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Reassessing women's participation in entrepreneurial activities in the nineteenth century: A review of the literature

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Abstract: This article reviews recent literature on women entrepreneurship in the nineteenth century. We first examine the reasons why female entrepreneurship in the process of industrialization has so long remained ignored or considered at best a very marginal phenomenon. Second, this paper reviews the methods used in the recent revisionist literature in order to identify women entrepreneurs in the historical records and to assess the importance of their participation in entrepreneurial activities.

Key-words: Women entrepreneurship, industrialization, nineteenth century.

JEL Classification: L26, N13, N83, O14

I. Introduction

In the field of entrepreneurship, as in many other fields, history has long been silent about women's presence and role. Nineteenth-century businesswomen were almost entirely neglected, the historiography having adopted the hypothesis of the withdrawal of women from the business sphere after the eighteenth century.

However, a growing body of literature is now challenging this view, claiming that women did in fact actively contribute to the industrialization process and occupied key positions as investors¹ and entrepreneurs, and revealing the constant and non-negligible presence of women at the head of businesses. Why, then, have nineteenth-century businesswomen so long been ignored by the historiography, and how is the recent revisionist literature proceeding in illuminating the stories of these long-forgotten women? This article aims to respond to these two questions by reviewing the literature on women entrepreneurship in the nineteenth century. We first examine the reasons why female entrepreneurship in the process of industrialization has so long remained ignored or considered at best a very marginal phenomenon.

The ideology of "separate spheres" played an important role in perpetuating this view. The idea that women were confined to the private, domestic sphere, while the public sphere – which

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¹ Our review of the literature deals primarily with women entrepreneurs. On women investors, see for instance Hoffman, Postel-Vinay and Rosenthal 1992, 2000, Owens 2002, Green and Owens 2003, Beachy *et al.* 2006, Green *et al.* 2011, Freeman *et al.* 2006, Rutterford and Maltby 2006, Maltby and Rutterford 2006, Aston *et al.* 2019.

includes the sphere of business affairs – was reserved to men has reinforced the invisibility of female entrepreneurs in the nineteenth century. The idea that the rise of industrial capitalism and the development of large-scale businesses would have impaired women’s opportunities to engage in business activities is then a second argument supporting the belief that women entrepreneurship vanished in the nineteenth century. Alongside the doctrine of “separate spheres” and the unfavorable context created by the rise of industrial capitalism, the role of national legislations was also significant in imposing the idea of the withdrawal of women from business activities. As an example, in 1804 the French Civil Code established the legal incapacity of married women. The many spouses involved in the management of the family business did not, however, cease their work, but identifying them in the official records became much trickier. Perrot (1998) proposed that women’s poor visibility in historical narratives is partly the result of a deficit in the registration of women in the public and private sources traditionally used by historians. This deficit is partly due to legal environments being unfavorable to women, but the public sources also remain silent on women’s involvement in the public sphere because they convey the male gaze of the “notaires de l’histoire” (Perrot 1998, 11). Non-gendered statistics have thus contributed to erasing the traces of women in historical narratives and so enshrining enduring invisibility of women in the historiography.

Second, this paper reviews the methods used in the recent revisionist literature in order to identify women entrepreneurs in the historical records and to assess the importance of their participation in entrepreneurial activities. We present the quantitative and qualitative methods that are being used in the literature to bring businesswomen out of invisibility: these include trade directories, census returns, probate records, fiscal administrative sources (tax records), reports on bankruptcy, insurance policies, and articles of associations. Complementary qualitative approaches are furthermore employed both to provide a wider understanding of women’s presence in business activities, but also to address more analytical issues related to businesswomen’s practices and attitudes. As we show, these qualitative methods often rely on monographs based on the analysis of private correspondence or family archives. This paper not only aims at reviewing the recent research findings on the issue of female entrepreneurship in the nineteenth century, but by providing a synthetic overview of the sources and methods used in this growing literature, it also aims at offering methodological guidelines and tools for further research in the field.

II. The reasons for invisibility

While recent research shows that women business leaders were not exceptional in the nineteenth century, historical analysis and business history have long almost entirely ignored them. On the one hand, the nineteenth century has long been regarded as a particularly adverse context for female entrepreneurship. Contextual factors, whether legal, social, or economic, were assumed to have posed severe impediments against women’s participation in business activities and so *de facto* provided support for the thesis of women’s withdrawal from the business sphere. Besides the ideology of the separate spheres (II.1), to which the revisionist literature frequently recurs in explaining women’s invisibility, we here review other contextual factors explaining that invisibility. The idea that the rise of the large-scale industrial model would have impaired women’s opportunities is thus considered (II.2), and we also examine the

role of unfavorable legal statuses for women, which have greatly fostered the idea that in the nineteenth century they had no capacity to own and run businesses (II.3).

Besides these contextual factors, the invisibility of businesswomen also derives from more pernicious causes. Irrespective of the true context within which the nineteenth-century businesswomen lived and acted, the work of historians necessarily involves subjective interpretations. Through methodological processes of definition, classification, and analysis of sources, historians draw the outlines of their subject – or, in the case of nineteenth-century businesswomen, non-subject. Academic or analytical obstacles such as definitional issues (II.4) – the definition of what is an entrepreneur – or the critical analysis of the sources (II.5) also explain why the historiography has ignored women’s participation as entrepreneurs in nineteenth-century economies. In their analysis of sources as well as in their work of definition and classification, traditional historians perhaps lacking sufficient critical acumen have risked being “*victimes du discours normatif de l’époque*”, as remarked by Richard (1996, p. 57).

1. The separate spheres ideology

The historiography of the 1960s and 1970s maintained that nineteenth-century Western societies were based on a gendered repartition of social roles. Based on the view that a ‘cult of true womanhood’ (Welter 1966) developed in the nineteenth century glorifying domestic womanhood (see Vickery 1993, p. 384), the idea that nineteenth-century societies were structured by a dichotomy between the domestic sphere – reserved to women – and the public sphere – the preserve of men – became dominant.² While these two spheres were assumed jointed before the nineteenth-century, this dichotomy would have progressively organized the entirety of the industrialized societies. The early nineteenth century would thus, on this view, have been a pivotal period in the history of gender, a period of decisive change for women whose new status was characterized by a shrinkage of their opportunities to participate in political or economic life (see Lerner 1969).

According to Perrot (1998), two kinds of arguments were used in the nineteenth century to justify the confining of women to the domestic sphere. One was the order of nature, which was supposed to explain the association between women’s biological sex and their gender roles, in a period that saw vast developments in medicine and biology.³ The other was social utility, as the separate spheres ideology was supposed, according to contemporaries, to permit “*une utilisation harmonieuse des compétences dans la complémentarité des deux sexes pour le plus grand bien de la société toute entière*”.⁴ As an anchor for a stereotyped bourgeois ideal⁵ that

² See for instance Cott 1977, Lerner 1969 for the United States; Houghton 1957 for England. For a critical review of the separate spheres ideology, see Vickery 1993.

³ Regarding the scientific context of the nineteenth century, which impacted all thinkers of the time, Xavier Martin in his study of the French Civil Code (2003, p. 275) evokes for instance Pierre Jean Georges Cabanis, a French physician and philosopher whose *Rapports du Physique et du moral de l’homme* (2 V., 1802) noted about women that “*la pulpe cérébrale participe de la mollesse des autres parties*” and the dysfunctions of the “*organes de régénération*” were to “*augmenter encore la mobilité des femmes, et porter leurs goûts et leurs idées au dernier terme du caprice et de l’inconséquence.*”

⁴ Perrot 1998, p. 387.

⁵ Richard (1996, p. 57), in her article on *Marseillaises* businesswomen, raises the question of the nineteenth-century businesswoman’s invisibility. She refers to a stereotyped bourgeois ideal based on a gendered division of roles and tasks which was received uncritically by historians.

permeated Western societies⁶ and became an entire political ideology,⁷ the separate spheres ideology is thus frequently raised in the traditional historiography in order to legitimate the idea of women's withdrawal from the nineteenth-century economy. Craig (2016) refers in particular to Bonnie Smith's *Ladies of the Leisure Class: The Bourgeoises of Northern France in the Nineteenth Century* (1981) whose description of the female withdrawal from the economy "has become the standard depiction of French middle-class women".⁸

Davidoff and Hall's landmark analysis (1987) of women's status in Victorian Britain also relies on the framework of the separate spheres of the home and the public world. Phillips (2006) regards this as the "most classic articulation of the formation of a doctrine of gendered separate spheres based on the Marxist conception of class".⁹ Indeed, according to Davidoff and Hall, focusing on the rise of the English middle class, women of the middling sort would have been increasingly "unlikely to labour outside the home as the period progressed".¹⁰ Historians of the "petty middle class" have also applied the separate spheres "paradigm" to their analysis of craftsmen and retailers, considering that the lower middle class was imbued with the "bourgeois ideal" conveyed by the upper middle class (see Craig 2016, p. 5). Without being seen as having engendered a complete withdrawal of women from the economy, the separate spheres ideology was nevertheless thought to have had an impact on the kinds and sizes of businesses women in the nineteenth century could access. In particular, "petty middle-class" women would have been impoverished and ghettoized in "small, short-lived neighborhood grocery stores and haberdasheries" or "confined in the back room doing paperwork" in order to conform to the separate spheres doctrine.¹¹

Vickery's study was one of the first to critically address the relevance of the separate spheres framework, claiming that historians had confused prescription with description: "research confidently built on the sands of prescription" (Vickery 1993, pp. 386–87). Following Vickery, recent studies on women entrepreneurship in the nineteenth century convey the same message. Beyond any "class" ideology, the possibility thus arose that the separate spheres ideology might indeed have been only a prescriptive norm. Writing a few years later, Barker (2006, p. 172) and Craig (2016, p. 7) also warned that the traditional historiography had confused that prescriptive norm with description: the prescriptive separate spheres ideology might indeed have aimed to constrain women's growing involvement in public activities,¹² but its impacts were limited. In his study of German women merchants, Beachy (2002, p. 310) concluded that the separate spheres ideology was a "prescriptive ideal with only relatively little influence on the women of modest family retail and manufacturing firms".

According to Craig (2020), nineteenth-century Parisian businesswomen, far from having been ghettoized in "feminine" activities or immiserated, were instead active in a wide range of sectors, albeit generally those of "textile, fashion, culture and hospitality".¹³ These women were

⁶ A large part of the studies on nineteenth-century businesswomen are focused on Western societies, meaning not only Europe, Russia (although the Western character of Russia can be debated) and the United States, but also the nineteenth-century European colonies (e.g., South Africa, Australia and New Zealand, Columbia) or former colonies (e.g., Mexico, Brazil). Some recent studies focus on parts of the world with different cultural influences, like Turkey and the Ottoman Empire (Ağır 2020) or Japan (Nagata M. L. 2020). For a collaborative and global work on nineteenth-century businesswomen in different parts of the world, see Aston and Bishop's *Female Entrepreneurs in the Long Nineteenth Century* (2020).

⁷ According to Perrot (1998, p. 386), the distinction between public and private spheres took on a new political dimension in the nineteenth century, becoming "*une forme de gouvernementalité et de rationalisation de la société*".

⁸ Craig 2016, p. 2.

⁹ Phillips 2006, p. 11.

¹⁰ Barker 2006, p. 5.

¹¹ Craig 2016, p. 5.

¹² Craig 2016, p. 7.

¹³ Craig 2020, p. 124.

furthermore likely to run all sizes of businesses, and “were not limited to very small, poorly capitalized and barely profitable businesses”.¹⁴ Widows in particular were “as likely as men to run larger firms (manufactories or wholesale trading houses)”.¹⁵ Primarily based on the analysis of credit records, Lewis’s study (2020) provides evidence that in the United States as well, female entrepreneurs in the mid nineteenth century were far from constrained to the management of small businesses. Craig (2020) also demonstrates that women were not confined to family businesses (which would also have been an effect of the separate spheres ideology), the partnerships analyzed in her study often concerning individuals who were unrelated.¹⁶ The separated spheres ideology is thus nowadays clearly marginalized, a new generation of scholars considering that it must not “be central to the study of female entrepreneurship”.¹⁷

2. The rise of industrialization and its effect on women’s labour

Besides the separate spheres ideology, albeit connected with it,¹⁸ the economic changes that followed the rise of the new industrial regime are another reason invoked in the literature in order to explain women’s supposed withdrawal from business in the nineteenth century. Much of the literature on early modern women’s work supports the view that the rise of capitalism and industrialization had deleterious effects resulting in a declining role for the women worker. The separation between the home and the workplace, the evolution of the entrepreneurial landscape from familial enterprises towards joint stock companies, the rapid development of new technologies, and the move from small-scale craft industries to large-scale factories which led to enhanced division of labor, are the main arguments traditionally advanced to explain the progressive exclusion of women from work or the fact they became exclusively confined to low-skill occupations (see for instance Pinchbeck 1930, Lerner 1969, Alexander 1983, Burnette 2004, Jordan 1989). Some studies have nevertheless nuanced the view that a ‘golden age’ for women apparently faded with the dramatic economic changes that followed the advent of industrialization. This is the case for Goldin (1986) and Horell and Humphries (1995), who show through a quantitative analysis based on measures of labour force participation and occupational structure that, despite the rise of industrialization, the economic status of American and British women did not change as dramatically, in terms of the shrinkage of opportunities in the marketplace, as is maintained by the ‘doctrine of declining status’. Yet this doctrine remained dominant in the historiography and led to the widespread view that with the advent of industrialization women would have been less likely than before to be active in the field of entrepreneurship.¹⁹

¹⁴ Craig 2020, p. 133.

¹⁵ Craig 2020, p. 132.

¹⁶ Craig 2020, p. 133.

¹⁷ Buddle 2020, p. 316.

¹⁸ As noted by Barker (2006, p. 168), the traditional historiography considered that the Industrial Revolution helped to promote the separate spheres ideology, resulting in women being not only socially but also economically marginalized. Barker’s study contradicts these “models of decline and segregation”, postulating instead that “businesswomen became increasingly prominent as economic development gained pace”.

¹⁹ Phillips (2006, pp. 3–8) insists on the complexity of debates regarding whether capitalism and industrialization have improved or on the contrary restricted women’s position in society. Simonton (2006, pp. 135–37) also

As a result, historical studies on female employment have placed great emphasis on working-class employees, arguing that women's work was 'low-skilled, low status and low paying' (Bennett 1988, quoted in Vickery 1993, p. 403). Women's role in the industrial take-off would thus have been essentially to provide low-skilled labor to industry (especially to the textile industry). Barker and Harvey (2003) observe that by focusing on the female factory worker, historians of Britain female labour (notably Pinchbek, previously quoted) have crowded out other forms of female labour, such as entrepreneurship, that were nevertheless well developed in the British industrial centers (Manchester here).

This focus is one of the reasons why nineteenth-century businesswomen were for so long invisible. According to Aston (2012, 188), women business owners "failed to fit into the existing historiographical framework". In this framework, nineteenth-century women fall into exactly two categories: working-class employees or women of the middle-class whose roles were circumscribed to the domestic sphere (i.e., the ideology of separate spheres). As a consequence, "middle class women in business do not fit comfortably into either the Marxist category of exploited workers or the feminist category of exploited women" (Phillips 2006, p. 9).

On the one hand, historical classifications based on the Marxist concept of class did not leave much room for nineteenth-century businesswomen: "one of the reasons why so little work has been done on their economic activities is the lack of conceptual space available when class is used as the primary paradigm for relations of power".²⁰ On the other hand, historical classifications based on the feminist paradigm of women as necessarily exploited also failed to embrace the specific and complex case of nineteenth-century businesswomen, characterized by a great diversity of women's journeys.²¹ Indeed, as historians of women under the influence of the separate spheres ideology considered the nineteenth century to be marked by "the cult of true womanhood",²² they traditionally supposed women at the time to have been necessarily alienated from the marketplace.²³ Mitigating the influence of the separate spheres ideology, recent studies have managed to escape the traditional classificatory divisions, giving visibility to a whole range of businesswomen.²⁴

The conclusions drawn by those recent studies also shed new light on the effects of the rise of capitalism and of industrialization on women's activities. A lot of women, not only the exceptional cases, found their way into business in the same way as did women from previous periods, and did so within the new industrial regime.

3. National legislation – The legal status of married women – Hidden married businesswomen

highlights the links between women's work, capitalism and the process of industrialization in a review of the historiography on the subject.

²⁰ Phillips 2006, p. 9.

²¹ Barker (2006, p. 10), in *The Business of Women: Female Enterprise and Urban Development in Northern England, 1760–1830*, insists especially on the diversity of women's journeys in the business world, noting that "individuals could experience a great variety of opportunities and obstacles as they sought to achieve financial security".

²² Gamber 1998, p. 199.

²³ Gamber 1998, p. 200.

²⁴ In particular, Kwan's study on Chinese women "in the business of piracy" (2020), or Cromwell's study that outlines the economic role played by enslaved women who participated in the small-scale food trade of Savannah (U.S., Georgia) (2020), demonstrate that traditional classifications should be transcended in order to apprehend the broader class of businesswomen.

The invisibility of businesswomen can also be explained by reference to their legal status, which might have prevented them from entering into enterprise. According to Nicole Arnaud Duc (1991, p. 120), all nineteenth-century legislation in the Western world enshrined a constraining status of women in law.²⁵ Whereas some historians believe that the binding laws concerning women existed more in theory than in practice,²⁶ a large part of the more recent literature maintains that it is most likely that the nineteenth-century Western legislation necessarily had an impact on women's economic activities since it limited married women's capacity to enter contracts, among other legal tools restricting women's freedom (Craig 2001, Khan 2016, Phillips 2006, Richard 1996, Barker 2006). Reading the literature on the different legal systems impacting nineteenth-century businesswomen, these legal systems being sometimes clearly steeped in misogyny (for France, see Martin 2003), two main ideas stand out.

On the one hand, the nineteenth century certainly appears as a period that, at least ostensibly, strengthened the legal constraints on women in all Western countries, which could explain why historians traditionally and *a priori* considered women to be displaced from the economic landscape. Whether the evolution in the legal systems reflected the legal consecration of the separate spheres ideology or, on the contrary, whether this evolution itself served to anchor a hierarchized conception of gender, or perhaps both, the complexity of the links between the prescriptive or descriptive characteristics of the legal norms concerning businesswomen remains to be explored, as does the probable mutual influences between those legal systems.²⁷ On the other hand, however, it appears that the harsh nineteenth-century legal standards, which enshrined among other things the legal incapacity of married women, inevitably required certain legal or practical arrangements to be made in order that women could deal with the realities of the economic life in which they sought participation.²⁸ Yet whether they were widows, divorcees, wives, or single women, many women who ran businesses – or wanted to run them – did successfully negotiate those constraining legal systems, as can be demonstrated by numerous studies concluding that women indeed did not disappear from the business world in the nineteenth century.

The example of French law, as analyzed by French legal historians, is particularly relevant; indeed, it provides a precise demonstration of how legislation could restrain women's entrepreneurship by establishing their legal incapacity. Analyzing the political and philosophical tenets supporting the work of the drafters of the Civil Code, Martin (2003) and Niort (2004) highlighted how this major legal work endorsed a hierarchic civil law, officially submitting married women to the *puissance maritale* of their husbands. Paradoxically argued to be a means of protecting women from their own natural weakness (Halpérin, 2nd ed. 2012, p. 21), the written principle of married women's legal incapacity, beyond its multiple inherent contradictions (Arnaud Duc 1991), was nonetheless in reality mitigated by several legal means

²⁵ In their *Gender, Law and Economic Well-Being in Europe from the Fifteenth to the Nineteenth Century* (2019), Bellavitis and Zucca Micheletto bring together comparative studies focusing on the diversity in European legal cultures and traditions. Their work aims to “analyse the consequences of different legal contexts on the development of the economic roles of men and women in a long time perspective” but without affirming “an excessively rigid opposition between the legal systems of Northern and Southern Europe”.

²⁶ For instance, concerning the constraining legislation endorsed by the Civil Code, McMillan (2000) explains: “the powers vested in husbands by the Code remained largely theoretical” as “the legal situation of women was not quite as dire as it might appear from the letter of the law” (p. 38).

²⁷ Concerning the probable influences between those legal systems, Bellavitis and Zucca Micheletto (2019) note that “although arising from different legal traditions, some similarities, in particular with regard to the social and economic need to allow married women to carry out a job independently of their husbands, are nevertheless striking”.

²⁸ Legal mitigations might have come from the law itself, case-law or legal practices (as for instance contractual practices or notarial practices). More generally, and as pointed out by Bellavitis and Zucca Micheletto (2019), “the study of court and notary records has shown how laws could be adapted and ‘used’ by actors for their own purpose”.

in regard to economic realities.²⁹ One of them was the *marchande publique* status that could allow a married woman to practice business if permission was granted by her husband (art. 4 of the Commercial Code in the 1807 version). Under the title of *marchande publique* a married businesswoman could freely conclude contracts concerning her business (sale, mortgage, etc.) the same way an unmarried woman or a man could.³⁰ With their husband's explicit agreement, wives could also incorporate commercial companies (Richard 2005, p. 142).³¹ However, the freedom granted to married (and unmarried) women by the legal status of *marchande publique* also had its downsides. A *marchande publique* could be exposed to several risks, for instance to be sued by creditors in case of bankruptcy. Hence, under the legal matrimonial regime of *communauté de meubles et d'acquêts* endorsed by the Civil Code, when a woman was married the assets of her whole family could be jeopardized, which is why marriage contracts could be used to pursue broader business strategies (Richard 2005, p. 142). Furthermore, all *marchandes publiques*, whether married or not, and by contrast to women who had the classic civil status, could undergo a *contrainte par corps*, meaning being imprisoned, if they failed to pay their commercial debt (Richard 2005, p. 140). Despite these important downsides, the persistence of *marchandes publiques* throughout the nineteenth century, as well as other legal exceptions to the brute fact of married women's legal incapacity, can in part explain why recent studies about nineteenth-century French businesswomen (again, Craig 2001, Khan 2016, Phillips 2006, Richard 1996, Barker 2006) conclude that women did not disappear from the entrepreneurial landscape in the nineteenth century.

The French status of *marchande publique* has some parallels to the status of *Handel frau* in Germany, as described by Robert Beachy who also underlined the importance of studying legal contexts to understand practices related to businesswomen (Beachy 2002). For the United Kingdom, Nicola Phillips conducted a long-term study (1700–1850), explaining the British legal systems in detail and showing how women could counterbalance the negative effects of the common law *coverture* legal mechanism by taking advantage of legal tools arising from the pluralistic UK legal system (Phillips 2006). Meanwhile, Ulianova (2009) made a detailed study of how Russian legislation (commercial law, family law, property law, etc.) could impact businesswomen, demonstrating how the legal framework conditioned women's choices regarding their commercial activities. She aimed in particular to highlight Russia's "unique" situation concerning women's property, which might have explained the important role played by women in the nineteenth-century Russian economy (pp. 193–99). In particular she noted that in Russia, throughout the nineteenth century, "women possessed and realized equal rights with men, be it property rights or the right to engage in business" (p. 193). The principle of separate property in marriage especially favored women's independence from their husbands (p. 2) and spouses could have a legal relationship regarding their assets: "transfer of property under a deed of gift purchase-and-sale, etc., as if they were unrelated persons" (p. 3). However, Ulianova also outlined some nuances as regard to this relative freedom of Russian

²⁹ Legally conceived as the consequence of wives' obedience duty enshrined by article 213 of the Civil Code (*Histoire du droit privé*, Deroussin, 2nd ed. 2018, p. 213), married women's legal incapacity was indeed relatively mitigated by several legal means. Besides the *marchande publique* status, a separation as to property (contractually concluded or pronounced by a judge) could (among other things) allow a wife to exercise more freedom regarding her own assets.

³⁰ Richard 2005, p. 142.

³¹ Craig (2016, pp. 70–71) deals especially with the issue of companies involving spouses. Whereas companies involving spouses (whether the spouses were the only two involved or whether they both associated with a third party) could be found in the first half of the nineteenth century, those companies were then prohibited. Indeed, in regard to the principle of "*puissance maritale*" especially, case-law declared partnership between spouses "null and void". Craig (p. 70) notes that from this moment "despite the fact that married women could not enter any partnership without their husband's express permission and that he could revoke it at will", they could not enter specifically in partnership involving their husband even with his agreement.

businesswomen, pointing out that Russian women's independence could not be absolute as women and daughters were also legally submitted to their husband or father in the context of personal relations (p. 3).

4. A narrow definition of entrepreneurship

The invisibility of nineteenth-century businesswomen can also in part be explained by the narrowness of the definition of entrepreneurship in the traditional historiography. Gamber (1998) has pointed out the way scholars have unwittingly been imbued with a definition of business as consisting in “a school of manhood”.³² In the same vein, Craig (2015) emphasizes that the traditional definition of entrepreneurship, based on the works of Sombart and Schumpeter, has led historians to assimilate the entrepreneur to the “Ultimate alpha male”, thus *de facto* excluding women from the economic landscape by making businesswomen “unthinkable”.³³

As noted by Van Den Heuvel (2007, p. 25), the prism through which historiography has long defined entrepreneurship entailed considering an entrepreneur as an individual who primarily seeks an “increase in profits”. Two main consequences result from this way of defining the entrepreneur. First, it led historians, whatever their specialty (business history, women's history, labor's history, etc.) to exclude from their analysis women – or men – whose goals differed from profit maximization, such as “safety, leisure, prestige, salvation, etc.”³⁴ or independence and self-employment.³⁵ The second is that the traditionally narrow definition of entrepreneurship led historians to focus mostly on large-scale companies³⁶ being run in the form of firms understood as “corporate or quasi corporate bodies”.³⁷

While there is still an ongoing debate on whether the businesses run by women were mostly small, widening the traditional definition of entrepreneurship by integrating all types of businesses into entrepreneurship studies – especially small or medium sized – is a prerequisite to bringing women out of the shadows.

Gamber (1998) described female entrepreneurs as “self-employed women who ran their own concerns, however minuscule or ephemeral”.³⁸ They could have been for instance “hucksters, saloon keepers, shoe shiners, laundresses, boarding house keepers, proprietors of private schools, street walkers, dancing teachers, organizers of charitable associations”.³⁹ Basing her study on Gamber's definition of what an entrepreneur is, Francois (2020) studied Mexican women active in “the small business sector of washing of clothing and linens”, concluding that

³² Gamber (1998, p. 191) refers here to a 1904 article by H. A. Stimson in the *Atlantic Monthly* entitled “The Small Business as a School of Manhood”. According to her, researchers have long been unable to break free from this traditional conception of entrepreneurship.

³³ Craig 2015, p. 3.

³⁴ Craig 2016, p. 13. Craig elsewhere remarks (2016, p. 12) that individuals and families are “utility maximizers” whereas corporate bodies are “profit maximizers”. Utility maximizers seek other rewards than financial profits once they have reached a certain level of income (for instance: “safety, security, leisure, prestige, Salvation, etc.”). By contrast, profit maximizers mainly aim to increase their profits (“corporations make profits to distribute dividends”).

³⁵ Van Den Heuvel 2007, p. 27.

³⁶ Van Den Heuvel 2007, p. 26, Gamber 1998, p. 192.

³⁷ Craig (2016, pp. 11–13) insists on the role played by Alfred D. Chandler's definition of a “firm” in the narrowing of the definition of entrepreneurship. In his view, as described by Craig, a “firm” was a “corporate or quasi-corporate body – not a sole proprietorship. It has an autonomous existence, can be owned or be controlled by a family, bought and sold, and passed into the hands of a large number of shareholders and be controlled by professional managers”.

³⁸ Gamber 1998, p. 190.

³⁹ Gamber 1998, p. 193.

these women were “vital players in the everyday cloth economy of Mexico City”, and that their firms “involved business acumen necessary to manage investments, clientele and risk, and considerable skills required to achieve cleanliness in a pre-industrial setting”.⁴⁰

Moreover, widening the definition of entrepreneurship by escaping from “the norm” generated by “the myth of the heroic male entrepreneur”⁴¹ would also allow us to include the study of family businesses run by women. In that sense, Ijäs’s study of Marie Hackman, a Finnish widowed businesswoman imbued with Russian culture,⁴² calls for the definition of entrepreneur to be enlarged so as to include activities that are today considered private, like hosting parties and negotiating.⁴³ The cultivation of the social capital of the family also belonged in the same category as these activities, according to Blondel and Niforos (2013, p. 201): “a subtle and vital role played by women in enduring family firms was the cultivation and development of relationships and networks, in other words, of the social capital of the family and the family business.” As regards the cultivation of relationships and networks, matrimonial alliances are a favored area for research. Going beyond the traditional dichotomy between public and private seems therefore necessary in order to rethink and widen the definition of entrepreneurship, so restoring visibility to nineteenth-century businesswomen.

5. The issue of the sources

Recent studies generally confirm the difficulties regarding the lack of information concerning women in traditional sources. However, the recent literature also points out that beyond the clear lacunas in those sources, traditional historians might have been somewhat lacking as regards the critical analysis of the sources and the information accessible to them, and may have concluded too quickly that female entrepreneurship was absent. The separate spheres ideology certainly had an impact on the way the sources themselves were originally written. Legal and administrative documents, which generally concerned the public sphere, were imbued by a gendered conception of roles and tasks. Perrot describes the lack of information concerning women in public records, remarking that by expressing the “*regard d’hommes sur les hommes, les archives publiques taisent les femmes*” (1998, p. 13). Censuses identify occupations but the statistics are asexual: they do not mention the gender, which is inevitably assumed to be masculine (see appendix, Fig. 1). Craig (2015, p. 178) emphasizes the fact that central and local authorities were required to enforce the feminine ideal conveyed by the separate spheres ideology, so naturally excluding women from public records. Enumerators in particular “were sometimes unwilling to see women as entrepreneurial”, showing a reluctance to record women as self-employed in censuses, as mentioned by Buddle (2020) in her study about businesswomen in colonial British Columbia.⁴⁴ In her study of Turkish businesswomen, Ađır (2020, p. 407) explained that “given patriarchal hierarchies and privileges in most societies, finding archival sources for women’s history has been, in general, difficult”. Moreover, married

⁴⁰ Francois 2020, pp. 34 and 52.

⁴¹ Ijäs 2018, p. 93.

⁴² Ijäs (2018) insists on the specific geographic context from which Marie Hackman emerged. The city of Vyborg, from where Marie Hackman came, was at the crossroads of Finnish and Russian cultures: “During her lifetime Vyborg belonged to the Russian Empire, and by the time of her death Vyborg had become the second largest town in the Grand Duchy of Finland” (p. 82). Ijäs mentions that “The Russian concept of an entrepreneur might have been less gendered than entrepreneurship in most European countries at the time” (p. 86). She refers to Ulianova (2009) who underlines the specifically Russian features concerning women in business in comparison to European countries.

⁴³ Ijäs 2018, p. 88.

⁴⁴ Buddle 2020, p. 326.

women especially were hidden behind the name of their spouse in public documents, as the revisionist literature has noted.

In her study of businesswomen in northern France, pointing out the discursive veil hiding nineteenth-century women's activities that was established by the "twentieth-century discourse about male industrialists",⁴⁵ Craig (2016) thus argued that previous historians might have been "(mis)informed by existing theories of gender and entrepreneurship" and "took those discourses at face value, when they did not outdo them".⁴⁶ When reading the sources, traditional historians were therefore misled, lacking critical regard which might be interpreted as their having been imbued with a "widespread collective amnesia".⁴⁷ Richard (1996) presses this methodological issue by referring to the historians' myopia, which in part might have explained the nineteenth-century businesswoman's long invisibility.⁴⁸ Perrot (1998) evoked the problem of the narrator's (*récitant*) point of view.⁴⁹ As the "*récitant*" was traditionally a man, some historians became fixated on "*coutumière absence*" of women and have used a "*masculin universel*" in their methodological analysis.

Considering the "biased and fragmentary nature" of the documents available to study women's economic activities in the nineteenth century, Ağır (2020) remarks on the "specific challenges" that historians face in identifying businesswomen.⁵⁰ In order to identify businesswomen and give them visibility, historians had thus to renew their way of analyzing the sources, either by turning toward new kinds of sources which give information about businesswomen (such as for instance private archives or notarial records), or by finding new methods in order to analyze sources (as cross-referencing information in censuses with that in directories). We review these new sources and methods, on which the revisionist literature builds, in section III.

III. Bringing women out of invisibility – Sources and Methods

Contrary to the presumed role assigned to women in Victorian society, several analyses focusing on industrializing Britain show that a significant number of English women were engaged in business activities (Yeager (1999), Gordon and Nair (2000, 2003), Barker and Harvey (2003), Owens (2002), Kay (2004, 2009), Phillips (2006), Barker (2006), Aston (2012)). "Unexceptional" American businesswomen have also become visible in the contemporary historiography (see Kwolek-Folland 1998, Lewis 2009). As well as the many studies which focus on Britain and the United States, recent literature also gives evidence of dynamic women's entrepreneurship in many countries: in Germany (Beachy 2002, Labouvie 1993, Rabuzzi 1995), the Netherlands (Van den Heuvel 2007), Russia (Ulianova 2016), Denmark (Gold 2018), and Finland (Ijäs 2018) and Sweden (Eriksson 2001).

Historical studies on women's entrepreneurship face a double challenge: flushing out the women hidden in the historical records, but also providing a better understanding of their entrepreneurial trajectories so as to answer traditional issues related to female entrepreneurship. Did they behave differently from their male counterparts as regards the conduct of their affairs? Were they, as often asserted, risk-adverse managers and investors? Were their activities concentrated in traditional feminine sectors such as food or clothing? Were nineteenth-century

⁴⁵ Craig 2016, p. 230.

⁴⁶ Craig 2016, p. 207.

⁴⁷ *Ibid.*

⁴⁸ Richard 2006, p. 56.

⁴⁹ Perrot 1998, p. iii.

⁵⁰ Ağır 2020, p. 407.

businesswomen less adept in mobilizing their networks for the benefits of their affairs? Meeting this double challenge requires a combination of quantitative and qualitative approaches and the use of a wide range of historical sources. This section reviews the sources and methods on which the revisionist literature is based.

A/ Tracking nineteenth-century businesswomen in administrative records: Quantitative approaches

Detecting women who owned or operated businesses in the nineteenth century archives is not straightforward. Since they are hidden behind their husbands or masked by registration procedures, identifying women entrepreneurs requires strategic archival work which often necessitates the combination of different sources.

The pioneering studies of Barker (2006), Craig (2001), Phillips (2006), and Kay (2009) builds, for instance, on such incremental approaches based initially on administrative records.

1. Tax records and population censuses

Tax records and population censuses are two sources that often used, separately or in combination, to begin drawing up an inventory of female business owners. Although the information given by population censuses is quite limited, they are interesting because they often contain information about the kind of businesses women ran as well as their marital status. The information contained in censuses served as primary source for Gordon and Nair (2000), whose study of middle-class women's economic role in Victorian Glasgow demonstrates an active feminine presence at the head of businesses.

Combined with tax registers, which can be found in most countries and contain more detailed and precise data concerning the types of businesses and the economic situation of the enterprises, population censuses provide a useful starting point to shed light on the female presence within the business sphere.

For her study of nineteenth-century female retailers in Northern France, Craig (2001) employs a cross-examination of tax rolls and population censuses. Regarding tax rolls, she explains that the most interesting source for analyzing the French retail trade, as well as any other kind of business, was the "*patentes*". The *patente* consisted in a trade license associated with a business tax. The *matrices de patentes*,⁵¹ which Craig studied for the city of Tourcoing, provide information allowing French businesswomen to be identified and statistics to be compiled about their economic situation. The *matrices* mention "name, address, occupation of owner(s), type of business and address, size of business if applicable, name and address of hired manager, *patente* category, and amount paid".⁵² Moreover, by giving indicators about the profitability of the taxable businesses,⁵³ the *matrices de patentes* are a particularly rich source for research. The cross-reference of the *matrices de patentes* and population censuses⁵⁴ suggests the conclusion

⁵¹ The *matrice* was a document that had to be maintained by the municipalities which registered "a yearly list of all the *patentes*" "combined with the property tax register" (Craig 2001, p. 202).

⁵² Craig 2001, p. 203.

⁵³ Craig (2001, p. 212). Beatrice Craig mentions that the *matrices de patentes* provided several indicators, although "approximate", permitting the "profitability of a business" to be evaluated. In particular, the combination of "*patentes* lists with property tax lists" could give information to researchers regarding "if a retailer paid a property tax and to learn the assessed value of the property".

⁵⁴ Craig (2001, p. 204) used a sampling method to carry out her study about female retailers from Tourcoing. For the analysis of "*matrices de patentes*", Craig used a sample based on years 0, 1, 5, 10. Given the increase in the

that female retailers did not withdraw from the nineteenth-century Tourcoing economy. According to Craig (2001, p. 210), between 1852 and 1892 the proportion of women paying the *patente* tax remained quite stable, the proportion of female taxpayers being 13.6 percent in 1852 and 14.2 percent in 1892. Moreover, Craig demonstrates that these figures did not reflect the true importance of women's activities since the *patente* tax did not reveal all businesswomen, especially since wives were often fiscally hidden behind their husband's name.⁵⁵ The organization of *patentes* being by streets, combining the study of *patentes* with the study of censuses provides a more full overview of women's trade practices.⁵⁶ Indeed, the combination of these two sources allows Craig not only to apprehend a wide range of businesswomen who were self-employed or employers who were to be taxed,⁵⁷ but also to give greater visibility to married businesswomen. A gap is thus underlined between the percentage of women recorded as taxpayers in the *matrices de patentes* and the percentage of women registered as store-keepers in censuses. By adding the data given by censuses in order to complete the flaws of the *matrices de patentes*, the proportion of businesswomen in Tourcoing thus expands from 13.6 to 22.2 per cent for the period 1851–1852 and from 14.5 to 31.3 percent for 1886.⁵⁸ Furthermore, the study of censuses also allows Craig to demonstrate that most female retailers in the second half of the century were married women: “in 1851 and in 1886 two thirds of the female retailers were married women; the rest divided between widows and single women”.⁵⁹

In providing visibility regarding the kind of businesses taxpayers were running and the amount they paid, the study of the *matrices de patentes* thus allows Craig to draw conclusions about the economic situation of female retailers. Although the proportion of female-run high-end business decreased in comparison to the proportion of female-run low-end businesses, it nevertheless remains that women were not segregated nor confined to poor businesses. Craig in fact shows that women indeed benefited from the industrialization process. The proportion of women running stores grew in both low-end and high-end retail, even though there was a relative “feminization” of low-end stores.⁶⁰

Beachy (2002) also relies on tax rolls – the 1866 tax register of Leipzig – to identify the sectors in which businesswomen in Leipzig ran businesses. In 1866 women represented 26% of the recorded business taxpayers, whether they were registered as individuals or firms.⁶¹ Among the 331 businesses identified as run by women, 22% were “traditional firms” (“including bookstores, retail, wholesales businesses”), 32% concerned “retail foodstuffs”, and 38% “millinery and fashion sales”.⁶² Beachy (2002) also found 6 women among the 171

number of documents over the years, even with the sampling method, Craig at some point had to choose to geographically limit the analysis to the Tourcoing Nord agglomeration area. For the analysis of censuses, she used the censuses available and sampled one in three or five entries depending on the years.

⁵⁵ According to Craig (2001, p. 203) female retailers were often fiscally hidden behind their husband's name. Indeed, if both the spouses were subject to the *patente*, only the larger assessment had to be paid. Therefore, if the larger assessment was the husband's, the wife was invisible in the registers as she was not recorded as a taxpayer. Besides, whichever spouse was running the business, husbands often paid the *patente* in their own name except in the rare case of separation as to property.

⁵⁶ Craig (2001, p. 204). For another study which combine tax rolls and censuses to address quantitative data, see Van den Heuvel's study about female traders in the Northern Netherlands (2007).

⁵⁷ Craig 2001, p. 202.

⁵⁸ Craig 2001, p. 210.

⁵⁹ Craig 2001, p. 209. By contrast, the proportion of widows was more significant in the first half of the century, at 89% in 1796 and 83% in 1821 based on Tourcoing censuses. Beatrice Craig therefore concluded that “female retailers were increasingly likely to be married women” as the period progressed.

⁶⁰ Craig 2001, pp. 212–13.

⁶¹ Beachy 2002 p. 323.

⁶² Beachy 2002, p. 324.

manufacturers who exercised their business in Leipzig.⁶³ He shows moreover that traditional firms had the highest percentage of widows, and that there were more single and married women running businesses in groceries and fashion retail.⁶⁴

Other studies have privileged the study of population censuses as a means of identifying businesses run by women. Studying the female presence in business in colonial British Columbia, Buddle (2020, p. 317) points out that censuses are a relevant source in order to identify businesswomen in rural or isolated areas. Census registers provide information about “the marital status of women, their households and their rates and types of self-employment” (Buddle 2020, p. 317). Using a sample of the 1901 Canadian census, she demonstrates that marital status had a “marked effect on the types of employment women entered”, as “self-employment was “a far more common choice for married or once-married women than wage-earning”.”⁶⁵ Barrière (2012) also used the marital information given by population censuses in order to identify widows in business in the city of Croix (Northern France). Among other, he found that about a quarter of the widows he managed to identify in three Croix population census registers (1846, 1876, 1901) were artisans or traders from the independent middle-class.⁶⁶

2. Directories and articles of association

Directories comprise another rich source of information to identify nineteenth-century businesswomen and examine their commercial practices.⁶⁷ Whether they list business addresses only (trade directories) or more generally the important addresses in the city (the city’s address books), directories provide information about the kinds of businesses women were running and their marital status. According to Buddle (2020, p. 317), directories are particularly relevant for identifying businesswomen in urban settings.

Gamber (1998) was one of the first to use directories – the 1876 Boston directories – in order to examine female participation in business activities. Barker (2006) used trade directories from Manchester, Sheffield, and Leeds for the period 1760 to 1830 to provide evidence that British lower-middle-class women were not confined to the domestic sphere but participated actively in the economic life of these urban industrializing areas in the late eighteenth and early nineteenth century. Choosing a sampling method and selecting directories at approximately ten-year intervals,⁶⁸ Barker noted the diversity in the occupations women could exercise, identifying “over 600 different women’s occupations” in the directories.⁶⁹ Drawing on trade directories as a key source and covering the period 1849–1901, Aston’s studies (2012, 2016) provide evidence that the story of women’s disappearance from business activities also fails to apply for the cases of Birmingham and Leeds in the second half of the nineteenth century. The comprehensive information provided in the trade directories allows the creation of an extensive database gathering data on over 30,000 female-owned businesses in the two industrialized cities, and is also of prime importance to locate probate records which then allows Aston to retrace the trajectory of a sample of 100 of these businesswomen. Reconstructing the lives of

⁶³ *Ibid.*

⁶⁴ *Ibid.*

⁶⁵ Buddle 2020, p. 324.

⁶⁶ Barrière 2012, <https://books.openedition.org/septentrion/46692>.

⁶⁷ Some recent studies have not used directories to draw quantitative conclusions. Rather, they used directories in order to support an empirical view (the Leipzig address book of 1830 to 1840, Robert Beachy 2002, p. 323) or a qualitative approach (British Columbia directories, Melanie Buddle, 2020).

⁶⁸ Barker 2006, p. 54.

⁶⁹ Barker 2006, p. 60.

these women requires combining information in probate records with other sources such as census returns, photographs, advertisements, newspapers, Birth, Death and Marriage Indexes, maps, interviews with descendants, notices to shareholders, and business sales.

Craig (2020) remarks that trade directories are also particularly helpful when tax rolls are missing, as is the case in Paris and Lille.⁷⁰ However, like for population censuses, the information given by directories can be limited and it is valuable to combine their analysis with that of other sources, such as for instance articles of association.⁷¹ In her analysis of Parisian businesswomen, Craig (2020) cross-references trade directories and articles of association;⁷² the articles of association were studied mainly to confirm the trends given by the directories.⁷³ The methodology was the following: in the selected directories Craig considered the businesswomen registered in the trade section of the directories under their courtesy title (“*Dlle, Vve, Dame*”) and then compiled statistics about the kinds of trades in which women were active by classifying the occupations mentioned in the directories.⁷⁴ Articles of association as recorded by the *Tribunal de Commerce* gave complementary information allowing a deeper analysis concerning Parisian businesswomen, indeed permitting her “to identify who had signing authority and to give information about the firm’s capital and the distribution of profits. Some documents also provided information about intra-firm relationships and dynamics”,⁷⁵ and they also mentioned the “names of the partners” and especially the “marital status” for women, the “name of the firm, its purpose and duration”.⁷⁶

This methodological approach allows Craig to demonstrate that 6 to 15% of Parisian businesses in the nineteenth century were run by women.⁷⁷ This confirms that women never withdrew from the French business world, as was also demonstrated previously for Lille and Tourcoing,⁷⁸ and that they had not been “ghettoised in ‘feminine’ activities nor impoverished”.⁷⁹ Indeed, the

⁷⁰ Craig (2020, p. 116) notes that identifying female entrepreneurs in Paris was quite difficult because tax rolls and archives were burned during The Commune of 1871. In Lille, the *patentes* registers were also burned in 1916 when a fire hit the City Hall (Craig 2001, p. 202).

⁷¹ In her study about Parisian businesswomen (2020), Craig detailed the advantages and disadvantages of using directories as the main quantitative source. According to her, and as regard to Paris, even if trade directories can give an overview of the “commercial landscape at the end of the previous year” (p. 116), they nonetheless cannot provide very precise pictures of the activities studied (2020, p. 117). Firstly, they sometimes only registered the “most important business”. Secondly, trade directories do not always deliver relevant information: some businesses could be listed even though they had their premises outside of Paris and some people could be registered several times if they had several activities. Thirdly, Craig also points out that trade directories undercount women. Indeed, women might have been registered under their husband’s name or under their own commercial name.

⁷² Considering the large number of documents available, Craig (2020, p. 118) used a sampling method for the study of directories and articles of association. In order to analyze trade directories, she selected one directory every ten years from 1810 to 1880. Where necessary, she substituted some directories by those of the previous year, for instance in the case of a missing document. Because it was used as a secondary source, the sample of articles of association selected by Craig was smaller. Indeed, she only “collected the data for the years 1810, 1830, 1850 and 1869” (2020, p. 119).

⁷³ Articles of association are, however, oriented towards only a narrow proportion of all businesses, primarily registered partnerships and commercial societies (Craig 2020, p. 117). The study of articles of association hence prevents us getting a view of self-employed women. Furthermore, in regard to the amount of capital registered in the articles of association Craig studied, it appears that the partnerships in most cases were mid-sized businesses (Craig 2020, p. 119).

⁷⁴ For instance, excluding the liberal professions, Craig (2020, p. 118) classified occupations listed as “*marchands de*” as retailers, “*fabricants de*” and “*manufacturiers*” as manufacturers, “*marchands et fabricants*” as retailers/manufacturers. She counted midwives and educators apart.

⁷⁵ Craig 2020, p. 117.

⁷⁶ *Ibid.*

⁷⁷ Craig 2020, p. 132.

⁷⁸ For her study of women in retail in the city of Lille (Northern France), Craig (2001) uses mainly trade directories. For Tourcoing, and as previously mentioned, she uses the *matrice de patentes* and censuses in order to identify businesswomen and draw conclusions about their activities.

⁷⁹ Craig 2020, p. 132.

study of directories allowed Craig to conclude that women were not “confined” to activities considered “feminine”, such as for instance textiles, even if they tended to be rather concentrated in such sectors. Women could be found in the directories running a “wide range of occupations”.⁸⁰

3. Insurance policies, annual reports on bankruptcy, applications for the granting of a tobacco store, and patents of inventions

Other sources have been used by the revisionist studies in order to enrich the quantitative conclusions and give visibility to nineteenth-century businesswomen. While directories, censuses, and tax rolls, by covering a broad range of commercial practices,⁸¹ give a fairly good global picture of businesswomen’s activities, other sources used in recent literature include insurance policies, annual reports on bankruptcy, applications for the granting of a tobacco store, or patents of invention.

The pioneering studies of Phillips (2006) and Kay (2009) draw on insurance policies in order to trace English businesswomen.⁸² Phillips extracted information from the insurance policy registers of the Sun Fire Insurance Company from 1735 to 1845, using a sample of five years “at roughly equidistant intervals throughout the period”.⁸³ In this manner she constructed a database comprising 1490 policies, most of them concerning the area of London.⁸⁴ Because it concerned only insured women, the study was necessarily focused on a restricted part of the businesses run by women: only prosperous businesses could afford to be insured. This bias is one main reason, according to Aston (2016, p. 9), for the advantages of trade directories over insurance policy documents: “The cost of paying an insurance premium may have been beyond the means of some small business owners; this is of particular concern when researching female-owned businesses as it has long been assumed that they tended to be smaller enterprises”. Furthermore, an insurance contract requires the insuree consentment, which is why insurance policies only concerned women who wanted to protect their property by insurance “in an age when the culture of insurance was in its infancy”.⁸⁵

Insurance policies mention “the name, address and occupation of the policy holder (or holders in partnership), but also the types of buildings insured, plus their locations and contents, as well as the name and occupation of any tenants if the buildings were let and their insured value”.⁸⁶ They also mention “the type and value of household goods and stocks of merchandise”.⁸⁷ Based on the study of the insurance policy registers of the Sun Fire Insurance Company, Phillips concludes that even if a large proportion of women were involved in activities considered “feminine”⁸⁸, women could also be found in “more masculine trades”.⁸⁹ Furthermore, based on the economic information given by the insurance policies, she shows that the “feminine” trades in which women were more likely to be found were not “necessarily undercapitalized”.⁹⁰

⁸⁰ *Ibid.*

⁸¹ Those three sources shed a certain amount of light on sole entrepreneurs and firms, on small-scale and large-scale businesses, on all sectors of activities, and, in a way, on all women whatever their marital status.

⁸² See also Kay 2004.

⁸³ Phillips 2006, p. 17.

⁸⁴ *Ibid.*

⁸⁵ *Ibid.*

⁸⁶ *Ibid.*

⁸⁷ *Ibid.*

⁸⁸ Nicola Phillips (2006, p. 145) mentions as trades considered “feminine”: “dressmaking, millinery, education and newer luxury retail trades”.

⁸⁹ *Ibid.* For detailed statistics, see the tables accompanying the study.

⁹⁰ Phillips (2006, p. 172). For detailed statistics, see the tables accompanying the study.

The Sun Fire registers were also a main source in Kay's empirical approach (2009). The combination of fire insurance policies with trade directories, censuses, and other sources (trade cards to memoirs) allowed Kay to examine London women engaged in business ventures and to come to the same conclusion – in contrast with the separate spheres doctrine – that women in London did not withdraw from economic life but continued to hold key positions as investors and as entrepreneurs. The combination of various and rich archival material reveals that gender stereotypes also failed to apply for the case of London's women: "it was not just dressmakers that conceived of business being their sphere of duty".⁹¹

Aston and Di Martino (2017) adopt a new approach and appeal to new sources in order to bring women entrepreneurs out of invisibility. The paper contributes to the revisionist literature by analyzing female entrepreneurship in nineteenth-century Britain from the perspective of bankruptcy, a perspective that has long been neglected. Drawing on three sources from the Board of Trade collection, the Board of Trade *Annual Report on Bankruptcy*, the *Index to Search Registers of the High and County Courts*, and *Official Receiver's Reports in the Bankruptcy Department (High Court) of the Board of Trade*, the paper introduces new elements to the set of source materials used by the revisionist literature. Information on the number of bankrupted women, the level of their assets and liabilities, as well as on the procedure they used (bankruptcy or deeds of arrangement), shows not only that women entrepreneurship did not vanish in the nineteenth century but also calls into question the alleged differences between male and female business practices. The study of qualitative cases based on the *Official Receiver's Reports in the Bankruptcy Department (High Court) of the Board of Trade* completes the data analysis.⁹² The combination of these rich sources of information contradicts the view that women ran small businesses in "feminine" or less risky sectors. It also shows that the ratios between assets and liabilities are similar between men and women, that women used formal bankruptcy procedures – sometimes bending them to their advantage – and had trade links outside the boundaries of the firm's main location, and thus overall that they did not behave in ways significantly different from their male counterparts.

In order to identify widowed businesswomen from Northern France at the head of tobacco stores, Jean-Paul Barrière used the registers recording applications for the granting of a tobacco store.⁹³ Based on his study of this very specific subject matter, Barrière concluded that of over 1300 applications recorded between 1874 and 1880, more than a third were presented by women,⁹⁴ half of whom were widows.⁹⁵ Between 1879 and 1890, fully half of the permissions granted concerned women, two thirds being widows.⁹⁶ By conferring visibility on these women who ran tobacco stores, Barrière's unique approach demonstrates that a larger number of businesswomen can be identified by expanding the range of sources used.

⁹¹ Kay 2009, p. 3.

⁹² The *Official Receiver's Reports* "were written by an officer of the Bankruptcy Court, known as an Official Receiver, who was sent to investigate the circumstances surrounding the person who had filed for bankruptcy or was the subject of a petition launched by a creditor. The content of these reports varies from case to case, but the vast majority include a comprehensive breakdown of the bankrupt's accounts at the time of their meeting with the creditors, a summary of the case with a final 'deficiency' of their assets, and a detailed list of monies owed, to whom, and why. Many of the cases also included a questionnaire that consisted of either 47 or 33 questions depending on whether the potential bankrupt was viewed as a trading or a non-trading case" (Aston and Di Martino 2017, p. 851).

⁹³ The applications were recorded and processed by the *Commission départementale des bureaux de tabac* (Barrière 2012, <http://books.openedition.org/septentrion/46596>).

⁹⁴ *Ibid.*

⁹⁵ *Ibid.*

⁹⁶ *Ibid.*

Also relying on an original source, Khan (2016) studies about one thousand patents of invention granted to French women from 1791 to 1855.⁹⁷ Her “systematic empirical approach”⁹⁸ aimed to demonstrate women’s ability to originate technological innovations in the context of industrialization. She also managed to give visibility to the innovative women she identified through the study. Although her analysis is oriented toward only a portion of all enterprising women, notably because one had to pay “the significant fee required to secure property rights”, it sheds light on the numerous businesswomen who “introduced innovations, took risks, were active in commercialization and competition, and managed large-scale enterprises, often with hundreds of employees and significant capitalization”.

B/ The businesswomen: Qualitative approaches

The sources to which one can appeal in the course of quantitative research can also be repurposed to serve a more qualitative approach.⁹⁹ Some sources in particular are appropriate for the in-depth investigation of the lives of nineteenth-century businesswomen and to better understand their business strategies. In order to discern the contours of businesswomen’s lives, one can refer to numerous alternative qualitative sources that can be used either to illustrate quantitative data¹⁰⁰ or to draw up monographies or case studies.¹⁰¹ Most of the recent studies combine several of the sources presented here in order to obtain as much information as possible on their subject of study.

1. Portraying businesswomen’s journeys: Private family papers and objects

Lamenting the absence of women in traditional archives, and especially in public records, Perrot (1998) underlined the need for historians to focus on private archives.¹⁰² As keepers of the family memory, women themselves have produced and collected many of the documents and objects that today can bring to light their effective roles. The analysis of private family papers such as registers of domestic accounts, correspondence, or diaries can notably enlighten historians regarding the effective role of women in nineteenth-century economies and societies. Pursuing the methodological approach proposed by Perrot, most of the recent studies which favor a qualitative approach have used private family papers as a main source. Several studies are more specifically based on private correspondence, either published or unpublished. Recent studies based on qualitative approaches have drawn detailed portraits of businesswomen who were at the center of large-scale family-owned businesses. Those studies aimed in particular to understand how women could elaborate business strategies especially by

⁹⁷ In addition to patents of invention, Khan (2016) relied on data concerning the *Expositions publiques des produits de l’industrie française* and the *Exposition universelle* of 1855 in order to carry out her study.

⁹⁸ Khan 2016, p. 173.

⁹⁹ For instance, Catherine Bishop (2020, p. 180) used Francis Low’s *City of Sydney Directory for 1844–5* in order to investigate the life of Mary Ann Street, a businesswoman who took over the jewelry firm of her dead husband in 1837. Eliane Richard, in her studies about women entrepreneurs from Marseille (1996 and 2006), used directories, tax rolls (*patentes*) and censuses to complete the portraits of several businesswomen from that city.

¹⁰⁰ Many recent studies illustrate the quantitative data with qualitative case studies (Barker 2006, Aston 2012, Craig 2020, etc.). See for an example of this method Ulianova’s study on Russian businesswomen (2009). Ulianova draws several portraits of businesswomen in order to illustrate the statistics she establishes as part of her quantitative approach to the subject.

¹⁰¹ See for instance Marie Francois, “‘Se Mantiene de Lavar’: The Laundry Business in Eighteenth- and Nineteenth-Century Mexico City” (2020), based on portraits of laundresses.

¹⁰² Perrot 1998, p. 13.

consolidating their networks,¹⁰³ and have shed light on the female entrepreneurs who received an education suitable for them to develop recognized skills in business management: such was the case for Marie Hackman (Ijäs 2018) and Amélie de Dietrich (Igersheim and Le Chapelain 2019).

Igersheim and Le Chapelain (2019) provide a detailed portrait of Amélie de Dietrich by analyzing unpublished private correspondence¹⁰⁴, in particular Amélie de Dietrich's private letters kept in the archives of the Association de Dietrich. Analyzing letters to her sons and her husband, correspondence with the co-managers of the firm and with the shareholders, they show the decisive role played by her network of relationships in explaining how the businesswoman managed to become a "respected ironmaster" and restored the familial ownership of the company. Collinge (2014) also emphasizes the role of familial networks when studying the journey of Barbara Ford, a late-Georgian widowed businesswoman.

Cromwell (2020), meanwhile, used published correspondence¹⁰⁵ to investigate nineteenth-century female entrepreneurs from the American Lowcountry, while Ijäs (2018) used letters and accounts, both private and from the family business, to understand how the businesswoman Marie Hackman put her family at the center of her commercial strategy, favoring a form of personal consumer behavior oriented toward the well-being of the family firm.¹⁰⁶ Maintaining that "one should study family businesses as a matter of (group) identity and lifestyle",¹⁰⁷ Ijäs (2018) highlights the importance of material culture and consumption: while objects can carry a memory,¹⁰⁸ the consumer behavior of a businesswoman can allow historians to glimpse "evidence of her attitudes, emotions, and experiences concerning herself (as an entrepreneur)" (Ijäs 2018, p. 83). Concretely, Ijäs found evidence concerning Marie Hackman's consumer behavior in "material belongings" and in the "documents which illustrate her purchases",¹⁰⁹ for instance, Marie Hackman's consumption behavior when her husband was still alive was directed toward the need to support her husband's "business and political affairs",¹¹⁰ and she especially consumed "the latest fashion", affirming her social status and consolidating her skills in "hosting parties and negotiating".¹¹¹ The study concludes that Marie Hackman's main motivation was not the search for personal profit: she managed the family business by putting "the well-being of her family and the success of the family firm first",¹¹² which is why her consumption behavior was oriented toward safety ("she never exceeded her financial resources") and not risk.¹¹³ Marie Hackman was a "crucial partner" in the family business,¹¹⁴ using her ability "to socialise, to entertain, and foremost – to reproduce –" in order to support an entire business strategy.¹¹⁵

Most recently, Matthíasdóttir and Einarsdóttir (2021) have analyzed the entrepreneurial agency of Palina Waage, an East Icelandic businesswoman, using her autobiography and diaries.

¹⁰³ Ijäs (2020, p. 89) noted that "Associates, friends, and family formed overlapping networks".

¹⁰⁴ The analysis is mainly based on letters sent by Amélie de Dietrich to her son from 1814 to 1855 and on letters sent by Amélie's husband to her from 1796 to 1805.

¹⁰⁵ For instance: Walter Charlton Hartridge (ed.), *The Letters of Don Juan McQueen to His Family*, Savannah, Georgia Society of the Colonial Dames of America, 1943.

¹⁰⁶ Ijäs 2018, p. 85.

¹⁰⁷ Ijäs 2018, p. 84.

¹⁰⁸ Perrot 1998, p. 15.

¹⁰⁹ Ijäs 2018, p. 83.

¹¹⁰ Ijäs 2018, p. 88.

¹¹¹ *Ibid.*

¹¹² Ijäs, 2018, p. 85.

¹¹³ *Ibid.*

¹¹⁴ Ijäs, 2018, p. 92.

¹¹⁵ *Ibid.*

2. Businesswomen and their public image: The use of newspapers and advertisements

Some recent studies have used newspapers in order to deepen their qualitative analysis of nineteenth-century businesswomen. By informing the public about legal announcements and current events, newspapers provide a great deal of information about nineteenth-century businesswomen. Among other things, announcements of bankruptcies published in the press can give visibility to the termination of businesses (Barker 2006).¹¹⁶ More specifically, local chronicles and necrologies can also bear the traces of businesswomen, as demonstrated by Richard (1996, 2006). Bishop (2020) made abundant use of newspapers in her study tracing the lives of the self-reliant nineteenth-century widows who took over “male” responsibilities in Colonial Australia and New Zealand, referring among others to the *Sydney Morning Herald*, *The Australian*, the *Daily Southern Cross*, *The Sydney Monitor and Commercial Advertiser*, *Eastern Province Herald*. She relied for instance on published court decisions, announcements of sales by auction, correspondent announcements, or on a “List of persons claiming to be entitled to vote for the Election of Members of the Board of Trustee, and Auditors”. Newspapers were also used by women for the purposes of commercial promotion: as noted by Kay (2009), however, newspaper advertisements in British newspapers were nevertheless very expensive in the first half of the nineteenth century, and analysis of newspaper advertisements thus only provides a truncated picture of women’s entrepreneurship, since it was “an accessible means of business promotion only for the most established of proprietors.”¹¹⁷ Kay thus relies on trade cards in order to highlight women’s commercial practices and to examine the motives behind their commercial communication.

Advertisements in fact convey the image businesswomen wanted to give of themselves, or the image others wanted them to reflect. The work of historians might thus consist in analyzing the ways this image conformed to social standards, or was on the contrary a means of emancipation from them.

Combining the study of censuses and directories with the study of advertisements in order to identify colonial British Columbia businesswomen, Buddle (2020) recalled that “What one proclaims in an advertisement [...] may not always be accurate”.¹¹⁸ Women, therefore, might for instance use the protection of a fictive (or not) marital status in advertisements in order to gain some safety in a “testosterone-fuelled town”.¹¹⁹ Women, especially in colonies, might sometimes have taken the opportunity to adapt their image according to the marital status that best suited them either with customers or creditors.¹²⁰

The businesswomen’s image was furthermore created and shaped by marketing strategies. Guy’s study (1997) about widows in the champagne industry calls into question the separate spheres doctrine by a comparative analysis of several of these widows’ journeys (Widows Clicquot, Pommery, and Laurent-Perrier). Aiming to understand the similarities in their paths and personalities, Guy analyzes the literature about the *Grandes Dames du Champagne* as well as the associated archives, demonstrating those women’s ability to understand the economic challenges related to innovation and the importance of developing new markets in foreign countries.¹²¹ The paper insists on the way in which the *Grandes Dames* came to serve as a

¹¹⁶ See for instance Barker (2006, p. 130) who mentions how advertisements in the press could announce “the bankruptcy of female traders and subsequent creditors’ meetings, or the sale of bankrupt stocks”.

¹¹⁷ Kay 2009, p. 57.

¹¹⁸ Buddle (2020, p. 328). Buddle also makes this assessment about what an individual might proclaim “to a census taker or in a legal document”.

¹¹⁹ *Ibid.*

¹²⁰ *Ibid.*

¹²¹ Guy (1997) also used wine labels in order to study the gap between the real journeys of these widows and the way contemporaries and historians have depicted them.

cultural and political symbol, especially through their depictions on wine labels.¹²² Wine labels allowed wine *negociants* to send an “advertising message that was more or less shared by their audience”.¹²³ the marketing strategies implemented by the *negociants* thus aimed to bring comfort to consumers by relying on the reassuring figure of the widows depicted on the labels. Generally seen as “genuine mother, attentive and devoted” to both family and firm”,¹²⁴ widows – or more precisely their popular image – were thus used in order to sell champagne. Guy notably found that in “looking at the labels that appeared on champagne bottles, we find a marked increase after 1880 in the number of labels that include the title of ‘veuve’”.¹²⁵ Wine *negociants* even came to rely on the popularity of real Grande dames du Champagne like the Veuve Pommery or the Veuve Clicquot to introduce fictional widow characters on wine labels.¹²⁶ These business strategies contributed to shaping “a unique definition of women’s entrepreneurship in modern France”.¹²⁷

3. Understanding female entrepreneurship in all its dimensions: Public and legal records

Court records also comprise a rich source that sheds light on varied aspects of businesswomen’s lives. Bankruptcy court records are especially pertinent to apprehend businesswomen’s economic difficulties in more depth, as demonstrated by Aston and Di Martino (2017),¹²⁸ where court records concerning debt collection actions also provide information about economic exchanges between businesswomen and their debtors.¹²⁹ Court records concerning family law provide details about businesswomen’s rights over their own assets within the framework of marriage.¹³⁰ Ağır (2020) further mentions that earlier studies based on court records involving Islamic property law (“dower, allowance and inheritance”) have demonstrated “the active involvement of Muslim women as economic actors”.¹³¹ Criminal records might equally contain details about businesswomen, who might for instance have been involved in theft or prostitution when not earning a decent living.¹³² Many court records thus bear the potential to help researchers understand the economic and family issues that nineteenth-century businesswomen might have faced.

Notarial records can also provide substantial information about businesswomen. Several recent studies have underlined the value of notarial records in this respect: Barrière (2012), for instance, used marriage contracts and estate inventories in order to study the journeys of widowed businesswomen. Marriage contracts, and estate and probate records in general, in

¹²² Guy 1997, p. 512.

¹²³ *Ibid.*

¹²⁴ Guy 1997, p. 507.

¹²⁵ Guy 1997, p. 511.

¹²⁶ Guy 1997, p. 512.

¹²⁷ Guy 1997, p. 507.

¹²⁸ Aston and Di Martino (2017) used the *Official Receiver’s Reports* in order to illustrate the quantitative data with case-studies (see footnote 42).

¹²⁹ See for instance the case of “Sarah Richardson of Manchester, Hat manufacturer” as explored by Barker (2006, p. 135) which was investigated through the Court of Exchequer’s archives, conserved in the National Archives. Sarah Richardson took William Gamon of Chester to court in order to pursue the debt he owed her. By pleading her case, she “asserted her legal rights just as any man might have done”.

¹³⁰ Craig (2020, p. 131) pointed out especially that in France women could petition the court in order to obtain a separation as to property when their “husbands’ bad management or bad luck threatened the assets they had brought into marriage”.

¹³¹ Ağır 2020, p. 411 and 412.

¹³² Van den Heuvel (2007, p. 90). Most of the analysis concerns other periods than the nineteenth century. Nevertheless, the proposal to use criminal records for further research on nineteenth-century businesswomen might be retained.

whatever country the study is carried out, might be useful to draw up a legal portrait of businesswomen.¹³³

Information given by civil status documents (or more generally by records of birth, baptism, marriage, and burial) can also be used in order to “analyze the impact of family ties and the life cycle on people’s careers in trade” (Van den Heuvel 2007, p. 36, referring to DTB registers). Municipal archives might also be a wealth of information, especially where a businesswomen has left an important imprint on local life, or when the local context needs to be apprehended in more depth to understand a given women’s business trajectory.¹³⁴

4. Highlighting the specificities of marital situations: The case of widows

Mostly by adopting a qualitative approach, recent studies have shown that widows were not the only women who had the opportunity to run businesses.¹³⁵ Nevertheless, the specific subject of widowed businesswomen continues to arouse interest: because they appeared in broad daylight in advertisements or on the pediments of storefront,¹³⁶ widows were among the first women to have been identified as active in business. Studying widowed businesswomen allows researchers to explore the “strategies for survival” of “one group of women affected by the absence of a male breadwinner”.¹³⁷ For instance, while underlining the presence of economically active women all over Europe,¹³⁸ Bishop’s study on businesswomen in colonial Australia and New Zealand (2020) explored the multiple schemes deployed by widowed businesswomen.¹³⁹ Offering several case studies of widows based on a variety of sources,¹⁴⁰ Bishop noted that the difficulties and opportunities encountered by widows in colonies were “similar to widows in the UK and Europe, with the significant difference that many widows had emigrated, leaving behind extensive familial support”.¹⁴¹ Furthermore, “developing colonial economies and growing populations offered opportunities for entrepreneurial women to capture niche or growing markets, in ways that may not have been available in Europe, where towns and cities (and businesses) were well established”.¹⁴² Based on the widows’ journeys, Bishop also insisted on the importance of family networks in businesswomen’s success or failure, especially within a colonial context.¹⁴³

¹³³ Richard (1996 and 2006) or Francois (2020) for instance also used notarial records in order to carry out their studies.

¹³⁴ See for instance Richard (1996) and Cromwell (2020).

¹³⁵ See for instance Craig 2020, pp. 122–23.

¹³⁶ Barrière 2012.

¹³⁷ Bishop 2020, p. 170.

¹³⁸ Bishop (2020) explained that widows were only one among other groups of women who wanted or needed to work. Whereas nineteenth-century Australian and New Zealand colonial rhetoric glorified the ideal of a settler family structured around a male breadwinner head with his useful “domesticated wife, bearing and caring for a bevy of children” (p. 169), several groups of women could be affected by the absence of a “male breadwinner” (p. 170). For instance, deserted wives or spinsters were other “manless” groups that could be found running businesses (p. 171). “Economically active wives” were also “widespread in Europe” (p. 170).

¹³⁹ Bishop (2020) distinguished three categories of widows: widows inheriting the business of their husband, widows that had run businesses throughout their whole life (independently or in partnership with their husband), or widows engaging in a new business.

¹⁴⁰ Bishop (2020) drew her case studies from newspapers, directories, literature, private correspondences and the website familysearch.com.

¹⁴¹ Bishop 2020, p. 190.

¹⁴² *Ibid.*

¹⁴³ Bishop 2020, p. 189.

Sketching the portraits of several widows from Marseille (France), Richard (1996) explained that widowhood indeed played a crucial role in women's entrepreneurship. According to Richard's qualitative study, based on multiple sources,¹⁴⁴ widowhood was a necessary condition for women to access legal emancipation and to attain to the role of leader in business.¹⁴⁵ Widowhood, in particular, allowed women to regain the use of their dowry, and widows also had the possibility of benefitting from their husband's legacy.¹⁴⁶ Several constants appear in Richard's detailed analysis of widow entrepreneurs from Marseille: firstly, the women concerned had already been involved in their now-deceased husband's business in some respect; secondly, there was no male successor old enough to take back the family business; finally, the purpose of the widows when taking back their husband's succession was to retain and grow the family business in order to transmit it to their children.¹⁴⁷ The frequent and decisive role played by widows in the continuity of businesses has sparked attention in the literature. The historical role of women (and not only widows) in the endurance of family businesses is emphasized by Blondel and Niforos (2013), while Barker and Ishizu (2012) point out that widows of the *petite bourgeoisie* during the early industrial revolution in Liverpool and Manchester played a vital role in the continuity of small family firms. Widows were more likely to take over businesses – even in the presence of adult children – since they had often previously been engaged in the business affairs. Macleod (2018) challenges the view that the entrepreneurial widows of the nineteenth century should be regarded only as bridges between generations, interim figures who passed the business to male heirs once they were of an age, and on the contrary highlights – building on the analysis of a sample of widowed businesswomen in Glasgow – the variety of widowed businesswomen's experiences, strategies, and succession models.

Conclusion

The revisionist literature on female entrepreneurship succeeds in establishing the continuity of female entrepreneurship throughout the whole of the nineteenth century. Neither the separate spheres ideology, nor the dramatic changes in economic organization unleashed by industrialization, nor the constraining legislation enshrined all over Europe and beyond, prevented women from participating in the economic world. Several debates still remain, of course, especially concerning the size of the businesses run by women (only small-sized businesses or also larger ones?), about the importance of family firms, about whether capitalism improved or on the contrary jeopardized women's position in Western economies, or about the way to interpret the concentration of women in certain types of businesses considered as more "feminine" (is this economic concentration, *de facto* marginalization, or social segregation?). However, and contrary to the earlier historical work, this growing body of literature provides evidence that women in the nineteenth century were not confined to domesticity and were not providers of low-skilled labor alone. It is now widely accepted that they played a significant role in the great economic development of the era, occupying key positions including as business owners. In declaiming the need to broaden the concept of entrepreneurship in order to

¹⁴⁴ Richard (1996) combined the following sources: literature, information extracted from a local exhibition about the Widow Perrin, local and commercial archives, private archives (especially correspondence), familial monographies, censuses, business directories, tax rolls (*patentes*), notarial records, articles of associations, local chronicles and necrologies.

¹⁴⁵ Richard 1996, p. 54.

¹⁴⁶ *Ibid.*

¹⁴⁷ *Ibid.*

encompass the complexity of economic life, recent studies furthermore propose to continue their work of renewing the sources and methods in order to better understand women's experiences as entrepreneurs. Several sources – as well as methods – have here been explored as regards both qualitative or quantitative approaches, but other sources or combinations of sources might still be relevant. There are indeed many avenues still to explore in order to enrich current reflections on nineteenth-century female entrepreneurship. This review of the literature thus aimed at providing methodological signposts for further research, the purpose of which would be to identify nineteenth-century businesswomen more clearly and better understand their economic behavior. Future studies based on the kinds of sources here examined could focus, for instance, on other geographical areas, on the differences between city and countryside behaviors, on the purely legal aspects of the constraints imposed upon businesswomen, or on the cultural influences between countries.

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Appendix

Figure 1. A women owner of the forges in Châtillon-sur-Seine (Côte d'or, France), recopied the administrative form in order to feminize her professional title.

Source: AN F¹², French National Archives in Pierrefitte-sur-Seine.

MINISTÈRE DE L'INTÉRIEUR.

QUESTIONS adressées à M. Adolphe Baudry — Ministre de l'Intérieur — sur le Mont de Piété, les Prêts et les Cautions
 à l'Assemblée des députés constituants de la République, le 22 Mars 1848 — sous le titre d'Interpellation, n. 1273

QUESTIONS

AN 1848

REPONSES

Monsieur le Ministre

Voilà les questions que j'ai posées à votre commission et auxquelles vous m'avez répondu par votre rapport du 10 Mars. Je vous prie de vouloir bien m'indiquer si vous avez pu en faire l'objet de votre rapport.

Objet de la question	Réponse	Réponse
1. Les prêts sont-ils faits à des taux élevés ?	Non	
2. Les prêts sont-ils faits à des taux élevés ?	Non	
3. Les prêts sont-ils faits à des taux élevés ?	Non	
4. Les prêts sont-ils faits à des taux élevés ?	Non	
5. Les prêts sont-ils faits à des taux élevés ?	Non	
6. Les prêts sont-ils faits à des taux élevés ?	Non	
7. Les prêts sont-ils faits à des taux élevés ?	Non	
8. Les prêts sont-ils faits à des taux élevés ?	Non	
9. Les prêts sont-ils faits à des taux élevés ?	Non	
10. Les prêts sont-ils faits à des taux élevés ?	Non	
11. Les prêts sont-ils faits à des taux élevés ?	Non	
12. Les prêts sont-ils faits à des taux élevés ?	Non	
13. Les prêts sont-ils faits à des taux élevés ?	Non	
14. Les prêts sont-ils faits à des taux élevés ?	Non	
15. Les prêts sont-ils faits à des taux élevés ?	Non	
16. Les prêts sont-ils faits à des taux élevés ?	Non	
17. Les prêts sont-ils faits à des taux élevés ?	Non	
18. Les prêts sont-ils faits à des taux élevés ?	Non	
19. Les prêts sont-ils faits à des taux élevés ?	Non	
20. Les prêts sont-ils faits à des taux élevés ?	Non	

Adolphe Baudry