4

Who Was the Victorian Businesswoman?

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

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

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

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

J. Aston, *Female Entrepreneurship in Nineteenth Century England*,
DOI 10.1007/978-3-319-30880-7_4

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

[6] 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.

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

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

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

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

[8] Codicil of the Last will and testament of Ann Corbett, proved at Birmingham on 6th April 1883.
[9] D.E.C Eversley, *Industry and Trade*, p. 136.

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

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

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

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

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

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

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

[11] *Birmingham Daily Post* (Birmingham, England), Wednesday, April 5, 1865; Issue 2097.
[12] *Post Office Directory of Birmingham*, 1871; *Post Office Directory of Birmingham*, 1872.

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

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

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

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

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

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

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

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

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

This view is supported by evidence from the case studies. Sophia Chaffer took over her late husband's drapery business located on North Street, Leeds in 1861 and she continued to operate it until her death in 1888, despite their son John reaching the age of twenty-one in 1870.[13] Similarly, when Jane Gration's husband, Joseph, died in July 1873, she carried on running his brass foundry from Cavendish Street in Leeds until she died in 1890 even though their sons Joshua and Joseph were already working in the business and both had reached the age of majority within four years of their father's death.[14] This evidence comprehensively challenges the argument that a woman in business in the nineteenth century was a woman without a husband, father, or son to provide for her.[15] The examples of Sophia and Jane suggest that contrary to much previous research, widows were able to take ownership of their late husband's enterprise and operate it using their own names and with a great deal of independence and resourcefulness.[16] These findings support those of Berg and Kay from the early and mid-nineteenth century, which show that women were much more economically independent than has previously been recognised and middle-class women often assumed economic control of their widowhood.[17]

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

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

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

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

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

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

Phillip, held a variety of jobs including as a railway porter and a warehouseman.[18] However, the oldest business examined in this study is the sixty-year-old shop, brokerage and milliners established on North Street, Leeds by the Chaffer family in 1830. As mentioned above, Sophia ran the business after the death of her husband, James, but in doing so, she was simply repeating a pattern from 1842 when Sophia's mother-in-law, Dinah, assumed control of the business after the death of her husband, William.[19] Sophia ran the business for at least twenty-nine years, which was the longest of any of its owners, and although she handed it over to her son John upon her death in 1888, he chose to retain the trading name of 'S Chaffer & Son' that Sophia had introduced in 1875.[20] The Chaffer family business highlights the way that a business formed the lynchpin of the family economy and, if operated carefully, could provide financial security for several generations. It also indicates that the exchange of business knowledge and skills between men and women in the late nineteenth century must have been more fluid than has previously been recognised, even in cases such as Sophia and James Chaffer who lived separately from their business premises.[21]

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

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

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

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

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

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

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

also evidence from the case studies that points to some women having no desire to trade. For instance, when Annie Wightman's husband, George, died in Leeds in October 1878, he left behind a corn mill that his father, Joseph, had established in 1849 alongside his other business, a shop on Meadow Lane. After George's death, Annie appears to have appointed a man called George Howard to manage the corn and flour mill and, unlike all of the other women examined in this study, she never made any mention of her connection to the business in the census return of 1881.[24] In 1887, Annie withdrew further from the business and advertised it for let in the *Leeds Mercury*, after which there is no further evidence to suggest a link between Annie and the mill.[25] Likewise, when Susannah Hughes found herself a widow at the age of fifty-six, she almost instantly passed the running of the family brass foundry in Leeds to her adult son and lived with his family, appearing in the trade directories only in the year immediately after her husband's death.[26]

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

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

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

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

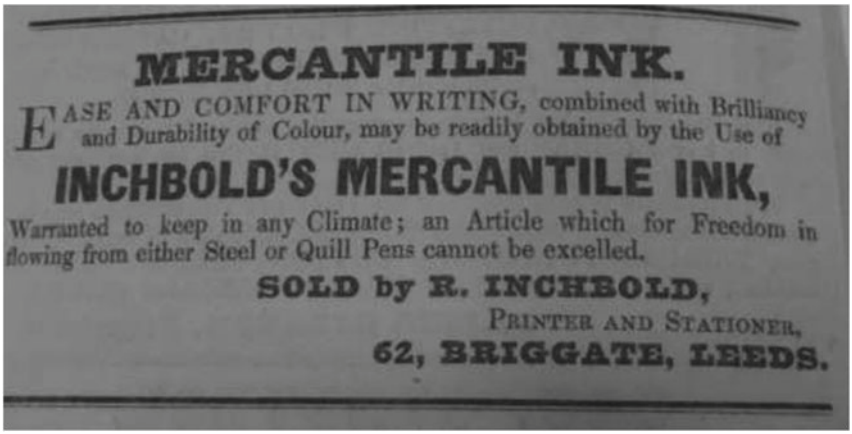
[27] Last Will and Testament of Annie Wightman, proved at Wakefield on 21 November 1905; Last Will and Testament of Susannah Hughes proved at Wakefield on 15 June 1892.

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

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

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

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


MERCANTILE INK.

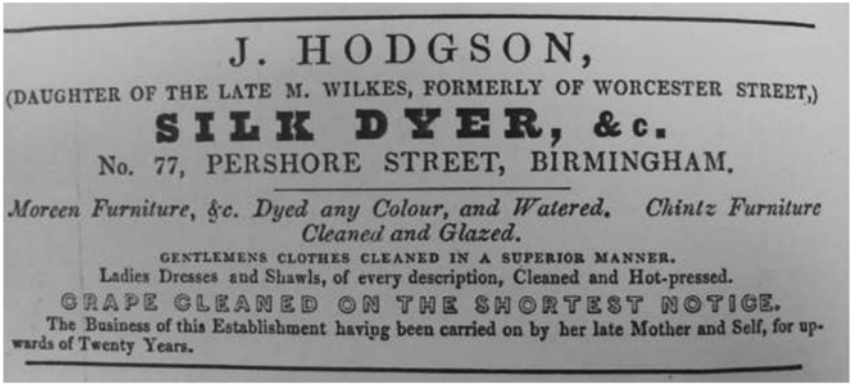
EASE AND COMFORT IN WRITING, combined with Brilliancy and Durability of Colour, may be readily obtained by the Use of

INCHBOLD'S MERCANTILE INK,

Warranted to keep in any Climate; an Article which for Freedom in flowing from either Steel or Quill Pens cannot be excelled.

SOLD by R. INCHBOLD,
PRINTER AND STATIONER,
62, BRIGGATE, LEEDS.

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


J. HODGSON,

(DAUGHTER OF THE LATE M. WILKES, FORMERLY OF WORCESTER STREET,)

SILK DYER, &c.

No. 77, PERSHORE STREET, BIRMINGHAM.

Moreen Furniture, &c. Dyed any Colour, and Watered. Chintz Furniture Cleaned and Glazed.

GENTLEMENS CLOTHES CLEANED IN A SUPERIOR MANNER.

Ladies Dresses and Shawls, of every description, Cleaned and Hot-pressed.

CRAPE CLEANED ON THE SHORTEST NOTICE.

The Business of this Establishment having been carried on by her late Mother and Self, for upwards of Twenty Years.

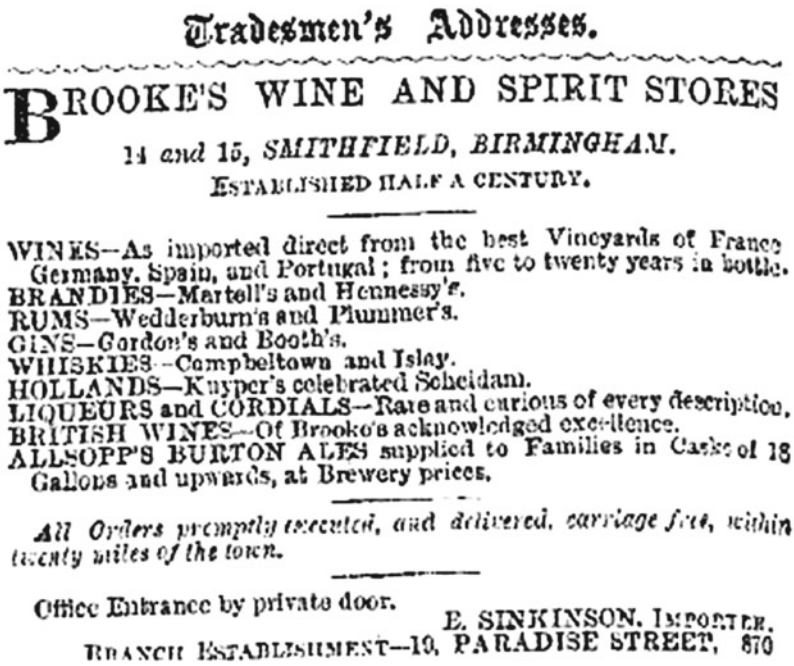
Fig. 4.3 Trade directory advertisement placed by Jane Hodgson (*White's History and General Directory of the Borough of Birmingham*, 1849)

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

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

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

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



Tradesmen's Addresses.

BROOKE'S WINE AND SPIRIT STORES

14 and 15, *SMITHFIELD, BIRMINGHAM.*

ESTABLISHED HALF A CENTURY.

WINES—As imported direct from the best Vineyards of France Germany, Spain, and Portugal; from five to twenty years in bottle.
BRANDIES—Martell's and Hennessy's.
RUMS—Wedderburn's and Plummer's.
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—10, PARADISE STREET, 870

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

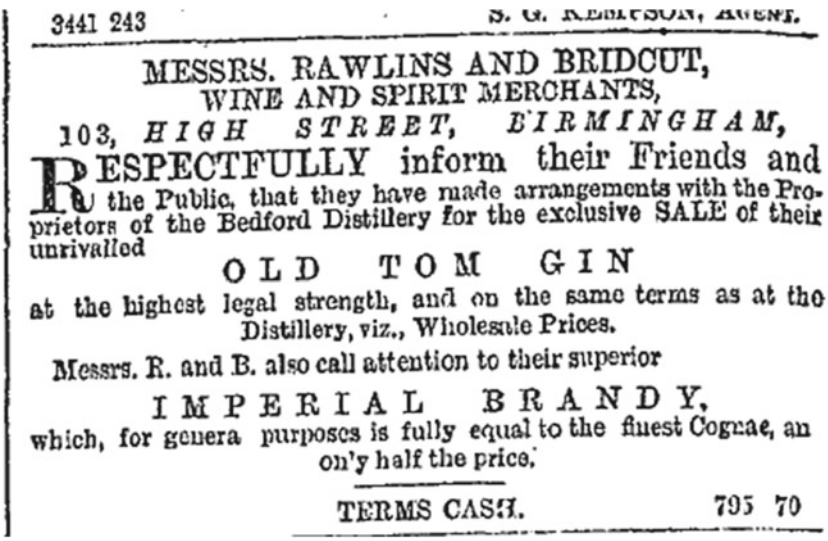
used the opportunity presented by the newspaper to try to cultivate a relationship with her customers based on her skills and trustworthiness. This can clearly be seen where she tells her audience that the business has been established for 'half a century', and is used to promote an image of reliability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

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

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

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

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



3441 243 S. G. ROBINSON, AGENT.

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

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

OLD TOM GIN

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

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

IMPERIAL BRANDY,

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

TERMS CASH. 795 70

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

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

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

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

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

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

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

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[32] 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.

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

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

[35] 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,*

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

One partnership between an unrelated man and woman was between widow Mary Ann Cook and Joseph Wakelin, who registered their boot and shoemaking enterprise in the Leeds Post Office Directory 1882; this was briefly mentioned in Chap. 3.[42] The relationship between Mary Ann and Joseph is not immediately apparent from the trade directories but census returns reveal not only that Mary Ann and Joseph were not immediate kin but also that Mary Ann's late husband, Richard, had been in partnership with Joseph for some twenty years before his death.[43] The partnership had travelled from Spalding, Lincolnshire to Leeds at some time in the 1870s and by the time that Mary Ann became a widow the business was located on the Briggate and employed eight men, including Mary Ann and Richard's four adult children.[44] Census records also show that Joseph had lived with Mary Ann and her husband Richard since at least 1871 and remained living with Mary Ann and her family after Richard's death. The relationship between Joseph and Mary Ann continued long after the death of Richard Cook and the partnership provided financial stability for the whole Cook family.

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

[42] *Leeds Post Office Directory*, 1882.

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

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

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

The desire to stay involved in trade beyond the point of absolute financial necessity can also be seen in the life and business exploits of Quaker Sarah Hotham, a draper and Manchester warehousewoman who traded in Leeds with a business partner under the name of Hotham & Whiting between 1851 and 1875. Sarah's late husband, James, had been trading as a 'Wholesale and Retail Linen Draper and Importers of Irish Linens' since at least 1834[45] and in 1847 he went into partnership with John Whiting.[46] The firm continued to trade from 5 Bridge End Street South but expanded its services to include 'Linen Drapers, Hosiers, Glovers, Silk Mercers and Haberdashers', and began trading under the name Hotham & Whiting.[47] After James died in 1850, Sarah took over his half of the business and began to register it in the trade directories under her own name and alongside John Whiting's, rather than her late husband's, until she died in 1875.

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

[45] *Baines & Newsome Leeds Directory*, 1834.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

For some women, such as cloth cap maker Ann Buckley from Leeds, moving location was a direct result of business success. In 1850, when Ann took over the business it was trading from 115 Briggate; within six years the firm had moved to 95 Briggate and by 1861, Ann had opened a second shop at 24 Bond Street.[55] However, Ann was not satisfied with expanding the business that she had inherited from her husband to just one shop, and in 1866 'Ann Buckley & Sons' moved to impressive new warehouse premises at 3, 4 and 5 Greek Street.[56] The new warehouse was required after Ann expanded the workforce of Buckley & Sons from 40 hands and 6 apprentices in 1851 to 140 hands in 1861.[57] Yet this was not the end of Ann's plan for expansion and in 1870 she opened a new branch of Ann Buckley & Sons on Basinghall Street in London (Fig. 4.6).[58]

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

[65] *Post Office Directory of Leeds*, 1882.

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

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

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

On 19 January 1858 Mary Wilcock appeared before the Magistrates at Leeds Court House to request an order for the protection of property under Section 21 of the Divorce and Matrimonial Causes Act 1857. Mary was the first woman in the borough of Leeds to make a request under the Act and did so to protect the money, eleven houses, furniture and business of woollen waste dealer that she had acquired since her husband, George, had deserted her when she was seven months pregnant with their fifth child in March 1848.[69] Trade directory data and census returns show that by 1857, Mary had established herself in business as a waste dealer, trading from her home in Guiseley near Leeds, but by the time she made her application to the Magistrates, Mary had moved her trade to Park Cross Street in Leeds town centre and had also moved her family to a Georgian townhouse in the prosperous Park Square.[70] As a married woman, all of Mary's possessions and assets, including those that she had generated and purchased independently were legally the property of her husband, despite the fact that she had built up her business and property portfolio alone after he had deserted her and their young children.

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

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

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

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

ness and property portfolio. Mary applied for a protection order virtually as soon as it was possible to do so, thus demonstrating that she was aware of both her precarious legal position and of the legal changes enacted by Parliament in London. Although in the statement that Mary made to the Magistrates she said that she did not know where George was currently living, the timing of her application for a protection order was extremely fortuitous as George appeared before the Yorkshire Debtors Court six months later on 14 June 1858 and was sentenced to incarceration at York Castle after he failed to pay his creditors.[71] Had she not taken out the protection order, George would have had every legal right to return to wherever Mary was living and assume control of her wealth after his release from prison. Mary's application was successful and after she secured the protection order from the Magistrates at Leeds Court, her business continued to grow and she and her family lived in a series of increasingly large houses. There is no evidence to suggest that George ever contacted his estranged wife and children, and her eldest son Simeon took over Mary's business after her death in 1880.[72]

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

elsewhere than at a factory for explosives either lawfully existing or licensed for the same, under the Explosives Act, 1875'.[78] The charges were brought at the express demand of Her Majesty's Chief Inspector of Explosives at the Home Office and the maximum penalty was £100 for every day that the explosives had been manufactured. The court heard that Fourness & Son had admitted to producing 'coloured fire' but that they were not explosive and were commonly used by the Grand Theatre in Leeds. It also emerged that Mary Ann Fourness & Son had transported the coloured fire by rail, which was another offence under the Explosives Act. After ruling that Mary Ann Fourness & Son had been ignorant of the act and had not deliberately flouted the law, the judge in the case imposed a fine of £4 but warned that any future production of coloured fire or fireworks would result in a 'substantial' penalty. Despite this legal hiccup, Mary Ann Fourness continued to trade in Leeds until her death in 1888 when Robert took over the firm and expanded it to become the first seller of automobile gasoline in Leeds (Fig. 4.8).[79]

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

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

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

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

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

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

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