birth, Death and Marriage Indexes; and Parish Records, where available. Although this automatic linkage did not happen in every case, and indeed sometimes there were inaccuracies due to there being other individuals with a similar name and human error, it was an invaluable tool in tracing women when they had moved street, town or even county in the ten years between censuses.

With over 30,000 female businesses owned firms recorded in the database, the process of selecting the 100 female business owners whose lives were reconstructed in further detail was largely practical. 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, I selected female business owners from the database who had more unusual names, thus allowing for the census return and probate documents to be located more easily and the foundations of the case study to be laid. Of course, not all of 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 potentially prohibitive cost of making a will and 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 hundred case studies.

This said, however, it was surprising how many of the businesswomen did make last wills and testaments and how quick and straightforward it was to locate a hundred female business owners whose records formed the qualitative evidence of this doctoral study. The fifty women of each town were selected from the full range of the trade directories so that the case studies represented women who lived and worked in each of the five decades examined; as a result, the years that the hundred women died range from 1861 to 1940. Selecting the women according to their name ensures that the hundred case studies have been chosen as randomly as the existing source material allows. The actual businesses that the women owned were not taken into account at this point, but the sampling method used has resulted in a hundred female business owners who owned seventy-two different types of business including brass founders, confectioners, milliners and whip manufacturers. The types of business that were owned by more than one woman in the sample included drapers, milliners, boot and shoemakers, butchers, lodging house keepers, victuallers and shopkeepers; the high representation of these trades is reflective of the evidence from the wider trade directory data.

Although www.ancestry.co.uk can be used to search the National Probate Calendar, the website does not hold copies of the actual last wills and testaments. The means of

accessing the contents of the last will and testament and the grant of probate depends very much on where probate was granted. Copies of the last wills and testaments of the Birmingham businesswomen, forty-eight of which were proved in Birmingham, are stored on open shelves in the Archive and Heritage department and are available to be studied and photographed by anyone with a County Archive Research Network ticket. The last wills and testaments of the two remaining Birmingham businesswomen were proved at the Court of Probate in Exeter, Devon and the Principal Registry, London and these are only available by applying to the Probate Service by post. The last wills and testaments of the businesswomen from Leeds were all proved at the Court of Probate in the nearby town of Wakefield and are held in private secure storage facilities, and the only way to access them is also through applying for copies from the Probate Service. Identifying the businesswomen in the National Probate Calendar does not necessarily result in a copy of the last will and testament. Sometimes the actual will does not exist and the only the Grant of Probate is registered. The Leeds printer and bookseller Alice Mann died intestate in 1865 but owned assets worth £3000. Even though she did not leave a will, her estate still had to be administered and therefore a Grant of Probate was issued and registered with First Avenue House but there was obviously no accompanying last will and testament.²⁹

I have used 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 to supplement the information that the probate records contain. Some of the sources were accessed online such as the Birth, Death and Marriage Indexes which were searched using www.ancestry.co.uk and were

²⁹ The Probate Service charges a £6 search fee for each document regardless of whether or not a last will and testament has been filed alongside the Grant of Probate. I am very grateful to the Economic History Society for a Research Fund Award which helped to meet the significant cost of accessing these documents.

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 and confirmed in another public source. I used the issues of the sixty newspapers included in the Nineteenth-Century British Library Newspapers to expose and analyse the networks of female business thus demonstrating that businesswomen could be both visible and influential in and 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. The Warwickshire Photographic Archive 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 the original photographs held in the secure archive. The Leeds collection has 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 collections held by 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 survived, 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.

One of the reasons why the photograph collections of Birmingham and Leeds have been so important to this study is because they are the only source that can provide direct information about the type of properties that the businesswomen traded from and lived in. In many cases it would be possible to gain information about the size, value and ownership of the properties occupied by the businesswomen from the town's rate books which recorded this data at regular intervals to ascertain the level of rates that the householder should pay. Although the Birmingham rate books have survived, unfortunately, the rate books for Leeds town centre in the later nineteenth-century were destroyed some years ago. It has therefore not been possible to compare the similarities and differences in the value and size of the commercial and residential properties occupied by the businesswomen in the two towns but sources such as photographs can go some way to bridging this gap in knowledge.

Not all sources have survived for each of the hundred female business owners and naturally some of the case studies are more detailed than others. Locating information about female business owners can be a sometimes difficult task and as such it is important to explore all the source opportunities available, including those which have not been used before. The primary purpose of genealogy websites is not to provide historians with an easier and more efficient way of researching census returns and probate calendars but to allow members of the public to trace their ancestors and create their family tree. The website contains software that allows people to create a family tree and attach specific records held in the collections of the website to individuals; members can also upload scanned images, photographs and stories from their own records to the online family tree. The majority of the

family trees are visible to the public and those members who have made their tree private can be contacted using a direct message system.

Just as www.ancestry.co.uk links an individual census record with those from other sources such as the National Probate Calendar and other census returns, it also shows any website members who have added that individual to their family tree. Of course some of these family trees have been started and then abandoned and others have been made incorrectly, but there are some trees that have been carefully researched and maintained. Through www.ancestry.co.uk I found four family trees constructed by the descendants of the female business owners in the case studies. Each of the descendants who I contacted by email were able to share stories about their ancestor and although not all of these stories can be verified by other sources, they did give an idea of the characters of the women. More importantly for this doctoral thesis, however, two of the descendants contacted were generous enough to share their family photograph albums containing photographs of two of the female business owners; something that I could never have achieved without utilising the genealogy website.

Gathering fragments of evidence from a wide variety of sources has the potential to create a series of richly detailed individual case studies that reveal anecdotal evidence about the lives of female business owners in late nineteenth-century England. However, the thread that binds these case studies together is the analysis of the probate records. By ensuring that the hundred case studies only included businesswomen who left a last will and testament, it is possible to examine the structure of the wills and analyse how soon before death they were written, the number of beneficiaries, the relationship between the testatrix and their executors and the value of the estate. Through this, the analysis can offer descriptive statistics that combine with the qualitative data and the wider quantitative trade directory study to give the conclusions a new significance and authority.

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 between 1870 and 1881 suggests that women continued to exercise their economic agency as business owners well beyond 1850.³⁰ 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. This time period will enable the examination of the extent to which women continued to establish, inherit and operate enterprises in the closing decades of the nineteenth century; a period when the Scottish historiography suggests women were actively deciding against becoming business owners.³¹ This will contrast with the majority of research into 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.³²

Although looking at the economic activities of women is interesting, it is extremely difficult, if not impossible, to assess how important their contribution to the nineteenth-century English economy actually was. What makes this thesis research so original is that it uses these detailed examinations to offer a reassessment of gender as an analytical tool and reconsiders its relationship with class. These two elements take the research presented in this

³⁰ Kay, *The Foundations of Female Entrepreneurship*; Duffy, *A Surplus and Depressed Minority?*

³¹ 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, 2007), pp. 269-288.

³² J. Rendall, *Women in an Industrializing Society: England 1750-1880*, (Oxford, 1990); *Women's History: Britain 1850-1945, An Introduction*, J. Purvis [ed.] (London, 2002 edn).

thesis outside of the narrow confines of women's history, and make it relevant to the broader social historiography of nineteenth-century England.

This doctoral thesis is divided into five chapters. Chapter One provides a detailed examination of the intertwined historiographies of gender, class and entrepreneurship and the way that they have shaped our understanding of female business owners in nineteenth-century England. The chapter also explores 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 middle-class society in the 1800s. Chapter Two gives a more detailed history and description of the Birmingham and Leeds that the female business owners would have lived in, before moving onto examine and compare the trade directories of the two towns. The trade directory data has been analysed to 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 re-analysed 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. In Chapter Three the attention turns from the large-scale data analysis and looks instead to the business lives of the women who actually owned the firms. Using the hundred case studies the chapter examines how the women came to be in business, the length of time that they traded for, where their businesses were located and who, if anyone, they traded with. The chapter also compares advertisements placed by female business owners in trade directories and newspapers with those placed by men to identify any differences in structure, language or size that could be explained by gender.

Chapter Four moves away from the professional lives of the female business owners and instead uses a range of qualitative sources to explore the personal networks of the women. Analysing the places that the female business owners chose to live, the people they knew, the

charities that they cared about and the possessions that they owned allows the consideration of the other aspects of the women's characters and a fuller understanding of the role that business played in the life of the late nineteenth-century businesswoman. After examining how women came to be in business, what they did whilst they were in business and how they cultivated a social identity alongside their professional one, Chapter Five looks at how women left business and what happened after their deaths. Using the probate records of a hundred 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. Chapter Five then goes on to examine the estate distribution methods of the female business owners and argues 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 of the thesis research, and explores several potential avenues for future research.

Chapter One: 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 worth £14,000, which included paintings and prints, musical instruments, a warehouse property on Greek Street in Leeds, four trust funds each worth £2,500 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’.³³ Ann’s late husband John Buckley had established the business in 1834 and he operated it until his death in December 1850.³⁴ After John’s death, Ann became the sole proprietor and although she brought her sons Joshua and John Camm into the business as partners in 1856³⁵, Ann remained the senior partner in the business until her death in 1872.³⁶ Ann’s last will and testament reveals that in addition to her capital stake 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.³⁷ 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, suggests that she enjoyed considerable success as a business owner.³⁸ Yet despite this success, the historiographies of several fields of history have largely overlooked the role of economically independent nineteenth-century

³³ Last Will and Testament of Ann Buckley, proved at Wakefield on 1 November 1872.

³⁴ *Leeds Directory* 1834; *The Bradford Observer* (Bradford, England), Thursday, December 19, 1850; pg. 8; Issue 878. 19th Century British Library Newspapers Part II.

³⁵ *Gillbanks Leeds and Neighbourhood Directory & Gazetteer*, 1856.

³⁶ 1871 Census Return Class: RG10; Piece: 4560; Folio: 132; Page: 9; GSU roll: 847140.

³⁷ Last Will and Testament of Ann Buckley, proved at Wakefield on 1 November 1872; *Directory of the West Riding of Yorkshire* Part 2, 1867.

³⁸ 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.

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 the economic activities of women like Ann 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.³⁹ 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 opportunities and a lack of historical recognition beyond queens and saints. As a result of this, much of the research of women's lives in the nineteenth century focussed 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 belonged to 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-

³⁹ For an interesting look at 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.

1850 period predominately examines women and industrialisation, whilst post-1850 research focuses on women's battle to access education, enter the professions and achieve political emancipation. The division of the nineteenth century in this way, combined with the political interest in 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.

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.⁴⁰ 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 women to become employees in factories.⁴¹ Although the timeframe offered by Clark and Pinchbeck may differ, the common theme that emerges from their work is one of female withdrawal from the centre of economic life.

Pinchbeck also argued that industrialisation carried the opportunity for individuals who had been small business owners to expand and develop their enterprise, thus creating an identifiable middle class. A crucial effect of this process for the position of women was that

⁴⁰ A. Clark, *The Working Life of Women in the Seventeenth Century*, (London, 1992 edn).

⁴¹ I. Pinchbeck, *Women Workers and the Industrial Revolution 1750-1850*, (London, 1969 edn).

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 of business ownership that the wives of business owners had previously enjoyed. Women could no longer combine their domestic roles such as 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 business 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.⁴² The combination of increased wealth and the removal of the family business from the home meant that the female financial contribution was no longer essential to the household economy and women became increasingly isolated from the economic world.

Two 'model women' emerge 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 in her home alongside family members, to working 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 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 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

⁴² Pinchbeck, *Women Workers*, p. 287-290.

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.

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 of 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 were 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.⁴³ As historians have moved beyond the separate spheres framework, research into businesswomen and their role in the late

⁴³ 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.

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.⁴⁴ Moreover, new evidence from trade directories, advertisements and trade cards indicates that women operated a wide variety of businesses, rather than being restricted solely to those 'feminine' trades previously viewed as an extension of their domestic skills such as sewing and cooking.⁴⁵ 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 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 on-going and consistently contentious debate surrounding class formation and how one might identify members of different classes. 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. Robert 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

⁴⁴ Barker, *The Business of Women*, p. 9.

⁴⁵ Ibid.

continued to follow instructions from others. This distinction highlights the important 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.⁴⁶ 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 to make decisions and have 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 can be considered as part of the middle classes because they had the power to control the supply of goods and credit to their neighbours and customers.

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.⁴⁷ The motivation behind this self-identification as a separate group has been viewed as a reaction of the new, self-made, wealthy against the wasteful and vulgar aristocracy in light of the French Revolution and the idle poor and immoral working classes.⁴⁸ 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

⁴⁶ Morris, *Men, Women and Property*, p. 39.

⁴⁷ Ibid, p. 20.

⁴⁸ T. 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.

work and perseverance.⁴⁹ 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, the term 'middle classes' rather than 'middle class' is more useful as it enables a large number of individual experiences to be considered alongside each other, from the small shopkeeper to the manufacturing magnate.

The high level of individualism and lack of a 'typical' middle-class experience means 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 a key feature 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.⁵⁰ It was through the employment of this politeness, so different to the rough ways of the working classes, that people proclaimed their middle-class status.⁵¹ 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.

⁴⁹ Morris, *Men, Women and Property*, p. 32.

⁵⁰ Ibid, p. 22.

⁵¹ Ibid.

Feminist historians of the nineteenth century viewed middle class formation from a different perspective to many nineteenth-century historians, and 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 structured by the idea that women and men were expected to occupy different worlds. Reading the middle classes in this way assigns strict characteristics and expectations to men and women according to their gender, and it is the observance of these roles that gives 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. According to Habermas, different practices and events occur within these three spheres, with men and women having different parts to play; namely 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 spheres.⁵²

Feminist historians argue, however, that nineteenth-century women did not carry out the majority of their lives within the confines of the domestic or intimate sphere by choice, but, rather, 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.⁵³ 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,

⁵² J. Habermas, *The Structural Transformation of the Public Sphere*, (Massachusetts, 2005 English edition), p.30.

⁵³ J.L. Cohen, ‘Critical Social Theory and Feminist Critiques: The Debate with Jürgen Habermas’ in *Feminists Read Habermas: Gendering the Subject of Discourse*, J. Meehan [ed.], (London, 1995), pp. 57-90, p. 57.

women's were not.⁵⁴ This meant that 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, then the expectations of society would view her as refusing to conform to the conventions that defined the middle classes.⁵⁵ According to followers of the separate spheres theory, the consequences of flouting such conventions, particularly by engaging in the commercial activities of the public sphere, could be very serious with the errant woman risking 'opprobrium for herself and possible shame for those around her'.⁵⁶

To try to address these perceived shortcomings, feminists redesigned the Habermasian spheres from three separate spheres to two: the feminine private and the masculine public. The feminist separate spheres theory focussed 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.⁵⁷ However, 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.⁵⁸ 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,

⁵⁴ 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), pp. 91-115, p. 98.

⁵⁵ N. Fraser, 'What's Critical about Critical Theory' in *Feminists Read Habermas: Gendering the Subject of Discourse*, J. Meehan [ed.] (London, 1995), pp. 21-56, p. 23.

⁵⁶ Davidoff & Hall, *Family Fortunes*, p. 272.

⁵⁷ Morris, *Men, Women and Property*, p. 26.

⁵⁸ Davidoff & Hall, *Family Fortunes*, p. 280-282.

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 is 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 also 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.⁵⁹ However, the assumption is that these were short-lived enterprises carried out by desperate women operating in a secretive and submissive way, outside of the business networks of other male traders who were either long-term members of the working classes or former middle-class women who had fallen down the social ladder.⁶⁰ In short, if a woman did openly own or operate a commercial enterprise then she could not expect to either achieve or maintain middle-class status.

It is crucial to bear in mind that the separate spheres theory is a direct product of the feminist movements of the late twentieth century and therefore the evidence and arguments that it presents exist 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 of feminist historians often remained unchallenged because historians outside of the feminist movement very rarely addressed the role of women in

⁵⁹ S.O. Rose, *Limited Livelihoods; Gender and Class in Nineteenth Century England*, (Berkley, 1992), p. 100.

⁶⁰ Davidoff & Hall, *Family Fortunes*, p. 279.

history. Because 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.⁶¹ Subsequently, historians sought examples of women experiencing increasingly limited economic and social options with little opportunity to act with any independent agency.⁶² In cases where middle-class women did demonstrate social independence, such as through engaging in charity work, they have often been considered as merely exercising skills that were an extension of their domestic roles, for example by working with children or instructing working-class women how to keep house.

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. However, 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.

Some elements of the revisionist English historiography view 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

⁶¹ Vickery, ‘Golden Age to Separate Spheres?’ p. 402.

⁶² 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.

family.⁶³ 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.⁶⁴ Others, however, view businesswomen as existing more on the fringes of the middle class and as 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 to achieving middle-class status was often achieved through trading in a semi-private fashion from the home.⁶⁵

The significant 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 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.⁶⁶ 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 saw Joseph as a 'fit and proper' person before going on to explain that one of the biggest issues facing his period in office as

⁶³ Barker, *The Business of Women*, pp. 3-5.

⁶⁴ Phillips, *Women in Business*, p. 242.

⁶⁵ Kay, *The Foundations of Female Entrepreneurship*, p. 11, p. 130.

⁶⁶ The marriage certificate of John Buckley and Ann Lodge from Tuesday 27 July 1840 shows that whilst John and Ann could sign their names, neither of their fathers could.

Councillor for Kirkgate Ward was to raise its character and deal with notorious electioneering.⁶⁷ In 1866 Ann still played an active role in the business, registering it under the name of ‘Ann Buckley and Sons’ and occupying a large building in the heart of Leeds; clearly her business activities did nothing to hinder Joseph’s political ambitions.

Running for local political positions was one way that men 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. Political offices such as that of Ward Councillor held by Joseph Buckley were at the heart of the philanthropic movement that the historiography views as a key part of 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.⁶⁸ Such activities created powerful and strong networks among like-minded men that in turn created opportunity for greater social and economic advancement.⁶⁹

There was also a range of philanthropic opportunities available to middle-class women, with many focussing on improving the standard of 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.⁷⁰ The type of philanthropic work undertaken by middle-class women was quite different to their male

⁶⁷ *The Leeds Mercury* (Leeds, England), Wednesday, October 17, 1866; Issue 8894.

⁶⁸ G. Crossick & H.G. Haupt, *The Petit Bourgeoisie in Europe, 1780-1914: Enterprise, Family and Independence*, (London, 1998), p. 127.

⁶⁹ Morris, *Men, Women and Property*, p. 169.

⁷⁰ *Ibid*, p. 393.

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 so-called fallen women⁷¹, in place of occupying municipal positions. However, 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 reform⁷²; tasks far beyond the realms of anything experienced within the home. 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.⁷³

Although the historiography shows only 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 contribute both the necessary time and 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

⁷¹ F. Prochaska, *Women and Philanthropy in nineteenth-century England*, (Oxford, 1980).

⁷² J. Hannam, 'Women and Politics' in *Women's History: Britain 1850-1945, An Introduction*, J. Purvis [ed.] (London, 2002 edn), pp. 217-246, p. 221; Morris, *Men, Women and Property*, p. 28.

⁷³ P. Hollis, *Ladies Elect: Women in English Local Government 1865-1914*, (Oxford, 1987) pp. 12-13.

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? Newspaper advertisements and the probate records of one hundred female business owners will be analysed to discover whether the businesswomen of late nineteenth-century Birmingham and Leeds did engage in philanthropy 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 carry out good works in 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 chapter reflect this.⁷⁴

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.

⁷⁴ A. Kidd & D. Nicholls, 'Introduction' in *The Making of the British Middle-Class*, A. Kidd & D. Nicholls [eds], (Sutton, 1998), p. xxv.

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 of middle-class male identity.⁷⁵ 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.⁷⁶ 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 to security and domesticity.

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 that businesswomen used their economic agency to demonstrate their place in society.

⁷⁵ Morris, *Men, Women and Property*, p. 28; Davidoff & Hall, *Family Fortunes*, pp. 357-380.

⁷⁶ Davidoff & Hall, *Family Fortunes*, p. 446.

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 somewhat 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.⁷⁷ 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

⁷⁷ Barker, *The Business of Women*; Kay, *The Foundations of Female Entrepreneurship*.

customers in newspapers, advertising their businesses, trading in a public location and using the legal system in order to protect their economic interests.⁷⁸

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.⁷⁹ 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 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.⁸⁰ 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.⁸¹ 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.⁸²

The high proportion of widows amongst female business owners has led to suggestions that the women were acting only as caretakers or as a stopgap in the lifecycle of the business, waiting until the son was old enough to take over his rightful inheritance. 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

⁷⁸ Barker, *The Business of Women*, p. 173.

⁷⁹ Kay, *The Foundations of Female Entrepreneurship*, p. 134.

⁸⁰ Ibid., p. 132.

⁸¹ Ibid., p. 19.

⁸² Ibid., p. 83.

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. Yet despite his age, and the fact 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 forty workers and six 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.⁸³

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, suggests that female business owners were not only capable of establishing a business, 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

⁸³ Attention was first drawn to cases of women acting as autonomous and independent business owners, despite having sons who were of an age to assume control, in A. C. Kay's *The Foundations of Female Entrepreneurship*.

how women could, and did, access the nineteenth-century legal system.⁸⁴ 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 used 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 business suffered financial difficulties.⁸⁵

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.⁸⁶ Phillips cites the case of coaching inn keeper Ann Nelson, a very successful widow with an infamous reputation as a ruthlessly efficient and competitive business owner who appeared in court to act as the defence for one of her male coach drivers.⁸⁷ An awareness of the legal system and the ability to use it to protect oneself was not limited to those women with a high level of personal wealth or to women with experience working in a male-dominated environment. Orphaned domestic servant Mary Ann Ashford successfully used the Court of Requests to retrieve the wages amounting to over £1 that her previous employer had refused to pay her. Mary Ann Ashford had no parents or legal guardians and she was still a minor, which suggests that the

⁸⁴ Phillips, *Women in Business*.

⁸⁵ Ibid, p. 68.

⁸⁶ Barker, *The Business of Women*, p. 137.

⁸⁷ Phillips, *Women in Business*, p. 254.

English legal system of the nineteenth century was sufficiently accessible to women as well as men.⁸⁸

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.⁸⁹ 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, a very 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 did.⁹⁰ Two of the most recent monographs to emerge from the United States examine female business owners, their enterprises and their communities in Albany, New York and San Francisco.⁹¹ These studies of east and west coast America reveal themes 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’

⁸⁸ M. Finn, *The Character of Credit*, p. 238.

⁸⁹ Duffy, ‘*A Surplus and Depressed Minority?*’

⁹⁰ Vickery, ‘Golden Age to Separate Spheres’, p. 386.

⁹¹ 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 1850-1920*, (Chapel Hill, 2006).

where men and women traded with each other, acting variously as suppliers, vendors and customers.⁹²

Despite the seemingly common experience of nineteenth-century England and the United States, 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.⁹³ 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 observed by Nenadic was that those trades that were outside of the traditional realm of female enterprise that 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.⁹⁴ Therefore, late nineteenth-women were unwilling to enter traditional ‘feminine’ 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 into 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.⁹⁵ It has been suggested that the evidence that exists for the later nineteenth century is ‘not indicative of dramatic shifts in women’s involvement in the economy’⁹⁶, thus indicating that the continuity rather than change observed in the late eighteenth century and early nineteenth century might well be

⁹² Sparks, *Capital Intentions*, p. 203.

⁹³ Nenadic, ‘Gender and the Rhetoric of Business Success’, pp. 269-288, p. 270.

⁹⁴ Ibid., p. 272.

⁹⁵ Duffy, *A Surplus and Depressed Minority?*; Kay, *The Foundations of Female Entrepreneurship*.

⁹⁶ Humphries, ‘Women and Paid Work’, p. 88.

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’.⁹⁷ 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, but also to adopt 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

⁹⁷ J.W. Scott, ‘Language, Gender and Working Class History’ in *Class*, P. Joyce [ed.], (Oxford, 1995), pp. 154-161, p. 160.

female are different to masculine and feminine allows us to consider the agency and decisions of businesswomen alongside the 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’.⁹⁸ Although the familiar ‘rags to riches’ story was the reality for only a small proportion of nineteenth-century entrepreneurs, the aspiration that the story represents ties closely with the ideals of social mobility, education, religious observance and gentility as described as central to middle-class family life.⁹⁹

Providing an explanation of ‘entrepreneur’ might seem relatively straightforward but there is not one, solid and specific 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.¹⁰⁰ 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.¹⁰¹ This is perhaps because Schumpeter’s five ways of classifying an entrepreneur lend themselves to those making huge innovative steps, or ‘high entrepreneurs’¹⁰² 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, nearly without exception, were operating small firms employing fewer than fifty people. Identifying

⁹⁸ M. Casson, *The Entrepreneur: An Economic Theory*, (Oxford, 1982), p. 347.

⁹⁹ Davidoff & Hall, *Family Fortunes*, pp. 21-3.

¹⁰⁰ M. Casson et al., ‘Introduction’ in *The Oxford Handbook of Entrepreneurship*, M. Casson, B. Yeung, A. Basu & N. Wadeson [eds], (Oxford, 2006), pp. 1-32, p. 8.

¹⁰¹ M. Ricketts, ‘Theories of Entrepreneurship: Historical Development and Critical Assessment’ in *The Oxford Handbook of Entrepreneurship*, (Oxford, 2006), pp. 33-58, p. 34.

¹⁰² Casson et al. ‘Introduction’, p. 3.

entrepreneurial behaviour in a group like this, or ‘low-level entrepreneurship’¹⁰³, 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 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.¹⁰⁴ To become an entrepreneur one must also be capable of recognising market opportunities, securing the capital necessary for the project and have 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 securing financial backing is regarded as a major barrier to entrepreneurship, regardless of the entrepreneur’s gender.¹⁰⁵ 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.

¹⁰³ Ibid.

¹⁰⁴ Casson, *The Entrepreneur*, p. 23.

¹⁰⁵ M. Casson, *Entrepreneurship and Business Culture*, (Aldershot, 1995), p. 86.

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.¹⁰⁶ In many cases, merely demonstrating these characteristics might not necessarily translate to successfully attracting external financial backing, and the historiography identifies familial and friendship networks as one of the principal sources of capital. In some cases, securing finances from family and friends may actually be preferable 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.¹⁰⁷

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 amongst its members.¹⁰⁸ 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.¹⁰⁹ 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

¹⁰⁶ Casson, *The Entrepreneur*, pp. 329-30.

¹⁰⁷ Casson, *Entrepreneurship*, p. 86.

¹⁰⁸ M. Casson, *Information and Organisation: A New Perspective on the Theory of the Firm*, (Oxford, 1997), pp. 117-8.

¹⁰⁹ 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, p. 106-7.

produced the next generation of workers, enabling the businesses of several of the entrepreneurs to achieve great financial and social success over several generations.¹¹⁰

The network of the Birmingham jewellers with its plethora of sons, nephews, son-in-laws and grandsons, enabled the family firms to continue to trade successfully after the death of the original entrepreneur, but there is evidence to suggest the majority of family enterprises failed to successfully trade after the first generation. Transferring ownership from one generation to the next is crucially important to 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.¹¹¹ 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 for the success and longevity of a firm.¹¹² 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 was a woman rather than a son then this might suggest 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

¹¹⁰ F. Carnevali, *Luxury for the masses: Jewellery, Creativity and Entrepreneurship in America and Britain*, (Harvard University Press, forthcoming).

¹¹¹ 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], (Manchester, 1993), pp. 127-143, p. 135.

¹¹² Ibid, p. 134.

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.¹¹³

The small amount of research that has been carried out into women entrepreneurs 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.¹¹⁴ However, there are also differences, namely the types of business that male and female entrepreneurs own, the ‘entrepreneurial process’ or the way that men and women establish their businesses. Research also suggests that male entrepreneurs find it easier to access resources, particularly growth capital, than female entrepreneurs. This is possibly due to women entrepreneurs having a higher aversion to risk and belonging to a less business-focussed social network.¹¹⁵

Crucially, these fledgling studies into 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

¹¹³ C.G. Brush, ‘Women Entrepreneurs: A Research Overview’ in *The Oxford Handbook of Entrepreneurship*, M. Casson, B. Yeung, A. Basu & N. Wadeson [eds], (Oxford, 2006), pp. 611-628, p. 615.

¹¹⁴ Ibid., p. 618.

¹¹⁵ Ibid., p. 619.

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.¹¹⁶ 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’¹¹⁷, historical investigations suggest that female entrepreneurship was just one aspect of a multi-faceted financial strategy that was linked closely to the woman’s lifecycle.¹¹⁸ 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 recently with a particular focus on the role and behaviours of women as property owners and financial investors.¹¹⁹ The findings of the research into women as property owners suggests that many married or widowed women relied on property for their income but they had only limited control over it because of the way that their husbands

¹¹⁶ Barker, *The Business of Women*, p. 69; Kay, *The Foundations of Female Entrepreneurship*, p. 120.

¹¹⁷ Brush, ‘Women Entrepreneurs’, p. 618.

¹¹⁸ Kay, *The Foundations of Female Entrepreneurship*, p. 122-3.

¹¹⁹ 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), 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.

distributed their estates.¹²⁰ The research also indicates that men and women viewed property as a form of security in maintaining their middle-class status and although a woman might not own a large number of properties, unmarried and widowed women were able to own and eventually bequeath property in such a way that ensured the financial future for their descendants.¹²¹ This thesis uses probate documents to reveal that female business owners owned property as a secondary income to their business and that they used their property portfolios to provide for their family after their death. Importantly however, the probate records of the 100 businesswomen reveal that the women exercised complete freedom when drawing up their last will and testaments and in fact acted in a very similar way to 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, recent research by Green et al. 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.¹²² 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.¹²³ This new body of research raises some exciting questions for researchers of nineteenth-century businesswomen, not least whether a woman with knowledge of the

¹²⁰ Morris, *Men, Women and Property*, p. 370.

¹²¹ Morris, *Men, Women and Property*, pp. 234-247.

¹²² 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.

¹²³ 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, p. 67-8.

economy, such as a business owner, would shape her investments in a more ‘masculine’ way than her unoccupied counterparts.

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 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 focussing on the period after 1870. This thesis will begin to address these issues in the following chapter by exploring the numbers of female business owners in Birmingham and Leeds between 1849 and 1901, the businesses that they owned and uncovering the way that the separate spheres theory continues to pervade our understanding of nineteenth-century women.

Chapter Two: Women and their Businesses

The recent historiographical reassessment of the position of female business owners in late eighteenth- and early nineteenth-century England 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.¹²⁴ Data from mid-nineteenth-century Birmingham and London and late nineteenth-century America shows that women continued to own businesses beyond 1850¹²⁵, contradicting the established historiographical view 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.¹²⁶ Further research is required to explore the relationship between women and the business economy of late nineteenth-century England and to determine whether the cases of female entrepreneurship seen at the beginning of the 1800s can also be found at the end of the century.

As discussed in the Introduction, there are some potentially significant limitations in examining the circumstances of female business owners from just one geographical location, especially one provincial location. In order to address these limitations, this chapter will analyse data collected from the trade directories of Birmingham and Leeds and present 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 has been analysed using existing historiographical categories, thus providing an indication of the numbers of female business owners in each town and the

¹²⁴ Barker, *The Business of Women*; Phillips, *Women in Business*; Duffy, *A Surplus and Depressed Minority?*; Kay, *The Foundations of Female Entrepreneurship*; Sparks, *Capital Intentions*; Lewis, *Unexceptional Women*.

¹²⁵ Duffy, *A Surplus and Depressed Minority?*; Kay, *The Foundations of Female Entrepreneurship*; Sparks, *Capital Intentions*; Lewis, *Unexceptional Women*.

¹²⁶ Davidoff & Hall, *Family Fortunes*.

different trades and sectors where they operated. In the second stage, the data has then been reanalysed to reveal the types of businesses that women owned according to whether their firm made a product rather than by any 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 carried manufactured or made a product will shed new light on the ways that 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 explore the history and culture of the towns of Birmingham and Leeds, which act as the contextual backdrop to the female business owners researched in this thesis. 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’.¹²⁷ After gaining its borough charter in 1207, Leeds acquired manorial and borough courts, a market and the right to build workshops¹²⁸, developments that served to turn Leeds into an important regional centre. By the 1550s the population of Leeds had reached 3,000 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 nineteenth 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

¹²⁷ G.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.

¹²⁸ *Ibid.*, p. 5.

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.¹²⁹

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.¹³⁰ 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 it resulted in there being no guilds in Birmingham after 1545.¹³¹ 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; however, agriculture remained the job that occupied the highest number of people in Birmingham.¹³² 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

¹²⁹ R.W. Unwin, 'Leeds Becomes a Transport Centre' in *A History of Modern Leeds*, D. Fraser [ed.], (Manchester, 1980), pp. 113-141., p. 113-9.

¹³⁰ C.R. Elrington & P.M. Tillot, 'The Growth of the City' in *VCH Warwickshire VII*, (Oxford, 1964), pp. 4-25, p. 4.

¹³¹ Elrington & Tillot, 'The Growth of the City', p. 6.

¹³² Ibid.

industries in 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.¹³³ 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.¹³⁴

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 Leeds¹³⁵) to 23,688 in 1778 and 73,670 in 1801.¹³⁶ The houses built in Birmingham during the eighteenth century reflect 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 suburbs, such as affluent Edgbaston.

The eighteenth century also saw the emergence of new trades in Leeds. Large-scale factory-based mechanised production was becoming increasingly important to the Leeds textile industry¹³⁷ and as a result of this mechanisation there were fewer people working in the textile industry after 1740.¹³⁸ This made room for established trades such as brick manufacture, woodwork, shoe making, tailoring and printing to expand and embrace new

¹³³ C. Gill, *History of Birmingham*, Vol I, (London, 1952) p. 63.

¹³⁴ D.E.C. Eversley, 'Industry and Trade 1550-1880', in W.B. Stephens [ed.], *VCH Warwickshire VII*, (Oxford, 1964), pp. 81-139, p. 82.

¹³⁵ Gill, *History of Birmingham*, p. 48; R.G. Wilson, 'Georgian Leeds' in *A History of Modern Leeds*, D. Fraser [ed.], (Manchester, 1980), pp. 24-45, p. 24.

¹³⁶ Elrington & Tillot, 'The Growth of the City', p. 8.

¹³⁷ Wilson, 'Georgian Leeds', p. 26.

¹³⁸ Wilson, 'Georgian Leeds', p. 28.

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 two hundred factories in Leeds.¹³⁹ Businesses in Leeds therefore tended to be physically larger than in Birmingham and there was much more opportunity for the residents of Leeds to become workers in factories.

Due to the size of the buildings that housed the machinery, the factories of Leeds were located away from the home; unlike Birmingham, whose economy remained rooted in piecemeal manufacturing methods and where production continued to be 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.¹⁴⁰ The importance of small businesses in Birmingham is that they were normally part of a longer production chain and fulfilled one 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 herself in trade compared to the high start-up costs of establishing a large-scale factory like those found in Leeds. Between 1841 and 1850, 26.5 per cent of all British patentees lived in Birmingham, reflecting its importance as a town of innovation and invention.¹⁴¹ However, Birmingham was also an important commercial centre and by 1900 it was the primary urban

¹³⁹ Wilson, 'Georgian Leeds', pp. 27-8.

¹⁴⁰ Eversley, 'Industry and Trade 1500-1880', pp. 81-139, pp. 138-9.

¹⁴¹ Gill, *History of Birmingham*, p. 292.

centre for over half a million people¹⁴², 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 a 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 important urban centres with retail facilities that were essential for rapidly expanding communities.

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. 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 one hundred 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 one hundred coaches leaving the coaching inns on the Briggate every day, transporting people all over the country.¹⁴³

Birmingham also had excellent transport links; the town's canal network linked it to Dudley, Worcester, Stourbridge, Coventry, Warwick, Stratford-upon-Avon, Wolverhampton,

¹⁴² Elrington & Tillot, 'The Growth of the City', p. 14.

¹⁴³ Unwin, 'Leeds Becomes a Transport Centre', p. 123.

Hull, Manchester, Liverpool, Bristol and London.¹⁴⁴ 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. Many women took advantage of this such as Elizabeth Clark who owned the Bull and Mouth Hotel at 138 Briggate, Leeds and 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 the towns. In 1806 the markets in Birmingham moved from Dale End to High Street, with a further market in 1817 selling hay, straw, cattle, horses, sheep and pigs, known as the Smithfield Market. The first fish market opened in 1869¹⁴⁵, 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 Market covered an area of 4,040 square yards and had forty-four shops outside, thirty-five inside and then four rows of stalls as well as 5,000 square yards of open market ground.¹⁴⁶ 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

¹⁴⁴ C.R. Elrington, 'Communications' in *VCH Warwickshire VII*, (Oxford, 1964), pp. 26-42, p. 34.

¹⁴⁵ S. Reynolds, 'Markets and Fairs' in *VCH Warwickshire VII*, (Oxford, 1964), pp. 251-253, p. 253.

¹⁴⁶ K. Grady, 'Commercial, Marketing and Retailing Amenities 1700-1914' in *A History of Modern Leeds*, D. Fraser [ed.], (Manchester, 1980), pp. 177-199, p. 192.

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 and public libraries and art galleries. The erection of grand, neo-classical 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'.¹⁴⁷

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. For example, 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.¹⁴⁸ The library in Birmingham had first opened in 1865 and issued some 230,340 books in the first year alone, suggesting that the nineteenth-century inhabitants of Birmingham valued the opportunity to access learning and literature.¹⁴⁹ 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 £5,000.¹⁵⁰

Facilities that provided worthwhile and meritorious leisure pursuits were established and expanded throughout the nineteenth century. Living in important provincial towns such as

¹⁴⁷ A. Briggs, *Victorian Cities*, (London, 1993 edn), Chapter Four.

¹⁴⁸ A. Briggs, 'Social History Since 1815' in *VCH Warwickshire VII*, (Oxford, 1964), pp. 223-245, p. 233.

¹⁴⁹ 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.

¹⁵⁰ Wilson, 'Georgian Leeds', p. 32.

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 1870.¹⁵¹ 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.¹⁵² 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 pool was hugely popular with Birmingham's inhabitants and was used by 151,061 people in 1861 alone.¹⁵³

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. Perhaps more importantly for the citizens 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, clear poorly constructed properties and build 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

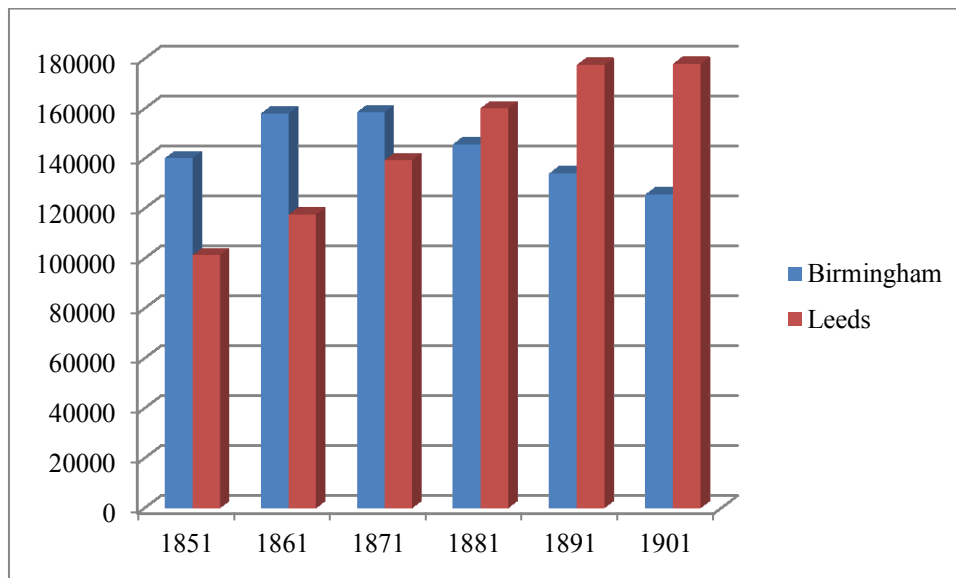
¹⁵¹ Bunce, *History of the Corporation*, p. 238.

¹⁵² R.J. Morris, 'Middle Class Culture' in *A History of Modern Leeds*, D. Fraser [ed.], (Manchester, 1980), pp. 200-222, p. 209.

¹⁵³ Bunce, *History of the Corporation*, p. 192.

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’ Birmingham¹⁵⁴, removing the majority of the undesirable areas and making the town a shining example of modern living. Although they had improved one of the most dilapidated shopping streets, Boar Lane in 1866, there were no serious attempts made by the Corporation of Leeds to deal with the desperately poor slums located in the town centre until the late 1890s.¹⁵⁵ 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.

Chart 2.1: Chart showing the population of Birmingham and Leeds town centres between 1851 and 1901¹⁵⁶



¹⁵⁴ Gill, *History of Birmingham*, p. 442.

¹⁵⁵ B.J. Barber, ‘Aspects of Municipal Government 1835-1914’ in *A History of Modern Leeds*, D. Fraser [ed.], (Manchester, 1980), pp. 301-326, p. 302.

¹⁵⁶ Birmingham data: Elrington & 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.], (Manchester, 1980), pp. 46-71, p. 48.

Chart 2.1 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 did. The growing population of Leeds and Birmingham placed pressure on the sanitation provisions of both towns and by 1855 the corporations of both Birmingham and Leeds 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. Birmingham was arguably the most successful in this case but probably only because they were proactive and enforced legislation passed to improve the health of the town. One of the most effective policies introduced by the Corporation of Birmingham was an amendment to building regulations that banned the use of midden pits. A midden pit was essentially a large hole in the ground that served as a bin and toilet for all the houses surrounding it; they often overflowed and the stagnant, decaying waste was a breeding ground for life-threatening epidemics. Despite the Leeds authorities removing twenty tonnes of waste from just one midden¹⁵⁷, the corporation failed to take decisive action and, as a result, the citizens of Leeds continued to experience twenty-five per cent more deaths per year from diarrhoea than the national average.¹⁵⁸

Likewise, although by 1852 almost sixty-six per cent of homes in Leeds drew water from a mains supply, the water itself came from the river Aire that was also the ultimate destination for the town's sewage and rubbish.¹⁵⁹ Therefore, Leeds continued to suffer from

¹⁵⁷ Morgan, 'Demographic Change 1771-1911', p. 66.

¹⁵⁸ Ibid., p. 67.

¹⁵⁹ Barber, 'Aspects of Municipal Government 1835-1914', p. 302.

epidemics of cholera, dysentery and typhoid and the death rate in Leeds remained significantly higher than the national average until after 1875.¹⁶⁰ There were forty-nine miles of sewers in Birmingham by 1857¹⁶¹ but the effectiveness of the sewer very much depended on the individual builder and some merely acted as an air vent for the smells of the sewer to enter the property.¹⁶² Unlike Leeds, Birmingham managed to avoid any cholera outbreaks but there was a high level of typhus and the town's inhabitants repeatedly suffered from attacks of fever. The illnesses and diseases caused by poor sanitation played a central role in the lives of many of the female business owners examined in this thesis; 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 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 that eventually became suburbs. The most desirable suburb in Birmingham was Edgbaston and it had been carefully designed by the Calthorpe family so that the problems associated with previous privately laid out estates would not be repeated and the estate would retain its exclusivity. Property speculation carried out in the early nineteenth century by the Gough family in central Birmingham acted 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 Gough's 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

¹⁶⁰ Morgan, 'Demographic Change 1771-1911', p. 67.

¹⁶¹ Gill, *A History of Birmingham*, p. 332.

¹⁶² Ibid., p. 370.

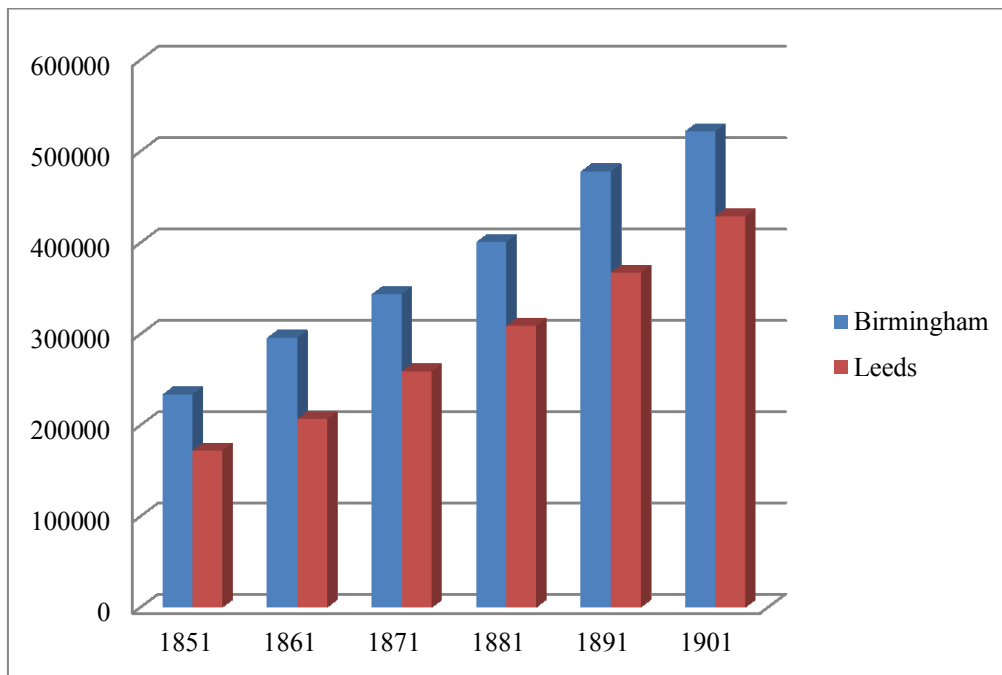
to increased pollution in what was meant to be an exclusive development. It very quickly became apparent that the development was a failure because no affluent family would choose to build a home designed to impress society, next door to a working forge or carpenter. Subsequently, it was a condition of buying a house on the Calthorpe estate that no business could be conducted from the premises, including the sale of afternoon teas. Furthermore, the plots of land that were marked out for sale were sold with the proviso that the style of the house had to be chosen from a list of pre-approved designs thus ensuring 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.¹⁶³ 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 Chapter One. 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 increased number of local coach, train and tram services available in the late nineteenth century made it possible for some business

¹⁶³ Morris, *Men, Women and Property*, p. 232.

owners, such as confectioner Alice Philipson, to move to the suburb of Roundhay and to commute to her business using the Corporation tram service that ran from 4.30am until 12.30am.¹⁶⁴ The relationship between businesswomen, domestic living arrangements and social class will be explored in later chapters.

Chart 2.2: Chart showing the population of Birmingham and Leeds Boroughs between 1851 and 1901



Although Chart 2.1 shows that the population of Birmingham town centre declined after 1871, Chart 2.2 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 2.2 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. This suggests that there was a common rate of growth in both towns throughout the late nineteenth century, which could mean that there will

¹⁶⁴ *Slater's Directory of Leeds 1894*

be other common characteristics observed in the data collected from the trade directories of Birmingham and Leeds.

The data extracted from eleven trade directories published between 1849 and 1901 in each town has been interrogated to show the number 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 to 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 businesswomen, 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 subscriber themselves who chose the wording of their entry, which obviously creates the chance that people could engage in a little 'creative license' 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.¹⁶⁵ As was described in the Introduction, this thesis has only gathered data on 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. 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 examined in this thesis in the wider context of the trade directories.

Table 2.1: Table showing the percentage of total trade directory entries owned by women and located in the town centre of Birmingham and Leeds between 1849 and 1900

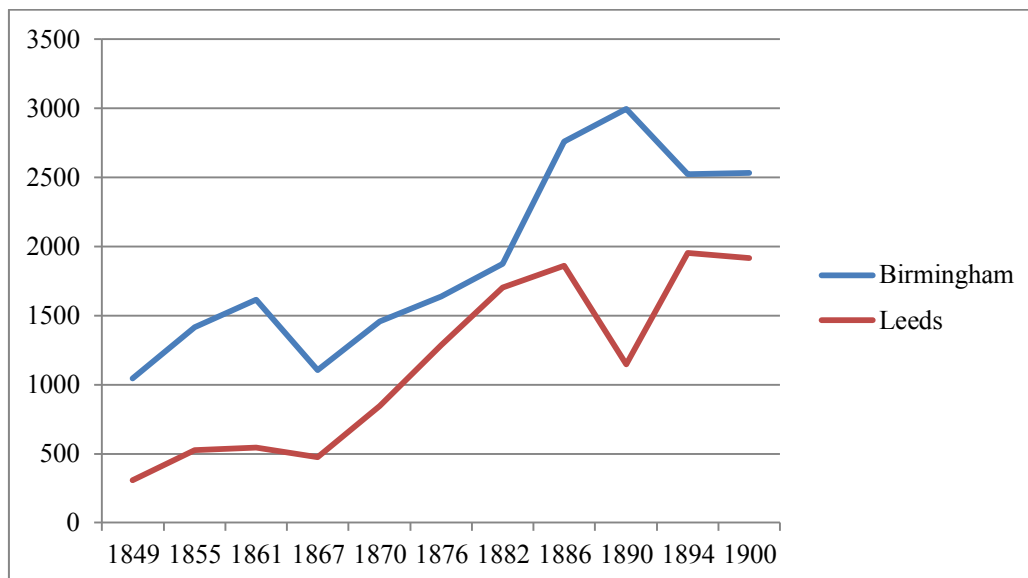
Directory Year	Birmingham (%)	Leeds (%)
1849-50	6.8	6.2
1855	7.1	7
1861	6.1	5.5
1867	3.9	3.5
1870	7.2	6.6
1876	5.5	5.1
1882	4.4	3.3
1886	7.3	6.7
1890	8.2	3.8
1894	6.7	6.5
1900	6.2	3.9

Table 2.1 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 the years 1890 and 1900 where 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. Therefore the overall picture that emerges from Table 2.1 is one of continuity, with no dramatic decreases in the percentage of women registering their businesses in the directories in the closing years of the nineteenth-century. The data presented

¹⁶⁵ Barker, *The Business of Women*, pp. 50-1.

above is also extremely similar to Barker's findings from Manchester, Sheffield and Leeds between 1773 and 1828, which show that between 4.3 per cent and 9 per cent of all urban businesses were owned by women.¹⁶⁶ Being able to gain some understanding of the extent of female enterprise in late nineteenth-century England is crucial 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 2.1 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 their firms in the town centres belies the idea that businesswomen were anything other than commonplace in the late nineteenth-century town.

Graph 2.1: Graph showing the number of female-owned businesses registered in trade directories in Birmingham and Leeds between 1849 and 1900



Graph 2.1 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,

¹⁶⁶ Barker, *The Business of Women*, p. 56.

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 4,928 entries to 49,088 between 1849 and 1901 and the Birmingham directories for the same period growing from 15,392 entries to some 40,448 entries. 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. One explanation for this is that 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. One explanation for these anomalous results can be attributed to the lack of a complete set of trade directories printed by one publisher for either town. It has therefore been necessary to consult directories compiled by several different publishers and sometimes the directories, such as the *Leeds Directory of 1890*, are smaller than other years. The difference in size could be caused by many reasons, for example, another directory might have just been published, one publisher might have offered a lower subscription rate and attracted entries, while another might have had a particularly poor reputation and therefore people avoided using them.

Using directories from different publishers has also meant that there was no consistency in the data collection methods used by the people compiling the directories or in the way that they presented their data. 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 that information was registered has resulted in a further underestimation of female business ownership in the two towns, the different ways that women are represented in the directory reveals that there was no hard and fast rule in the way that they were addressed in the public sphere. The significant number of women who registered their businesses in late nineteenth-century England and the fact that they did so under their own names lends credence to the theory that late nineteenth-century society was far more nuanced than has long 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 provide a snapshot view of the position that businesswomen held in the urban market place in that particular year. The data that were extracted from the trade directories of Birmingham and Leeds also allows the examination of the way that the 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.¹⁶⁷

Chart 2.3 Chart showing the number of female-owned partnership and sole trader businesses registered in Birmingham directories between 1849 and 1900

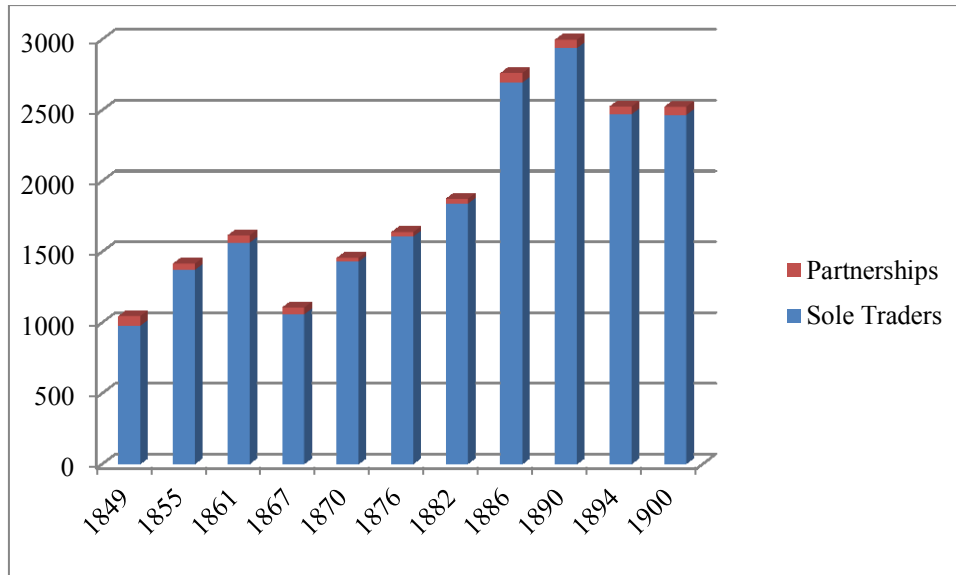
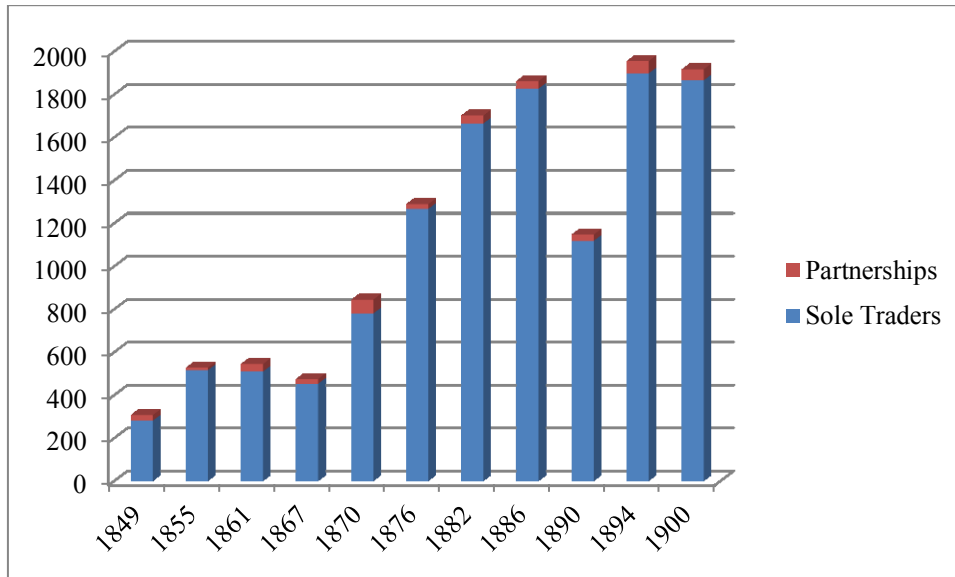


Chart 2.3 and 2.4 show that the number of businesses with one or more female partners who registered in the Birmingham and Leeds trade directories between 1849 and 1901 was minimal and, compared to the number of women who registered their businesses as sole traders, represented a very small proportion 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.

¹⁶⁷ Davidoff & Hall, *Family Fortunes*, p. 352; Kay, *The Foundations of Female Entrepreneurship*, p. 92.

Chart 2.4: Chart showing the number of female-owned partnership and sole trader businesses registered in Leeds directories between 1849 and 1900



The data presented in Chart 2.5 and 2.6 below, expresses the figures in Charts 2.3 and 2.4 as percentages, reinforcing the relative rarity of partnerships. These figures are consistent throughout the period examined, which supports the revised historiography's 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 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.

Chart 2.5: Chart showing the percentage of female-owned partnership and sole trader businesses registered in Birmingham directories between 1849 and 1900

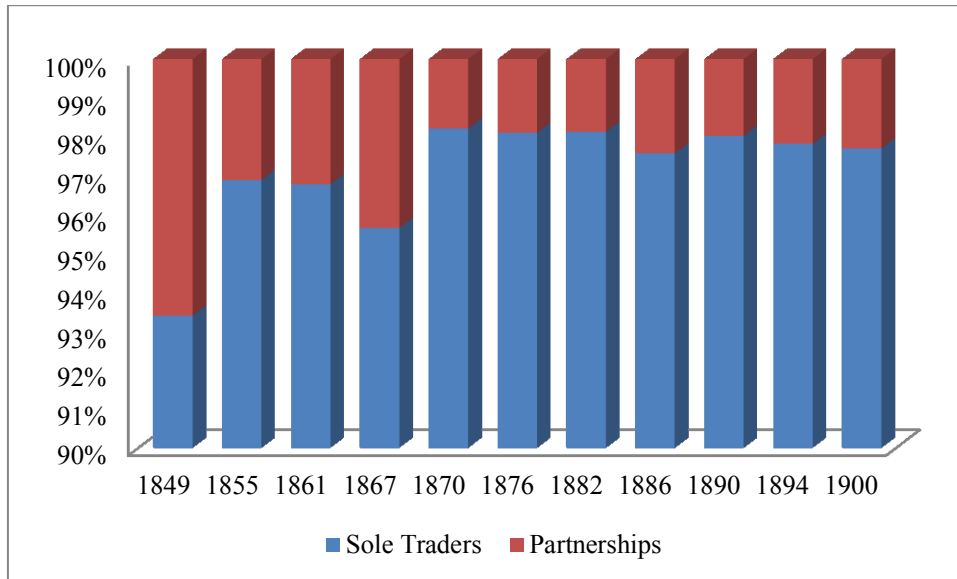
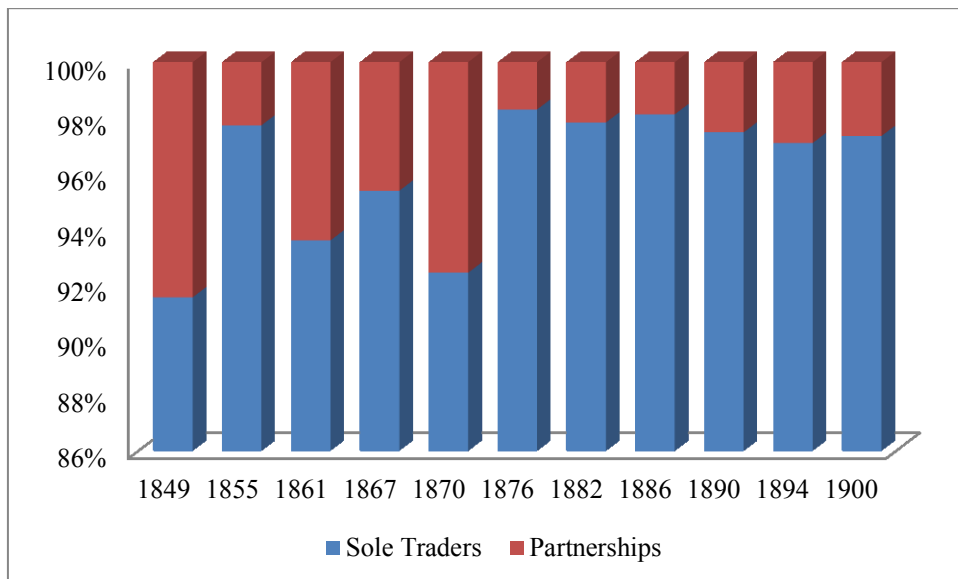


Chart 2.6: Chart showing the percentage of female-owned partnerships and sole traders registered in the Leeds directories between 1849 and 1900



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 of all of 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 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.

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 those between fathers and sons. The partnerships between the non-related men and women were recorded using both names, demonstrating equality in the partnership. For example 'Mrs Mary Ann Cook and Mr Joseph Wakelin' who were registered as boot and shoe makers 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 unmarried and unrelated. This relationship will be explored in greater detail in Chapter Three, 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 may not necessarily have been so unusual.

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, Birmingham¹⁶⁸ and Rachel Inchbold carried out her trade as a bookbinder, machine ruler, bookseller, gold leaf agent and printer from 62 Briggate, Leeds¹⁶⁹; 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 Birmingham¹⁷⁰ and Hannah Boden opened a third branch of her hairdressing business in the brand new Grand Arcade.¹⁷¹ Both of these locations were 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 purchase price, or most likely rental cost, of situating a business somewhere such as Corporation Street or the Grand Arcade reflects the premium commercial location of the site. This suggests that those women who did locate their businesses in such locations were aware that a successful business would require high visibility and regular customer footfall and therefore they chose prime town centre positions. 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

¹⁶⁸ *White's History and General Directory of the Borough of Birmingham*, 1849

¹⁶⁹ *Charlton & Archdeacon Leeds Directory*, 1849-50

¹⁷⁰ *Houghton & Co.'s Birmingham Post Office Directory*, 1882

¹⁷¹ *Robinson's Directory of Leeds*, 1900-01

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 until 1870.¹⁷² 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 active in post-1850 is essential to understanding both the role of female 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 data collected from the trade directories of Birmingham and Leeds using the three focus points of 1849-50, 1876 and 1900. These years were selected because they represent the start, mid-point and end of the period covered in this thesis research. Therefore, they will provide three snapshot images of

¹⁷² Barker, *The Business of Women*; Phillips, *Women in Business*; Kay, *The Foundations of Female Entrepreneurship*.

the different sectors that female business owners occupied in late nineteenth-century Birmingham and Leeds and allow these data to be compared and contrasted.

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 by Kay and have been deliberately chosen to allow the data from Birmingham and Leeds to be considered using established historiographical categories.¹⁷³ I made the decision to extend the 'Miscellaneous' category to include the professions 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.¹⁷⁴

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 will be 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.

¹⁷³ This classification has been inspired by the work done by Kay, *The Foundations of Female Entrepreneurship*, pp. 135-9, Appendix 1.

¹⁷⁴ *Kelly's Directory of Leeds & Bradford*, 1900-01

Chart 2.7: Chart showing female owned businesses registered in Leeds Directory 1849-50 by trade sector percentages

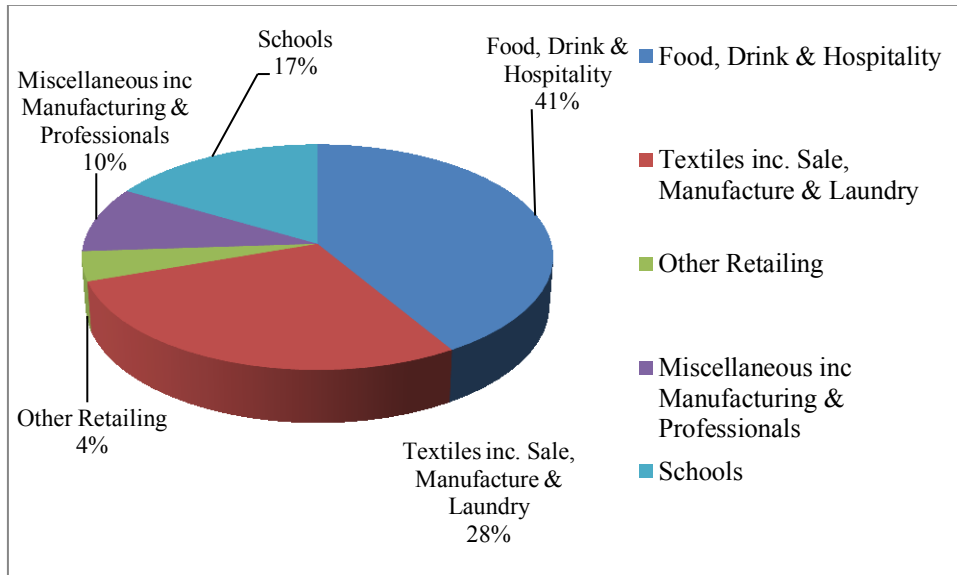
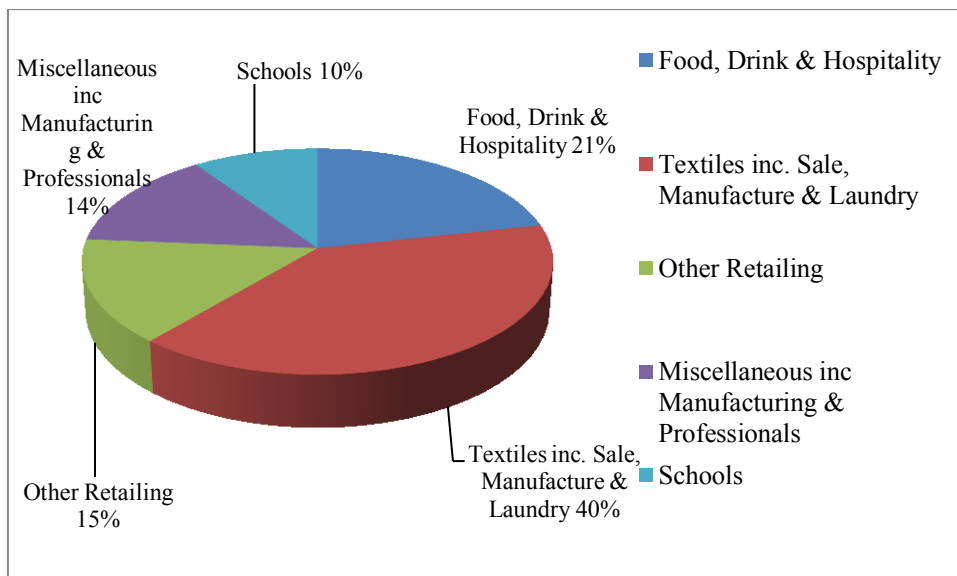


Chart 2.8: Chart showing female-owned businesses registered in White's History and General Directory of the Borough of Birmingham 1849 percentages



The actual number of women who registered their businesses in the *Charlton and Archdeacon Leeds Directory 1849-50* is only 307; a very small sample when compared to the 1,046 businesswomen who registered in *White's History and General Directory* of the

Borough of Birmingham 1849. At first glance, the data from Birmingham and Leeds appear to be vastly different to 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 twelve per cent more female-owned businesses located in the ‘Textiles’ sector. It is possible that Leeds’s 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 were more likely to be involved in service trades that supported the rapidly expanding town rather than engaging the factory-based trades traditionally found in Leeds. For example, an entrepreneur could establish a greengrocer, a public house or another service industry to cater for 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 and had become increasingly factory-based. However, these results could also indicate that the textile businesses in the two towns followed the economic structure of their respective towns. For example, textile businesses in Birmingham may have been smaller and workshop-based 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 four per

cent of businesswomen in Leeds active in this sector compared to fifteen per cent 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 and 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 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 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 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 Leeds Directory show that there are no 'shopkeepers' registered whereas there were eighty-nine shopkeepers 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 women's work. However, discovering that Leeds businesswoman Rachel Marks was a fruit importer rather than simply knowing that she was a shopkeeper

allows her business practices to be considered and reveals the fact that she carried out a far more complicated role than simply selling items.

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 seventeen per cent of female-owned businesses were schools compared to just ten per cent of those in Birmingham. There is no obvious reason as to why seven per cent 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 trades¹⁷⁵ could have led to them being included as contributors to the family economy earlier than in Leeds, thus leaving them unable to go to school. In 1851 only 35.5 per cent of Birmingham's children were enrolled in a school compared to 48 per cent of the children in Leeds¹⁷⁶, and Leeds was famous for providing education opportunities to its working class.¹⁷⁷ 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 fourteen per cent of female business owners in Birmingham and ten per cent 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

¹⁷⁵ Eversley, 'Industry and Trade 1500-1880', pp. 81-139, p. 109.

¹⁷⁶ W.B. Stephens, 'Elementary Education and Literacy 1770-1870' in *A History of Modern Leeds*, D. Fraser [ed.], (Manchester, 1980), pp. 223-249, p. 238.

¹⁷⁷ T. Woodhouse, 'The Working Class' in *A History of Modern Leeds*, D. Fraser [ed.], (Manchester, 1980), pp. 351-388, p. 355.

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 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 260,000.¹⁷⁸ However, Birmingham remained the larger town as its town centre population increased to nearly 160,000 and the town and surrounding borough population was approaching 350,000.¹⁷⁹ The increasing populations of the towns are reflected in the increasing numbers of female businesses registered in the directories, although this is not a perfect correlation.

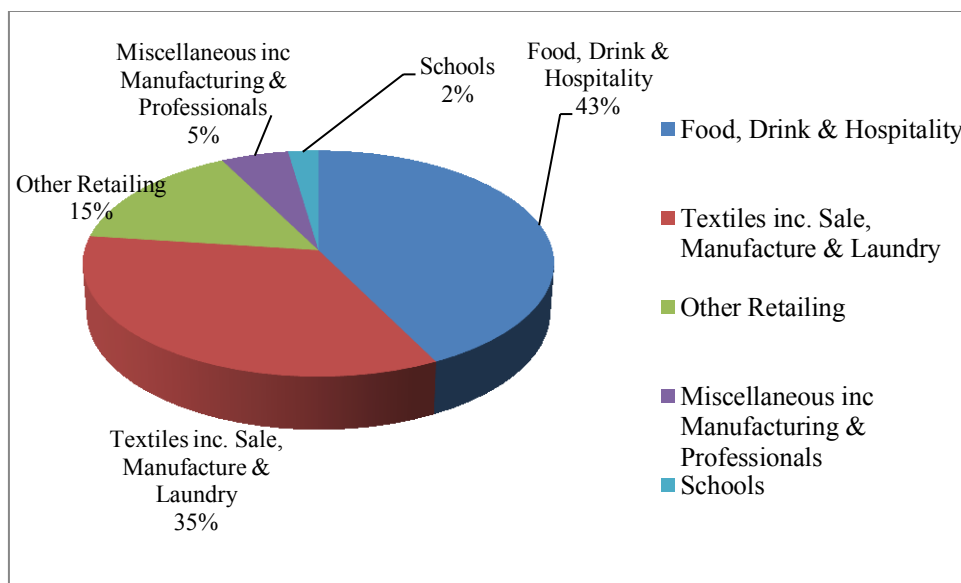
A brief glance at Chart 2.9 shows that there was a dramatic decline in the percentage of businesswomen who owned schools in Leeds between 1849-50 and 1876, dropping from seventeen per cent to just two per cent. There was also a decline in the percentage of women who owned schools in Birmingham, although this is far less noticeable with only a two per cent decline and an actual number increase from 101 in 1850 to 130 in 1876, meaning that in 1876 Birmingham had seventy-five per cent 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

¹⁷⁸ Morgan, 'Demographic Change', pp. 48-53.

¹⁷⁹ Elrington & Tillot, 'The Growth of the City', p. 14.

thirty-two new schools and 28,500 school places.¹⁸⁰ 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 fewer places than had originally been planned.¹⁸¹ 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.

Chart 2.9 Chart showing female-owned businesses registered in McCorquodale's Directory of Leeds 1876 percentages



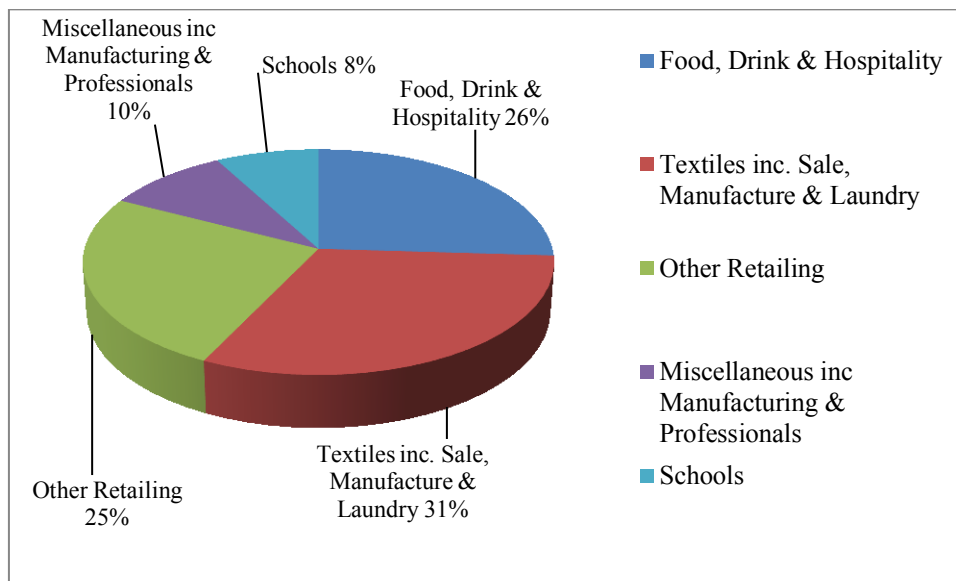
One of the most striking features of Chart 2.9 is the 'Food, Drink and Hospitality' sector which accounted for forty-three per cent of all female-owned business registered in *McCorquodale's Directory of Leeds 1876*, a two per cent rise from 1849-50. The percentage of businesswomen trading under 'Food, Drink and Hospitality' in Birmingham also rose in 1876 from twenty-one per cent in 1850 to twenty-six per cent 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

¹⁸⁰ A.J. Taylor, 'Victorian Leeds; an Overview' in *A History of Modern Leeds*, D. Fraser [ed.], (Manchester, 1980), p. 398.

¹⁸¹ Gill, *A History of Birmingham*, p. 385.

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.

Chart 2.10 Chart showing female-owned businesses registered in White's Directory of Birmingham 1876 Vol 2 percentages



The percentage of female-owned businesses registered in *McCorquodale's Directory of Leeds 1876* that are categorised as 'Other Retailing' had risen by eleven per cent since 1849-50, still significantly lower than the twenty-five per cent of 'Other Retailing' businesses registered in *White's Directory of Birmingham 1876*. 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. It could also be that businesswomen in Birmingham were able to 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 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.

The percentage of female business owners involved in the 'Miscellaneous' sector halved from ten per cent in 1849-50 to five per cent 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 2.10 which shows that in 1876 ten per cent of female business owners who registered in *White's Directory of Birmingham 1876* were trading in the 'Miscellaneous' section, a decrease of four per cent since 1849-50. The trades that are classified as 'Miscellaneous' are so different to 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, a Singer sewing machine could replace fifty-five hand stitchers.¹⁸² 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.

The biggest issue for entrepreneurs seeking to expand their business by using manufacturing methods was securing the finances to purchase the machinery and buying or

¹⁸² B.M.D. Smith, 'Industry and Trade 1880-1960' in *VCH Warwickshire VII*, (Oxford, 1964), pp. 140-208, p. 146.

renting premises big enough to house it. The most obvious source of capital was a bank loan but it is possible that financial institutions were reluctant to lend money to women and 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. Therefore it could be argued that the women who did remain in the 'Miscellaneous' sector were perhaps 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, 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 trades that were most likely to generate the most profit for the least investment.

The data presented in Chart 2.11 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. The percentage of women-owned manufacturing businesses fell from ten per cent in 1876 to seven per cent 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. Chart 2.11 also shows the same phenomenon occurring in Leeds, the percentage of businesses in 'Food, Drink and Hospitality' and 'Textiles' shrank but 'Other Retailing' increased by eight per cent.

Chart 2.11: Chart showing female-owned businesses registered in Slater's Directory of Leeds & District 1900 percentages

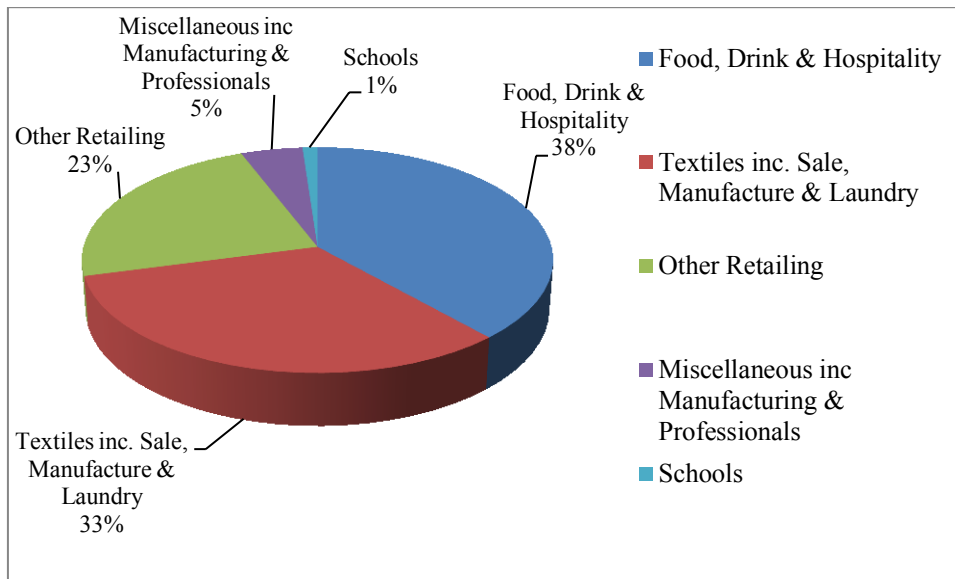
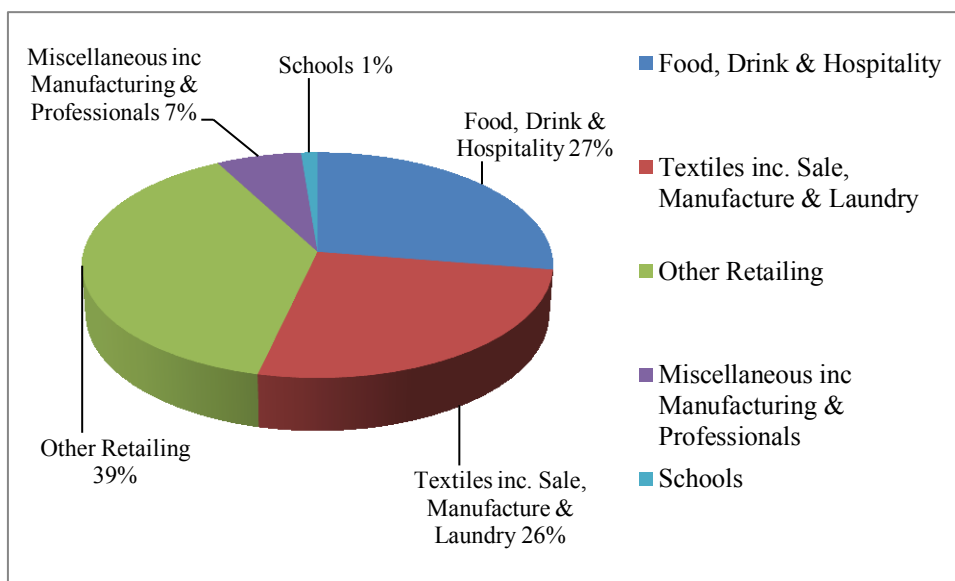


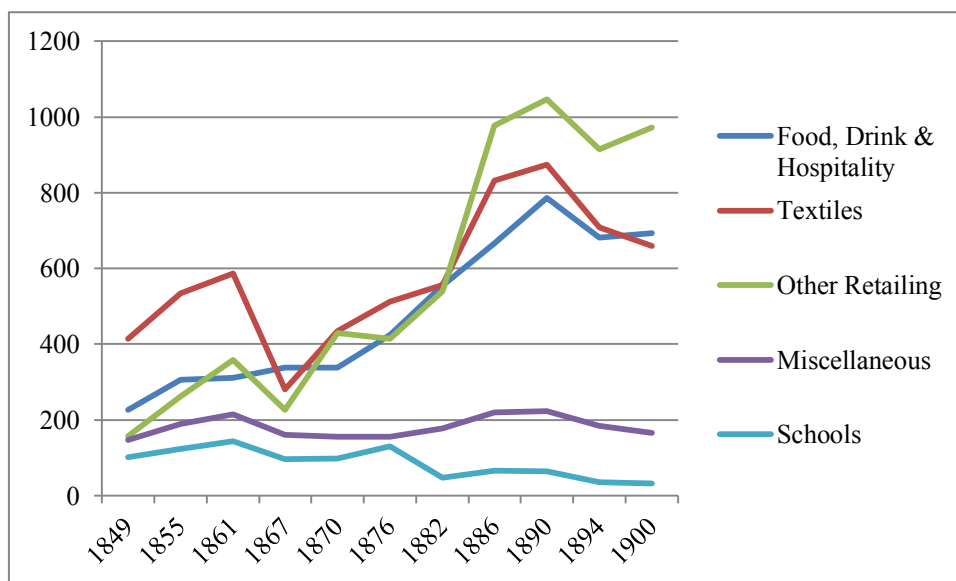
Chart 2.12: Chart showing female-owned businesses registered in Kelly's Directory of Birmingham 1900, percentages



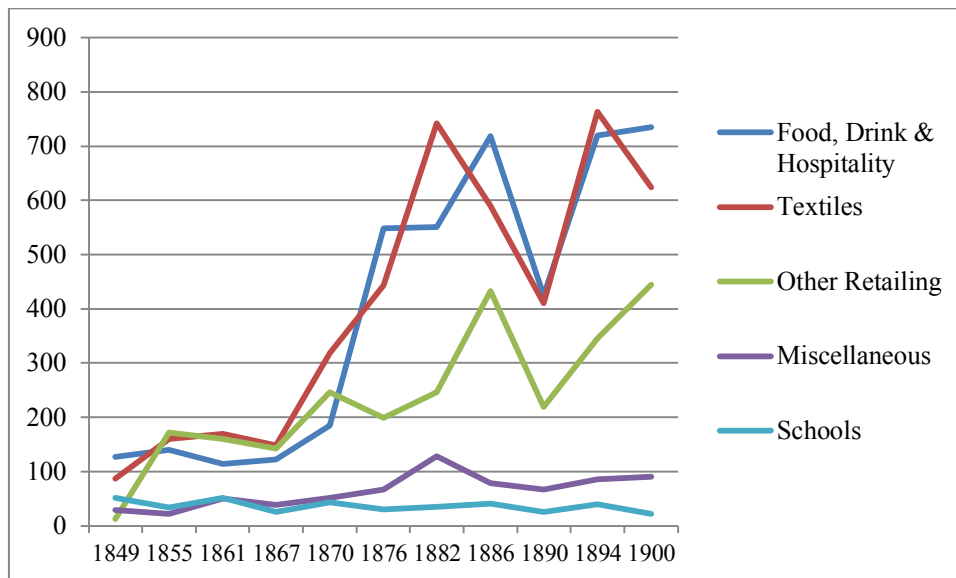
Although the actual number of female business owners who registered in *Slater's Directory of Leeds and District 1900* and *Kelly's Directory of Birmingham 1900* had increased since 1876, Graph 2.1 reveals that the number of women registering their businesses

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. Table 2.1 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.

Graph 2.2 Graph showing actual numbers of female-owned businesses by sector registered in Birmingham trade directories between 1849 and 1900



Graph 2.3: Graph showing actual numbers of female-owned businesses by sector registered in Leeds trade directories between 1849 and 1900



There are clearly some differences between Graph 2.2 and Graph 2.3, 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. However, it is also possible that this difference is the result of the Leeds directories giving more specific details in their trade descriptions, for example ‘greengrocer’ instead of ‘shopkeeper’, 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 2.2 for Birmingham as they are in Graph 2.3 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 suggests 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 very similar. Given the evidence

presented by historians 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 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 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 impact on women's opportunity or propensity to trade.

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. 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. However, 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 late nineteenth-century England.¹⁸³ This allowed the business activities of those female business owners 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

¹⁸³ Kay, *The Foundations of Female Entrepreneurship*, Appendix II.

production', 'Other Retailing' and 'Miscellaneous' seem specifically designed to force the data into agreeing with the feminist historiography's argument 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 other, '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' and 'Textiles' sectors also include businesses which manufactured these products alongside those who retailed them.

Using the historiography's 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 Chapter One, shows how a business categorised as 'Textiles' and therefore typically feminine, was actually a large-scale

manufacturing enterprise that directly contradicts 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. For example, 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 acting in typically feminine ways. 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 are classified as 'Miscellaneous' and therefore anomalies. 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 a 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

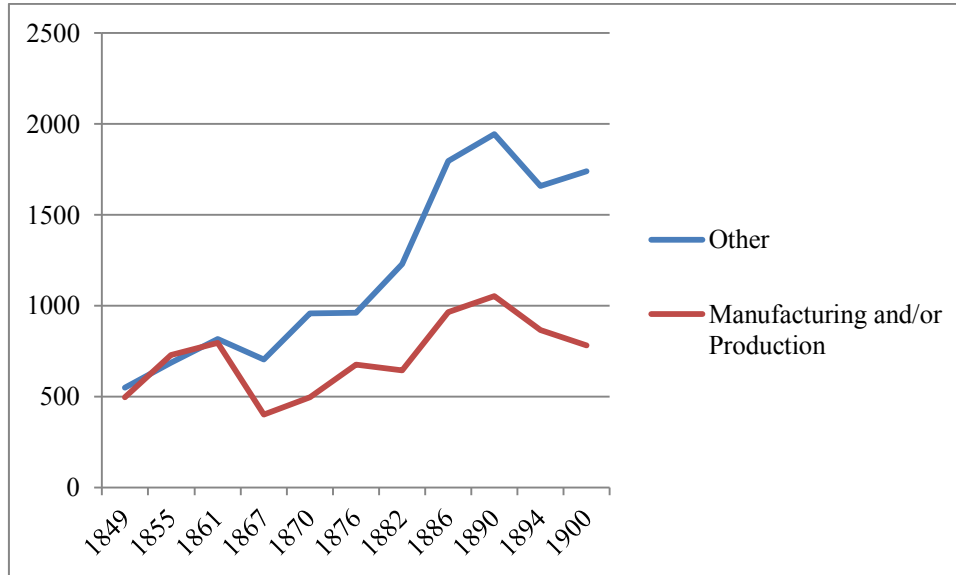
regardless of the product's alleged 'masculine' or 'feminine' identities or the gender of the business owner.

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 re-analysed using the categories of 'Manufacturing and/or Production' and 'Other', in an attempt to examine the way that 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, 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 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 lives and instead view those experiences that were shared by small business owners, 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, 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 will move the historiography beyond the limitations of gendered analysis and instead begin to examine the way that women engaged with the urban economy in late nineteenth-century England.

Graph 2.4: Graph showing the actual number of female-owned manufacturing or production and other businesses in the Birmingham trade directories between 1849 and 1900

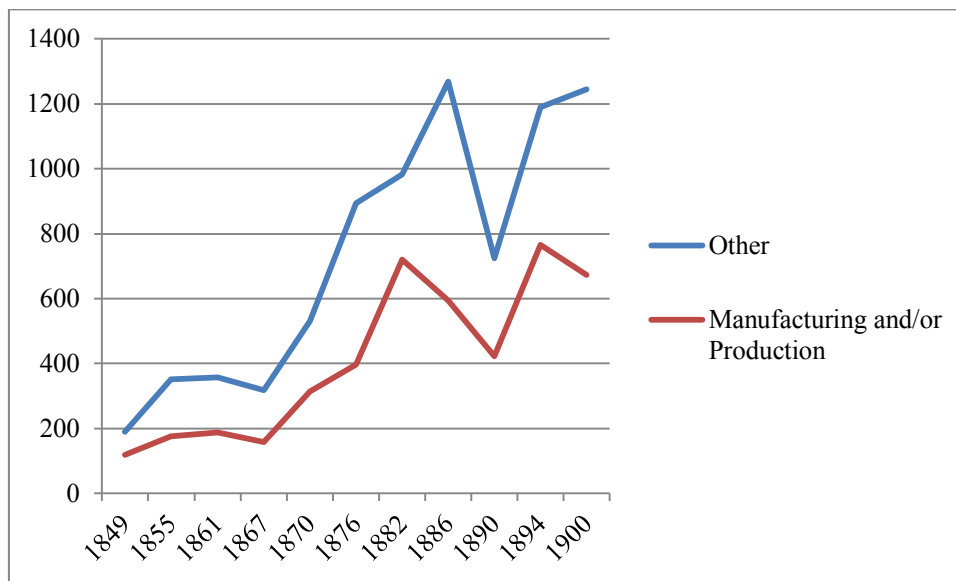


Graph 2.4 shows that the number of women registering businesses that manufactured or produced items in the trade directories of Birmingham between 1849 and 1861 was virtually the same as those female-owned businesses based in other areas. However, after 1861 the manufacturing- or production-based businesses 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 1,052 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 2.4 shows that the 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 2.5 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 of the number of manufacturing or production businesses from 158 in 1867 to 720 in 1882, not seen in the Birmingham sample, yet there are 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. 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 continual feature of the Leeds economy.

Graph 2.5: Graph showing the actual number of female-owned manufacturing or production and other businesses in the Leeds trade directories between 1849 and 1900



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 opportunity for women to establish themselves in manufacturing- or production-based trades. However, Graphs 2.4 and 2.5 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.

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 2.13 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 represented approximately thirty-five per cent of all female-owned businesses registered in the Birmingham directories. Given that the analysis carried out earlier in this chapter suggested that less than seven per cent of female-owned businesses would be classified as ‘manufacturing’, it is clear that a large section of the female economy has been overlooked.

Chart 2.13: Chart showing the 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

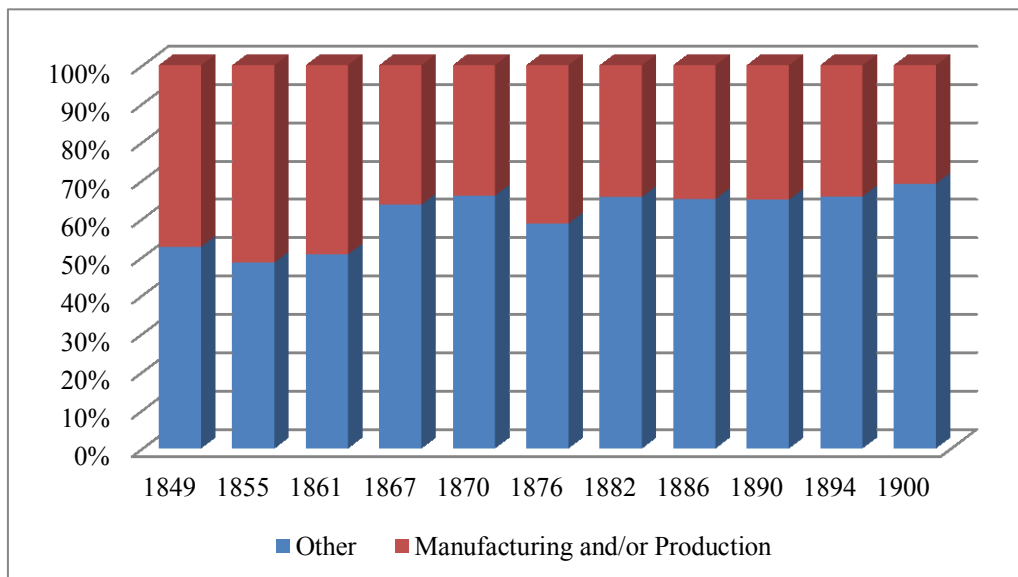
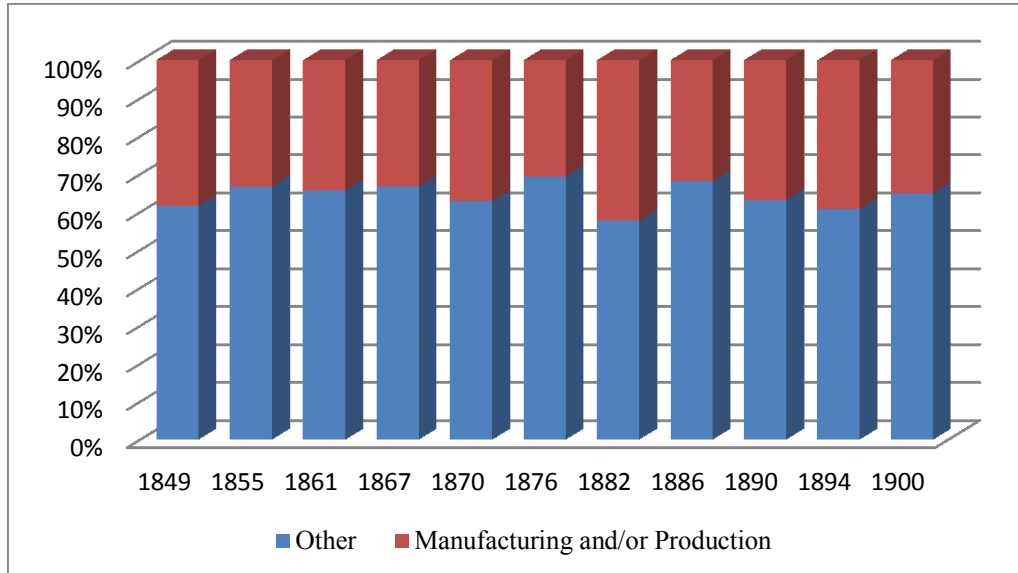


Chart 2.14 shows that the female business owners of Leeds had a similar experience to those in Birmingham, with approximately thirty-five per cent of female-owned businesses registered in the trade directories between 1849 and 1900-01 carrying out manufacturing or production processes. Although there were some slight variations, such as 1882 when forty-two per cent of all female-owned businesses registered in the Leeds directories were manufacturing- or production-based, the average was thirty-five per cent, 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.

Chart 2.14: Chart showing the percentage of female-owned manufacturing- or production-based businesses compared to other female-owned businesses registered in Leeds trade directories 1849-1900



There was not a 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 was 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 rather than large factories.¹⁸⁴

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 businesswomen’s lives can be seen in the case of Elizabeth Onion who inherited her late husband Thomas’s 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’.¹⁸⁵ 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

¹⁸⁴ L. 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.

¹⁸⁵ *White’s Directory of Birmingham*, 1849

research into Elizabeth's business has also revealed that in 1851 she represented the Birmingham coach lace manufacturers, 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'.¹⁸⁶

The fact that Elizabeth was able to represent a male-dominated industry at an international trade exhibition demonstrates the success that businesswomen could achieve in terms of both securing a financial income for themselves but also 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, as defined by the historiography, 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. For example, there are carpet manufacturers, ginger beer manufacturers, wholesale confectioners and sugar boilers, cart cover manufacturers, brewers, wholesale bread makers and silk dyers throughout the directories as well as the more expected dressmakers, beer houses 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

¹⁸⁶ *Official Catalogue of the Great Exhibition of the Works of Industry of all Nations*, 1851, (Cambridge, 2011), p. 98.

methods, and this suggests that notions of feminine and masculine trades did not affect their business behaviour.

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 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. However, 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 sectors traditionally described as feminine but in a way that

confounds expectation 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 female economic agency for the first time. Chapter Three 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 agency and carved out an identity for themselves as financially independent members of the middle class.

Chapter Three: 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.¹⁸⁷ 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, puts flesh on the skeleton provided by trade directory data.

Historians of women have often lamented the lack of sources available, particularly when attempting to examine their economic endeavours.¹⁸⁸ However, although there is an almost complete lack of business accounts 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

¹⁸⁷ Rose, *Limited Livelihoods*; Davidoff & Hall, *Family Fortunes*; K. Gleadle, *British Women in the Nineteenth Century*, (Basingstoke, 2001).

¹⁸⁸ Hudson, 'Woman and Industrialisation', pp. 20-43; Humphries, 'Women and Paid Work', pp. 72-90; Berg, 'What Difference Did Women's Work Make to the Industrial Revolution', pp. 150-169; Gleadle, *British Women*; this is also true of female-owned businesses in nineteenth-century America, Lewis, *Unexceptional Women*, p. 25.

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. The complete loss of the rate books for Leeds for this period of study means that 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 World War II 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 and, the quality of the build, and so therefore deliver 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 meters 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. 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 and enter 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' cricketing outfitters and just ahead was Corporation Street, a broad street based 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.¹⁸⁹

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 Market, including unmarried Celia Benjamin who had 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 and coach harness makers, and all would have been immediately visible to anyone walking around the centre of Birmingham.¹⁹⁰

¹⁸⁹ *Kelly's Directory of Birmingham*, 1890.

¹⁹⁰ *Kelly's Directory of Birmingham*, 1890.

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.¹⁹¹

Like Birmingham, female business owners in late nineteenth-century Leeds located their enterprises in 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

¹⁹¹ *Slater's Directory of Leeds and District*, 1890.

locating their businesses on the busiest streets in town, the businesswomen made sure that they were in the best possible geographical position to 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 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’¹⁹², and that they would have ‘little scope for creative and independent behaviour’¹⁹³ within 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. Alternatively, it was possible to purchase an already established business, or in some cases, women chose to set themselves up in trade with capital derived from either inheritances or personal savings.

Table 3.1: Table showing the 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

¹⁹² A. 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.

¹⁹³ Ibid, p. 317.

One woman who purchased an on-going successful 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.



Figure 3.1: Photograph of Corbett's Temperance Hotel, Paradise Street, Birmingham c.1885¹⁹⁴

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 of five per cent either until Ann Corbett's death or until Ann Mary left the hotel trade¹⁹⁵. It is not possible to tell from the codicil the cost of the hotel but the balance that Ann Mary owed of

¹⁹⁴ Reproduced by kind permission of Birmingham Archives and Heritage, Birmingham Central Library

¹⁹⁵ Codicil of the Last will and testament of Ann Corbett, proved at Birmingham on 6th April 1883

£250 was a significant sum of money when a highly skilled artisan of the same period would earn around £104 per annum¹⁹⁶.

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 one hundred cases examined, sixty-nine per cent of female-owned 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, two women inherited businesses from their sisters, one woman from her father and thirty-five women inherited from their husbands. In both towns, however, women were most likely to become business owners after inheriting a firm from their late husband.

The image of women inheriting businesses is a familiar one within the historiography, 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.¹⁹⁷ The women in this study will provide evidence to 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 boost their social standing.

¹⁹⁶ D E C Eversley, *Industry and Trade*, 136

¹⁹⁷ Davidoff & Hall, *Family Fortunes*, p. 284; Owens, 'Property, Gender and the Life Course', p. 310.

Although the majority of business owners in the sample group had inherited their businesses, eleven of the fifty women from each town established themselves as business owners in trades that were different to their late husband or father's occupation. Many of these women also chose to set-up their businesses in trades other than those that the historiography has 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 brought up their four children. Instead of carrying on Charles's business as a provision dealer, Maria instead 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 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 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.¹⁹⁸ 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.¹⁹⁹ 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.

Table 3.2: Table showing the average lifespan of a business and the average length of time the women registered themselves as owners.²⁰⁰

	Average age of business from its establishment 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

The evidence presented in Table 3.1 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 3.2 shows the average lifespan of a business in Birmingham and Leeds alongside the average length of time that the women registered herself as the owner in the trade directories. The figures are extremely interesting as they show that even though the typical nineteenth-century businesswoman had inherited a pre-existing

¹⁹⁸ *Birmingham Daily Post* (Birmingham, England), Wednesday, April 5, 1865; Issue 2097.

¹⁹⁹ *Post Office Directory of Birmingham*, 1871; *Post Office Directory of Birmingham*, 1872.

²⁰⁰ Source: 50 Case Studies from Birmingham and 50 Case Studies from Leeds.

business rather than having to establish it herself, in both towns the businesswomen actually owned and operated the businesses longer than the original owners, which were most often the woman's late husband. This data also provides very strong 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 located. 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 3.2 strongly suggests 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 twenty-one in 1870.²⁰¹ 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.²⁰² This evidence comprehensively challenges the historiographical argument that a woman in business in the nineteenth-century was a woman without a husband, father or son to provide for her.²⁰³ 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.²⁰⁴ 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.²⁰⁵

The figures presented in Table 3.2 are only averages and within the hundred 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, Phillip, held a variety of jobs including a railway porter and a warehouseman.²⁰⁶ However, the oldest

²⁰¹ *White's Directory of Leeds*, 1861; 1871 Census Class: *RG10*; Piece: 4552; Folio: 79; Page: 1; GSU roll: 847136.

²⁰² *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.

²⁰³ Davidoff & Hall, *Family Fortunes*, p. 272.

²⁰⁴ Owens, 'Property, Gender and the Life Course', p. 317.

²⁰⁵ Berg, 'Women's Property and the Industrial Revolution', p.85.

²⁰⁶ *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*;

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.²⁰⁷ 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 1875.²⁰⁸ 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 had a separate house to their business premises.²⁰⁹

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. For example, 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.²¹⁰ Similarly, Isabella Brindley inherited her late husband's file manufactory business in Leeds but died herself less than three years later.²¹¹ There is also evidence from the case studies that points to some women having no desire to trade. For instance, when Annie

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.

²⁰⁷ *White's Directory of Leeds & Clothing District*, 1842.

²⁰⁸ *Slater's Directory of Leeds & District*, 1890.

²⁰⁹ *White's Clothing District Directory*, 1875; *McCorquodale's Directory of Leeds*, 1878.

²¹⁰ *Hulley's Directory of Birmingham*, 1870; Last Will and Testament of Elizabeth Appleby, proved at Birmingham on 28 March 1871.

²¹¹ *Directory of Woollen Districts Leeds, Huddersfield and Dewsbury*, 1864; Last Will and Testament of Isabella Brindley, proved at Wakefield on 3 July 1866.

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 1881.²¹² 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.²¹³ 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.²¹⁴

Although the examples outlined above 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 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 £1,005 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

²¹² *Kelly's Directory of Leeds*, 1861; 1881 Census Class: *RG11*; Piece: 4500; Folio: 41; Page: 4; GSU roll: 1342078.

²¹³ *The Leeds Mercury* (Leeds, England), Saturday, November 5, 1887; Issue 15469.

²¹⁴ *Slater's Directory of Leeds and District*, 1890; *White's Directory of Leeds*, 1894.

property before her death.²¹⁵ However, if the £1,005 9s 13d left by Annie, who withdrew from 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.²¹⁶

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 hopefully increasing trade 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.

²¹⁵ 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.

²¹⁶ Last Will and Testament of Eleanor Sinkinson, proved at Birmingham on 27 February 1884.

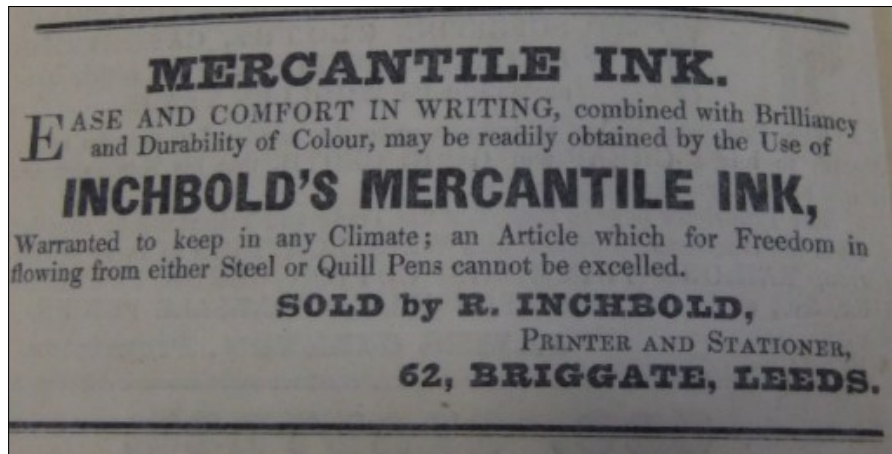


Figure 3.2: Trade directory advertisement placed by Rachel Inchbold²¹⁷

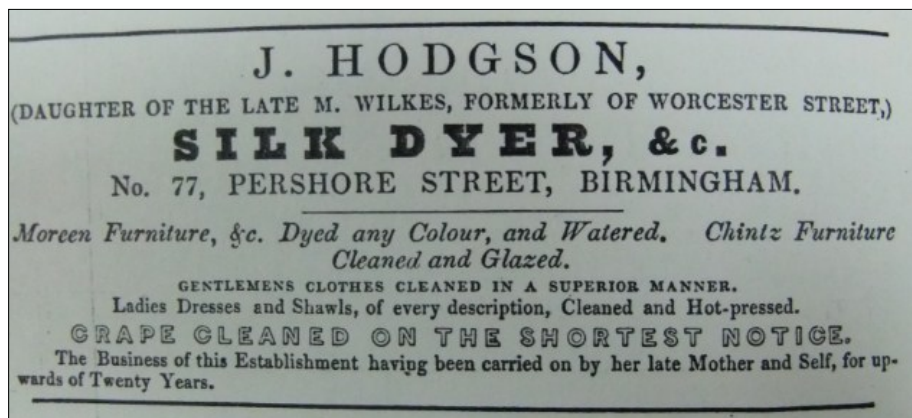


Figure 3.3: Trade directory advertisement placed by Jane Hodgson²¹⁸

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 the advert above 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 describing the different services that she could offer. More importantly, however, Jane used the advertisement to ensure that the public knew that

²¹⁷ *William's Directory of the Borough of Leeds.*

²¹⁸ *White's History and General Directory of the Borough of Birmingham, 1849*

she had over twenty years of experience in trade and to try 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, as well as adverts. Wine merchant Eleanor Sinkinson placed the advertisement below for her wine and spirit store in the Birmingham Daily Post on 22 December 1859, presumably trying to capture the Christmas market.

Tradesmen's Addresses.

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

VINES—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.
 GINS—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—19, PARADISE STREET, 870

Figure 3.4: Advertisement placed by Eleanor Sinkinson in the *Birmingham Daily Post*²¹⁹

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

²¹⁹ *Birmingham Daily Post* (Birmingham, England), Thursday, December 22, 1859; Issue 529.

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 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.²²⁰ 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’.²²¹ 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, unfailingly gender neutral. Examining the similarity of the language used by male and female business owners is possible through comparing Eleanor Sinkinson’s

²²⁰ Barker, *The Business of Women*, Chapter 3; Kay, *The Foundation of Female Entrepreneurship*, Chapter 4.

²²¹ Kay, *The Foundations of Female Entrepreneurship*, pp. 81-2.

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.

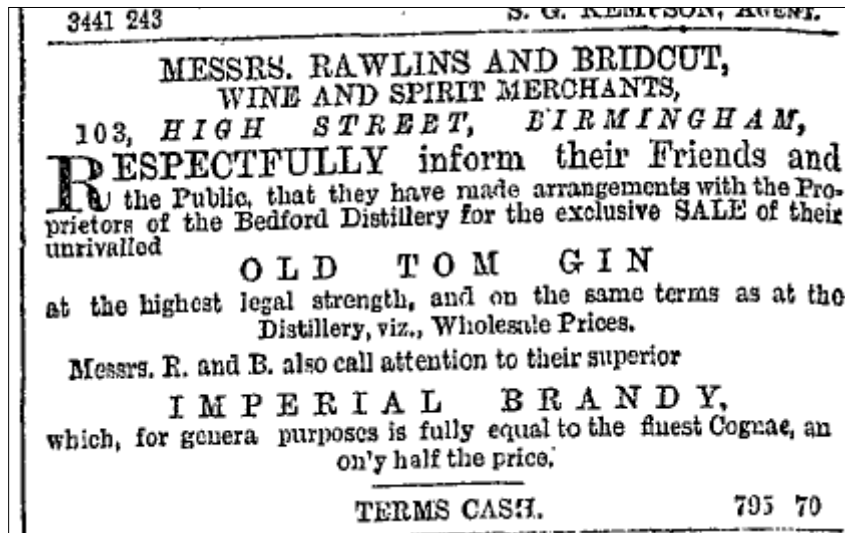


Figure 3.5: Newspaper advertisement placed by Rawlins & Bridcut Wine Merchants in the *Birmingham Daily Post*²²²

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 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 very much as the obedient and eager-to-please party in the relationship between customer and merchant.²²³ Furthermore, advertising using the language of business rather than gender strongly supports the theory put forward in Chapter One 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.

²²² *Birmingham Daily Post* (Birmingham, England), Thursday, December 22, 1859; Issue 529.

²²³ Barker, *The Business of Women*, pp. 82-85.

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, however, shed light on the business behaviour of female entrepreneurs and reveal some of the survival and expansion strategies that they employed. In a similar way, Chapter Two has shown that partnerships were relatively uncommon among late nineteenth-century female business owners. However, 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 business²²⁴ to be challenged and female economic agency to be examined.

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.²²⁵ 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.²²⁶ This 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

²²⁴ S. 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.

²²⁵ Davidoff & Hall, *Family Fortunes*, pp. 216-222; Morris, *Men, Women and Property*, p. 267.

²²⁶ Morris, *Men, Women and Property*, p. 267.

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 historiographical view of women's investment behaviour is that they were conservative and very cautious, with the majority of women investing only in schemes that were very unlikely to fail, such as government bonds.²²⁷ 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 split the risk because a husband could not access his wife's business earnings and assets if she was trading with her sister.²²⁸ 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. 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 fifty-three businesswomen she studied, eighty-one per cent were trading with female relatives.²²⁹ Table 3.3 shows that although a partnership between two or more female relatives was by far the most common

²²⁷ R.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*, D.R. Green, A. Owens, J. Maltby & J. Rutterford [eds], (Oxford, 2011), pp. 156-183, p. 164.

²²⁸ Phillips, *Women in Business*, p. 168.

²²⁹ Nenadic, 'The Social Shaping of Business', p. 633.

paring in both Birmingham and Leeds, the percentages are quite different to Nenadic's findings in Edinburgh.

Table 3.3: Table showing the types of partnership found in the trade directories of Birmingham and Leeds 1849-1901²³⁰

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%
Leeds Sample = 390	230	58.97%	83	21.28%	59	15.1%	18	4.61%

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.²³¹ When boot and shoemaker John Traies died in Birmingham circa 1836, his wife Rebecca was left living alone in a town over 170 miles from her birthplace of Crediton in Devon and from her three sisters who still lived there.²³² 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.²³³ 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

²³⁰ Source: All business registered in the 11 trade directories sampled where one partner could be definitely identified as female were included in these figures.

²³¹ *Wrightson's Directory of Birmingham*, 1839.

²³² 1851 Census Class: HO107; Piece: 1887; Folio: 83; Page: 19; GSU roll: 221037.

²³³ *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.

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. However, 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 more than fifty per cent higher in Leeds than in Birmingham. The percentage of women who traded with male relatives is not dramatically different between the two locations and although Table 3.3 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 Chapter Two.²³⁴ 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.²³⁵ The partnership had travelled from Spalding in 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.²³⁶ 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

²³⁴ *Leeds Post Office Directory*, 1882.

²³⁵ 1861 Census Class: *RG10*; Piece: 3322; Folio: 68; Page: 4; GSU roll: 839348.

²³⁶ 1871 Census Class: *RG11*; Piece: 4542; Folio: 66; Page: 4; GSU roll: 1342093.

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 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 1834²³⁷ and in 1847 he went into partnership with John Whiting.²³⁸ The firm continued to trade from 5 Bridge End Street South but expanded their services to include 'Linen Drapers, Hosiers, Glovers, Silk Mercers and Haberdashers', and began trading under the name Hotham &

²³⁷ *Baines & Newsome Leeds Directory*, 1834.

²³⁸ *Charlton's Directory of Leeds*, 1847.

Whiting.²³⁹ 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's 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's death in 1850 Sarah describes herself variously as having 'an interest in a Drapery business', a 'Manchester Warehouse Woman' and simply as 'a Draper'.²⁴⁰ This contrasts with other female businesswomen examined in this study who, when they had retired from trade, recorded their changed economic circumstances in the census returns. For example, Birmingham shoemaker Jane Traies is recorded in the earlier censuses as a 'boot and shoe maker' but in the 1871 census as 'a landed proprietor' and in the 1881 census as an annuitant, thus suggesting that whilst Jane

²³⁹ *Charlton's Directory of Leeds*, 1847.

²⁴⁰ 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.

made investments to generate an income away from trade, Sarah deliberately created and maintained her public identity as a business owner.²⁴¹

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 Chapter Four 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.²⁴² 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 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

²⁴¹ 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*.

²⁴² Green, Owens, Swan & van Leishout, 'Assets of the Dead', p. 68; Green & Owens, 'Gentlewomanly Capitalism?', p. 531.

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.²⁴³ Yet 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.²⁴⁴

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 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 Sisters* whose

²⁴³ 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.

²⁴⁴ 1871 Census Class: RG10; Piece: 4569; Folio: 30; Page: 54; GSU roll: 847250.

small and shabby dressmaking establishment ‘enabled them to pay their rent and keep themselves alive and out of debt’, but little else.²⁴⁵

It would appear therefore 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 ensure 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.

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 3.3 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 3.3 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. However, the results of such a study could produce compelling data concerning geographical and social mobility and gender relations in late nineteenth-century England.

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 one hundred case studies.

²⁴⁵ E. Wharton, *The Bunner Sisters*, (New York, 1916).

However, 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 as 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.²⁴⁶ 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.²⁴⁷ The new warehouse was required after Ann expanded the workforce of Buckley & Sons from forty hands and six apprentices in 1851 to one hundred and forty hands in 1861.²⁴⁸ However, 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.²⁴⁹

²⁴⁶ *Slade & Roebuck Directory of Leeds*, 1851; *White’s Directory of Leeds and Bradford*, 1861.

²⁴⁷ *White’s Directory of Leeds, Bradford etc.*, 1866.

²⁴⁸ 1861 Census Class: RG 9; Piece: 3387; Folio: 31; Page: 24; GSU roll: 543124.

²⁴⁹ *White’s Leeds & Woollen District Directory*, 1870.



Figure 3.6: Photograph of ‘Buckley & Sons’ warehouse on Greek Street, Leeds c. 1940²⁵⁰

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 although these properties are all located amongst the firms of other metalworkers, none appear to be significantly larger than the others.²⁵¹ Catherine’s last will and testament reveals that she owned, but did not occupy, property on Coventry Street and her estate was valued at over £1,000, suggesting that the changing location of her business was probably because of factors other than declining fortunes.²⁵²

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 economy and that their business decisions were made to ensure

²⁵⁰ Photograph courtesy of www.leodis.net

²⁵¹ *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.

²⁵² Last will and testament of Catherine Clews, proved at Birmingham on November 1879.

economic success rather than to try and make ‘hidden’ investments.²⁵³ 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 Catherine Clews who worked at 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 Hall²⁵⁴, 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.²⁵⁵ These 317 entries represent 1.5 per cent 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

²⁵³ Davidoff & Hall, *Family Fortunes*, p. 279.

²⁵⁴ *Kelly’s Directory of Birmingham*, 1890.

²⁵⁵ *White’s Directory of Birmingham*, 1876.

who operated from just one location, which indicates that the situation is more complex than simple financial success.²⁵⁶

The trade directory data from Leeds reveals quite different circumstances, with 457 entries by female business owners who traded from more than one location; this represents 3.6 per cent 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 separate their professional and personal lives. 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, however, 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 Gate²⁵⁷, similarly chemist Mary Ann Fourness traded from 10 Tanfield and 17 Kirkgate.²⁵⁸ 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

²⁵⁶ Last Will and Testament of Sarah Brittain, proved at Birmingham on 22 August 1867.

²⁵⁷ *Post Office Directory of Leeds*, 1882.

²⁵⁸ *McCorquodale's Directory of Leeds*, 1876.

brother Samuel to run the Chester shop on a day-to-day basis.²⁵⁹ 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. However, 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 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 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 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.²⁶⁰

On 19 January 1858 Mary Wilcock appeared before 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 1848.²⁶¹ Trade directory data and census returns show that by 1857, Mary had established herself in business as a

²⁵⁹ 1871 Census Class: *RG10*; Piece: 3726; Folio: 25; Page: 7; GSU roll: 842128.

²⁶⁰ Phillips, *Women in Business*, pp. 48-95.

²⁶¹ *The Leeds Mercury* (Leeds, England), Thursday, January 21, 1858; Issue 6745.

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.²⁶² 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, and 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 had amassed in that time a valuable business 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 had appeared before the Yorkshire Debtors Court on 14 June 1858 after he failed to pay his creditors.²⁶³ 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. 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

²⁶² *Leeds and District Trade Directory*, 1856-7; 1861 Census Class: RG 9; Piece: 3396; Folio: 10; Page: 13; GSU roll: 543125.

²⁶³ *The Leeds Mercury* (Leeds, England), Tuesday, June 15, 1858; Issue 6807.

contacted his estranged wife and children, and son Simeon took over Mary's business after her death in 1880.²⁶⁴

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.²⁶⁵ 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. Indeed the tone of the article suggests that she was seen 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 v 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 publican Harriet Gallantry was fined twenty shillings plus costs for 'offences against the tenour of her license'²⁶⁶, 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

²⁶⁴ 1871 Census Class: *RG10*; Piece: *4516*; Folio: *101*; Page: *6*; GSU roll: *848472*.

²⁶⁵ *The Leeds Mercury* (Leeds, England), Thursday, January 21, 1858; Issue 6745.

²⁶⁶ *Birmingham Daily Post* (Birmingham, England), Friday, June 9, 1871; Issue 4023.

Timothy subdivided the land into twelve plots and sold them by auction in March 1873²⁶⁷, 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.²⁶⁸ Unfortunately, the Jenkinson Charity discovered in 1879 that Timothy was £7,000 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.

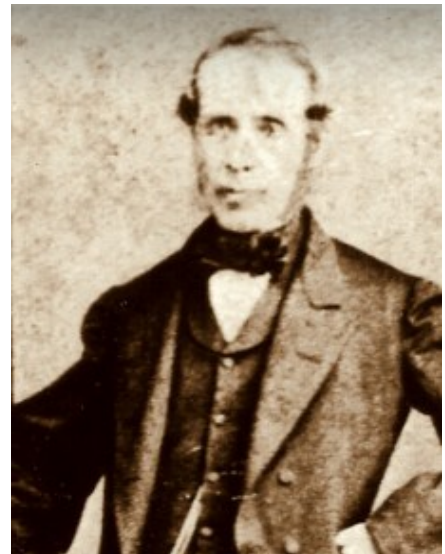


Figure 3.7: Photographs of Diana and Timothy Watson c.1875²⁶⁹

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 but he had died in 1875 and so could not be held accountable for his actions. Although the facts of the case

²⁶⁷ *The Leeds Mercury* (Leeds, England), Monday, March 10, 1873; Issue 10893.

²⁶⁸ *The Leeds Mercury* (Leeds, England), Thursday, January 26, 1882; Issue 13666.

²⁶⁹ Photographs courtesy of Joseph Commette.

happened in the 1870s, it was not until 1884 that the Court of Appeal in London heard the case. However, Timothy had died from ‘softening of the brain’ in October 1880, leaving Diana to deal with the legal confusion that was a result of his property investment. Luckily for Diana, the Court of Appeal overturned an earlier ruling that had granted £1,500 to be paid to the Jenkinson Charity and instead passed judgment that it was predominately the Jenkinson Charity’s own fault as their solicitor Mr Dibb had allowed the sub-purchasers 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.²⁷⁰

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, elsewhere than at a factory for explosives either lawfully existing or licensed for the same, under the Explosives Act, 1875*’.²⁷¹ 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

²⁷⁰ Last Will and Testament of Diana Watson, proved at Wakefield on 13 April 1897.

²⁷¹ *The Pharmaceutical Journal of Great Britain*, Vol 11, (March, 1881).

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 slight 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.²⁷²



Figure 3.8: Photographs of Robert Fourness c.1873 and Mary Ann Fourness c.1885²⁷³

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

²⁷² Newspaper clipping held in the family papers of the Fourness family.

²⁷³ Photographs courtesy of Eileen Winfield.

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 who they 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 rather than a businessman; she was still accountable for her actions.

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, 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.

Chapter Four: 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 economies of Birmingham and Leeds. The analysis carried out in these chapters has illuminated the complex nature and character of the businesswoman and shown how their existence challenges established historical paradigms and changes our understanding of the economic agency of woman in late nineteenth-century England. Chapter Four builds on this analysis by using the hundred 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, all of which combined to create their personal and professional identities. The chapter then goes on to examine the way that businesswomen were able to combine their business personas, family life and social activities to advance their economic endeavours in much the same way as male business owners.

Of course, for many female business owners, the relationship between their personal and professional lives was closely linked and entwined and 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 a business owner. Furthermore, it also emphasises the central role that business ownership played in forming the women's entire identity and that their position as business owners was a central aspect of their lives.

The way that female business owners used the towns that they lived and worked in can reveal a great deal about how their social and economic circumstances, and those of their neighbours, fluctuated over time. Chapter Three 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 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.²⁷⁴ 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.²⁷⁵ In order to examine this claim, Chapter Four will begin by examining several women who lived apart from their business, uncovering where

²⁷⁴ Davidoff & Hall, *Family Fortune*, p. 24.

²⁷⁵ Morris, *Men, Women and Property*, p. 27.

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 work premises. Others, however, minimised overhead payments and lived on the premises, often above the shop. For example, although photographic material retailer Elizabeth Ann Hulme traded from three different premises during her career, she always resided above her shop. There are 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 4.1: Table showing the number of women in Birmingham and Leeds who lived on the same site as their business enterprises²⁷⁶

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

Table 4.1 reveals that only six women, or twelve per cent of female business owners, from Birmingham lived away from their businesses, compared to twenty-five women, or fifty per cent of female business owners, from Leeds. This data raises several interesting questions

²⁷⁶ Data taken from 100 case studies from Birmingham and Leeds.

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 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 one hundred 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. 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 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 the following chapters will show that the women behaved in a very similar way and followed the same middle-class rituals and customs regardless of the town where they lived.

The hundred 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. Therefore, 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.²⁷⁷ 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.²⁷⁸

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.²⁷⁹ 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.*’²⁸⁰

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 1857.²⁸¹ Mary’s house, number six, was typical of other Georgian houses built to a square; it was terraced, four stories 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

²⁷⁷ M. Beresford, *East End, West End; The Face of Leeds During Urbanisation 1684-1842*, (Leeds, 1988), p. 127.

²⁷⁸ D. Fraser, ‘Modern Leeds –a postscript’ in *A History of Modern Leeds*, (Manchester, 1980), p. 467.

²⁷⁹ S. King & G. Timmins, *Making Sense of the Industrial Revolution: English economy and society 1700-1850*, (Manchester, 2001), pp. 346-7.

²⁸⁰ Leeds Civic Trust plaque located at 45 Park Square, Leeds.

²⁸¹ *The Leeds Mercury* (Leeds, England), Thursday, January 21, 1858; Issue 6745.

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.²⁸² 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 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.²⁸³ 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.²⁸⁴ 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,

²⁸² Beresford, *East End, West End*, p. 127.

²⁸³ 1861 Census Class: RG9, Piece: 3396; Folio: 10; Page: 13; GSU roll: 543125.

²⁸⁴ King & Timmins, *Making Sense of the Industrial Revolution*, p. 348.

where she lived until her death in 1880.²⁸⁵ 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 went, 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.²⁸⁶

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; 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 in Chapter Three, 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.²⁸⁷

²⁸⁵ 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.

²⁸⁶ Beresford, *East End, West End*, pp. 126-8.

²⁸⁷ Ann M E Taylor, BMD Marriage Index, Oct-Nov-Dec 1874, Vol 6d, p. 362.

Alfred was a solicitor and therefore very much a part of the professional middle classes that the builders of Edgbaston, the Calthorpe family, wanted to live in their development. The Gough's immediate neighbours included solicitors, manufacturing jewellers and annuitants who, like Alfred and Ann Mary, all employed resident servants.²⁸⁸ Residence in these areas was a mark of social status and Alfred's position as a solicitor meant that he was a part of the growing nineteenth-century professional middle class. However, Ann Mary's position as a business owner does not fit with the traditional historiography's argument that the increased distance between home and town would result in a woman being 'increasingly engulfed by the private realm',²⁸⁹ rather, Ann Mary became a business owner after she had moved to affluent Edgbaston. Although it is probable that it was 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 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 £3,055 6s 4d, suggesting that Ann Mary was wealthy in her own right as well as a result of being a solicitor's wife.

Looking at the occupations and living standards of Mary Wilcock and Ann Mary Gough and their neighbours reveals that they were members of the upper middle classes and enjoyed a much higher standard of living than the majority of people living in Leeds and Birmingham at the same time. However, there are also female business owners in the case studies who lived in either the more affordable suburbs, or the town centres and exploring the neighbourhoods of these women will allow a fuller, nuanced experience of female business ownership to be understood. For example, Leeds milliner Virginia Calvert came from a family

²⁸⁸ 1881 Census Class: RG11; Piece: 2956; Folio: 80; Page:21; GSU roll: 1341707.

²⁸⁹ Davidoff & Hall, *Family Fortunes*, p. 319.

dominated by working women; the 1851 census shows Virginia living with her mother, her grandmother and two sisters.²⁹⁰ 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 employed servants, many had extended family members living with them and the entire street worked in the textile industry as dyers, drapers and spinners.²⁹¹ 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.²⁹² These business owners, producing goods in a small, domestic workshop setting with modest profits, have been described as the 'petite bourgeoisie'.²⁹³ 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.²⁹⁴

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

²⁹⁰ 1851 Census Class: HO107; Piece: 2317; Folio: 105; Page: 7; GSU roll: 87538-87539.

²⁹¹ 1851 Census Class: HO107; Piece: 2317; Folio: 105; Page: 7; GSU roll: 87538-87539.

²⁹² 1871 Census Class: RG10; Piece: 3145; Folio: 89; Page: 34; GSU roll: 839231.

²⁹³ 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.

²⁹⁴ Crossick & Haupt, *The Petite Bourgeoisie in Europe 1780-1914*, Chapter 3 & 5.

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. Therefore, the evidence suggests that businesswomen were not treated differently by society because of their gender; rather, it was economic factors that dictated their position in society.

Although it is not possible to compare the rate books for Birmingham and Leeds to determine the rent that properties in each town could achieve, it is possible to compare the final estate values of the fifty businesswomen from Leeds and the fifty businesswomen from Birmingham 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 £1,894, ranging from £44 6s 9d to £43,514 3s 5d and the average Leeds businesswoman's estate was valued at £1,374, ranging from £87 19s 10d, to £14,000. Therefore, 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, suggesting that there is not a clear relationship between the wealth of a business owner and the separation of business and personal life. For example, 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.²⁹⁵ Eleanor died with a fortune of over £43,000, making her the wealthiest businesswoman examined in this study, but she did not move from her home above her business.²⁹⁶ Although she was very wealthy, Eleanor was not unusual. Photographic material shopkeeper Elizabeth Ann Hulme left an estate of £4,026, 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.²⁹⁷

Looking at the tendency for female-owned businesses to trade from more than one site can also help 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. This strongly suggests that it was local factors in the Leeds property market, rather than the individual

²⁹⁵ 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.

²⁹⁶ Last Will and Testament of Eleanor Sinkinson, proved at Birmingham on 27 February 1884.

²⁹⁷ Last Will and Testament of Elizabeth Ann Hulme, proved at Birmingham on 10 November 1885.

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 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's infant son William, to Bath where Thomas found work as a 'Cashier for the American Circus'.²⁹⁸ 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.²⁹⁹ However, Thomas died just five years later in January 1866 and his wife, Mary Ann, took over the running of the business.³⁰⁰

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

²⁹⁸ 1851 Census Class: HO107; Piece: 1943; Folio: 160; Page: 20; GSU roll: 221102.

²⁹⁹ 1861 Census Class: RG9; Piece: 2153; Folio: 126; Page: 23; GSU roll: 542926.

³⁰⁰ 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.

into an elegant villa on the affluent Bristol Road on the outskirts of town.³⁰¹ This is interesting for two reasons. Firstly, Thomas's 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.³⁰² This means that the multiple house moves that she and William made in the period 1866 to 1874 must have been self-funded. Secondly, even when probate was granted on Thomas's 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.³⁰³

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.³⁰⁴ 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

³⁰¹ *White's Directory of Birmingham*, 1869; 1871 Census Class: RG10; Piece: 2968; Folio: 29; Page 5; GSU roll: 836431.

³⁰² Thomas Sheffield, National Probate Calendar, 23 March 1874.

³⁰³ Thomas Sheffield, National Probate Calendar, 23 March 1874.

³⁰⁴ 1881 Census Class: RG11; Piece: 2953; Folio: 101; Page: 26; GSU roll: 1341707.

jewellery would be a public display of her status of the middle class. This public display of wealth is a key way that 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 be a big problem in Leeds.³⁰⁵ There were also slum areas in Birmingham, but, crucially, none of the female business owners examined in the hundred case studies, in either Birmingham or Leeds, lived there. Rather, 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 business women 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

³⁰⁵ Fraser, 'Modern Leeds –a postscript', p. 107.

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 £2,264 8s 3d, bequeathed all her 'real and personal estate' to her son Benjamin without providing further details of what this might consist of.³⁰⁶

It has been suggested that the last wills and testaments of women are easily recognisable because of the way that they are written, the items that are included in them, and the language that is used to describe the items bequeathed.³⁰⁷ The descriptions of household possessions examined here suggests that this is not the case, as none of the testatrix 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 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.³⁰⁸ Sarah's will takes the reader almost room by room through her house, describing the furniture that each child shall receive. Therefore, we learn that from one bedroom Jane received a large four post bedstead with hangings, a feather bed bolster, two

³⁰⁶ Last Will and Testament of Hannah Aston, proved at Birmingham on 19 May 1906.

³⁰⁷ Berg, 'Women's Property and the Industrial Revolution', p. 246-8.

³⁰⁸ Last Will and Testament of Sarah Bell, proved at Birmingham on 30 November 1881.

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.³⁰⁹ 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.³¹⁰ 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 of 316 Victoria Road in Aston.³¹¹ 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 birch bedsteads, oak wardrobes and rosewood card table, Leeds businesswoman Sarah Hotham bequeathed a rosewood writing desk, and Leeds carting agent and coal dealer Harriet Kirby gave her son two flock beds.³¹²

³⁰⁹ Ibid.

³¹⁰ Ibid.

³¹¹ *Post Office Directory of Birmingham*, 1875.

³¹² Last Will and Testament of Sarah Bell, proved at Birmingham on 30 November 1881; 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.

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 Victoria³¹³, 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.³¹⁴ 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 has suggested was present in female wills. Instead, the items are described solely for the purposes of identification and nothing else.³¹⁵

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.³¹⁶ However, she is not unusual – stone quarry merchant Ann Husler from Leeds bequeathed two large silver gravy

³¹³ Information from British Book Trade Index at <http://www.bbti.bham.ac.uk/>

³¹⁴ Last Will and Testament of Penelope Gore, proved at Birmingham on 7 May 1888.

³¹⁵ Ibid.

³¹⁶ Last Will and Testament of Ann Corbett, proved at Birmingham on 6 April 1883.

spoons to her son Alfred, and Birmingham bill poster Mary Ann Sheffield split her silver collection between her son William and her friend Maria Harris.³¹⁷

Mary Ann Sheffield also bequeathed a diamond broach 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.³¹⁸ 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.³¹⁹ 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 business women also left gold and gem stone brooches, earrings and gold watches. Although not all the wills give an itemised list of the jewellery included in the estate, 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 one hundred estates examined is descriptive but not sentimental. This suggests that the language used in the last wills and testaments of female business owners was neither male nor female but gender neutral and devoid of emotion.

The household and personal items examined thus far indicate that the domestic circumstances of many of the female business owners were very comfortable and that they

³¹⁷ 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.

³¹⁸ Last Will and Testament of Mary Ann Sheffield.

³¹⁹ 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.

had the opportunity to acquire many of the luxury consumer items that were available at the time. One of the most important pastimes of the 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.³²⁰ 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.³²¹ 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 one instrument that featured in her collection.³²² Far more business women, 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’.³²³ 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

³²⁰ F. Carnevali and L. Newton, ‘Pianos for the People: Making and Selling Pianos in Britain 1851-1914’, *Enterprise and Society*, (forthcoming, 2013).

³²¹ Last Will and Testament of Ann Buckley, proved at Wakefield on 1 November 1872; Last Will and Testament of Jane Gration, proved at Wakefield on 21 June 1890.

³²² Last Will and Testament of Diana Watson, proved at Wakefield on 13 April 1897.

³²³ Last Will and Testament of Ann Alford proved at Birmingham on 15 May 1888.

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’.³²⁴ It is probable that Harriet would only have owned one piano and therefore the inclusion of the manufacturers name seems to 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 are paintings, most often portraits. Of the fifty wills of business women 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.³²⁵ 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.³²⁶ 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

³²⁴ Last Will and Testament of Henrietta Kidney, proved at Wakefield on 30 August 1882.

³²⁵ Last Will and Testament of Mary Ann Thorley, proved at Birmingham on 13 September 1861.

³²⁶ Last Will and Testament of Mary Ann Sheffield, proved at Birmingham on 12 October 1887.

Wesley.³²⁷ 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 bare bones of the business owners and enables them to be considered as real people rather than just ink on a page.

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 £1,894 in Birmingham and £1,374 in Leeds. Rather, 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.³²⁸ 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.³²⁹ Although portraits could be expensive to commission, their true value was not entirely related to the financial wealth of the testator but with 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 current financial situation.

The furniture, jewellery, art and personal possessions that can be uncovered in the probate records of business women from Birmingham and Leeds acts 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

³²⁷ Last Will and Testament of Mary Wasdell, proved at Birmingham on 14 March 1862.

³²⁸ Last Will and Testament of Penelope Gore, proved at Birmingham on 7 May 1888.

³²⁹ Last Will and Testament of Amelia Ann Smithson, proved at Wakefield on 25 February 1933.

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.

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 female business owners 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, daughter Elizabeth, was born and over the next nineteen years they had a further six children.³³⁰ 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.³³¹ This suggests that 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.

³³⁰ Yorkshire Parish Records, West Yorkshire Archive Service, RDP68/5/9.

³³¹ 1851 Census Class: HO107; Piece: 2320; Folio: 534; Page: 2; GSU roll: 87545-87547.

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.³³² 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 and five years old.³³³ How 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 who were her other two executors, she instead chose Ellen Trendall who was married and had her own children.³³⁴ 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 must have been. Sarah, Emma, Amelia and Ellen remained living with Ellen and Edward Trendall until they grew up and got married themselves.³³⁵ 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 that 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, and these can also reveal important information about

³³² Last Will and Testament of Isabella Brindley, proved at Wakefield on 3 July 1866.

³³³ Ibid.

³³⁴ Ibid.

³³⁵ 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.

how marriage was used in conjunction with other activities such as charitable donations and acquiring certain material goods as a tool to consolidate business networks and to secure and maintain their places 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 Conybeare and Howson.³³⁶ *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 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.³³⁷

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 families from York and Birmingham. Elizabeth Hotham married Quaker 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 to here that Elizabeth moved after her marriage.³³⁸ Both John and Joseph were important figures in 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

³³⁶ Last Will and Testament of Sarah Hotham, proved at Wakefield on 8 May 1875.

³³⁷ Ibid.

³³⁸ 1861 Census Class: RG9; Piece: 3552; Folio: 45; Page: 9; GSU roll: 543150.

York in 1880.³³⁹ 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 the children to live with Elizabeth's sister Maria and her husband, Joel Cadbury, in Birmingham.³⁴⁰

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 children together, as well as looking after 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 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.³⁴¹ The marriages between Sarah's daughters and the Cadbury and Rowntree families suggest that the Hotham's 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

³³⁹ *The Letters of Arnold Stephenson Rowntree to Mary Katherine Rowntree 1910-1918*, I. Packer [ed.], (London, 2002), p. 2.

³⁴⁰ *Ibid*, p. 3.

³⁴¹ *Ibid*.

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 rather than cause her daughters any 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 of the case.³⁴² 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

³⁴² *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.

consumption in October 1838³⁴³ - and the couple had a son called Michael Antoni Capella in 1846.³⁴⁴

Chapter One has 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 Hotham's, Cadbury's and Rowntree's 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 1840.³⁴⁵

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 of her late husbands.³⁴⁶ 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

³⁴³ *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.

³⁴⁴ 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.

³⁴⁵ *The London Gazette*, issue 19922, 27 December 1840.

³⁴⁶ *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.

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.³⁴⁷

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. However, Sarah's business was also an integral part of her social identity, and the way that she used her business identity in both local and national newspapers to promote philanthropic activities and charitable appeals that interested her personally will now be examined. 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 Institution³⁴⁸ and the Cookridge Convalescent Home located on the outskirts of Leeds³⁴⁹, as well as those further away, including the victims of famine in the West Highlands.³⁵⁰ The *Leeds Mercury* and other provincial newspapers such as the *Caledonian Mercury* published these donations in its 'Announcements and News' section, as shown in Figure 4.1, 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 point for charitable activities that they were involved in, including the Freedmen Association for recently freed slaves in America.³⁵¹ The firm also acted as treasurers of the Leeds Branch of the Committee for the Suffering French Peasantry.³⁵²

³⁴⁷ Last Will and Testament of Martha Capella, proved at Birmingham on 15 November 1861.

³⁴⁸ *The Leeds Mercury* (Leeds, England), Saturday, September 27, 1862; Issue 7632.

³⁴⁹ *The Leeds Mercury* (Leeds, England), Saturday, August 14, 1869; Issue 9779.

³⁵⁰ *Caledonian Mercury* (Edinburgh, Scotland), Thursday, March 8, 1855; Issue 20482.

³⁵¹ *The Leeds Mercury*, (Leeds, England), Saturday, April 1, 1865; Issue 8416.

³⁵² *The Leeds Mercury* (Leeds, England), Saturday, December 24, 1870; Issue 10204.

Leeds, 29th Sept., 1862. JNO. PICKERING, Sec. G1931

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... £3,064 15s.

FURTHER SUBSCRIPTIONS.

	£	s.	d.		£	s.	d.
Ford, R. L.	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	Ambler Thos.	3	3	0
Armistead, 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	Timms 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. H.	10	10	0	Letchmore E.	3	0	0
Walker, Edwd.	10	10	0	Abbey S.	2	2	0
Walker, Robt.	10	10	0	Buckley J.	2	2	0
Banks, D.	10	0	0	Burrow D.	2	2	0
Doddsburn, Isaac and Co.	10	0	0	Floodman J. B.	2	2	0
Gledhill, E.	10	0	0	Hindle W. B.	2	2	0
Hartley John and Co.	10	0	0	Morgan S.	0	0	0

Figure 4.1: Newspaper report showing Sarah Hotham's £10 10s donation to the Leeds Mechanic's Institution and Literary Society in September 1862³⁵³

The different charities that Sarah donated to or helped to run the campaigns of, shows a social consciousness and an awareness of events beyond her home town of Leeds that not only reflects her position as a member of the Society of Friends but also suggests 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.³⁵⁴ Sarah's deliberate construction of a public identity based on 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 do not only reflect the concerns of Quaker society but also male and female middle-class concerns with the physical and spiritual well-being of

³⁵³ *The Leeds Mercury* (Leeds, England), Saturday, September 27, 1862; Issue 7632.

³⁵⁴ Davidoff & Hall, *Family Fortunes*, p. 138.

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 eldest Armistead son, Joseph John, on 9 April 1873.³⁵⁵ Joseph John was the son of Joseph Armistead, a mustard factory owner and a tireless campaigner for the abolition of slavery.³⁵⁶ When Joseph's father died, he sold the family business and he moved his new wife to Scotland where he opened Solway Fisheries and became a leading pisciculturist.³⁵⁷

Much of Sarah's philanthropic activities and charity work was 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, 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

³⁵⁵ J.J. Armistead, England & Wales, FreeBMD Marriage Index: 1837-1915, [database online], Vol 7b, p. 281.

³⁵⁶ *The Leeds Mercury* (Leeds, England), Saturday, April 21, 1838; Issue 5442.

³⁵⁷ J.J. Armistead, *Ten Years Near the Arctic Circle*, (Headley Brothers, 1913).

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.³⁵⁸ 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 health care providers were the prime recipients of bequests from the female business owners in the hundred 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 a Birmingham Dispensary and £10 to the Birmingham and Midland Eye Hospital, with the latter legacy being reported in the *Birmingham Daily Post*.³⁵⁹ 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.³⁶⁰ 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.³⁶¹ Although it is not possible to uncover the reasons why the women selected certain charities or medical centres as beneficiaries to their estate, the fact

³⁵⁸ Last Will and Testament of Eleanor Sinkinson, proved at Birmingham on 27 February 1884.

³⁵⁹ 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.

³⁶⁰ Last Will and Testament of Jane Traies, proved at the Principal Registry, London on 25 February 1887.

³⁶¹ Last Will and Testament of Ellen Lucas, proved at Wakefield on 27 July 1907.

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 practice their religion very differently to 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.³⁶² 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.³⁶³ The majority of the hundred 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

³⁶² Last Will and Testament of Bridget Walsh, proved at Birmingham on 19 January 1887; Last Will and Testament of Sarah Hotham, proved at Wakefield on 8 May 1875.

³⁶³ Last Will and Testament of Ellen Lucas, proved at Wakefield on 27 July 1907; Last Will and Testament of Jane Traies, proved at Principal Registry, London on 25 February 1887.

involvement in economic matters such as Quakers, were able to become business owners and to do so very successfully.

Whilst only a small number of women included bequests to charities or religious groups in their last will and testament, those who did have revealed another thread of detail about the beliefs and interests of the businesswomen 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 there is no direct relationship between wealth held and the domestic arrangements of the nineteenth-century businesswomen. 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 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 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 expectations.

Chapter Five: 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 final chapter explores how the women came to leave trade, how they secured their financial future and what happened to their assets after their deaths. Central to this chapter is an examination of probate records of the hundred 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 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.³⁶⁴ This chapter will use the probate records of the hundred female business owners to demonstrate that the estate distribution methods and behaviours observed by Morris were not the preserve of male testators, and women were able to utilise the exact same methods to provide for their families and cement their middle-class status.

A person was only able to make a last will and testament providing 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 used in this thesis is biased towards wealthy and successful businesswomen. However, £5 was not a vast sum in the nineteenth century, indeed the lowest estate examined in this study 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 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

³⁶⁴ Morris, *Men, Women and Property*.

ensuring that all of 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 sixty per cent of all Grants of Probate and Administration were issued by the local registries.³⁶⁵ 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’.³⁶⁶

It has been estimated that ten per cent of adults who died in England and Wales in 1841 had made a last will and testament, a figure that had fallen to eight per cent by 1871.³⁶⁷ 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

³⁶⁵ K. Grannum & N. Taylor, *Wills and Other Probate Records*, (London: Kew, 2004), p. 59.

³⁶⁶ *The Leeds Mercury* (Leeds, England), Thursday, January 21, 1858; Issue 6745.

³⁶⁷ 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, 2000), pp. 79-108, p. 85.

information that can be gleaned from wills can throw light into previously dark corners of material culture and the web of relationships surrounding testators, they cannot be held as representative of wider society. Similarly, making a will was a predominantly male activity and until 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.³⁶⁸ This issue did not directly affect the vast majority of the businesswomen in the hundred 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 Mary's 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.³⁶⁹

The probate records of the hundred female business owners reveal that they all used a solicitor when it came to writing their last will and testament; this is different to research from a mixed gender sample that died in Stockport between 1800 and 1857 which found eighty-five per cent of testators used a solicitor.³⁷⁰ 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

³⁶⁸ Grannum & Taylor, *Wills and Other Probate Records*, p. 80.

³⁶⁹ *The Leeds Mercury* (Leeds, England), Thursday, January 21, 1858; Issue 6745.

³⁷⁰ Owens, 'Property, Will Making and Estate Disposal', p. 93.

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, masculine, middle-class identity.³⁷¹ However, the fact that a hundred per cent of the female business owners in two very 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.

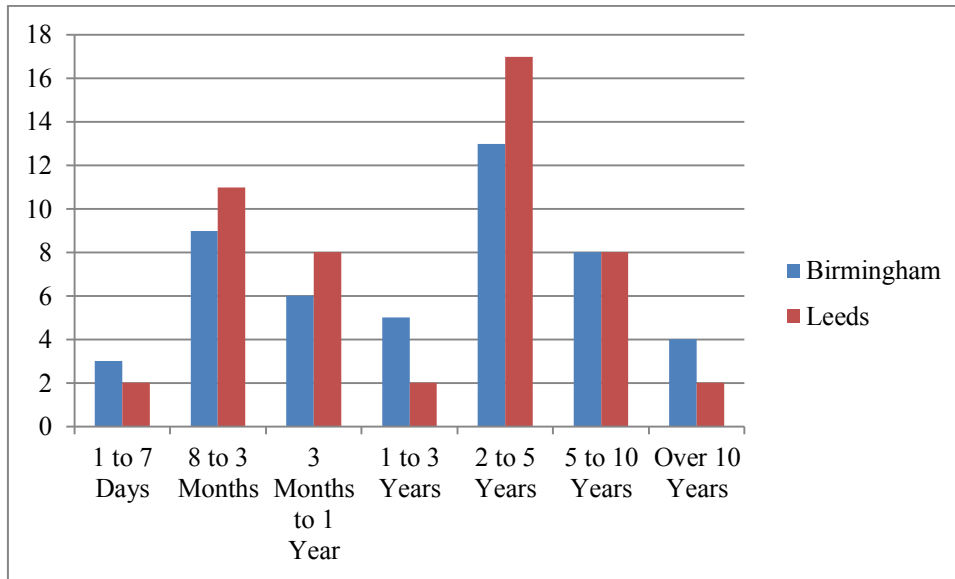
Chart 5.1 shows the length of time that elapsed between the female business owners writing their last will and testament and their death. It reveals that instead of the women making their wills in the days immediately prior to their death, the businesswomen of both Birmingham and Leeds were actually 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 sixty-three per cent of the total number of testators had written their wills in the two years before they died.³⁷² This is somewhat different from the data presented in Chart 5.1 which shows that over fifty per cent of the Birmingham and Leeds wills were written over two years 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.

Chart 5.1: Chart Showing the Length of Time Between Will Writing and Death³⁷³

³⁷¹ Owens, *Property, Will Making and Estate Disposal*, p. 94.

³⁷² Owens, 'Property, Will Making and Estate Disposal', p. 91.

³⁷³ Source: 100 Case Studies; Categories based on Owens, 'Property, Will Making and Estate Disposal', Figure 4.4, p. 91.



An examination of data from estates proved in Leeds between 1830 and 1834 has shown that just over fifty per cent 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.³⁷⁴ The differences between the data from the early nineteenth-century probate records of Leeds and Stockport, which were predominately male, and the hundred 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 this thesis 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

³⁷⁴ Morris, *Men, Women and Property*, p. 91.

currently being carried out by Daunton, Green and Owens will help to answer these questions.³⁷⁵

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 on-going 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. 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 rather 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 Zillah's deathbed and listing specific items may well have taken effort and time that she did not have. Contemporary legal commentators and politicians including

³⁷⁵ *Inheritance, Families and the Market in nineteenth and twentieth-century Britain* (Funded by the Philomathia Foundation and the Isaac Newton Trust)

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.³⁷⁶

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 granddaughter Ann Mary Gough.³⁷⁷ 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 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 age seventy-one. Harriet used her will to

³⁷⁶ Morris, *Men, Women and Property*, pp.92-3.

³⁷⁷ Last Will and Testament of Ann Corbett, proved at Birmingham on 6 April 1883.

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.³⁷⁸ 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 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 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 a picture 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 wealth and how they made up an estate have been analysed by historians using residuary accounts dating from 1870 to 1902.

³⁷⁸ Last Will and Testament of Harriet Kirby, proved at Wakefield on 4 February 1898.

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.³⁷⁹ As the female business owners in the hundred case studies from Birmingham and Leeds died over a much longer timeframe, it is not possible to compare the data from this study directly; however, it is possible to explore the ways that 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 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’³⁸⁰ and probate records from the early nineteenth-century argues that communities seemed to have a set group of men who were appointed time and time again as executors.³⁸¹ 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.³⁸² The relationship between executor and testator is sometimes difficult to uncover as friendships and business acquaintances cannot always be realised through census returns. Therefore, sources such as probate records, which sometimes describe the relationship, can provide an invaluable insight to historians

³⁷⁹ Green, Owens, Swaine & van Lieshout, ‘Assets of the Dead’, p. 70.

³⁸⁰ Owens, ‘Property, Will Making and Estate Disposal’, p. 79.

³⁸¹ Owens, ‘Property, Will Making and Estate Disposal’, p. 98.

³⁸² S. 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: Culture, Society and Politics in England 1550-1800*, (Basingstoke, 1994) pp. 181-2.

trying to reconstruct the social network of a town or community; this is even more pertinent in the case of women when other sources may be scarce.

Chapter Four has already explored the close friendship between Ellen Trendall and Isabella Brindley, but without Isabella's probate record and the fact that she appointed Eleanor as one of the executors of her estate, this relationship would have remained invisible to historians. An examination of the probate records of the hundred female business owners that make up this case study has shown that the people who they appointed as executors were quite different between the two towns. For example, the number of nephews appointed in Leeds was nearly four times higher than in Birmingham.

The data also shows that 82.28 per cent of the executors in the Leeds sample were family members compared to 63.43 per cent of executors in Birmingham. Furthermore, in Leeds 11.46 per cent of executors were described as 'Friends' compared to 24.04 per cent 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. For example, in early nineteenth-century Stockport, sixteen per cent of testators appointed someone that they knew through their trade and eighty per cent of male testators and sixty-two per cent of female testators appointed executors who lived in the same parish.³⁸³ This suggests that the businesswomen in Birmingham and Leeds had close friendship networks as well as strong kinship ties.

Table 5.1: Table Showing the Relationship between Testatrix and Executors in 100 Case Studies

³⁸³ Owens, 'Property, Will Making and Estate Disposal', p. 101.

Relationship between Testatrix and Executor	Leeds (%)	Birmingham (%)
Husband	0	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	3.66
Religious Leader	0	1.22
Unknown	6.25	7.32
Total number of executors	96	82

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 1829.³⁸⁴ 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.³⁸⁵ 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 and one might therefore expect that she could have appointed any of her beneficiaries, particularly her brother who was her

³⁸⁴ *Pigot's Directory of Birmingham & its Environment*, 1829; *Morris's Birmingham Directory*, 1862.

³⁸⁵ Last Will and Testament of Mary Wasdell, proved at Birmingham on 14 March 1862.

nearest male relative, as executors. 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 but also that her other family members and beneficiaries would not be put in any awkward positions in dealing with John and his outstanding debts.

As previously discussed, the established historiography suggests 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 £1,894 found in Birmingham.³⁸⁶ 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 her immediate family was one of £10 to the Roman Catholic Church

³⁸⁶ Last Will and Testament of Bridget Walsh, proved at Birmingham on 19 January 1887.

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', 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.³⁸⁷ 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 1882.³⁸⁸ 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, and she 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'.³⁸⁹ Mary used her will to ensure that the sale of her business and the business premises was ratified and the relevant

³⁸⁷ J. Stobart, 'Social and Geographical Contexts of Property Transmission in the Eighteenth-Century' in *Urban Fortunes: Property and Inheritance in the Town 1700-1900*, J. Stobart & A. Owens [ed.], (Aldershot, 2000), pp. 108-130, p. 119.

³⁸⁸ Last Will and Testament of Mary Ella, proved at Birmingham on 24 May 1882.

³⁸⁹ Ibid

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 £5,277 0s 4d, far higher than any of the other businesswomen who appointed professionals as their executors.³⁹⁰ 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 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

³⁹⁰ Last Will and Testament of Eliza Rebecca Dransfield, proved at Birmingham on 6 September 1912.

construction than the others seen in the hundred 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 hundred 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 Leeds 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 £43,000.³⁹¹ 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.

³⁹¹ Last Will and Testament of Eleanor Sinkinson, proved at Birmingham on 27 February 1884.

Chapter Four 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 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 5.2: 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

Table 5.2 shows that an average of eighty-five per cent 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.³⁹² 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 did not live or get married in East Keswick and it seems likely that she purchased it as an investment.³⁹³

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. Chapter Four 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

³⁹² Last Will and Testament of Ann Alford, proved at Birmingham on 15 May 1883.

³⁹³ Last Will and Testament of Jane Young, proved at Wakefield on 2 May 1864.

acknowledge the changing legal environment of the late nineteenth century. Chapter Four explored how 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 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 1901-3 as they absorbed the impact of the acts and began to invest in personal possessions rather than in property and real estate.³⁹⁴ 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 £1,000, with more than half of the estates in this

³⁹⁴ M.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.

category owning property.³⁹⁵ 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 5.2, 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 £1,000 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 £1,000 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 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.³⁹⁶ Although Sarah's estate was valued at only £100

³⁹⁵ Green, Owens, Swaine & van Lieshout, 'Assets of the Dead', p. 73.

³⁹⁶ Last Will and Testament of Sarah Swale, proved at Wakefield on 30 May 1879.

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.³⁹⁷ Like Sarah Swale, these leasehold properties were the only assets that Caroline owned, aside from a few pieces of unremarkable furniture.

Clearly a sample size of twenty-one cases is far too small to draw any meaningful conclusions but the fact that the 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 class. These strategies were characterised by 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.³⁹⁸

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 and testament Hannah had £1,400, or approximately fifty per cent

³⁹⁷ Last Will and Testament of Caroline Robbins, proved at Birmingham on 16 March 1897.

³⁹⁸ Green, Owens, Swaine & van Lieshout, 'Assets of the Dead', p. 68.

of her total estate, invested with the bank.³⁹⁹ The idea of investing money in a bank or joint stock company is somewhat contradictory to the established idea of women as risk-adverse 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.⁴⁰⁰

Although investors were 'liable to their last sixpence', 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.⁴⁰¹ 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.⁴⁰² By the 1870s, women made up 32.6 per cent of the average bank shareholders.⁴⁰³ 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 per cent of its shareholders were female.⁴⁰⁴ 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 per cent of its shareholders were female.⁴⁰⁵ Therefore, women such as shoe and boot maker Jane Traies who invested in the Birmingham and Midland Bank at this time did not conform to the image of risk-adverse female investors as, firstly, they moved beyond the safe forms of investment like

³⁹⁹ Last Will and Testament of Hannah Aston, proved at Birmingham on 19 May 1906.

⁴⁰⁰ Acheson & Turner, 'Shareholder Liability', pp. 207-9.

⁴⁰¹ Ibid, p. 206.

⁴⁰² Ibid, p. 221.

⁴⁰³ Ibid, p. 217.

⁴⁰⁴ Ibid.

⁴⁰⁵ Ibid.

railway shares and property and, secondly, they were investing in the riskier end of the joint stock companies.

Table 5.2 shows how many times real estate, trusts and ownership of business enterprises were referenced in the last wills and testaments of the hundred 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 which 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.⁴⁰⁶ 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.

⁴⁰⁶ C. Hall, *White, Male and Middle Class: Explorations in Feminism and History*, (Oxford, 1992), p. 177.

Over half of the probate records sampled in Birmingham and Leeds created at least one trust, and this figure is very similar to evidence found in predominantly male probate records from Stockport where sixty-two per cent of wills contained instructions to create trusts.⁴⁰⁷ 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 men to continue to exercise control over their estate from beyond the grave.⁴⁰⁸ The evidence from Birmingham and Leeds shown in Table 5.2 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.

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 financial 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

⁴⁰⁷ Owens, 'Property, Will Making and Estate Disposal', p. 93.

⁴⁰⁸ Morris, *Men, Women and Property*, pp. 100-101.

real and personal estate for her son James, who was thirty-nine.⁴⁰⁹ 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 to Halifax and therefore provided for herself through trade. Finally, by creating a trust for her son, Grace managed to secure James’s financial security in the interim whilst also providing him with the capital required to set up his own firm.

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.⁴¹⁰ 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 it was possible that men might have need of financial help.

⁴⁰⁹ Last Will and Testament of Grace Howard, proved at Wakefield on 3 March 1881.

⁴¹⁰ Last Will and Testament of Catherine Mackey Bowen, proved at Birmingham on 17 June 1893.

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. 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.

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 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.⁴¹¹ 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 then the payments of £12.50 per quarter would become payable either entirely to Sarah Ann's child or,

⁴¹¹ Last Will and Testament of Mary Ann Fourness, proved at Wakefield on 21 August 1888.

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 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 capital of the trust should be divided amongst her remaining children, namely sons Robert and James Herbert Fourness in equal shares.

The trust that Mary Ann created in her will was funded by putting £1,000 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.⁴¹² There are examples within the hundred case studies of female business owners that corroborate these findings, for example, Harriet Ann Eccleston, a fishmonger from

⁴¹² Michie, ‘Gamblers, Fools, Victims or Wizards?’, pp. 156-183, p. 164.

Birmingham, instructed that her trustees should fund the trust by investing in property, government securities or railways.⁴¹³ 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.⁴¹⁴

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 £3,000 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 trust's recipient, her sister Anna Traies, suggests that she perceived that the rewards would outweigh the risk.

The relationships between unmarried women and their female relatives, particularly sisters 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'.⁴¹⁵ The data from the hundred

⁴¹³ Last Will and Testament of Harriet Ann Eccleston, proved at Birmingham on 9 January 1872.

⁴¹⁴ Last Will and Testament of Jane Traies, proved at Principal Registry, London on 25 February 1887.

⁴¹⁵ D.R. Green, 'Independent Women Wealth and Wills in Nineteenth Century London' in *Urban Fortunes: Property and Inheritance in the Town 1700-1900*, J. Stobart & A. Owens [ed.], (Aldershot, 2000), pp. 195-222, p. 219.

female business owners suggests that these relationships were also important in Birmingham and Leeds. However, fifty-two per cent of the named beneficiaries in the wills of Birmingham businesswomen were female as were sixty-one per cent 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 £1,900. 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 5.2: Chart Showing the Beneficiaries of the Estates of Female Business Owners from Birmingham and Leeds Case Studies

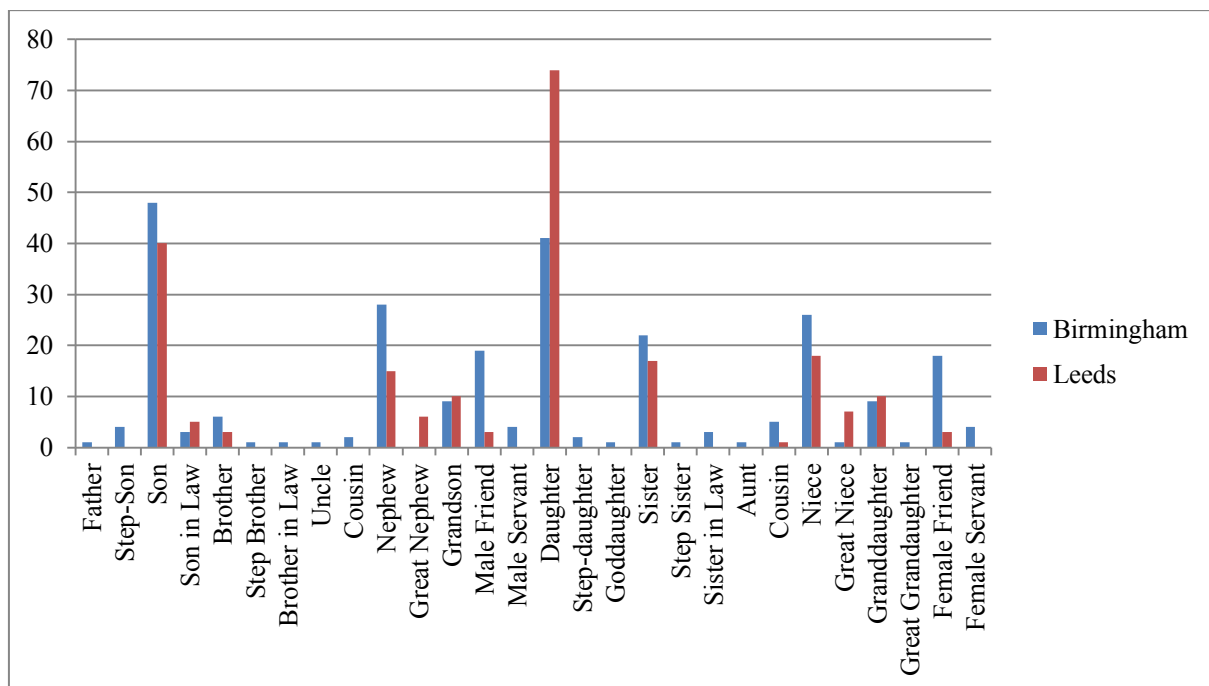


Chart 5.2 shows the relationships of beneficiaries and the testatrices in the sample of hundred case studies, and it reveals a difference between the range of beneficiaries referred to in the Birmingham sample of fifty estates from Birmingham and those from Leeds. The most striking difference shown in Chart 5.2 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-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 5.2 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 who was a keen water colourist.⁴¹⁶ 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.⁴¹⁷ 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 has 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.⁴¹⁸ 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 £1,777 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.⁴¹⁹ 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

⁴¹⁶ National Portrait Gallery Directory of Suppliers Online
<http://www.npg.org.uk/research/programmes/directory-of-suppliers/m/british-artists-suppliers-1650-1950-mi.php>

⁴¹⁷ Last Will and Testament of Penelope Gore, proved at Birmingham on 7 May 1888.

⁴¹⁸ Last Will and Testament of Mary Ann Sheffield, proved at Birmingham on 12 October 1887.

⁴¹⁹ Ibid.

run Mary Ann's business after her death.⁴²⁰ 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 death is not seen as the only occasion when such wealth transfers could take place.⁴²¹ 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 classes in the early nineteenth-century, Morris has identified a six-stage property lifecycle 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.⁴²² These six stages are perfectly replicated in the lifecycle of Ann Corbett and Ann Mary Gough, the grandmother and daughter Temperance hoteliers from Birmingham first examined in Chapter Three:

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 £250.⁴²³

⁴²⁰ *Kelly's Directory of Birmingham*, 1888.

⁴²¹ Green, 'Independent Women', p. 200.

⁴²² Morris, *Men, Women & Property*, p. 148.

⁴²³ Last Will and Testament of Ann Corbett, proved at Birmingham on 6 April 1883.

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.
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.⁴²⁴

The lives of Ann Corbett and Ann Mary Gough follow every aspect of the lifecycle that Morris argues characterised a 'successful middle-class male'⁴²⁵, 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.

⁴²⁴ Last Will and Testament of Ann Mary Gough, proved at Birmingham on 29 November 1906.

⁴²⁵ Morris, *Men, Women & Property*, p. 148.

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 that they had lived. This is most obvious in the last will and testament of Jane Traies who, as previously mentioned, left donations to the Birmingham Children's Hospital as well as the Exeter Dispensary and the Institution for the Blind in Exeter.⁴²⁶ 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 who was a friend of John Stuart Mill and had published in magazines such as *The Spectator* and the *Gentleman's Magazine*.⁴²⁷ 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 Bexley Heath, Kent, their relationship would have

⁴²⁶ Last Will and Testament of Jane Traies, proved at Principal Registry, London, 25 February 1887.

⁴²⁷ 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]

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 a network of friendships that had its foundations in shared religious views. 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 5.2 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 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.⁴²⁸

Yet the data presented in Table 5.3 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 5.3 shows that there were a number of estates valued at both under £500 and between £500 and £1,999, 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

⁴²⁸ Green, 'Independent Women', p. 217.

wealthier the testator the less likely it was that they would appoint only one heir, is also present in the estates of late nineteenth-century businesswomen from Birmingham and Leeds.⁴²⁹

Table 5.3: Table Showing the Number of Heirs and Value of Estates in Birmingham and Leeds⁴³⁰

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-£1,999	1	4	4	6	4	6	7	10
Over £2,000	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%

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 practiced primogeniture, 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 £1,000 to her son-in-law Harry Cozens.⁴³¹ 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

⁴²⁹ Green, ‘Independent Women’, p. 217.

⁴³⁰ 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.

⁴³¹ Last Will and Testament of Eleanor Sinkinson, proved at Birmingham on 27 February 1884.

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 5.2, 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. For example, 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.⁴³² 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 are 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 nineteenth 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

⁴³² Last Will and Testament of Elizabeth Ann Hulme, proved at Birmingham on 10 November 1885.

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.

Conclusion

This doctoral thesis 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 until 1870 have been 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, this thesis has made a significant contribution to the historiography on female business ownership in the late nineteenth-century England.

At the beginning of this research project and in the resulting thesis, was a desire to understand how the historiography of women's economic and social history in nineteenth-century England had developed in such a way that the findings of previous research that I have carried out on 1870s and 1880s Birmingham appeared anomalous.⁴³³ I therefore sought to discover why businesswomen have been overlooked in the historiography by using the three fields of gender, class and entrepreneurship to uncover how businesswomen have been represented by historians in the past. The findings of this historiographical analysis have revealed that aside from the select collection of work by Barker, Phillips and Kay that specifically address female entrepreneurship in pre-1870s England, there has been virtually no

⁴³³ Duffy, *A Surplus and Depressed Minority?*; Duffy, *The Use of Probate Records*.

research carried out into women and their enterprises in nineteenth-century England.⁴³⁴ Yet the results of this small but important body of research reveals that women in late eighteenth and early nineteenth-century England continued to own and operate a wide variety of different businesses, far beyond the remit of any so-called ‘feminine’ trades with their associated domestic characteristics. Moreover, the research from Leeds, Sheffield, Manchester and London showed that there were not just one or two women trading in semi-private isolation but that female traders represented a significant minority of town centre traders.⁴³⁵ Each of these three studies also revealed that the female business owners trading prior to 1870 used the same methods when marketing their firms and employed the same language in their advertisements as male business owners, suggesting that women were capable of engaging freely in the nineteenth-century urban economy and negotiating the public sphere.

The research also generated findings that resoundingly challenge many of the historiographical notions concerning the economic and social opportunities for widows in the 1800s. Kay argues that the stereotype of a widow-proprietor acting as a stopgap owner of a firm between the death of her husband and her son coming of age has been overstated and instead argues that widows were able to, and often chose to, retain ownership over their inherited firms long after their sons reached adulthood.⁴³⁶ The reconsideration of the options available to a widow and her ability to maintain a public position as a business owner that emerge from Kay’s work ties in very closely with the findings of Phillips, who argues that eighteenth and early nineteenth-century women were frequent and capable users of the English legal system.

⁴³⁴ Barker, *The Business of Women*; Phillips, *Women in Business*; Kay, *The Foundations of Female Entrepreneurship*.

⁴³⁵ Barker, *The Business of Women*, p.56

⁴³⁶ Kay, *The Foundations of Female Entrepreneurship*, p. 99.

The findings of Barker, Phillips and Kay create an image of a woman being able to engage publically in a range of businesses, confident in the knowledge that she could use the legal system to seek restitution if a business deal went wrong. This is very different to the implicit and explicit arguments put forward in much of the historiographies of gender, class and entrepreneurship. These arguments centred on the idea that whilst it was possible for nineteenth-century women to own businesses, they could only do so in so-called feminine sectors linked to the domestic sphere. Even trading in these sectors would have to occur outside of established male trade networks, using methods designed to limit the public visibility of the businesswoman and maintain the illusion that she was not reliant on trade for her survival. Moreover, the historiography argues that women who did own and operate businesses would be unable to attain or maintain middle class status because a woman who worked, even if it was in her own enterprise, would have been unable to fulfil the domestic social rituals apparently required of middle-class women.⁴³⁷

The research aims and objectives of this study were forged in the gaps and contradictions of this historiography. One of the key initial aims of this thesis 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.⁴³⁸ The bulk of this evidence was drawn from trade directories of Birmingham and Leeds and it revealed that over thirty thousand 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 per cent to 8.2 per cent, figures which were very similar to those found by Barker in late eighteenth and early nineteenth century Manchester, Leeds and Sheffield, thus

⁴³⁷ Davidoff & Hall, *Family Fortunes*.

⁴³⁸ Barker, *The Business of Women*; Phillips, *Women in Business*; Kay, *The Foundations of Female Entrepreneurship*.

suggesting that women played an important role in the urban economy throughout the nineteenth century.

The data extracted from the trade directories revealed far more 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 a significant impact 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, as mothers remained the senior partner and sons served 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 from their husband, traded alone for a time and then later 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.⁴³⁹

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.

The findings outlined above 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, whilst conducting the trade directory analysis using categories based on those used by Kay, it became increasingly obvious that the categories were obscuring as well as revealing crucial information about the women and their firms. The categories themselves are closely linked to the feminine

⁴³⁹ Rose, 'Beyond Buddenbrooks', p. 134

responsibilities of feeding and clothing people and they group together all the businesses from retailing to manufacturing within that particular sector. It is therefore unsurprising that the majority of women appear to be involved in so-called feminine trades when 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 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 in the thesis 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 thirty-three per cent 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 hundred 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 hundred case studies reveals that the average lifespan of the firm, including all previous owners, was 27.8 years in Birmingham and 28.7 years in Leeds. 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 over half of the total lifespan of the enterprise.

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 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 semi-private 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 firms 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.⁴⁴⁰ 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

⁴⁴⁰ Barker, *The Business of Women*, Chapter Three.

business owners actually traded in a very similar way regardless of whether they were male or female.

Highlighting the ability of women to trade in a public way, alongside other male traders is central to fully achieving the first research objective of this thesis: to show 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.⁴⁴¹ The substantial amount of completely new data on women's economic activities presented in the first half of this thesis 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 consistent presence in the manufacturing community. The data 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 suggests that these strategies were often very successful and enabled the businesswomen to trade for significant lengths of time.

The second research objective of this thesis aimed to advance the thesis beyond the scope of women's history and make it relevant to the broader historiography of nineteenth-century English economic history. Through examining the lives of a hundred businesswomen, I wanted to demonstrate 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. The first step in achieving this was to analyse the probate records of the hundred businesswomen. This

⁴⁴¹ Barker, *The Business of Women*; Phillips, *Women in Business*; Kay, *The Foundations of Female Entrepreneurship*.

analysis revealed that all of the women employed a solicitor to write their last will 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.⁴⁴²

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 and 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 hundred case studies because of the amount of philanthropic work that she carried out during her lifetime, but the hundred case studies revealed that 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

⁴⁴² Berg, 'Women's Property and the Industrial Revolution', p.246.

observed in middle-class men to create a public profile in both her hometown and further afield.⁴⁴³ 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.

Part of the public identity of the female business owner was very much 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, the data also showed how 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.⁴⁴⁴ 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 creates a very different image of the opportunities of female business ownership in the late nineteenth century than have previously been suggested and shows that women were able to capitalise on advantageous economic conditions and were not impeded by their gender.

Data from the hundred case studies has demonstrated that 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

⁴⁴³ Morris, *Men, Women and Property*, pp. 61-3.

⁴⁴⁴ *White's Directory of Birmingham*, 1876.

advantage.⁴⁴⁵ The data gathered in this study is not sufficient to support direct comparisons with the businesswomen of Phillips's study, however, the anecdotal evidence 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, the circumstantial evidence from the hundred case studies 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 the case of Harriet Gallantry and Maria Hipkiss, they would be punished appropriately.

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 that 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 research was crucial to fulfilling the second research objective of the thesis and 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 colleagues.

⁴⁴⁵ Phillips, *Women in Business*.

The historiography has shown that 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 provided important evidence to support the underlying thesis 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 to their business premises compared to twenty-five of the Leeds sample. This difference could show a bias in the sampling however it is also possible that the statistics reveal a difference in the size of commercial properties between the two towns with the Leeds premises tending to be smaller and therefore necessitating separate living accommodation.

The evidence from Leeds, and to a lesser extent Birmingham, shows that women who achieved financial success chose to move 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.⁴⁴⁶ The varying estate values of the women who lived separately to their firm in the Leeds sample suggests 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.

⁴⁴⁶ Davidoff & Hall, *Family Fortunes*, p.24.

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 on-going 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 Gough's continued to employ the same type and number of servants as their surrounding neighbours and Alfred continued to work as a solicitor. When she died in 1906,

Ann Mary left a personal estate worth over £3,000, indicating that she successfully combined her roles as business owner, wife, and mother with being a member of the middle classes.⁴⁴⁷

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.⁴⁴⁸ 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.⁴⁴⁹ 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

⁴⁴⁷ Last Will and Testament of Ann Mary Gough, proved at Birmingham on 29 November 1906.

⁴⁴⁸ Last Will and Testament of Sarah Bell, proved at Birmingham on 30 November 1881.

⁴⁴⁹ Last Will and Testament of Penelope Gore, proved at Birmingham on 7 May 1888.

goods that many of the businesswomen included in their probate records - such as the silver sugar bowl, silver sugar tongs, gold bowl, silver butter knives, silver tea spoons, silver egg spoons, silver salt spoons and silver mustard spoons listed in Ann Corbett's will - shows that businesswomen could possess the economic power to purchase high status items.⁴⁵⁰

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.

This thesis has 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 hundred probate records examined, 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 invaluable in fulfilling the second objective of this thesis and demonstrating that businesswomen could

⁴⁵⁰ Last Will and Testament of Ann Corbett, proved at Birmingham on 6 April 1883.

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 this thesis has also analysed census records, newspaper articles and the Birth, Death and Marriage Indexes to examine how the often complicated friendship and familial relationships in the hundred 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 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.

Data from the hundred probate records shows that all of 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 fewer 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.⁴⁵¹ 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.⁴⁵²

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 as well as the business.⁴⁵³ And 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 warning to him that he should not cause any trouble for the executors or his siblings.⁴⁵⁴ These probate behaviours demonstrate an awareness of the importance of writing a

⁴⁵¹ Last Will and Testament of Mary Ella, proved at Birmingham on 24 May 1882.

⁴⁵² Last Will and Testament of Ann Corbett, proved at Birmingham on 6 April 1883.

⁴⁵³ Last Will and Testament of Sarah Bell, proved at Birmingham on 30 November 1881.

⁴⁵⁴ Last Will and Testament of Harriet Kirby, proved at Wakefield on 4 February 1898.

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.⁴⁵⁵ 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 attention, particularly from feminist historians who have argued that they restricted female economic agency.⁴⁵⁶ Data from the hundred case studies has shown that over fifty per cent of the women in both towns used their last will and testament to instruct their executors to create trusts. This thesis therefore offers strong evidence that rather than women viewing trusts as a repressive, patriarchal tool they actually viewed them as the best way to ensure the safety of the capital sum, and that their beneficiary would continue to be provided for. This is a markedly different picture to that seen in the majority of the literature and 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 eighty per cent of the hundred 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

⁴⁵⁵ Morris, *Men, Women and Property*, pp.92-3.

⁴⁵⁶ Hall, *White, Male and Middle Class*, p. 177.

membership requirements of the late nineteenth-century middle classes.⁴⁵⁷ Crucially however, the data has also revealed that female business owners did not 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.⁴⁵⁸

The preceding chapters of this doctoral thesis 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. The evidence examined in this thesis shows that the 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 appears to have been met with no opposition or judgement.

The image that emerges from the data is one of a woman using her business acumen to generate the greatest financial return through business ownership, property investment and speculating in stocks and shares. The purpose of this economic activity was 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

⁴⁵⁷ Green, Owens, Swaine & van Lieshout, ‘Assets of the Dead’, p. 68.

⁴⁵⁸ Acheson & Turner, ‘Shareholder Liability’, p. 221.

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. The overwhelming message that comes from the data points to nineteenth-century businesswomen as being an independent, financially aware and economically astute woman with the ability to manoeuvre her way through the urban community; this is an idea which has dominated this doctoral thesis from the beginning.

The two primary research aims and objectives of this thesis have acted as the strings on to which the beads of evidence generated in the course of the project have been threaded. The first of these aims or threads was to create a body of data that would be able to offer some indication about the extent to which women in late nineteenth-century urban England continued to own businesses and the types of businesses that they owned. I have done this by carrying out a quantitative analysis of female-owned businesses that were registered in the trade directories of Birmingham and Leeds between 1849 and 1901 and analysing the resulting data to show both the sectors where women owned businesses and also the percentage of female owned businesses that made products during this time. The second thread of the research, and perhaps the most important aim in terms of the original contribution to the historiography, was to use the hundred case studies to uncover more information about female business ownership and to use these studies to highlight the limitations of using gender as a way of describing the actions of the English middle classes.

I am confident that through shedding light on the women who owned businesses in late nineteenth-century Birmingham and Leeds, and the types of firms that they owned, and exploring how they were able to use their position as business owners to secure middle class status, the research aims of this study have been well met. These findings represent an important and timely contribution to the historiography on female business ownership as they

demonstrate that the economic experiences of women in the late nineteenth century were characterised by a continuance of the economic and social opportunities seen in the eighteenth and early nineteenth centuries.

Further innovative contributions to the field have been made through evidence drawn from the reconstructed networks of the hundred female business owners which have shown that women were active economic agents who viewed business ownership as a career, not as a temporary arrangement between the death of a husband and a coming of age of a son. More than this, however, the research carried out in this doctoral thesis provides very strong evidence that business ownership could provide the opportunity for women to acquire and maintain middle-class status. These findings contradict much of the established historiography on class and gender, thus highlighting the need for a reconsideration of these fields which have thus far largely failed to acknowledge that middle-class status could be compatible with female economic activity in late nineteenth-century England.

Although I am convinced of the strength of this thesis, no study is perfect and it would be short-sighted not to take the opportunity to reflect on ways that the research questions, methodology or sources might change if the study was to be carried out again and highlight topics and questions that appear particularly fertile areas for future research. One of the conditions of the ESRC 1+3 award that funded this doctorate required that the PhD element of the research be completed in three years; consequently the time constraints shaped the amount of research that could be carried out. In light of this I identified the key points that I believed needed to be addressed, namely how many women engaged in the late nineteenth-century urban economy, the types of businesses they owned and how they fitted into nineteenth-

century English society. At the time that the funding application and research proposal was submitted in 2008 there was still an urgent need to identify how women engaged with business ownership in the later nineteenth century. This situation changed slightly after the publication of Alison C Kay's *The Foundations of Female Entrepreneurship: Enterprise, Home and Household in London c.1800-1870* in 2009, which showed that women in London continued to own businesses into the latter half of the nineteenth century. Although the thrust of Kay's research was examining women who owned businesses, she also used a small sample of the fire insurance records of male business owners 'thus enabling some contextualisation of women's businesses'.⁴⁵⁹

By looking at businesses owned by men as well as women, Kay reflects a wider methodological shift in economic history whereby the experiences of men and women are considered alongside each other rather than as separate entities. The advantages of this approach can be seen in *Men, Women and Money: Perspectives on Gender, Wealth and Investment 1850-1930* published in 2011 which uses a collection of essays to explore the relationships surrounding wealth, investment and gender and reveals that women were often much more active economic agents than has previously been assumed. This thesis set out solely to examine the actions of women, however during the course of my research I have examined the roles that men held as employees and as past owners of the female-owned firms, as well as using the historiography on male business owners to contrast with the businesswomen in the study.

It could be argued that this thesis should contain a more explicit comparison of the data of female and male owned businesses from the trade directories. In the absence of existing data on female business owners in the decades beyond 1870, and the time constraints

⁴⁵⁹ Kay, *The Foundations of Female Entrepreneurship*, p. 3.

of the research funding, I believe that there is a clear justification for the research aims and methodology of this thesis. However, I also believe that the evidence produced from this doctoral thesis points to several future research projects that will build upon this work and make further important contributions to academic scholarship.

The first of these projects has to be a direct comparison between male and female business owners in nineteenth-century England. The evidence from this thesis has revealed that many late nineteenth-century businesswomen had in fact inherited their enterprises from men therefore suggesting that there were not ‘female’ or ‘male’ businesses as has previously been assumed, but rather simply ‘small businesses,’ and the business practices of such firms remained the same regardless of the gender of the current owner. A wider quantitative study that gathered data from the trade directory entries of both male and female business owners would create conclusive evidence demonstrating the relationship between small business ownership and gender. Such a study is important to the historiography of both of these fields, as the majority of attention is given over to the research of large business enterprises and the subject of small businesses remains somewhat overlooked. This doctoral thesis has laid the foundations for such a study by establishing that female business owners existed in large numbers and traded in ways previously thought of as masculine. Such a project would not only add to our understanding of small business ownership, the urban economy and male and female economic agency in late nineteenth-century England but it would also enable the role of the family firm to be examined in its historical context.

A second strand of research to emerge from this thesis is the investigation of the ‘dark side’ of female entrepreneurship and what happened when things went wrong. As a result of using the trade directories, which only included entries of business owners who could afford the subscription fee, and probate records, which were written by women with enough wealth

and assets to warrant the cost of employing a solicitor and writing a will, the women included in this study were all solvent, even if not spectacularly wealthy. Operating a trade was quite literally a risky business and the chances of failure were high. To counteract or balance the mostly successful stories explored in this thesis, a future study would look to the bankruptcy records of female business owners trading in late nineteenth-century England to examine the circumstances of failed businesswomen. This study would utilise under-explored sources such as the Annual Report of Bankruptcy produced by the Board of Trade Annual Reports, notices of bankruptcies placed in the *London Gazette* and the previously unexamined Official Receivers Branch documents and the Records of the Bankruptcy Department. The Official Receivers Branch documents contain the receiver's reports and give full details on the cases, including the judgement if the bankrupt applied for debt discharge, this will also allow qualitative data to be gathered.

If the cultural elements exerted as much influence in the cases of female entrepreneurs as has been found for male entrepreneurs, we might expect to see judges treating businesswomen with greater leniency because they were reluctant to subject women to the financial ruin and shame associated with bankruptcy. It is also possible though that the women would be treated more harshly because the patriarchal judges wanted to make an example of women who failed. Studying the bankruptcy of female entrepreneurs will not only increase our knowledge of a relevant yet still understudied segment of the productive system, but also provide a privileged point of view to explore the link between entrepreneurship, institutions, social norms and cultural attitudes.⁴⁶⁰

⁴⁶⁰ M. Finn, *The Character of Credit: Personal Debt in English Culture, 1740-1914*, (Cambridge, 2003); P. Johnson, 'Creditors, Debtors and the Law in Victorian and Edwardian England' in *Private Law and Social Inequality in the Industrial Age*, W. Steinmetz [ed.], (Oxford, 2000), pp. 485-504; P. Polden, *A History of the County Court 1846-1971*, (Cambridge, 1999).

Aside from these larger, mostly quantitative studies, the data gathered during this thesis has also revealed scope for future qualitative research projects using in-depth case studies of individual female business owners as a microhistory to shed light on the issues that affected the lives of women in nineteenth-century England. One such project could examine the Leeds born radical Chartist, printer, bookseller and author Alice Mann whose business was included in the trade directory data collection, but who died intestate and therefore could not be included in the hundred case studies. Alice has previously been identified as an important member of the Chartist movement in Leeds but her life has not yet been researched further due to an apparent lack of direct evidence.⁴⁶¹ However, I believe that approaching existing sources in an innovative and sensitive way and utilising previously undiscovered sources, including books written by Alice herself, will allow a creative and unique piece of research that will illuminate early nineteenth-century society.

There were several facets to Alice's personality, not only was she a radical Chartist who was fined several times and imprisoned for six months for selling unstamped newspapers, but she was also the mother of eleven children, a successful printer and bookseller and an international author. Issues of gender; identity; real and imagined spaces; professional and personal networks; and crime and punishment found in Alice's life will reveal how society's expectations of women in the early nineteenth century were expressed and fulfilled but often confounded. This project will be an innovative and exciting interdisciplinary study that will offer a fresh and unique view of the opportunities for nineteenth-century women to use their political and commercial agency, not just in England but also in the United States and the Colonies.

⁴⁶¹ D. Thompson, *Outsiders: Class, Gender & Nation*, (London, 1993), p.83; J. Halstead, 'The Voice of the West Riding: Promoters and Supporters of a Provincial Unstamped Newspaper, 1833-34' in *On The Move: Essays in Labour and Transport History Presented to Philip Bagwell*, (London, 1991), pp.22-57.

Each of these avenues for future research has the potential to make an innovative and exciting contribution to our understanding of the economic and social experiences of women in the nineteenth-century. I believe that the wide variety of future research opportunities that have emerged from this thesis on female business owners in late nineteenth-century England is a testament to the originality of both the doctoral thesis and the methodological approach that it has employed. Examining the thousands of businesswomen who traded in Birmingham and Leeds between 1849 and 1901 has revealed a vibrant community of economically independent women using business ownership as a way of securing their social status and ensuring the financial future of themselves and their descendants; reinforcing the idea that women enjoyed a far greater degree of economic independence and social opportunity than has previously been assumed.

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Last Will and Testament of Hannah Anderton, proved at Birmingham on 11 May 1905.

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.

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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.

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Last Will and Testament of Mary Ann Chadwick, proved at Wakefield on 15 November 1864.

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