

“She Has Already Hinted at ‘Board’”

Enterprising Urban Women in British Columbia 1863-1896

Peter A. Baskerville*

Few studies exist of women's work outside (or inside) the household. Especially lacking are any detailed studies of those women who were self-employed and/or employers of others. The general assumption is that women did not pursue such activity. This exploratory study attempts to show that some women in Victoria and Vancouver in the late nineteenth century were for a variety of reasons (economic necessity as well as free choice) attempting to balance two roles that society saw as being in conflict: tending a house and family and working in an independent business. The impact of the Married Women's Property Laws on this behaviour is assessed. The notion of separate spheres is qualified. The significance of studying enterprising women as a means of understanding family relations is suggested.

Très peu d'études ont été consacrées au travail des femmes, aussi bien à l'intérieur qu'à l'extérieur du foyer. Cela est encore plus criant dans le cas des travailleuses autonomes, qu'elles aient eu ou non des gens à leur service. C'est comme si on avait décrété que jamais les femmes ne s'étaient livrées à pareilles activités. La présente étude établit que vers la fin du XIX^e siècle, un certain nombre de femmes de Victoria et de Vancouver s'employaient—pour joindre les deux bouts ou pour donner libre cours à leurs aspirations personnelles—à concilier ce qui, aux yeux de la société, ne pouvait l'être : s'occuper du foyer et diriger leur propre entreprise. L'auteur examine l'influence à cet égard de la législation relative au droit de propriété des femmes mariées; minimise la notion des « sphères séparées »; et laisse entrevoir que l'étude des femmes entrepreneuses pourrait aider à mieux comprendre les relations familiales.

A large and growing body of study focuses on the nature of women's work in late nineteenth- and early twentieth-century industrializing societies. While light has been shed on women's work as housewives and as wage earners, comparatively little recognition has been given to those women who were self-employed; and even less attention has been paid to female

* Peter Baskerville chairs the Department of History at the University of Victoria.
I would like to thank Brian Young, Lynne Marks, Chad Gaffield, Pat Roy and Janet Guildford for their helpful comments.

employers.¹ As Olwen Hufton has stated, “[H]istorians of women have emphasized the lack of female entrepreneurial activity....”² In part, such perspectives and conclusions relate to the definition of work itself. Analyses of women’s paid work, dependent as they often are on census and other survey tabulations, have too often accepted, consciously and unconsciously, the social and cultural biases embedded in that data. Henrietta L. Moore, anthropologist, correctly emphasizes that “[W]ork is not just a matter of what people do because any definitions must also include the conditions under which that work is performed, and its perceived social value or worth within a given cultural context.”³ Del A. Muise, for example, admits that the scale he used to classify female wage workers in Nova Scotia “includes independent producers” and led to “the denigration of women who controlled their own economic destiny”. For Martha N. Fraundorf, economist, an American woman at the turn of the century could earn money in only two ways: “She could get a paying job or she could become the self-employed provider of housekeeping services to boarders and lodgers.”⁴ These perspectives reflect an approach to women’s history characterized by, as Linda Kerber recently pointed out, a rhetoric emphasizing “subordination, deteriorating status and...victimization...”⁵ The possibility that women were commercial proprietors, independent artisans, and self-employed professionals is not explored in these studies.⁶ To ignore such activity is to perpetuate the cult of domesticity and the over-

1. For an introduction to this literature, see Julie A. Matthaei, *An Economic History of Women in America* (New York, 1982); Leslie W. Tentler, *Wage-Earning Women: Industrial Work and Family Life in the United States, 1900-1930* (New York: Oxford University Press, 1979); Bettina Bradbury, “The Fragmented Family: Family Strategies in the Face of Death, Illness and Poverty, Montreal 1860-1885”, in J. Parr, ed., *Childhood and Family in Canadian History* (Toronto: McClelland & Stewart, 1982); B. Bradbury, “Pigs, Cows and Boarders: Non-Wage Forms of Survival Among Montreal Families, 1861-91”, *Labour/Le Travail*, Vol. 14 (Fall 1984), pp. 9-48; B. Bradbury, “Surviving as a Widow in 19th Century Montreal”, *Urban History Review*, Vol. 17, no. 2 (October 1989), pp. 148-160; Lorna R. McLean, “Single Again: Widow’s Work in the Urban Family Economy, Ottawa, 1871”, *Ontario History*, Vol. LXXXIII, no. 2 (June 1991), pp. 127-150; Del A. Muise, “The Industrial Context of Inequality: Female Participation in Nova Scotia Paid Labour Force, 1871-1921”, *Acadiensis*, Vol. 20 (Spring 1991), pp. 3-31; and M.G. Cohen, *Women’s Work: Markets and Economic Development in 19th Century Ontario* (Toronto: University of Toronto Press, 1988).

2. O. Hufton, “Women Without Men: Widows and Spinsters in Britain and France in the Eighteenth Century”, *Journal of Family History*, Vol. 9 (Winter 1984), p. 368.

3. H.L. Moore, *Feminism and Anthropology* (Minneapolis: University of Minnesota Press, 1988), p. 43.

4. D.A. Muise, “The Industrial Context”, p. 15, fn. 26; M.N. Fraundorf, “The Labor Force Participation of Turn-of-the-Century Married Women”, *Journal of Economic History*, Vol. 39, no. 2 (June 1979), p. 402.

5. Linda Kerber, “Separate Spheres, Female Worlds, Woman’s Place: The Rhetoric of Women’s History”, *Journal of American History*, 75A, no. 1 (June 1988), p. 14.

6. It would be unfair to over-emphasize this point. After all, most such studies have taken great pains to uncover the extent to which women did, indeed, work both inside and outside the household and thereby contribute to personal and family income. Bettina Bradbury’s work is exemplary in this regard. See, for example, “Pigs, Cows and Boarders”.

arching paradigm of separate spheres, both of which went far to structure nineteenth- and early twentieth-century census gathering practices and both of which have continued to condition the nature of historical analysis of women's economic behaviour.

Recently, some historians interested in women's economic activity have moved to what L. Kerber has called "a third stage in the development of the metaphor of separate spheres".⁷ These historians are interested in charting the degree to which women moved into economic space previously reserved for men only. Much of this literature has focused on the spate of married women's property laws passed in the mid and late nineteenth century in the United States and Canada. In this research, spheres are not construed as opposed dualisms. Rather actions in one area inevitably affected, in positive and negative ways, behaviour in the other. Thus property laws may have been passed to serve the interests of male creditors by making it more difficult for male debtors to "hide" their securities in the hands of women. Yet such laws also granted married women legal independence in property and credit matters, an independence that could potentially facilitate activity in the capitalist marketplace.⁸ Historians, especially of the American Midwest, have revealed that many women did, indeed, take advantage of such laws. Using 1870 census data, Lucy Eldersveld Murphy has identified 30,987 midwestern businesswomen, 10.5 percent of all working women. Michael Anderson used a sample from the 1850 British census to reveal that 21 percent of working women between the ages of 35 and 64 were engaged in "small self-employed" ventures. Using R.G. Dun records, Lyle Dorsett has even suggested women may have been treated as equals to men when seeking credit.⁹

7. L. Kerber, "Separate Spheres", p. 18.

8. Constance B. Backhouse, "Married Women's Property Law in Nineteenth Century Canada", *Law and History Review*, Vol. 6, no. 2 (Fall 1988), pp. 211-257; R.H. Chused, "Late 19th-Century Married Women's Property Law: Receptions of the Early Married Women's Property Acts by Courts and Legislatures", *The American Journal of Legal History*, Vol. 29 (Spring 1985), pp. 3-35; Lee Holcombe, *Wives and Property: Reform of the Married Women's Property Law in 19th Century England* (Toronto: University of Toronto Press, 1983); Norma Basch, *In the Eyes of the Law: Women, Marriage and Property in 19th Century New York* (London: Cornell University Press, 1982); Paulette Falcon, "'If the evil ever occurs': The 1873 Married Women's Property Act: Law, Property and Gender Relations in 19th Century B.C." (M.A. thesis, University of British Columbia, 1991).

9. L.E. Murphy, "Business Ladies: Midwestern Women and Enterprise, 1850-1880", *Journal of Women's History*, Vol. 3, no. 1 (Spring 1991), p. 66; M. Anderson, "The Social Position of Spinners in Mid-Victorian Britain", *Journal of Family History*, Vol. 9 (Winter 1984), calculated from Table 3, p. 384; L. Dorsett, "Equality of Opportunity on the Urban Frontier: Access to Credit in Denver, Colorado Territory, 1858-76", *Journal of the West*, Vol. 18 (Fall 1979), pp. 78-79. Several other works which provide substantial insight into the world of businesswomen are: Sandra L. Myres, *Westernizing Women and the Frontier Experience, 1800-1915* (Albuquerque: University of New Mexico Press, 1982), esp. Chapter 9; Glenda Riley, *The Female Frontier: A Comparative View of Women on the Prairies and the Plains* (Lawrence Kansas, 1988); Suzanne Lebsack, *The Free Women of Petersburg: Status and Culture in a Southern Town, 1784-1860* (New York: W.W. Norton, 1984), esp. Chapter 5; Leonore Davidoff and Catherine Hall, *Family Fortunes: Men and Women of the English Middle*

Such findings have prompted this study, which, in an exploratory fashion, examines the impact of married women's property law on the entrepreneurial activity of women in urban British Columbia in the late nineteenth century. For the purposes of this paper, the term entrepreneurial is loosely construed to mean activity other than that of wage-work in the capitalist market place. Three types of such activity are focused on here: women as property holders, women as borrowers, and women in business, both self-employed and employers of others. Close attention is given to the degree to which such activity led to any redrawing of the space that women could, with confidence, occupy as their own, or at least as joint tenants with men. In fact, the ensuing analysis suggests that the notion of separate spheres may obscure rather than provide insights into the lives and behaviour of many enterprising women.

Women as Property-Holders in Victoria, British Columbia: 1863-1891

In 1862, the Vancouver Island Legislature gave limited rights to deserted women in the matter of property ownership. Not until 1873 was an act passed which allowed married women to own real estate and transact business free from supervisory or controlling power by their husbands. The 1873 legislation followed closely that passed in Ontario in 1872, and, while no published court cases seem to have emerged in British Columbia concerning the property rights of married women in this period, many did in Ontario. Almost invariably, as Constance Backhouse has demonstrated, Ontario judges restricted the rights of married women in the marketplace. A series of these cases, coupled with a dull if not declining economy in Victoria following the gold rush days of the late 1850s and early 1860s, hardly encouraged women in British Columbia to invest in land. Even in 1880, vacant lots, dusty streets and financial depression characterized the city.

Starting in 1881, Victoria's economy took a dramatic turn for the better. A drydock in Esquimalt and railroad for the Island acted as catalysts: population grew by 184 percent during the 1880s; gross value of manufacturing production increased by 3.5 times; the city itself doubled in size; and, by 1891, land values had increased 6.3 times since 1882. Yet, given the restrictive interpretations laid down by many provincial courts concerning women's economic rights, more than an expanding economy was required before women could hope to participate with confidence in the capitalist marketplace.

Class, 1780-1850 (London: Hutchinson, 1987); Brian Young, "Getting Around Legal Incapacity: The Legal Status of Married Women in Trade in Mid-19th-Century Lower Canada", in P. Baskerville, ed., *Canadian Papers in Business History*, 1 (Victoria: Public History Group, 1989), pp. 1-16; Wendy Gamber, "A Precarious Independence: Milliners and Dressmakers in Boston, 1860-1890", *Journal of Women's History*, Vol. 4, no. 1 (Spring 1992), pp. 60-88; and Janet Guildford, "More Than Idle Ladies: Business Women in Nineteenth Century Halifax", paper presented to Atlantic Studies/B.C. Studies Conference, May 1992, St. John's, Newfoundland.

The British Columbia legislature passed laws in 1883 and, following an 1884 Ontario statute, in 1887, which did clarify and tighten the rights of married women to own and dispose of real and personal property independent of their husband's involvement. Conservative provincial courts were forced to accept, as one federal judge put it, that "thenceforth married women were completely emancipated from their husband's control both as regards the enjoyment and the disposition of their real estate."¹⁰

To what extent did married women take advantage of these laws? Very little work has been done on assessing the actual impact which these laws may have had on women's economic behaviour.¹¹ Studies, based on impressionistic evidence, have suggested that women in the American Midwest clearly did react in a positive way to similar enabling legislation and purchased, on their own account, much land.¹² An analysis of several assessment roles for Victoria between 1863 and 1891 confirms this general picture.¹³ As Table 1 indicates, women's participation in the land market increased significantly in this period. Only one in every 25 non-institutional property holders were women in 1863; by 1882, women were one in 10, and by 1891, one out of every 5 non-institutional property holders was a woman.

When the participation rate of women in the land market is broken down by age and marital status, the impact of the Married Women's Property Acts of the 1880s seems clear. In 1882, married women represented 36 percent of all women property holders with known marital status (18 of 50). In 1891, married women represented 67 percent (91 of 135).¹⁴ On a more speculative level, it is possible that the Married Women Property Acts helped to encourage younger married women, women who did not have to overcome outmoded cultural baggage, to own land. Only 6 percent of married women who owned

10. See C.B. Backhouse, "Married Women's Property Law", esp. page 236 and P. Baskerville, *Beyond the Island: An Illustrated History of Victoria* (Burlington: Windsor Publications, 1986). The relevant acts are as follows: An Act to Protect the Property of a Wife Deserted by Her Husband, 1862, Public General Statutes of the Colony of Vancouver Island, 1859-63, C51; An Act to Extend the Rights of Property of Married Women, 36 VIC, 1873, C29; An Act to Amend the "Married Women's Property Act 1873", 46 VIC, 1883, C18; An Act Respecting the Property of Married Women, 50 VIC, 1887, C20; P. Falcon, "If the evil ever occurs", pp. 82-84, found three references to the 1873 B.C. Married Women's Property Act in unpublished judge's bench books. The attitudes conveyed here are similar to those discussed by Backhouse.

11. Livio Di Matteo explores the impact of these laws on female wills and concludes that they accounted for a significant increase in such wills in Ontario. See L. Di Matteo, "Wealth Holding in Wentworth County, Ontario, Canada, 1872-1892" (Ph.D. dissertation, McMaster University, 1990), p. 48.

12. S.L. Myres, *Westernizing Women*, pp. 258-259. See also S. Lebsack, *The Free Women*, Chapter 5.

13. For 1863 and 1871, the whole of the assessment role was examined. For 1882 and 1891, the city core area, which represented 68% of assessed wealth in 1881 and 66% of assessed wealth in 1891, was analysed.

14. Marital status was found by linking women from the assessment role in 1882 to the 1881 census and from the assessment role in 1891 to the 1891 census.

property in 1882 were 35 years of age or younger. That figure had risen to 29 percent in 1891. It is possible, too, that this increase reflected gifts and bequests from parents who endowed their married daughters and provided for them free of their husband's control.

Table 1 Women Property Owners: Victoria, 1863-1891

	1863	1871	1882	1891
1) Women as a percentage of non-institutional property owners	4	7.1	9.7	19.6
2) Percentage of assessed value of property owned by women	1.4	3.7	4.1	6.3
3) Percentage of lots owned by women with buildings	46	47	51	60
4) Percentage of assessed value of property owned by women invested in buildings	14.7	37.5	46	25
5) Percentage of women owning more than one property	22.2	36.7	51.6	31.5
6) Number of women property owners	27	49	62	148

Source: Assessment roles for Victoria between 1863 and 1891.

Clearly, participation by married women accounted for much of the increased presence of women in Victoria's land market. Clearly, too, the Married Women's Property Acts, especially those of the 1880s, provided a legal context which, along with a buoyant economy, made such participation possible. Can, then, one conclude that what has been observed represented an expansion of the women's sphere, an appropriation by women of economic terrain previously reserved for men? The answer to this question must be yes, but a substantially qualified yes. First, the value of women's landholdings lagged far behind their increased presence in the market. While their presence doubled from one in ten non-institutional property holders in 1882 to one in five in 1891, the value of their holdings measured as a percentage of total holdings increased by only 2.2 percent. The median value of women's assessed property increased 2.8 times between 1882 and 1891, but the overall assessed value of Victorian real estate increased by 6.3 times. Men and institutional investors, not women, appropriated most of this increased value. Women tended to own land at the low end of the market. Moreover, the increased cost of land in 1891 severely affected the nature of women's investment. The fact that only 25 percent of women's investment in 1891 went into buildings (*see* Table 1) is explained by the increased assessed value of land, and does not indicate any lack of interest in such investment by women.

More significant is the dropoff in the number of women who owned more than one property, from over 50 percent in 1882 to less than a third in 1891. Increased land costs definitely acted as a barrier to those women who hoped to invest in land.

Yet in the final analysis, one should emphasize the yes, not the qualifications. Norma Basch has pointed out that married women's property legislation in the U.S. "constituted a bridge between spheres, a link between the private space of home and family and the public space of politics and the market place".¹⁵ For the wife of R.G. Tatlow, those acts freed up space within the home and family as well. "My wife says she will never board again," the Vancouver businessman confided to a friend in June 1886, "and I am afraid she 'has me this time' as the house is going up on her lot." That his wife thoroughly enjoyed the empowerment commensurate with owning her own land is clear from what Tatlow, somewhat whimsically, went on to write: "[I]n fact", he continued, "she has already hinted at 'board'."¹⁶

Women and Credit

The 1873 *Married Women's Property Act* continued to allow a husband to shield property in his wife's hands to prevent creditors from laying claim to such assets. The "protection" offered married women's property by the 1873 legislation also made it virtually impossible for such women to borrow money or even transact many types of business on their own. After all, as one judge put it, "what creditor would agree to contract with a married woman when the courts repeatedly refused to enforce liability against them?" By the end of the 1880s, pressure from creditors in British Columbia, as in almost all other jurisdictions, led to a clarification of the rights of creditors to sue husbands and wives for debts. As a result, women had gained almost the same legal rights as men when it came to borrowing money.¹⁷

Who were those women who borrowed and why did they do so? Unfortunately, evidence of women's participation in the credit arena prior to the 1880's legislation in British Columbia has not been uncovered. The following discussion is based on a reconstruction of 1,736 loan applications processed by two mortgage and loan companies operating out of Victoria, the British Columbia Land & Investment Company, and Vancouver, the Yorkshire Guarantee & Securities Corporation. These applications were handled between 1889 and 1896 with most of the activity occurring between 1890 and 1894, years of intense economic speculation in urban British Columbia.¹⁸

15. N. Basch, *In the Eyes of the Law*, p. 41.

16. British Columbia Archives and Records Services [hereafter BCARS], AIE/C86/C86/T18, R.G. Tatlow to H.P. Crease, June 11, 1886. I am indebted to John Lutz for suggesting that I look at this correspondence.

17. C.B. Backhouse, "Married Women's Property Law", p. 234.

18. I would like to thank Nancy Parker, Michelle Cox and Chris Roberts for their valuable assistance in the research and coding of, especially, the B.C. Lands material.

Table 2 provides a starting point for analysing the women who sought institutional credit. For both companies, women borrowers occupied a prominent niche in their portfolios, outnumbering companies and co-applicants. About one out of every eight applicants granted a loan by the two corporations was a woman. Their level of activity remained fairly constant throughout the years covered, thus suggesting that women were not the first to be denied loans, nor the last to be granted them. In fact, their success rate as applicants for money from the British Columbia Land and Investment Company exceeded that of all other categories of applicants. That these two credit institutions saw fit to loan over a quarter of a million dollars, or about one of every eleven dollars they loaned, to women in this short period is surely impressive evidence that women were indeed being taken seriously by major actors in the local capitalist marketplace.

Table 2 Women as Borrowers: A Two-Company Profile, 1889-1896

	B.C. Land		Yorkshire Guarantee		Total	Total
	No.	Percentage of total handled by company ¹	No.	Percentage of total ¹	No.	Percentage of total granted by both companies
No. of women applicants ²	60	12.1	unknown	—	—	—
No. of loans applied for ²	78	10.8	unknown	—	—	—
No. of women granted loans	42	13.6	75	12.7	117	13
No. of loans granted	57	12.8	88	11.6	145	11.8
Amount of money applied for ²	143,450	5.3	unknown	—	—	—
Amount of money received	97,050	6.1	165,000	12.2	262,050	8.9

¹ Based on applications with known "gender": female, male, co-applicant or company.

² This information is only available for B.C. Land.

Source: Loan applications processed by the British Columbia Land & Investment Company, Victoria, and the Yorkshire Guarantee & Securities Corporation, Vancouver, between 1889 and 1896.

It is perhaps useful to speculate on a broader scale concerning the extent of women's activity in the sphere of institutional credit. The B.C. Lands and the Yorkshire Guarantee were far from the only companies involved in trust and loan activities in British Columbia in these years. Between 1889 and 1896, 34 other companies received charters to operate in that province.¹⁹ While we know very little about the specific operations of these competitors, their very numbers suggest that women (and others) had many possibilities open to them should they wish credit. Information of a different and somewhat more specific sort is also available. The Land Registry Office at Victoria reported that by December 31, 1896, foreign and local companies had granted 1,139 loans worth \$4,039,928 based on the security of land located in Victoria. These are tantalizing figures. The pattern of activity uncovered in the two-company study suggests that women may have held 134 loans from all institutions worth \$359,553 in Victoria alone by the end of 1896. It is not unreasonable to assume a similar loan and dollar amount for Vancouver. No more than \$100,000 of the resulting three-quarters of a million dollars would have been granted by B.C. Lands and the Yorkshire Guarantee. These figures, it must be stressed, represent a very conservative estimate of the extent of activity engaged in by women credit seekers, since we have no data available to us from which to estimate the extent of women's activity as both borrowers and lenders in the sphere of private credit.²⁰ Institutional loans comprised only 35.3 percent of all money loaned to men and women on the security of land in Victoria as at December 31, 1896. Local and foreign "private capital" made up the rest.

About four of every five women who borrowed from the two loan companies were married (*see* Table 3). Most of the women were relatively young: 60 percent were under 40 and 26 percent were under the age of 30. About one-half of the loans to married women were \$1,000 or under. Only 11 percent borrowed more than once. Only five of the married women had an occupation other than that of housewife. Some, like Mrs. Warren, permitted her husband to borrow "on her behalf". Doubtless, there were many like Fannie Beer, who co-signed with William, her husband of less than a year, for a loan of \$1,100 to construct their first home. Others like Mary Coombs, whose house had suffered minor fire damage, borrowed to repair or expand existing homes.²¹ Most borrowed without any evident expectation of turning a speculative profit.

19. Based on an analysis of the British Columbia Registrar of Companies Records at the BCARS. I would like to thank Darryl Green for his assistance in this research.

20. BCARS, Bureau of Statistics, GR153, Box 3, file 21, Returns of Mortgages on Realty at Victoria, Dec. 31, 1896.

21. For Warren, *see* Victoria City Archives [hereafter VCA], British Columbia Land and Investment Company Papers [hereafter BCL], Victoria to London Correspondence, March 29, 1893; for Coombs, *see* *ibid.*, Vancouver to Victoria Correspondence, March 19, 1895; Beer borrowed from the Yorkshire Guarantee, the papers of which company are now at Special Collections, University of British Columbia. I examined them when they were in a totally unorganized state in Huddersfield, England. William Beer was listed as a single male in the 1891 census. In December 1892, he and his wife, Fannie, applied for the loan.

Table 3 Marital Status of Women Borrowers, 1889-1896

	B.C. Land	Yorkshire Guarantee	Total
Married	25	24	49
Widow	2	6	8
Single	3	1	4
Total	30	31	61
Unknown	12	44	56

Source: Loan applications processed by the British Columbia Land & Investment Company, Victoria, and the Yorkshire Guarantee & Securities Corporation, Vancouver, between 1889 and 1896.

Table 4 Size of Loan by Gender*: A Two-Company Study, 1889-1896

		B.C. Land		Yorkshire Guarantee		Total	
\$1,500 and below	M	229	60.1	462	75.8	691	69.7
	F	34	59.6	72	81.5	106	73.0
\$1,501-4,000	M	97	25.5	120	19.6	217	21.9
	F	22	38.6	13	14.5	35	24.4
\$4,000+	M	55	14.4	28	4.6	83	8.4
	F	1	1.8	3	3.4	4	2.8
Total	M	381	100	610	100	991	100
	F	57	100	88	99.4	145	100.2

* Cases with known gender: male of female.

Source: Loan applications processed by the British Columbia Land & Investment Company, Victoria, and the Yorkshire Guarantee & Securities Corporation, Vancouver, between 1889 and 1896.

It is tempting to characterize this as conservative behaviour and to explain it by reference to neoclassical assumptions concerning the altruism inherent in family economies: families prosper through the joint utility functions performed by their members.²² Such behaviour is also consistent with the separate spheres perspective concerning the appropriate role for women: selfless and supportive. Yet, there remain compelling reasons to qualify such conclusions. In the first place, most men (80 percent) like women (89 percent) tended to borrow only once. Also, as Table 4 demonstrates, the majority of men, like the majority of women, borrowed \$1,500 or less. Only in the B.C. Lands Company, which tended to grant higher loans than the Yorkshire Guarantee, did men borrow greater sums. A new two-storey home in Vancouver could be constructed for about \$1,500 in 1891. In all likelihood, then, the majority of both men and women who borrowed did so to construct a new home or repair and extend an old one.

22. For a useful discussion of this and other approaches, see Nancy Folbre, "Hearts and Spades: Paradigms of Household Economics", *World Development*, Vol. 14, no. 2 (1986), pp. 245-255.

This comparison, of course, does not, by itself, call into question the presumed conservative behaviour of women credit seekers. Men, too, might be seen as being almost as conservative. Yet the point to note is that the activity pattern of those women who borrowed was very similar to that of men. For married women, less than a decade earlier, such activity would have been impossible. Creditors could not have advanced them any capital which was secured by a mortgage issued by the wife. And, even in the period under review here, creditors exhibited much caution in their transactions with, especially, married women. They tended to view such women as simple extensions of their husbands. Thus the B.C. Lands declined to grant Margarett Boechnofsky a loan of \$3,000 in 1892 despite the fact that she offered security which they appraised at three times the value of the loan. "The house is quite a good one," the company's Vancouver agent wrote, "and altogether the property is considered to be a very desirable one." However, knowledge of Margarett's husband led to the rejection of her application. "Boechnofsky," C.A. Holland, the company's general manager, quickly responded, "is very undesirable, and has made himself notorious once or twice — you could have a great deal of trouble with him...so it would be as well to decline business."²³ For this manager, a husband was an inseparable part of his wife's "business". Time and again, the company urged its agents "when making loans to married women...get husbands to join in all cases where possible."²⁴ Companies like the B.C. Lands continued to resist the legal reality that married women could now borrow independently from their husband's involvement. Patriarchal values continued to underlie the loan granting policies of credit companies in this period. In the face of this resistance to their legal rights, it is all the more remarkable that married women borrowed as independent entities as often as they did.

Nor should one conclude that, because most women appear to have borrowed to improve the family home, such activity was therefore simply altruistic. Women also borrowed in order to strengthen their long-term economic situations. Scattered qualitative evidence suggests that married women were quite concerned about the security they would have to live on should their husbands die. As Mary Howard, the wife of John, a hotel and saloonkeeper in Esquimalt, wrote to a friend in England: "I do want John to pay off some of the mortgage on the house...John has **not** made a will in my favour...he always says I am all right." Mary, who assured her correspondent that "I **work** all the time", was simply expressing an anxiety which must have been felt by many married women in this period. For those who already owned some property or other security, the ability to borrow to upgrade or at least

23. *VCA, BCL*, Vancouver to Victoria, Feb. 6, 1892 and Victoria to Vancouver, Feb. 8, 1892.

24. *VCA, BCL*, Victoria to Vancouver, Sept. 15, 1892 and Feb. 10, 1893.

preserve its worth without sacrificing ownership to another, even if that other was a husband, was an empowering development in their lives. It was in order to enhance their present and future economic welfare that, as much as any other set of factors, accounts for the predominance of married women amongst women credit seekers.²⁵

Some women, in fact, did borrow for speculative purposes. Mary Black, a lawyer's wife and owner of many properties in Vancouver, had no trouble obtaining \$1,800 from the B.C. Lands. Nor did Emma Gold, a large land-owner, have any difficulty receiving \$1,500 even though the security was "quite a distance from the center of the city and for this reason not very desirable". The fact that "the old lady is quite wealthy" overshadowed all else.²⁶ The five women who were married to real estate agents tended to borrow large sums, presumably for speculative purposes. Anastasia Clements, a married woman who lived with her mother, made no secret of her reason for seeking credit: in the 1891 census, she claimed her occupation to be that of a "capitalist". Five married women borrowed from both companies and there is scattered evidence of other women who approached both and signed with the one who offered the best interest rate. Few women, however, matched the degree of activity of Mary McKee, the wife of William, a builder, renter and seller of houses in Vancouver. In a three-year period, Mary contracted for nine loans with B.C. Lands and for two with Yorkshire Guarantee. She continually resisted C.A. Holland's attempts to have her husband co-sign for loans from the B.C. Lands. Clearly, Mary considered herself to be an equal partner with her husband in their building ventures: she would look after the financing and he, the construction.

Were women good credit risks? Studies which focus on the credit reports of R.G. Dun have concluded that, in some areas, they would seem to have been better risks than men.²⁷ Evidence constructed from the Yorkshire Guarantee's loan books suggests that at least women were not significantly worse than men as credit risks. The Yorkshire Guarantee foreclosed on 27 percent of all loans granted to women and on 23 percent of all loans granted to men. Among known married women, the rate was slightly higher at 29 percent. The micro economy in this era was that of boom and bust. By 1894, real estate prices

25. BCARS, E/C/M126, Mary Howard to Emma McCandlish, June 18, 1882. On the importance of understanding individual perspectives within families, see also Chad Gaffield, "Children, Schooling and Family Reproduction in Nineteenth Century Ontario", *Canadian Historical Review*, Vol. LXXII, no. 2 (June 1991), pp. 157-191. Wendy Gamber also warns about the limits to viewing women simply within the context of a family economy, "A Precarious Independence", p. 73.

26. VCA, BCL, Victoria to London, April 20, 1893 and Vancouver to Victoria, Dec. 23, 1893.

27. L. Dorsett, "Equality of Opportunity".

were fast declining and general economic activity slowing down. No separate sphere protected women creditors any more than their male counterparts. Preliminary analysis suggests that the Yorkshire Guarantee did not foreclose on women any more quickly than the company did on men. In fact, the company was equally ruthless. It carried most loans during the economic decline of the middle and late 1890s simply because to assume ownership would entail management and tax costs that it did not wish to incur. In 1899, on the eve of an economic upswing and the strong promise of rising real estate prices, the company foreclosed on 50 percent of its delinquent women creditors and on a similar percentage of its male creditors. In this sense, at least, women were unequivocally treated as equals in the sphere of institutional credit.

Women in Business

In societies, in the early stages of industrialization, self-employed women were common. Large mechanized factories had yet to usurp artisanal functions to the extent that a home-based or small enterprise could not hope for much success in the marketplace. Small family-owned retail enterprises could still operate relatively free of competition from large chain stores. If evidence in Table 5 is not strictly comparable, the data nonetheless quite clearly reveals the existence of significant numbers of self-employed women in early industrializing societies. While there is much that one would like to know about these women, the central questions focused on here are: to what extent did being self-employed connote economic independence? For women, did self-employment represent a significant reshaping of the women's sphere, an extension of activity into space previously appropriated only by men? Lucy E. Murphy, on the basis of her survey of midwestern American businesswomen, has concluded that such women were "on the edges of their sphere, with one foot in the male world of profit-seeking, but the other planted in a world of tradition and female culture". This conclusion follows those of other studies of female entrepreneurship by Suzanne Lebsack and Glenda Riley. Lebsack writes of the "personalism" that women brought to capitalist affairs, a set of characteristics forged within the traditional sphere of domesticity and Riley maintains that "women used traditional female values as their guides" in economic matters.²⁸

28. L.E. Murphy, "Business Ladies", p. 65; G. Riley, *The Female Frontier*, p. 4; S. Lebsack, *The Free Women*, Chapter 5.

Table 5 **Businesswomen: Numbers in Relation to Other Women — Selected Studies**

	Vict. 1881 ¹		Vict. 1891 ¹		Vanc. 1891 ¹		England 1850 ²		US Midwest 1870 ³	
	No.	%	No.	%	No.	%	No.	%	No.	%
1) Self-employed women: number and as % of row 2	58	22.4	175	19.8	118	21.2	166	21.2	30,987	10.5
2) Women in the workforce: ⁴ number and as % of row 3	259	14.0	883	21.1	556	18.3	784	25.5	294,626	7.9
3) All women ⁵	1,848		4,180		3,030		3,074		3,729,442	

¹ Ages 15-79² Ages 35-64³ Ages 10+⁴ Includes one above.⁵ Includes one and two above.

Sources: See the Appendix for tabulation procedures for Victoria 1881 and 1891 and Vancouver 1891.

Figures for England 1850 are calculated from Michael Anderson, "The Social Position of Spinsters in Mid-Victorian Britain", *Journal of Family History* (Winter 1984), Table 3, p. 384.

Figures for the US Midwest 1870 are from Lucy E. Murphy, "Business Ladies: Midwestern Women and Enterprise, 1850-1880", *Journal of Women's History*, 3, 1991, Table 1, p. 67.

An examination of the activities of urban businesswomen in British Columbia provides some support for these conclusions. Self-employed women tended, as the data in Table 6 suggests, to operate in areas firmly within the traditional sphere of women's activities. If one considers accommodation-related enterprises: dressmaking and millinery artisanal work; teaching — music, art, dancing and cooking; and selling women's goods to be within that sphere, then, fully 83 percent of self-employed women in Victoria and Vancouver in 1891 were so located. Moreover, most such ventures could be and very likely were conducted from the home. A quarter of self-employed women employed other people: 26 of these were in the dressmaking and millinery sector, a similar number were in the accommodation business and the remaining third were located mainly in the merchant sector. Not only did self-employed women tend to operate within a traditional occupational sphere, they also physically located their enterprises within the domestic household, a pattern probably typical of many self-employed men.

Table 6 Businesswomen in Victoria and Vancouver, 1891

<i>Accommodations:</i>		
Boardinghouse	81	
Hotel	12	
Restaurant	8	
Saloon	2	
Total	103	35.1%
<i>Artisans:</i>		
Dressmaker and milliner	89	
Photographer	4	
Artist	4	
Lauderer	2	
Teamster	2	
Shoemaker	1	
Hairdresser	1	
Medium	1	
Total	104	35.5%
<i>Professionals:</i>		
Music teacher	27	
Art teacher	7	
Midwife	3	
Dancing teacher	2	
Cook	1	
Doctor	2	
Other	5	
Total	47	16.0%
<i>Merchants:</i>		
Dry goods: millinery and fancy goods	12	
Fruit and confectionery	8	
Grocer and general store	8	
Dairy	2	
Other	9	
Total	39	13.3%
Totals	293	

Sources: 1890 and 1891 city directories; 1891 census.
See the Appendix for tabulation procedures.

Did becoming a self-employed woman mean foregoing marriage and the raising of a family? These are difficult questions to answer categorically on the basis of the available evidence. About a third of all women in Vancouver and Victoria were single in 1891, yet single women comprised close to 80 percent of all women in the paid work force and about 48 percent of all self-employed women. That single women dominated women wage workers is well known; such wage work is generally viewed as a temporary stopping ground for women en route to marriage. It is possible that single women entrepreneurs were, in this sense, simply a subset of the general wage worker group: over three-quarters of all single women entrepreneurs were under the age of 30; or put another way, only 10 percent of all self-employed women were single and over the age of 29.

If few women sacrificed a marriage career for a business career, it is not clear that women routinely sacrificed a career in business for marriage. A third of all businesswomen were married (and some widows may have been businesswomen before the death of their spouse). Of the married women, one-third were under the age of 30, thus suggesting that for many women, a career in marriage may have been simply added on to an already existing career in business. Clearly, more investigation along these lines is warranted. It can, however, be noted that the most interesting difference between the marital status and age profile of businesswomen in 1881 Victoria and those in 1891 Victoria and Vancouver is the dramatic increase in the percentage of young married women in business. In 1881, only 6 percent of married businesswomen were under the age of 30. In 1891, one in three married businesswomen were under 30. Nor can this be explained by any increase in marriage of all women in that age cohort. There was no increase. Perhaps the married women property laws not only account for an increased participation of young married women in the land market, and for their significant participation in credit affairs, but also for their changed behaviour in the general business world.

The relationship between self-employment and bearing children is also complex. The raising of children was a central tenet of the cult of domesticity. A bare majority of married businesswomen (41 of 75) did have children in the house and 25 of those women had children under the age of 11. Eight had servants to help them with domestic chores and a further 10 had other relatives or older children in the house who may have looked after the younger children. Most of these women with children operated a boarding house or conducted a dressmaking operation from their premises thus allowing flexibility in balancing employment and household demands. Yet, a significant percentage of women may have foregone childbearing. Fifty-eight percent of businesswomen in their twenties, 44 percent in their thirties and 39 percent in their forties had no children living at home. This pattern from the early 1890s stands in stark contrast to the behaviour of married businesswomen in Victoria in 1881 when only two out of 16 had no children. For women in business, the goal of marriage remained central, but having a family would seem to have

been less compelling. In the late nineteenth century, some businesswomen in British Columbia were reshaping their life course: many, as will be indicated, most likely out of economic necessity; but some, albeit a minority, were deliberately balancing two roles that society deemed to be in conflict.²⁹

Up to this point, the discussion of women in business has implicitly assumed that such women helped determine their economic, marital and family agendas. In some studies, such an assumption has a whiggish hue: women can be seen as economic heroines who competed successfully in the male world of the capitalist market place.³⁰ Even careful studies praise "the hardy and self-sufficient women [who] stepped out of woman's place with few regrets."³¹ One of the most systematic studies of women entrepreneurs, that by Lucy E. Murphy, contributes to this genre. Murphy claimed that 70 percent of the businesswomen studied "should be considered to be of middle-class status or better" and that "at least half of the married women were in comfortable enough circumstances that they did not have to work to support their families."³² For them, freedom of choice was a reality. These conclusions were based on an analysis of 94 businesswomen found in directories and traced to the 1860 or 1870 census. These 94 are assumed to be "representative" of the 30,987 women who were in business in the Midwest in 1870. Such an assumption is highly problematic. They were more likely an elitist subgroup. Even their job distribution is at variance with that of the whole group.³³ An analysis of the social and economic status of all women in business in Victoria, and, for selected characteristics,³⁴ Vancouver in 1891 provides a different perspective on the degree of agency enjoyed by enterprising women.

One-quarter of all businesswomen in Victoria in 1881 and in 1891 either owned land themselves or lived in a house where members of their family owned land. A further 10 percent of businesswomen in Victoria in 1891 had servants or domestics in their households, although six of the 14 ran a boarding house or hotel and the domestics were undoubtedly hired to assist in that area rather than in the running of the family household. If one accepts that owning land and/or having a servant in the domestic household situated one firmly in the middle if not a higher class, then about 31 percent of Victoria's businesswomen were middle class or better. This figure is almost the reverse of that found by L.E. Murphy in her study of "representative" midwestern American businesswomen. Some of the contrast may be accounted for by the fact that her data contained information on personal as well as property wealth.

29. For an interesting study of twentieth-century working women and family formation, see H.T. Croate, R.L. Workman and A.G. Neal, "Labor Force Participation and Family Formation: A Study of Working Mothers", *Demography*, Vol. 13, no. 1 (Feb. 1976), pp. 115-125.

30. Caroline Bird, *Enterprising Women* (New York: W.W. Norton, 1976).

31. S.L. Myres, *Westernizing Women*, p. 270.

32. L.E. Murphy, "Business Ladies", p. 75.

33. *Ibid.*, pp. 66-69.

34. Evidence on land owning in Vancouver has not yet been compiled.

Yet, even if personal property information were available for British Columbian businesswomen, it is doubtful that the wealth distribution would be dramatically altered. Very likely, such information would simply increase the disproportionate wealth of those already identified as middle class or better.

The economic and social status of married businesswomen in urban British Columbia contrasts with Murphy's midwestern married businesswomen. Fifteen of 54 married businesswomen in Victoria in 1891 either owned land or had servants in their domestic household. These 15 may have decided whether or not to combine a business venture and marriage. It is, however, highly doubtful that the same freedom to choose was characteristic of many of the other 72 percent.

The possibility that the absence of a husband in the family was a central factor accounting for the presence of many married women in business is, if noted at all, given only a passing reference in studies of enterprising women.³⁵ Since the first wave of married women property laws was passed to protect the economic rights of "deserted" women,³⁶ such a perspective is somewhat puzzling. Evidence from late nineteenth-century urban British Columbia suggests that such laws were indeed responding to a real need. In Victoria, in 1881, 21 percent, and in Victoria and Vancouver, in 1891, 40 percent of married businesswomen did not have a husband in their household (see Table 7). The latter figure exceeded the percentage for all married women without husbands in Victoria and Vancouver in 1891 by four times.³⁷ Nor were these women clustered at the upper age cohorts. Twenty-seven of the 30 "husbandless" women in 1891 were under the age of 50 and they represented one-half of all married businesswomen between the ages of 30 and 49. None owned land and only two had domestic servants. Like widows, most ran boarding houses and a few combined that occupation with dressmaking in order to earn a living. It is, of course, possible that some husbands had not deserted the home, but were away pursuing seasonal occupations. Perhaps, but on the basis of the economic information available to us, few would seem to have contributed much to the family income. It is surely a safe assumption that most married businesswomen without husbands in the household worked because they had little other option.

35. L.E. Murphy's, "Business Ladies", ignores this possibility. S.L. Myres gives it a light touch, *Westernizing Women*, pp. 268-269.

36. C.B. Backhouse, "Married Women's Property Law", pp. 217-221.

37. There are about 10% fewer women listed as a wife in relation to the head of the house than there were married women in Victoria in the 1891 census.

Table 7 Married Businesswomen: Victoria and Vancouver, 1891, and Illinois, 1870: Husband's Occupation

	Victoria and Vancouver 1891		Illinois 1870	
	No.	%	No.	%
Artisan	20	27	17	38
Professional	7	10	6	13
Merchant	4	5	7	16
Accommodation	4	5	3	7
Other				
Farmer	3	4	6	13
Teamster	3	4	—	—
Clerk	2	2	2	4
General labourer	1	1	1	2
Brickyard hand	—	—	1	2
No occupation	1	1	—	—
Retired	—	—	2	4
No husband in home	30	40	—	—
	75	99	45	99

Sources: See the Appendix for tabulations procedures for Victoria and Vancouver 1891. Figures for Illinois 1870 are taken from Lucy E. Murphy, "Business Ladies", Table 5, p.76.

Many studies assume that business careers were emancipating experiences for women.³⁸ Certainly, for some women, this was the case. Yet, on the basis of the above analysis, such women would seem to have been doubly exceptional. They were unusual in the sense that they even embarked on a business career. They were also exceptional in that their business ventures allowed them to experience an independence previously outside their sphere. Historians used to think, like William Leuchtenburg, that "nothing did more [than wage work] to emancipate [women]."³⁹ Such a view has long been discounted. In the same way, historians should resist the urge to substitute the phrase enterprise for wage work in the Leuchtenburg quote.

The above profile of women in business does not, however, call into question the very real importance of the married women property laws of the nineteenth century. Such acts did give married women opportunities and protection that previously had been denied them. An increasing number of women owned land. Many borrowed money from credit institutions to upgrade and protect their own property values. Some acted out of choice and others out of necessity, but, nonetheless, a surprisingly large number sought and struggled to prosper as self-employed women.

38. See S.L. Myres, *Westernizing Women*, and L.E. Murphy, "Business Ladies", for examples.

39. W. Leuchtenburg, *The Perils of Prosperity, 1914-32* (London, 1954), p. 160, cited in L.W. Tentler, *Wage-Earning Women*, p. 1. See Tentler and M. Cohen, *Women's Work*, for a refutation of this point.

Such activity reshaped women's "proper sphere" to some extent. Few self-employed women went beyond traditional women's activities when they entered the marketplace. Most women pursued credit and purchased land and buildings to enhance traditional positions. But, and this is surely the point, to ask how economic empowerment broke down old spheres may be the wrong question. Married Women's Property laws and the spate of economic and financial activity by women in late nineteenth-century North America are not easily explained in the context of the rhetoric of separate spheres. This should hardly be surprising since that rhetoric emerged as part of a process of subordinating and containing much of the behaviour of women in society. This is not to deny that the nature of women's participation in the male-dominated capitalistic marketplace often reaffirmed a traditional subordinate status. Women did tend to purchase low-value land, operate often marginal businesses oriented to the needs of women and employ few. It is rather to emphasize that the behaviour of enterprising women in the late nineteenth century fails to fit a model which stresses the separation of work from home; the notion of home as residence for family only; and the transacting of public activities outside the private, protected sphere of the family household. Most self-employed women worked in their homes, providing themselves and their family with an often essential source of income. The households of many self-employed women were inhabited by strangers (boardinghouses, for example) or strangers came to those houses to conduct business. Far from being private, the homes of most self-employed women were, in fact, very public spaces.

Moreover, it is probably more useful to compare the activity of those women who operated outside the home with similarly situated men, rather than characterize them in terms of stretching private spheres or being stretched by having a foot in each sphere. While more comparative work of this sort is certainly required,⁴⁰ the evidence presented in this paper on loan activities and land purchases is suggestive. Women, in the teeth of patriarchal attitudes, succeeded in borrowing a great deal of capital. They also suffered financial loss, as measured by foreclosures, to a degree comparable to that of men. The point is that the similarities in their activity patterns in the sphere of credit cannot be explained in the context of the rhetoric of separate spheres.

40. It would be useful to compare the economic and household characteristics of self-employed male and female artisans. Clearly, there were many more of the former, but their wealth and household patterns may well be similar to those of self-employed women. An unpublished study by Mary Anne Poutanen is one of the few studies that I know providing a comparative perspective in order to understand better the nature of women's enterprise. See M.A. Poutanen, "For the Benefit of the Master: The Montreal Needle Trades during the Transition, 1820-42" (M.A. thesis, McGill University, 1985). The work of John Benson on penny capitalists also provides a relevant context within which to situate many enterprising women. See J. Benson, *Entrepreneurism in Canada: A History of 'Penny Capitalists'* (Lewiston: E. Mellon Press, 1990).

Land market activity is somewhat complex. Bourgeois women were increasingly active participants in the land market. While that fact alone contradicts the separate spheres paradigm, it is nonetheless true that women, on average, purchased lower value land than did men. This may reflect the lack of control of large amounts of money and small independent incomes and both of these situations can be linked to the social sanctioning of separate spheres. Yet the increasing extent of their activity can also be seen as signalling the breakdown of those spheres. This point is quite clear in the case of married women's participation in the land market. Many married women took advantage of the opportunities provided by the Married Women Property Laws in the late nineteenth century. While those laws did not do away with all the attitudes associated with separate spheres, they did facilitate activity that called those values into question.

Just as the concept of separate spheres fails to explain enough about the behaviour of enterprising women, so, too, the notions of family strategies, family economies and family structures must be employed with great care. Individuals in various material contexts perceived and experienced family life in different ways. Clearly, those women without husbands in the home were involved in necessary family survival strategies. Opportunities for individual empowerment within families were obviously greater for wealthier than for poorer women. Yet not all women sublimated their personal desires to some presumed family good often defined by male others. Fourteen-year-old Eva Maude Mary Clarke, for example, attempted to take control of her life on the death of her mother in 1888. With her father's business verging on bankruptcy, Eva feared for her economic future. She wrote to the Supreme Court on the occasion of the probate of her intestate mother's assets:

I have been learning to play the piano for about eighteen months altogether. My present teacher is W. Sharpe of Victoria. It is my intention to qualify myself for a teacher of music of which I am very fond. It is necessary for me to have a piano in order that I may practice. I practice on the piano daily about two hours but it will not be possible for me to continue this practice unless I have a piano in the house where I live.

It is not known whether Eva acquired (or kept?) a piano in her house, but, despite a separate petition from her father requesting control of the legacy to support his children, the Court retained command of the \$800 behest and ordered that all income from its investment was to go towards the education of Eva and her brother. The Court, not the father, maintained all control over subsequent expenditures.⁴¹

Eva's reaction to the death of her mother, in 1888, provides a poignant illustration of individual perspectives within families and, as well, suggests the possibility that many young women in late nineteenth-century Victoria openly sought independent career goals. Eva's attempt to acquire control over her life

41. BCARS, RG1304, Vol. 4, Eva Clarke to the Supreme Court, August 1888, in Mary Clarke's Probate.

seems consistent with the increased activity of young married women as land owners, credit takers and businesswomen. Some women, indeed, were enhancing control within the family. For them, what it meant to be married was now under negotiation. Even the raising of children could be balanced against the demands of an alternative career, thus challenging a central prop of the cult of domesticity. And so, too, in a different but equally significant way, Mrs. Tatlow's hint to her husband, made on the eve of moving into her new home in June 1886, must be read as a challenge to the dominant domestic paradigm. Such individual challenges did not, of course, in this time period (or, arguably, in any subsequent time period), coalesce into a broader or cohesive social movement. Their importance should not be sought within that plane of experience. Pushed by necessity and sometimes responding to opportunities, individual women adopted careers and took economic positions at variance with entrenched social norms. Rarely were such activities touted or even commented on by spokespeople for those norms. As a result, we know too little about the depth and extent of such behaviour. Class position clearly conditioned motivation and constricted activity patterns. Yet even within poor families, independent ambitions died hard, as Eva Clarke's petition demonstrates. Focusing on the activities of enterprising women provides one means of uncovering, at all class levels, the hopes, fears and aspirations of individuals within families, of understanding agendas too often subsumed under the notion of family as inferred from the behaviour of the male household head.

Appendix

The names of businesswomen from Victoria in 1881 were culled from directories, Dun & Bradstreet reports, and the census. The 1882-1883 Directory for Victoria generally indicated when, for example, a dressmaker worked for someone else. A similar general procedure was followed for 1891 Victoria and Vancouver. The 1890 Victoria Directory continued the practice of often citing for whom a person worked, thus making it easier to separate out self-employed from wage workers. The 1891 census asked whether a person was an employer or wage earner. This made it relatively easy to discover which women called themselves employers. Many women (and men), however, who had occupations and who were not unemployed at the time of the taking of the census replied that they were neither an employer nor a wage earner. I have taken this to mean that they were self-employed, but employed no one. Those who so labelled themselves included a number of housekeepers. I have excluded them from my list.

The resulting lists must be seen as underestimations of women in business, and especially of married businesswomen. In the case of boarding house keepers, for example, I estimate, on the basis of an ongoing study of those households that contained three or more boarders, that the census and directories identified only one-fifth of all women who operated boarding houses in Victoria and Vancouver in 1891. Time and again, women identified in the Directories as, say, photographers, were simply labelled as a housewife with no occupation in the census. For recent work on the general problem of underenumeration of women's work, *see* the citations in Nancy Folbre, "The Unproductive Housewife: Her Evolution in 19th Century Economic Thought", *Signs: Journal of Women in Culture and Society*, Vol. 16, no. 31 (1991), pp. 463-483; Nancy Folbre and Marjorie Abel, "Women's Work and Women's Households: Gender Bias in the U.S. Census", *Social Research*, Vol. 56, no. 3 (Autumn 1989), pp. 545-570.