

## **The Foundations of Female Entrepreneurship. Enterprise, Home and Household in London, c.1800-1870**

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*The Times* in its editorial of 11 February 1857 opined 'It is a terrible incident of our social existence that the resources for gaining a livelihood left open to women are so few. ... At present, the language practically held by modern society to destitute women may be resolved into "Marry – Stitch – Die – or Do worse!"' Kay used this phrase in the title of her 2002 thesis, and she has published several articles from it, but this more soberly titled full-length version in Routledge's *Studies in Business History* series is very welcome.

Public concern with distress in the needle trades was widespread in the middle of the 19th century. The immediate occasion of *The Times*' editorial was not any particular incident involving unemployed needlewomen on the streets, but a public meeting addressed by the Bishops of London and Llandaff and the Earl of Shaftesbury on the oppressed condition of the milliners and dressmakers – not the employees but the employers. These employers, it was alleged, were forced to overwork or let go the women in their employ for lack of secure capital – in other words, the failure of wealthy women to pay their bills on time. (For absorbing the oversupply of the employees *The Times* recommended Canada or Australia.) The great majority of these employers, like the employees and the customers, were female. The Children's Employment Commission in 1842 estimated that there were some 1000 millinery and dressmaking businesses in London (millinery is here equivalent to dressmaking; the word was not confined to hat makers until the end of the century), and Nicola Phillips estimates that 95 per cent of these were run by women.<sup>(1)</sup> It is a common mistake to confuse one needlewoman with another, but as Kay points out, 'the businesswoman milliner is a different creature to the jobbing sempstress': one designed and made or had made individual garments; the other worked by the piece, either for a milliner or stitching pre-cut ready-made clothes (p. 48).

Kay finds milliners and dressmakers aplenty, but she also finds blacksmiths, wheelwrights and omnibus proprietors, among many other businesswomen. Her sources are insurance policy registrations from the Sun Fire Insurance Company, the 1851 Post Office Directory, advertisements and trade cards, trade guides, and crucially the 1851 and 1861 censuses. These latter allow a degree of demographic profiling of the businesswomen identified in the other sources, which contributes significantly to our knowledge of 19th-century women's working lives. For those with access to at least a little capital, stitching was far from the only alternative to marriage or death.

'Female entrepreneurship' is not immediately recognizable as a category of economic history. There is a traditional distinction between income-generating self-employment of various kinds, which women are widely thought to resort to as a way to make ends meet or contribute to the household income, and entrepreneurial activity which is characterised by industrial capitalists (who, for a variety of reasons, are male). But Kay argues that the straightforward descriptive use of the term as someone who runs an enterprise should be reclaimed; rather than restricting the use of the word to 'extreme innovators and industrialists', entrepreneurs should encompass 'someone who specialises in taking judgemental decisions about the coordination of scarce resources' (p. 124).

Women certainly set up, inherited, adapted and ran enterprises in this sense. Kay connects 'a little enterprise' in the home with entrepreneurship characterized by self-employment or small business, and comprehending men as well as women, alongside the appearance of much larger forms of capitalization. 'Many of these women (and men) may have only reluctantly thought of themselves as people of business and seen little in common with the big players, preferring to identify with their craft, service and personal reputation' (p. 53). In the world of what Kay calls 'survivalist entrepreneurs', business size was only one measure of success. Women in particular were constrained in their business choices by the requirements of propriety, the domestic demands of their household, and need to present their businesses as in pursuit of independence and self-sufficiency, rather than in pursuit of profits. In short, 'the very concept of "success" in business was gendered' (p. 129).

Since no one knows how many male members of the 19th-century middle class 'could afford to keep a non-working wife or daughter and not all daughters married' (p. 17), we must assume that middle class women were involved in business, but at the same time they had domestic obligations. The solution for many of these women, as it was also for widows, was to adapt business life to domestic requirements. 'A little enterprise could secure for its proprietor many things: an income that could be woven around domestic commitments; independence and a measure of respectability; the preservation of her home and household; and a retirement strategy' (p. 133).

Kay examines some 2000 women's and men's insurance policies for the mid 18th and mid 19th centuries. Some 643 of these policies were taken out by women insuring business assets. While the range of

businesswomen's occupations was wide, a consistent 85 per cent of these businesses fell into traditionally female categories of domestic enterprise: lodging-house keeper or innkeeper; shopkeeper; home-based production and sale of clothing; food and drink provision; and school keeping. These enterprises met the contemporary requirement for maintaining status, but at the same time their connection with the household has led historians to overlook their business elements.

Any division into traditionally gendered occupations can be problematic. There was considerable overlap between female and male proprietors. Kay identifies the ten most frequent occupations for women and for men in the mid 19th century, and four of these are in common with both lists: victualler, chandler, tobacconist, and grocer/greengrocer. Gender differences are more pronounced in capitalisation: women insured smaller amounts (although Kay points out that the tendency for household and business assets to overlap leads to lower estimates of business asset values). Women were also much more prominent in small to medium-sized firms than in large firms. Over time, it was these small and medium firms whose proportion of the market dropped by half between the later 18th and the later 19th centuries. Women dominated the policies covering textile and clothing business, and that dominance increased over time. But the textile and clothing trades were far less capitalised than other retail enterprises or food and drink establishments.

There is another important entrepreneurial activity that Kay examines, which is rarely identified as an occupation but which can be isolated in insurance records, and that is property investment. Kay extracts the multi-property policies from the Sun Fire Insurance registers in 1851 and 1861, as distinct from those policies which insured business assets. She found only marginal differences between women and men in terms of proportions insuring property other than their own household, number of properties insured and their value, concluding that 'property as an investment and potential income strategy was broadly gender neutral in the metropolis' (p. 108). So the propensity to rent out property – or at least the propensity to insure it – was not gendered although we cannot be sure of the use to which the additional property was put. There has been a tendency to view rental income as 'passive investment' when it was done by widows and single women, but Kay sees it instead as 'a classic case of portfolio diversification' (p. 107). Rental property and rented rooms must have been a considerable sector of the economy in a fast-growing city with limited space, and if the lodging house landlady is a character not normally associated with economic growth, then she should be.

Keeping a lodging house was a gendered activity. Although only half of the 1400 London lodging houses in the 1851 Post Office Directory were listed under a female name, many were listed under an initial only, and others may have been run by married women using their husband's name to provide 'an extra layer of respectability' (p. 111). Furthermore, only a small proportion of the insured lodging house keepers publicised their businesses in the Post Office Directory, which suggests that women were underrepresented – at least if the better-off female lodging house keepers relied on personal recommendation rather than advertising as the more genteel form of generating business. Keeping a lodging house was suitable as an enterprise for gentlewomen, with its 'element of moral guidance'. Additional fees were charged for services such as laundry, meals, shoe-polishing and so forth – and undoubtedly sex too, at the bottom of the range where respectability gave way to brothel-keeping. And of course, even where a male proprietor was named, it is not to be supposed that he personally undertook the carrying of coal and water and the emptying of slops for his lodgers, as well as their laundry, cleaning their rooms, and providing meals. All of that work would have been undertaken by the female members of the proprietor's household or by his female servants.

Kay uses the censuses of 1851 and 1861 to place her insurance policy holders in their household context, and finds some distinctive patterns. For example, of 180 businesswomen with policies in the Sun Fire registers who can be identified in the census, nearly 20 per cent also had lodgers in their households so were keeping a lodging house of some kind in addition to their main business.

Not surprisingly, 80 per cent of the insured business proprietors were recorded in the census as household heads. (A business run by a married woman was likely to be insured in her husband's name for legal reasons.) The stereotype widow proprietor was most prevalent among the typically 'male' manufacturing trades. But the census also reveals the constituent members of these women's households, and belies the

stereotypical explanation for the widow proprietor – that they were maintaining their husbands' business until their sons came of age. In fact, although it is impossible to tell how many widows took over a dead husband's business in order to preserve it for a son's majority, there is clear evidence that some widows continued their business with adult sons as junior partners. In other words, a widow retained headship of the household regardless of her children's age or sex. It would be interesting to test this hypothesis more broadly by analysing the household position of widows in the census more broadly.

The remaining proprietors were mainly unmarried, and a few were married. The census is vital to ascertain marital status, because the identification of married, widowed and unmarried women in any other source is complicated by the different usage of the title 'Mrs' in the 19th century. 'Mrs' denoted status in addition to or instead of denoting marriage. So unmarried women might use 'Mrs' if their parentage or business status warranted it, although this practice declined significantly over the 19th century as the previously widespread use of 'Mrs' to refer to a substantial business proprietor gave way to the dual use of 'Mrs' and 'Miss', distinguishing the marital status of those business proprietors. Equally, a woman identified only by her name in an insurance policy or in the Post Office Directory or on a trade card, without any courtesy title, was as likely to be married or widowed as she was to be single. The only source which identifies marital status with reasonable accuracy is the census in 1851. Probably the reason that never-married women were 'underrepresented' (p. 88) in the Post Office Directory is because higher-status women were more likely to advertise there and were more likely to use 'Mrs'. They were not necessarily assuming the title in order to acquire respectability by means of a fictitious marriage, as a later reading might have it, but merely to reflect their higher social standing.

In the households of the businesswomen with insurance policies, approximately one third had residential domestic servants, one third had residential employees, and one third had children under the age of fourteen. It would have been useful to know how these three categories overlapped. There is a difficulty in the census, which Kay acknowledges, of distinguishing between domestic servants and employees, and this is especially acute in retail establishments. In an era when genteel shops were open 12 or 16 hours a day, and longer on Friday and Saturdays, and those for a lower clientele opened even longer (p. 77), it must have been likely that the same young woman who did some of the housework also minded the shop counter at certain hours. And of course, the census cannot reveal the non-resident employees, whether they were hired for domestic or trade purposes.

Neither insurance registers nor directories 'can give us an accurate measure of the number of women engaged in business in nineteenth-century London ... women's involvement in business may have actually been fairly static from the late seventeenth century through to the mid-nineteenth' (p. 52). On the basis of the insurance registers, perhaps around 10 per cent of all businesses were female-owned. That would not include businesses run in partnership by a married couple. But different sources record different segments of the entrepreneurial world in the capital. Only one third of the businesswomen insured in 1851 were also found in the Post Office Directory of the same year (p. 51). On the other hand, the Post Office Directory listed nearly 2000 women in the ten most popular female trades, some of whom may have been insured with other companies and some of whom may not have been insured, or at least not in their own names. But the Post Office Directory figures are minima, because female proprietors sometimes advertised in a male name, notably that of a husband (living or dead), and also in a company name.

Kay reclaims not only the title of entrepreneur, but also the economic importance of those

'survivalist entrepreneurs' in the process of industrialisation. 'They provided articles of clothing (bespoke and ready-to wear, fancy and everyday), and the laundry services to wash and iron them. They catered to the hungry bellies and bawdy tensions of the metropolis by supplying food, drink and general hospitality, operated printers and engravers and published newspapers to inform the adult masses, and opened schools to teach their children too' (p. 132). Almost 60 per cent of the 747 private schools advertised in the 1851 Directory had female proprietors.

This is not the first study to exploit the potential of the Sun Fire insurance registers for gendered business

ownership. Margaret Hunt used them in *The Middling Sort: Commerce, Gender and Family in England 1680-1780* and Nicola Phillips in *Women in Business 1700-1850*.<sup>(2)</sup> But Kay is the first to assess the relative size of the businesses and to correlate them with the census in order to set businesswomen in their family positions. (Given the current controversy over the accuracy of the census in recording female occupations, it would have been useful to know if the 1851 and 1861 censuses confirmed the occupational title given on the insurance policy). Although quantification is elusive, the prevalence of female proprietors and their distribution in different economic sectors does not appear to have been markedly different in cities outside the capital. In the absence of insurance records (which are strongly London-biased) and the census, Elizabeth Sanderson's *Women and Work in Eighteenth-Century Edinburgh* and Hannah Barker's *The Business of Women: Female Enterprise and Urban Development in Northern England 1760-1830* on Leeds, Manchester and Sheffield, used newspapers, trade cards, civic trade records and legal sources to produce similar patterns of gendered proprietorship.<sup>(3)</sup> Dealing with a later period than any of the previous literature, Kay's study certainly does not suggest any Victorian decline in the presence of women business proprietors. Kay's foray into 19th-century entrepreneurship, and her exploration of the blurred boundaries between home and work for many proprietors, but especially for women, should encourage more work from other scholars and from herself.

## Notes

1. Nicola Pullin, "A heavy bill to settle with humanity": The representation and invisibility of London's principal milliners and dressmakers', in *Famine and Fashion: Needlewomen in the Nineteenth Century*, ed. Beth Harris (Aldershot & Burlington, 2005), p. 215.[Back to \(1\)](#)
2. Margaret Hunt, *The Middling Sort: Commerce, Gender and Family in England 1680-1780* (Berkeley, CA, 1996); Nicola Phillips, *Women in Business 1700-1850* (London, 2006).[Back to \(2\)](#)
3. Elizabeth Sanderson, *Women and Work in Eighteenth-Century Edinburgh* (New York, NY, 1996); Hannah Barker, *The Business of Women: Female Enterprise and Urban Development in Northern England 1760-1830* (Oxford, 2006).[Back to \(3\)](#)

The author is considering a response to this review.

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