

PART II
THE INFLUENCE OF GENDER

Chapter 9

Small Business, Self-Employment and Women's Work-Life Choices in Nineteenth Century London¹

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Introduction

When attempting to map the early developmental stages in the rise of the modern 'career', it is important to recognize those groups that fit less easily into any mainstream model or paradigm. This paper looks at the work-life choices of the 'redundant' women of nineteenth century London. Largely drawn from the lower middle-class, these were unsupported women, who having failed to secure a marriage partnership and without other means of support, needed to work. This research also recognizes that not all married women could afford the luxury of not working. And of course that widowhood often brought women back into the public marketplace. Frequently labelled as 'distressed gentlewomen' by their contemporaries, all of these women had failed in the prescribed career of women - marriage - as the following anonymous quote from the 1859 *Saturday Review* outlined:

Married life is a woman's profession, and to this life her training - that of dependence - is modelled. Of course by not getting a husband, or by losing him, she may find that she is without resources. All that can be said of her is she has failed in business, and no social reform can prevent such failures (reprinted in Kenyon ed. p. 99).

Such prescriptions of the appropriate profession, business or career for women, were reinforced by a lack of appropriate training opportunities, a fact much derided by contemporary feminists. Hence in occupational terms, women of the nineteenth century who needed or wanted to work found themselves to be in a marginal position. In addition, even those parties seeking to reform women's access to work, were as keen to promote ideas of 'suitable' and 'genteel' options for the 'distressed gentlewomen', who being unsupported were in their eyes thrown on the mercy of the public marketplace. Women who needed to earn an income had to grapple with

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the competing forces of gentility, respectability and need. As J.D. Milne wrote in 1857:

A woman in the middle ranks, when cast on her own exertions, has two courses before her. Either she may endeavour to gain the means of subsistence in a way in some measure fitting her previous station in life; or, unable to do this, she may leave that status to join the ranks below (Milne, 1857, p. 129).

Jobs detracted from women's standing in middle-class society and jobs deemed suitable to meet standards of feminine behaviour, that could 'be pursued without endangering their virtue, or corrupting their manners', were not plentiful (Wakefield, 1798).

Even if it can be assumed that the role of wife and mother was a preferred one, historical research has shown that this was not an option for a significant proportion of the female population. Nineteenth century commentators frequently asserted this reality. The following is a quote from an essay by Elizabeth Wolstenholme:

It is assumed in the face of the most patent facts that all women marry and are provided for by their husbands; whilst nothing is more plainly to be seen by those who will open their eyes, than these three things: 1. That a very large minority of women do not marry. 2. That of those who do marry, a very considerable proportion are not supported by their husbands. 3. That upon a very large number of widows (more than one-third of the widows in the country), the burden of self-maintenance and of the maintenance of children is thrown (Wolstenholme, 1868, p. 319).

Women were left on their own, or effectively on their own, by the death, desertion, sickness or chronic unemployment of their husbands. Often they had children to raise, and sometimes dependent adults to support. Yet despite the need to work for many women, including those of the middling classes, they faced formal and informal restrictions on their participation in the economy as paid employees. In the words of a self-proclaimed lady:

Women are deprived of every means of making a fortune by their abilities; the sciences and employments are both shut upon them; therefore being less able to parry the misfortunes and inconveniences of life, they must necessarily be more affected with them (Anon, 1780, p. 43).

The middling classes of the late eighteenth and nineteenth century were a very broad social and economic group, stretching far up and down the income scale. It is generally conceded that in London they fell within three occupational groups: 1) the trades people and shopkeepers, 2) the manufacturing, carrying, and servicing trades based on the Port and the out-parishes of Surrey and Middlesex, and 3) belonging to the middling classes by reason of status if not always by income, professional men and artists. The daughters of trade and the lower middle-class generally often needed to turn to the economic marketplace for their survival. However, in the face of substantial barriers to paid employment, such as training

and respectability, this often meant turning to self-employment and small business proprietorship. The utilization of this strategy by some women, represents an important caveat in the picture that is often generalized for middle- and upper-class women in nineteenth century England – that of retreat into the private sphere of home, the ‘angel in the house’.

The depiction of retreat into the home originated with the arguments of Clark (1919) and Pinchbeck (1930) that the rise of the increasingly market oriented economy, characterized by profit, specialization and the division of labour, resulted in a re-definition of gender roles and a withdrawal of women from the economic marketplace. This was particularly true of women of the ‘middling ranks’, who with the separation of home and workplace, could no longer assist their husbands in trade. As the middle-classes grew in number and influence it became increasingly important for them to establish a clear and separate identity, distinct from the luxury of the landed classes and the disorderly life of the working-class population. This ‘separate spheres’ model has become the centrepiece of research into Victorian occupational roles as influenced by gender; the domestic and home-based realm of the women opposed against the public, economic marketplace of the man. However, too rigid an application of this paradigm can result in the complex reality of women’s lives being subsumed by the more abstract debate about categories of analysis and the symbolic relations of the sexes. Whilst authors such as Davidoff and Hall (1987) have sought to illustrate the ‘hidden investment’ middle-class women provided for their male relatives ‘public’ activities, forays into the world of female entrepreneurship have been few and far between and have rarely extended into the nineteenth century.² In the introduction to his book *Emigrant Gentlewomen*, Hammerton (1979) argues that historians have done more to fill out the stereotype of the ‘distressed gentlewoman’ than to subject it to critical scrutiny. The middle-class woman, as ‘the angel in the house’ of the capitalist man,³ has been held up as the living, breathing target, for which working-class women were to aim. In fact, Vickery (1998) points out, when historians have researched the activities of particular individuals or groups, rather than the social theories which allegedly hobbled them, middle-class women in the nineteenth century emerge as no less spirited, capable and diverse a group than women in any other class or century.

Therefore, this paper draws on a modern argument and applies it historically. It uses what can be called the *Marginal Person Thesis*, which proposes that it is often

² Davidoff, L. and Hall, C. (1998), ‘The hidden investment: Women and the enterprise’, in Sharpe, P. (ed.), *Women's Work. The English Experience 1650-1914*, London. See also, Earle, P. (1989), *The Making of the English Middle Class. Business, Society and Family Life in London 1660-1730*, London, chapter 6. Hunt, M. (1996), *The Middling Sort. Commerce, Gender and Family in England 1680-1780*, London. Prior, M. (1985), ‘Women and the urban economy: Oxford 1500-1800,’ in Prior, M. (ed.), *Women in English Society 1500-1800*, London.

³ Much quoted title of the poem by Coventry Patmore. For a literary analysis see, Church, C. (1990), ‘Victorian masculinity and the Angel in the House’, in M. Vicinus ed. *A Widening Sphere. Changing Roles of Victorian Women*, London.

those individuals who find themselves to be marginal in the occupational structure who turn to small business proprietorship, as an alternative to deprivation in the labour market. This theory has most commonly found its expression in studies examining the role of ethnic and religious minorities in the small business marketplace. The Marginal Person Thesis can also be applied to women. The late eighteenth and nineteenth centuries saw a narrowing of employment opportunities for women of the 'middling sort', a marginalization that intensified with the rise of Victorian dogma that marriage and motherhood were the true vocation of women. Yet, not all women could live by this image. Anderson (1984) has estimated from the 1851 British census that some 1.8 million adult women were unmarried or widowed, and therefore that 8.9 percent of the adult female population were surviving without a husband. Indeed, the Registrar General noted that in 1851 women out-numbered men to a significant degree, especially in London. Here, between the ages of 20 and 40 there were 119 women to every 100 men of this age. Those between 40 and 60 years of age exceeded men by 116 to 100 and between 60 and 80, by 137 to 100.⁴ Therefore by default or choice, a substantial number of these women must have turned to the economic marketplace for their survival.

This paper focuses on the evidence for female entrepreneurial activity in the diverse metropolis of London, Britain's largest Victorian commercial centre. London was so very much bigger than any other town in the country that the lives of the inhabitants were inevitably different to those of people living in other towns, where the local landed society could continue to dominate many aspects of town life. Family life in London was necessarily different to that of those people who lived within a few miles of their birthplace. Relatives were less likely to live at hand and households often included non-family members such as servants, employees and lodgers. Also, the employment experience was often different because the metropolis operated at the other end of the urban spectrum to the single-industry town. It was not a single homogeneous bloc, functioning in a uniform manner. It consisted of a set of distinct but interdependent economic districts in which diverse, small workshop production dominated. According to the 1851 census, close to 70 percent of employers had less than five employees. As the Registrar General noted, 'The most impressive feature of industry is not that the few are so large, but that the many are so small' (Green, 1991, pp. 15-16). So here, perhaps more than anywhere else in Britain, we might expect to find women taking advantage of the opportunities for the small business proprietor.

At the turn of the nineteenth century, young women and their guardians could glean knowledge of potential trades and employments into which they could enter from the plethora of trade reference books provided to school and the general reader. Examples included *A General Description of All Trades*, *The Young Tradesman; or, Book of English Trades*, *The Book of Trades or Circle of the Useful Arts*, and *The Book of Trades or Library of the Useful Arts*. Each was reprinted several times across the period and each contained trades explicitly presented as male, female, or with no gender specified. Like Frances Jane Ellis,

⁴ Census of Gt. Britain (1851); Registrar General (1851), p.xxvii.

who inked her name in each cover of her copy of the three volumes of *Library of Useful Arts* (1806), either gender could consult the trade descriptions therein.⁵ However, their choices were not always straightforward. The 1844 memoir of Mary Ann Ashford, *The Life of a Licensed Victualler's Daughter*, provides an illustration. Born in October 1787, she was the daughter of victuallers, Joseph Ashford and his wife Jane Gaderrer. By 1800, Mary Ann's parents had lost the business through a combination of ill health and poor management. Within a year, Mary Ann lost both her parents and was left to face the world as an orphan, furnished with only a limited education. Her relations proposed to contribute as much money as would secure her a five-year, 'in-door' apprenticeship to a dressmaker or milliner. However, on turning for advice to a family friend, Mrs. Bond of St. Swithin's Lane, she was warned:

I'll tell thee what, Polly, that is all very well for those who have got a home and parents to shelter them, when work is slack; but depend upon it, many clever women find it, at times, a half-starved kind of life in those employments (Ashford, 1844, p. 20).

Instead, it was suggested that being a 'hearty, well-grown girl' she would be better off in domestic service. Live-in service was an employment that could provide a certain degree of security and respectability, if not gentility. Shortly afterwards, Mary Ann declared her intention of 'going to service' to her more genteelly disposed relatives. Her decision met with 'utter astonishment' and a great deal of concern:

I was sent to a cousin of my mothers, whose husband was a clerk of long standing in the Bank, that she might talk with me: this she certainly did; and pointed out to me, in strong terms, the folly of opposing the good intentions of my friends. She said a great deal about injuring my future prospects, as I could not be introduced into society by her or any of my respectable friends if I was a servant (Ashford, 1844, p. 21).

Mary Ann admits to the readers of her memoir that she was 'too young and too simple' to understand much about the dressing down. However, she understood enough of her relatives 'majestic oration' to know that should she ever be without a position in service that she would find herself homeless, as they would have nothing more to do with her (Ashford, 1844, p. 22).

This tension between respectability, gentility and the security and suitability of different employments would intensify for girls like Mary Ann as the century progressed. By the mid-Victorian period, trade and employment books were becoming specific to the gender of their readers. The fact that a significant number of middle-class women needed to work was beginning to receive public recognition. Yet the social pressure to retain gentility and respectability acted as an increasingly prescriptive influence on women needing to generate an income. Indeed in 1857 a *Times* newspaper leader ran: 'Marry - Stitch - Die - or Do Worse'

⁵ Anon (1806), *The Book of Trades or Library of the Useful Arts* (London) British Library, shelfmark 012806.de.11.

(reprinted in Smith, 1857, p. 16). The *English Woman's Journal* [EWJ] (1858) and the *Association for the Promotion of Female Employment* (1859), created a reform effort motivated by the 'benevolent consideration' of those ladies of the higher middling and upper classes who did 'not work for their livelihood' (Rayner Parkes, 1869, p. 159). They sought a 'new sphere for their sex', one in which it would no longer be 'half a disgrace' to become an independent factor in any other post but that of a governess. Their writings tell us that they sought 'respectability' and 'desirability' for women to practice professions and business. However, they defined and promoted what they regarded as 'respectable' and 'desirable' professions and trades. Bessie Rayner Parkes wrote that it was 'evident that the conditions of business life can never be identical for men and women', and hence that 'no sane person will tolerate the notion of flinging girls into those very temptations and dangers which we lament and regret for boys' (Rayner Parkes, 1869, p. 157). She continued:

We should, therefore, exercise a little common sense in arranging all those workshops and offices in which girls work, and we should invariably associate them with older women; they should in all cases work in companies together, and not intermixed with men, and so long as they are young they must be under some definite charge (Rayner Parkes, 1869, pp. 158-159).

Concerned by the 'great want of employment' in England, and especially London, the *EWJ* announced that the newly formed *Association* had 'a plan for the prevention of this distress, and of the many evils arising from it'. It continued:

Let us then look round, and see whether men are never to be found occupying easy, remunerative places, that could be as well or better filled by women; places that originally belonged to them, and that they would have remained in possession of to this day, had not artificial means been used to displace them. We refer to those departments in the great shops, which are devoted to the sale of light articles of female attire. Why should bearded men be employed to sell ribbon, lace, gloves, neck-kerchiefs and the dozen other trifles to be found in a silk-mercantile or haberdasher's shop? (*EWJ*, 1859, 4, p. 57).

The *Association* proposed to set up a large school for 'girls and young ladies' in which they could be taught the appropriate skills, which would allow them to replace the bearded impostors:

...where they may be specially trained to wait in shops, by being thoroughly well instructed in accounts, book-keeping, etc.; be taught to fold and tie up parcels, and perform any other little acts, which a retired shopwoman could teach them. The necessity of politeness towards customers, and a constant self-command, will also be duly impressed upon them (*EWJ*, 1859, 4, p. 59).

Such training, the *Association* argued, would provide girls with the capabilities of becoming clerks, cashiers, and ticket-sellers at railway stations. 'Other trades' would be taught in workshops in connection with the school. However, the *EWJ*

and the *Association* made only vague reference to the other types of trades girls might be taught. They were described simply as those 'well suited to women'. The only examples presented to the reader are printing, hairdressing, and 'possibly even watchmaking', although it is suggested that the range would expand as the coffers of the *Association* increased (EWJ, 1859, 4, p. 59). There was no mention in the article of what was to become of older women, those thrown back on their own resources out-with the time of their malleable girlhood.

While the guidance books, the *EWJ* and the *Association* acknowledged that marriage was not necessarily an immediate survival route for many women, they offered little comfort for those women who were deserted or widowed. Yet even for those that did eventually secure a marriage contract, it was unlikely to provide a permanent safety net. Marriage did not provide an immediate survival route either on leaving home or at any point for many women. Furthermore, analysis of other historical sources reveals that rather than the retreat across the seventeenth and eighteenth century argued by Clark and Pinchbeck, many women in London continued to be active in business well into the nineteenth century.

An examination of the fire insurance policies for one of London's largest insurers, the Sun Fire Office, for sample years between the 1760's and the 1860's reveals that women were still active in business in the mid-nineteenth century.⁶ Insurance policy registers are a useful source of evidence for the historian because by the Victorian period it had become customary to take out fire insurance and according to Cockerell and Green (1994), few private properties or business premises were left without any form of insurance. Furthermore, in London the habit of insurance was far more widespread than elsewhere and aggregate insured values had reached over £400 million by the 1860's. It is difficult to estimate how many women chose not to insure their assets. Perhaps some were less risk adverse or had alternative means of insurance such as family members. The latter suggestion is perhaps unlikely for the majority of self-supporting women. Alone and reliant on their own efforts to raise an income, it is far more likely that they opted to purchase insurance to protect their business assets - their very means of supporting themselves.⁷

⁶ Sun Fire Office Policies, London Guildhall Library Manuscripts Repository Series no.11.936. The insurance policies are hand scribed and unindexed. In order to locate female headed policies each policy had to be reviewed individually. Therefore it was necessary to select sample dates. Every policy for that year was then examined and the details of all female-headed policies and a 5 percent sample of male-headed policies were recorded in an SPSS database.

⁷ Cocherell, H.A.L. and Green, E. (1994), *The British Insurance Business* (Sheffield), p. 40. Nonetheless, as a proportion of the total population, the number of those insured with any company is likely to be small. However, in his study of the propensity for men to insure Schwartz has argued that as a proportion of the population 'liable to take out insurance cover' the figure is much higher. He estimated that more than ten percent of the male population liable to take out insurance cover took out 'new' policies with the Sun Office in 1780. Allowing for other insurance companies and taking routine renewals into account, his findings suggest almost universal coverage even at this early date. Schwartz, L.D. and Jones,

The number of policies taken out by women to cover their stock, utensils and fixtures almost doubled from the mid-eighteenth to the mid-nineteenth century. However, it must be recognized that the marketplace of the small business proprietor was an increasingly competitive one, with large-scale production and eventually department store retailing, squeezing this avenue of independent activity. This, combined with the strong ideological constraints of the early Victorian period, renders the number and proportion of women's policies that covered business assets even more significant (See Table 9.1).

Table 9.1 Comparison by gender of London Sun Fire policies covering business assets

Year	Number of policies covering business assets held by London women N	Expressed as % of all London women's policies %	Number of policies covering business assets held by London men (5% sample) N	Expressed as % of total sample (5%) of all London men's policies %
1761	132	41.8	96	66.7
1851	202	19.1	184	44.6
1861	251	20.4	224	43.8

Source: Sun Fire Office policy registers, Guildhall Library London, series 11'936.

The Sun Fire policies indicate a shift over time in the types of sectors in which female proprietors most commonly operated. As Table 9.2 illustrates, food, drink and hospitality accounted for just under a third of female-headed business policies in 1761. By 1851, it had been overtaken by the manufacture, sale and laundry of textiles. In addition, insurance of business assets relating to retailing activities (not falling under the remit of food or textiles) accounted for an increasing proportion of female-headed policies. Their activity in the miscellaneous sector, including such trades as coach building and ironmongery, underwent a decline across the period. Nonetheless, accounting for just under 20 percent of female-headed policies covering business assets in 1851, the number of women operating in such trades remained significant. In addition, the boundaries between producer/manufacturer and retailer/ dealer were very porous.

To assess whether gender was an influential variable on the distribution of insured business assets by sector, it is helpful to use the chi-square technique. A five percent sample of men's policies for each year was undertaken, yielding 96, 184 and 224 policies that covered business assets respectively.⁸ A χ^2 of 25.18,

L.J. (1983), 'Wealth, occupations, and insurance in the late 18th century', *Economic History Review*, 36, p. 367.

⁸ The sampling procedure adopted, whilst not as statistically optimal as a random sampling procedure was a more practical one to adopt considering the nature and quantity of the data contained in the Sun Fire Office policy registers, which are hand scribed and un-indexed.

50.33, and 78.99 was revealed for 1761, 1851 and 1861 respectively. The figures are statistically significant.

Table 9.2 Distribution of Sun Fire policies covering business assets by sector

Sector	Women	Women	Women	Men	Men	Men
	1761	1851	1861	1761	1851	1861
	%	%	%	%	%	%
Food/ hospitality	29.0	22.0	24.7	42.7	29.9	21.0
Textiles	29.0	36.6	37.7	13.5	11.5	13.9
Other retailing	26.8	23.0	23.5	11.5	24.7	33.0
Miscellaneous	13.4	17.0	11.7	26.0	28.7	27.0
Other	1.6	0.5	2.4	6.3	5.2	4.6

Source: Sun Fire Office policy registers, Guildhall Library London, series 11'936.

The chi-squared distribution for 1761, 1851 and 1861 is such that the null hypothesis of *no* relationship between gender and sector of business can be rejected at the 95 percent significance level (9.48773 at 0.050). Clearly, the gender of the proprietor did influence the business sector within which they operated. Indeed, areas in which women were in business tended to also be the areas in which women generally commonly found paid employment. Milliners and dressmakers in the 1851 census of London were 41,686 in number, accounted for 12.4 percent of the 337,083 'employed' women over 20 years of age. Shopkeepers and shopkeepers wives numbered 2794, haberdashers and hosiers 399, victuallers, innkeepers and their wives 5660, grocers and greengrocers 1617, clothiers 37, drapers 755, stationers 419, and tobacconists 457. The number of coffee house keepers was not specified, however 237 women were dealers in 'other drinks and stimulants' than wine or beer (Census of Gr. Britain, 1851, Occupations of the People, Division 1-London).

Clearly, the gender of the proprietor influenced the business sector within which their insured assets fell. Similarly, in 1970's Britain, according to the Bolton Report, over 80 percent of all female proprietors were engaged in what it describes as the service sector, trading in such activities as retailing, hotel and catering, hairdressing, laundering and domestic services (Goffee and Scase, 1983). Again, in 1980 the General Household Survey revealed that over 93 percent of the female self-employed were in the retailing and services sector, compared to just over 45 percent of the male self-employed (Curren et al, 1987). One might then ask whether female proprietors consciously cluster in specific sectors of the economy. Watkins and Watkins challenge the simplistic notion that women consciously select businesses designated as of female-type rather than any other type:

The five percent sample comprised the consecutive extraction of male-headed policies taken out in the month of October of each selected year. There is no reason to assume that October was in any way an unusual month. Consecutive policies were accumulated until the number extracted for each year totalled five percent of the total policies counted for that year, excluding female-headed policies.

...the choice of business appears illogical simply because no logical alternative existed which would fulfil the women's over-riding motivational requirements. This may force female entrepreneurs to seek out business areas where technical and financial entry barriers are low and where the managerial requirements are not immediately central to success or failure. Thus the choice of business can be seen in terms of high motivation to immediate independence tempered by economic rationality, rather than a conscious desire to operate 'female-type' businesses (Watkins and Watkins, 1984, p. 30).

Certainly, the labour-intensive nature of such activities reduces to some degree the need for outside credit sources, which is often argued to be a barrier to women's entry into business.

Although confined by their gender to small business as well as paid employment, female proprietors in the eighteenth and nineteenth centuries were nonetheless able to choose from a growing range of business opportunities. The number of distinct trades that London female policyholders engaged in increased from 54 in 1761 to 107 by 1861. However, while the number of different trades expanded across the period, this affected concentration levels very little. The number of trades that occurred just once also expanded, accounting for a slightly larger proportion of total women's business policies by the mid nineteenth century. Hence, despite a growing range of business areas to choose from, women's policies covering business assets with the Sun Fire Office tended to concentrate in a small number of trades. In 1851 the top ten most frequently occurring trades accounted for half of all business policies (52.3 percent). Whilst this level of concentration is less dense than in 1761 (60.6 percent), it is nonetheless high. Furthermore, over a one hundred year period there was remarkable overlap in the most common trades of the female proprietors i.e. the top ten most frequent trades' in each year for female Sun Fire business policyholders. Six trades appeared in 1761, 1851 and 1861. These were: milliner and dressmaker, chandler, haberdasher and hosier, victualler, coffee house keeper, and linen draper. In addition, stationers and tobacconists were also among the ten most common trades in 1851 and 1861.⁹

While millinery was a popular option, women were also butchers, bakers and candlestick makers, to paraphrase the nursery rhyme. For example, Sarah Hind was a 'Wax, Spermaceti & Tallow Chandler' operating from the Goodge Street area.¹⁰ In addition, the preparation of food for sale was a popular activity. Pastry cooks, and confectioners made their way into the insurance records. No doubt many self-employment ventures of this kind were small-scale, targeting a very local clientele. Nonetheless, examples of the more ambitious proprietor can be found. For example, that of Elizabeth Debatt. Her trade card for 'Debatt - Cook and Confectioner' provided an extensive list of her production repertoire: 'Soups, French Pies, Made Dishes, Savoury Patties, Jellies, Blancmanges.' And in case her prospective customers were still in any doubt she added: 'NB. Dinners & Turtles Dress'd at Home & ABROAD.'¹¹

⁹ Duplicate policies have been removed for these calculations.

¹⁰ Heal Collection, London Guildhall Library, 33.51a. Dated 1813.

¹¹ London Guildhall Library, Trade Card Collection, Box 7, Cra-Der.

For women who had no special skill or technical training and yet had to earn a living, retail shopkeeping was the easiest recourse. Wives, widows and single women alike, were shopkeepers in various branches of trade and were not restricted to the needle related trades of haberdashery and hosiery. The strong association of women with domestic victual provision secured them a commercial niche doing the same things for sale. The grocery and provisions trades were regarded by many contemporary observers, such as George Dodd writing on the food supply of London in the 1850's, as the hallmark of a free trade economy, offering numerous opportunities to the enterprising man or woman (quoted in Blackman, 1976, p. 149). Stationary retailing was also a popular venture. In London there were numerous little pamphlet shops in important thoroughfares which, according to Pinchbeck (1930), were almost invariably kept by women. Often a profitable situation, they sold all kinds of newspapers and journals, almanacks, parliamentary speeches, plays and pamphlets of all sorts. Print selling was also popular and good business could be made. For example, Mrs. Mary Parkes took out two Sun Fire Office insurance policies with a combined value of £6170 on the stock, utensils and fixtures in her shop at 22 Golden Square.¹²

But it is only by following female proprietors' such as these into their homes that we can begin to understand the role of proprietorship in women's work-life strategies. Beyond the case study, this approach to the study of women in business in the British context is new. This is partly due to the difficulties and time pressures associated with extensive record linkage. But it is a worthy exercise, furnishing much more detailed and consistent information on the families and household's of proprietors and their occupants than that available from trade directories or newspaper advertisements. Following these women home also provides information that can help us to better access the accuracy of common stereotypes of women in business in this period. For example, it has commonly been stated that a woman in business would most likely be at least approaching middle age and widowed and indeed that it would have been by the death of her spouse that she came into the role of proprietor. This research has revealed that these stereotypes have some truth in their application to women engaged in the production and typically 'male' trades but that such trades represent only a small fraction of the experience and activities of female proprietors.

A small sample, 63 percent of the female proprietors engaged in the ten most common trades for 1851¹³ (65 of the 103) were successfully linked in the census enumerators' returns for that year. Although the linkage provided information on a wide range of issues including employees, servants, children and so on, this study focuses on the information regarding the proprietors' marital status, age, and position in the household. 61.5 percent of the female proprietors (40 of the 65) were widows. However, spinsters accounted for a substantial proportion of the linked women at 29.2 percent and were scattered across all the linked trades.

¹² Mary Parkes, Sun Fire Policy registers vol. 646, policy no.1651139 and 651 / 1662173.

¹³ Milliner and dressmaker (n=30), Chandler (n=15), haberdasher and hosier (n=12), victualler (n=11), grocer and greengrocer (n=9), coffee house keeper (n=6), clothier (n=5), linen draper (n=5), stationer (n=5), tobacconist (n=5).

Married women also numbered among the proprietors (9.2 percent) but were restricted to the ranks of milliners, dressmakers, victuallers, and chandlers.

It is not surprising to find married women operating as victuallers or as chandlers. Food provision licensed or otherwise, was recognized as one of the areas suitable for the husband and wife team. Similarly, chandlery or shopkeeping generally was seen as a supplementary activity that wives could engage in to boost the family income. Therefore, it is also not surprising to find that previously married women dominated in both these trades. Widows made up 71 percent of the female chandlers and 62.5 percent of female victuallers. In contrast, millinery and to some extent dressmaking has been presented as an alternative to marriage. Here, spinsters dominated but nonetheless accounted for only half of women linked in this trade. A further 15 percent were currently married and 35 percent had been previously.

Table 9.3 Age by marital status of female policyholders linked in the 1851 census

Age Group	Married		Spinsters		Widows	
	N	%	N	%	N	%
Under 20	0	0	1	5.3	0	0
20 to 29	1	17	6	32	2	5
30 to 39	1	17	8	42	6	15
40 to 49	1	17	2	11	10	25
50 to 59	3	50	1	5	11	28
60 to 69	0	0	1	5	8	20
70 and over	0	0	0	0	2	5
Unknown	0	0	0	0	1	3
Total	6	100	19	100	40	100
Youngest	29		19		24	
Oldest	57		61		84	
Mean Age	45.5		33.7		49.8	

Source: Sun Fire Office policy registers, Guildhall Library London, series 11'936.

Note: % rounded up.

Turning to the age profile of the linked female proprietors, the oldest of the 65 women linked in the census was an 84-year-old widow and the youngest was a 19-year-old spinster. Looking at age overall, the mean age was 44.6. Table 11.3 illustrates the variation in age distribution according to marital status. The mean age for spinsters was significantly lower than that of widow proprietors at 33.7 compared to 49.8. Unmarried businesswomen clustered in the 20 to 39 age group. Their widowed counterparts fell mainly in the 40 to 69 age group. While it is difficult to be sure that the results here are highly representative given the small sample numbers per business type, the distribution of age groups across the ten business areas is nonetheless interesting. Across the most common trades, proprietors gained a foothold in the business world, and accumulated business assets worthy of insurance, between their mid 20's and 30's. However, the late age

at which women could be found still operating businesses of varying types is particularly striking. In seven out of the ten business areas investigated here, (chandlers, grocers, victuallers, tobacconists, linen drapers, and milliner-dressmakers) the oldest proprietors were 60 years old or over. Together these findings suggest that women could use small business and self-employment as a means of income generation right throughout their lifecycle and that for some small business provided a middle and old age survival strategy in a time when retirement and pensions were for the privileged few.

The linkage also revealed a strong correlation between small business and heading a household, indicating a link between independence in income generation and independence in domestic living arrangements. In 1851, of those female proprietors successfully located in the census returns, 75.4 percent were recorded as the head of their household. In addition, throughout the period, whatever their sector, the most visible economic activity remained dominated by the 'shop', in the sense of both workshop and small retail outlet. Both were often attached to the home and frequently took the form of a downstairs front room. Hence, separate spheres is too simplistic a model through which to examine women's income generating activities. The boundary between work and home was not absolute, particularly in business proprietorship. It could even be said that it was precisely this overlap in domestic living and self-employment and small business activity that made this work option an accessible and attractive one for women.

In conclusion, at different times in their marital lifecycle - pre-marriage, sometimes during marriage, and following the death of a spouse - women found themselves unsupported and turned to small business proprietorship for economic survival. It is not surprising then that in 1857 Barbara Leigh Smith exclaimed:

Cries are heard on every hand that women are conspiring, that women are discontented, that women are idle, that women are overworked, and that women are out of their sphere (Smith, 1857, p. 5).

According to their differing levels of need, capital, opportunity and exposure to trading environments, the 'redundant women' of nineteenth century London did operate in gainful pursuits in the public sphere. Nonetheless, it is clear that if they wanted to be regarded as 'respectable' they had to choose from the range of employments now deemed 'suitable' for women of their rank. Whilst business may not have been the 'advised' first destination for young women in this period, the Sun Fire Office registers have revealed that it continued to offer many women livelihoods well into the nineteenth century. This highlights the crudity of the profit maximization model in studying female business proprietorship. Even if these women could have secured a higher rate of return in other trades or activities, small business would have provided them with compensating benefits. However, small business proprietorship provided other benefits. Given that in this period a premium was placed on respectability, it can be argued that this skewed women's opportunities and choices. Respect was often worth more to them than money.

By the second half of the nineteenth century, more and more guidance publications sprang forth to deal with the perceived mounting number of women of

a certain class who needed to work. Yet they all offered within their pages a very restricted range of opportunities, for example, Mercy Grogan's 1880 book *How Women May Earn a Living*. In her introduction she wrote:

This little book is written in the hope of directing their attention to some suitable and remunerative employments that are not universally known, and it is hoped it may prove useful to parents who are anxious to arm their daughters for the battle of life with a weapon no one can take from them....a thorough knowledge of some remunerative employment would do more to make them independent of the 'slings and arrows of outrageous fortune' than the possession of any amount of money, especially in these days of bank failures and general depression of trade (Grogan, 1880, pp. 9-10).

Her 'suitable' employments included: artistic activities such as china painting and art needlework; clerk based roles in the Post Office and law copying, telegraphy and bookkeeping; printing; the teaching of music and cookery; shop assistant work in linen draperies; becoming a school board visitor; the role of superintendent in laundries; concertina making; and hairdressing. In addition, the medical professions of nursing and pharmacy were devoted a chapter of their own. But ultimately, Grogan warned that: 'Ladies who have never received any special training, and have neither time nor means to procure it, would probably do wisely to emigrate' (Grogan, 1880, p. 114).

Published in the same year by Phillis Browne (1880), author of *A Year's Cookery*, was *What Girls Can Do: A Book for Mothers and Daughters*. Expressing similar intentions to those held by Grogan, Browne's book is on closer inspection more concerned with avoiding 'idleness'. The majority of the book is taken up by two sections called respectively *Work for Duty* and *Work for Pleasure*. Neither addresses remunerative employments but rather domestic duties and leisure pursuits. The final, rather small chapter is called *Work for Necessity*. It lists a narrow range of employments, limiting itself to art and fancy needlework, literary arts, lady doctors and nurses, clerks and what she refers to as *la petite culture* - 'the production of minor foods, such as eggs, poultry, honey, butter, vegetables, and fruit' (Browne, 1880, p. 360). Nonetheless, however limited, Browne was keen that her advice should not be regarded as prescriptive. She reminded her readers:

I by no means presume to decide what is the best and wisest course to choose under given circumstances. That each girl must decide for herself, no one can take the responsibility of doing it for her. It is a matter of experiment for all of us to find out the particular career that is suited for us, and that we suit (Brown, 1880, p. 6).

Whilst not representing a career in a formal hierarchy, small business was one of a range of strategies women used across their lifecycle to maintain or improve their circumstances. It is difficult to gauge how women fared in this avenue and anecdotally it would seem that many set-up in a series of relatively short-lived ventures, reinventing themselves as the market place and their fortunes changed. For some, like Mary Ann Ashford, business was directly interchangeable with marriage. For others such as Ann Hart, who was first a haberdasher and then a school keeper, it was a strategy used within marriage to boost the household

income (Hudson and Hunter, 1981). Others used it as a substitute for marriage (Kay, forthcoming). Effectively blocked from other employments, engaging in self-employment and small business, however fleetingly, could retain for women a form of status and respectability. Also, engaging in business could secure for them not only a livelihood but also the ideals of individualism and independence. A livelihood made through independent trade was a far better thing for the woman desiring respectability than to be reduced to providing herself as a source of labour for others. In addition, contrary to the popular imagery of the redundant, distressed gentlewoman, it allowed flexibility in effort to accommodate other responsibilities such as the care of children and also the opportunity to grow and aspire. The cherished stereotype of female dependency was threatened by the active working woman and woman in business. The proper woman was not expected to aspire beyond sufficiency, a role often at odds with the realities of daily life. As long as she could be viewed as a victim, engaged in the commercial world out of sheer desperation, the ideals were upheld. Such a stereotype helped to make the middle-class working woman more acceptable, also retaining for her some measure of respectability in the eyes of her contemporaries.

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