

Business was a Family Affair: Women of Commerce in Central Europe, 1650–1880

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Although the mercantile activities of German women reflected a tradition dating from the high Middle Ages, the formal sanction of women's exchange privileges was a relatively recent phenomenon. Pre-modern economic factors established the commercial agency of German businesswomen and promoted family-based enterprise in Germany's modern economic growth. In the seventeenth century the family firm emerged as the fundamental institution of Germany's economic elite. The interlocking interests of family patrimony and the firm's continuity created a special niche for the business widow, legally secured by seventeenth- and eighteenth-century exchange codes. Recent social history on Germany's nineteenth-century middle classes has begun to identify the roles of women merchants, especially in retail trade, and family-based enterprise in Germany's modern industrial expansion. As in the pre-modern period, the women of middling family businesses played management roles and sometimes assumed control as widows. The "separate spheres" ideology, relegating women to house and home, was a prescriptive ideal with relatively little influence on the women of modest family retail and manufacturing firms. Thus the pre-modern practices of family-based enterprise shaped the legal and social structures within which women continued to exercise an important economic function into the twentieth century.

Si les activités mercantiles des femmes allemandes témoignaient d'une tradition du Moyen Âge, la sanction formelle des privilèges d'échange des femmes était un phénomène relativement récent. Des facteurs économiques prémodernes ont établi l'entremise commerciale des femmes d'affaires allemandes et promu l'entreprise de type familiale dans la croissance économique moderne de l'Allemagne. Au XVII^e siècle, l'entreprise familiale est apparue comme l'institution fondamentale de l'élite économique allemande. La solidarité d'intérêts du patrimoine familial et de la continuité de l'entreprise créèrent un créneau spécial pour la veuve d'affaires, légalement garanti par les codes d'échange des XVII^e et XVIII^e siècles. L'histoire sociale des classes moyennes de l'Allemagne du XIX^e siècle a commencé récemment à cir-

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conscire les rôles des femmes marchandes, surtout dans le commerce de détail, et de l'entreprise familiale dans l'expansion industrielle moderne de l'Allemagne. Comme durant la période prémoderne, les femmes des entreprises familiales à performance moyenne jouaient des rôles de gestion et en assumaient parfois, devenues veuves, le contrôle. L'idéologie des « sphères distinctes », reléguant les femmes à la maison et au foyer, était un idéal prescriptif influençant peu les femmes d'entreprises familiales modestes du détail et de la fabrication. Ainsi, les pratiques prémodernes de l'entreprise familiale ont façonné les structures légales et sociales à l'intérieur desquelles les femmes ont continué d'exercer une fonction économique importante jusqu'au XX^e siècle.

Handels-Frau:

A woman who conducts business and commercial transactions in her own name and from whom one can accept exchange letters without risk or consideration of her female privileges or sexual guardianship.¹

WHEN JOHANN Gottfried Findeisen died childless in 1782, he left his Leipzig wholesale firm and house to his widow. A trader in colonial goods, Findeisen had served as one of nine elected deputies in the Leipzig Wholesalers' Association, a prestigious office that frequently led to a position in the city council. As Findeisen's only heir, his widow Christiane Henriette obtained Leipzig's passive burgher privilege, which established her property ownership. She then reported her husband's death to the Leipzig Commercial Court and registered the firm as "Johann Gottfried Findeisen Wittwe", an appellation signifying her ownership and control. At the beginning of 1794 she entered a new business partnership with two local merchants. When Widow Findeisen chose not to continue this association in June after a six-month trial period, she created a new partnership with her nephew and renamed the firm "Findeisen Wittwe. und Comp."² In 1808 Findeisen's house was appraised at 30,000 *Thaler* and the firm's assets at 50,000, a combined value that placed her business within the upper echelon of Leipzig wholesale firms.³

Under the jurisdiction of Leipzig's Commercial Court, Widow Findeisen enjoyed the privileges of *Handels-Frau*, defined above by Ludovici's commercial encyclopedia. These commercial and legal rights empowered Findeisen to conduct business with local and distant associates, enter credit-

1 Carl Günther Ludovici, *Allgemeine Schatz-Kammer der Kauffmannschafft oder vollständiges Lexicon aller Handlungen und Gewerbe*, 5 vols. (Leipzig, 1741–1743), vol. 2, p. 844.

2 On the Findeisen firm, see StadtALeipzig, *Firmenbuch*, vol. 1, nos. 154, 155; *Neue Folge*, vol. 1, no. 332; Ha VI 1a, "Protocollbuch der Handelsdeputierten," vol. 16, fol. 216; and the *Leipziger Adress-Buch*, 1777, pp. 137, 138; 1787, pp. 103, 116; 1794, p. 98; 1802, p. 104; 1813, pp. 104, 109.

3 The wealthiest Leipzig banking firms held assets exceeding 500,000 *Thaler*. See Robert Beachy, "Local Protest and Territorial Reform: Public Debt and Constitutionalism in Early Nineteenth-Century Saxony", *German History*, vol. 17, no. 4 (1999), p. 475.

based transactions, and take decisions about contracts and personnel. Only in 1794, 12 years after her husband's death, did she finally enter partnerships that conferred signing privileges on first a pair of local merchants and eventually her nephew. Widow Findeisen's legal independence as a commercial agent exempted her from the onerous restrictions of sexual guardianship — which complicated legal and commercial transactions for most women — and assured her creditors and business partners of her legal liability. In sum, her business negotiations were subject to Leipzig's commercial jurisdiction.⁴ Ownership of "Findeisen Wittwe. und Comp." thus granted the widow the same range of business activity enjoyed by her husband.

Although the mercantile activities of German women reflected a tradition dating from the high Middle Ages, the formal sanction of women's exchange privileges was a relatively recent phenomenon. Despite conventional historical wisdom, neither these laws nor the women they benefited were to disappear in the nineteenth century. Pre-modern economic factors established the commercial agency of German businesswomen — like Widow Findeisen — and promoted family-based enterprise in Germany's modern economic growth. In the seventeenth century the family firm emerged as the fundamental institution of Germany's economic elite. Operating in what Fernand Braudel has described as a "shadowy zone" of wholesale commerce, this traditional form of economic organization — the household of crafts production or retail commerce — was positioned to exploit interregional merchant networks and monopolistic privileges. The interlocking interests of family patrimony and firm continuity determined strategies of inheritance and business management. While a family's estate undergirded the firm's reputation and credit, territorial rulers promoted family manufacturing privileges across generations. This framework created a special niche for the business widow, who — above guild regulation — could preserve the family patrimony as an interim and sometimes long-term director of a firm. Legally secured by seventeenth- and eighteenth-century exchange codes, the business widow established her commercial independence and managed her inheritance like any man.

Recent social history on Germany's nineteenth-century middle classes has begun to identify the roles of women merchants and family-based enterprise in Germany's modern industrial expansion. On one hand, detailed local studies based on municipal records provide a clearer picture of female business ownership and illustrate women's growing importance in retail. At the same time, studies of Germany's small-scale regional industries profile the central importance of the traditional family firm in post-unification industrialization. As in the pre-modern period, the women of middling family businesses, which propelled the small-scale industry of many German regions, played

4 For commentary on women's commercial activity from a contemporary Leipzig jurist, see Carl Gottlob Rössig, *Kurze systematische Darstellung der Leipziger Handelsgerichtsordnung...* (Leipzig, 1796), pp. 89–93.

management roles and sometimes assumed control as widows. The separate-spheres ideology, relegating women to house and home, was a prescriptive ideal with relatively little influence on the women of modest family retail and manufacturing firms. In sum, the pre-modern practices of family-based enterprise, which endowed Leipzig's Widow Findeisen with a telling independence, shaped the legal and social structures within which women continued to exercise an important economic function into the twentieth century. Only impersonal forms of financing and management seem to have had a sustained, negative impact on women's business activities.

The Family Firm and Commercial Organization in Early Modern Germany

The participation of women in the pre-modern economies of Central Europe presents a complex history with many contradictory developments. The late medieval period has been depicted as a "golden age" of women's economic activity. Though rarely active in interregional trade, medieval women worked in retail commerce and crafts production, playing a central role in a household structure that encompassed both workshop and home. In fifteenth-century Cologne, perhaps the best documented medieval German city, women were involved in most aspects of the city's economy. Girls sometimes even trained as apprentices in guild organizations, and surviving widows routinely assumed the position of a master artisan or retail merchant, tending shop or taking on apprentices and managing production.⁵ Women's economic activity was undermined already in the fifteenth century, however, as guilds limited the participation of girls and women: daughters were no longer trained in newer production techniques, and masters' widows were denied the unqualified privileges of membership. Sixteenth-century inflation and economic contraction created a long-term crisis that became the perennial tocsin of artisanal labour. Women were progressively excluded from most guild labour, and masters' widows, who once enjoyed the prerogatives of full membership, lost the right to maintain production at the level of their deceased husbands. By the seventeenth century many guilds denied a master's widow the right to employ any apprentices, and her production was often limited to the level of subsistence.⁶

Like guild-based manufacture, German interregional commerce and banking experienced an abrupt decline with the failure of large merchants' firms in the late sixteenth and seventeenth centuries. The mighty Fugger clan in

5 Margret Wensky, *Die Stellung der Frau in der stadtkölnischen Wirtschaft im Spätmittelalter* (Cologne, 1980); and the essays in Barbara Vogel and Ulrike Weckel, eds., *Frauen in der Ständegesellschaft: Leben und Arbeiten in der Stadt vom späten Mittelalter bis zur Neuzeit* (Hamburg, 1991).

6 The best analysis of this process is still Merry Wiesner-Hanks, *Working Women in Renaissance Germany* (New Brunswick, N.J.: Rutgers University Press, 1986); consider also the essays in Barbara Hanawalt, ed., *Women and Work in Preindustrial Europe* (Bloomington: Indiana University Press, 1986).

Augsburg topped the list of merchant companies, with over 60 male staff and agents positioned throughout Europe.⁷ The “Great Ravensburg Company” of the late fifteenth century recorded anywhere from 50 to 70 investing partners. Nuremberg corporations, like the Imhoff Firm, similarly employed scores of male extended family members and agents. Many of these commercial organizations collapsed following the bankruptcies of sixteenth-century French and Spanish states, and the Thirty Years’ War signaled their ultimate demise.⁸ Unlike that of the guilds, however, this commercial decline was not irreversible. Indeed, recent economic history has pointed to the successful reorganization of German commerce after 1648.⁹ But while Dutch, English, and French states in this period sanctioned trading companies to exploit their colonies, German interregional trade relied increasingly on the traditional structure of the small merchant household, which competed through the use of credit-based exchange letters. According to Michael North, the prevalence of exchange letters by the late seventeenth century heralded the “democratization” of German interregional trade.¹⁰ With an exchange bill, one merchant paid for goods by issuing a promissory note drawn on an associate in another city. This mechanism lowered transaction costs, allowing merchants to transfer funds. Business travellers could thus avoid carrying heavy coin.¹¹ More significantly, exchange letters enabled small family firms to exploit distant contacts and markets, but without an elaborate structure of agents and partners. As commercial credit and new business practices lessened the personnel requirements of interregional trading, the “down-sized” family firm emerged in the place of the Renaissance merchant corporation.

The most intriguing result of this evolution was the legal protection of single and widowed female merchants. Beginning in the seventeenth century, Germany’s leading commercial centres issued local ordinances that explicitly authorized women’s commercial rights. In the absence of a central state

7 Richard Ehrenberg, *Das Zeitalter der Fugger: Geldkapital und Creditverkehr im 16. Jahrhundert* (Jena, 1896; reprint, Hildesheim, 1963); Martha Schad, *Die Frauen des Hauses Fugger von der Lilie (15.–17. Jahrhundert): Augsburg – Ortenburg – Trient*. (Tübingen, 1989).

8 See Reinhardt Hildebrandt, “Unternehmensstrukturen im Wandel: Familien- und Kapitalgesellschaften vom 15. bis 17. Jahrhundert”, in Hans-Jürgen Gerhard, ed., *Struktur und Dimension: Festschrift für Karl Heinrich Kaufhold*, 2 vols. (Wiesbaden, 1997), vol. 1, pp. 93–110. Also consider Lambert Peters, *Der Handel Nürnbergs am Anfang des Dreißigjährigen Krieges: Strukturkomponenten, Unternehmen und Unternehmer* (Stuttgart, 1994).

9 Peter Kriedte, “Trade” in Sheilagh Ogilvie, ed., *Germany: A New Social and Economic History*, vol. 2: *1630–1800* (London, 1996), pp. 100–133; Jürgen Schneider, “International Rates of Exchange: Structures and Trend of Payments Mechanism in Europe, 17th to 19th Century” in *The Emergence of a World Economy 1500–1914* (Wiesbaden, 1986), pp. 143–170; see also Robert Beachy, “Reforming Interregional Commerce: The Leipzig Trade Fairs and Saxony’s Recovery from the Thirty Years’ War”, *Central European History*, vol. 32, no. 4 (1999), pp. 431–452.

10 Michael North, *Das Geld und seine Geschichte von Mittelalter bis zur Gegenwart* (Munich, 1994), p. 118.

11 The best overview is Raymond De Roover, *L’évolution de la lettre de change, XIV^e–XVIII^e siècles* (Paris, 1953).

authority, this plethora of first city and later territorial commercial codes functioned as local and regional controls on the access to credit and markets.¹² The oldest of these, the Hamburg Exchange Ordinance of 1603, guaranteed businesswomen the right to enter commercial contracts and credit relations without the oversight of husbands or male guardians.¹³ The Leipzig exchange code of 1682, which sanctioned the enterprise of Widow Findeisen, determined that “if a single or married woman directs her own business without her husband, and issues exchange letters in her own name ... her negotiations will be held liable under the ordinance”.¹⁴ Other municipal ordinances that similarly established women’s commercial rights were enacted in Naumburg (1693), Erfurt (1707), Nuremberg (1722), Frankfurt/Main (1662), Breslau (1712), Bremen (1712), Brunswick (1686), Danzig (1701), and Vienna (1717).¹⁵ These city codes formed a legal patchwork that shaped the commercial legislation of the German territorial states throughout the eighteenth and into the nineteenth century.¹⁶ Like the municipal ordinances, the commercial codes of Baden (1752), the Palatinate (1726), Württemberg (1759), Austria and Bohemia (1763), and Bavaria (1776) secured the commercial privileges of married, widowed, and single women merchants. The Prussian *Allgemeines Landrecht* of 1794 similarly confirmed the rights of women merchants — whether married or widowed — to pursue commerce independent of their husbands.¹⁷ While the economic contraction of the sixteenth century thus limited women’s artisanal labour, the extension of trade networks and the use of exchange letters after 1648 had the surprising effect of establishing the commercial rights of elite German businesswomen.

The tacit assumption of this commercial law was that women received adequate training in basic business practices. Although sons apprenticed in

12 See Robert Beachy, “Women Without Gender: Commerce, Exchange Codes, and the Erosion of Gender Tutelage in Germany, 1680–1830” in David R. Green and Alastair Owen, eds., *Family Welfare: Gender, Property and Inheritance since the Seventeenth Century* (Westport, Conn.: Greenwood Press, forthcoming). In general, the Holy Roman Empire exercised little influence over German commercial affairs. For commentary on the Imperial codes, see Siegbert Lammel, “Die Gesetzgebung des Handelsrechts” in *Handbuch der Quellen und Literature der neueren europäischen Privatrechtsgeschichte*, vol. 2: *Neuere Zeit (1500–1800)* (Munich, 1985), especially pp. 629–631.

13 The texts of most municipal exchange codes are published in Johann Gottlieb Siegel, *Corpus Juris Cambialis*, 2 vols. (Leipzig, 1742), and in Ludovici, *Allgemeine Schatz-Kammer der Kauffmannschaft*. For the Hamburg ordinance, see Ludovici, *Allgemeine Schatz-Kammer der Kauffmannschaft*, vol. 2, pp. 820–837. On Hamburg, also consider Heide Wunder, *He is the Sun, She is the Moon: Women in Early Modern Germany*, trans. Thomas Dunlap (Cambridge, Mass.: Harvard University Press, 1998), p. 90.

14 Quoted from the 1682 Leipzig Exchange Code in *Der Stadt Leipzig Ordnungen wie auch Privilegia und Statuta* (Leipzig, 1701), p. 66.

15 See Siegel, *Corpus Juris Cambialis*, vol. 2, pp. 244–263 (Brunswick); pp. 263–277 (Bremen); pp. 246–261 (Nuremberg); pp. 365–367 (Naumburg); pp. 368–380 (Danzig).

16 Jürgen Schneider, “Messen, Banken und Börsen (15.–18. Jahrhundert)” in *Banchi pubblici, banchi privati e monti di pietà*, 2 vols. (Genoa, 1991), vol. 1, pp. 135–169, 167.

17 *Allgemeines Landrecht für die Preußischen Staaten von 1794* (Frankfurt/Main, 1970), p. 476.

outside houses — training that frequently included travel to the firm's associates in Italy, France, or Holland — a “grand tour” was never an absolute prerequisite for business activity.¹⁸ For women, instead, commercial instruction began within the merchant household, where decisions were likewise taken on management, partnership, and inheritance. The family firm afforded daughters and wives a central role as household mistress and productive helpmate, training that enabled a widowed or independent woman to direct her own firm.¹⁹ In a detailed study of eighteenth-century Iserlohn, Wilfried Reininghaus has argued that the “force of the family institution in commerce” structured the local merchant community.²⁰ Similarly, the household formed the central institution of Augsburg's eighteenth-century manufacturing and banking firms, displacing the extended trading clans of the once powerful Fugger and Welser companies.²¹ In the family businesses of seventeenth- and eighteenth-century Frankfurt/Main, living and working spheres were never divided; the “kitchen and *Comptoir*” remained conjoined sections of the merchant household.²² The three- and four-storey merchant palaces of eighteenth-century Hamburg and Leipzig followed a similar design with business offices on the first floor, living quarters just above this, and storage and warehouse space in the courtyard behind the house.²³ Studies of eighteenth-century commercial elites in Cologne, Vienna, Munich, Mannheim, and Berlin likewise emphasize the household and family as the central institution of commercial organization.²⁴ The traditional model of economic organization

18 Robert von Friedeburg and Wolfgang Mager, “Learned Men and Merchants: The Growth of the *Bürgertum*” in Sheilagh Ogilvie, ed., *Germany: A New Social and Economic History*, vol. 2: 1630–1800 (London, 1996), pp. 164–195; see also the essays in Herrmann Ulrich, ed., *Die Bildung des Bürgers* (1982); Rudolf Vierhaus, ed., *Bürger und Bürgerlichkeit im Zeitalter der Aufklärung* (Heidelberg, 1981).

19 For the classic analysis of the pre-modern identity of household and economy, see Otto Brunner, “Das ‘Ganze Haus’ und die alteuropäische ‘Ökonomik’ ” in Brunner, *Neue Wege der Verfassungs- und Sozialgeschichte* (Göttingen, 1968), pp. 103–127, especially p. 109. For micro-histories of individual German merchant households, see Thomas Safley, *Matheus Miller's Memoir: A Merchant's Life in the Seventeenth Century* (New York, 2000); Lothar Gall, *Bürgertum in Deutschland* (Frankfurt/Main, 1989); Percy Schramm, *Neun Generationen; dreihundert Jahre deutscher “Kulturgeschichte” im Lichte der Schicksale einer Hamburger Bürgerfamilie, 1648–1948*, 2 vols. (Göttingen, 1963–1964).

20 Wilfried Reininghaus, *Die Stadt Iserlohn und ihre Kaufleute (1700–1815)* (Dortmund, 1995), p. 95.

21 Wolfgang Zorn, *Handels- und Industriegeschichte Bayerisch-Schwabens 1648–1870* (Augsburg, 1961), p. 265.

22 Kristina Klausmann, “‘Dann manche Kramers-Frau in ihrem Laden-Stuhl’ — weibliche Handelstätigkeit in Frankfurt vom 17. bis zum beginnenden 19. Jahrhundert” in Rainer Koch, ed., *Brücke zwischen den Völkern — Zur Geschichte der Frankfurter Messe*, 3 vols. (Frankfurt/Main, 1991), vol. 2, p. 288.

23 Hermann Heckmann, *Barock und Rokoko in Hamburg: Baukunst des Bürgertums* (Berlin, 1990); Nikolaus Pevsner, *Leipziger Barock: Die Baukunst der Barockzeit in Leipzig* (Dresden, 1928).

24 Rolf Straubel, *Kaufleute und Manufakturunternehmer: Eine empirische Untersuchung über die sozialen Träger von Handel und Großgewerbe in den mittleren preußischen Provinzen (1763 bis 1815)* (Stuttgart, 1995), pp. 188–189; Ingrid Mittenzwei, *Zwischen Gestern und Morgen: Wiens frühe Bourgeoisie an der Wende vom 18. zum 19. Jahrhundert* (Vienna, 1998), pp. 122–124; Eva Geber, et al., eds., *Die Frauen Wiens* (Vienna, 1992), pp. 38–42; Gall, *Bürgertum in Deutschland*, pp. 133f;

based on a household structure and cooperative marriage partnership thus characterized a new class of German interregional firms.

Participation in wholesale commerce and the new manufacturing trades was limited, however, to a narrow elite, distinguished by wealth, credit, entrepreneurial acumen, or some combination of all of three. Germany's major commercial cities generally required the first-rank burgher right, or for religious minorities a special concession, both of which presupposed considerable financial resources. In Frankfurt/Main only those who could demonstrate an annual income of more than 2,000 *Gulden* received the right to issue exchange letters, a qualification excluding most shopkeepers and artisans from interregional trade.²⁵ Similarly, the commercial privilege for a wholesale firm cost up to 3,000 *Florin* in Munich.²⁶ Besides the burgher right, Augsburg's commercial privileges required membership in the *Kaufleutes-tube*, a quasi-patrician merchants' organization, which excluded members of the local shopkeepers' guild.²⁷ Cologne's "great" burgher right or an equivalent merchant's concession at just 45 *Reichsthaler* cost significantly less.²⁸ Among larger commercial cities, only Leipzig placed virtually no restrictions on the use of credit and exchange letters. In contrast, many smaller towns like Dortmund or Bielefeld placed few formal qualifications on commercial activity, apart from procuring the local burgher right.²⁹

Located above the restrictive regulations of the guild economy, these exclusive commercial arenas established a central role for family firms and, implicitly, for merchants' wives who frequently functioned as active merchants and firm managers. Of course, the legal status of German businesswomen remained ambiguous. On one hand, women's rights to inheritance and property were generally secured through the provision of a modified burgher right. Women's citizenship — variable with the prevailing municipal or territorial law — was circumscribed, however, and did not entail the

Margareta Edlin-Thieme, *Studien zur Geschichte des Münchner Handelsstandes im 18. Jahrhundert* (Stuttgart, 1969), pp. 20–23; Hugo Rachel and Paul Wallich, *Berliner Grosskaufleute und Kapitalisten*, 3 vols, 2nd ed. (Berlin, 1967), vol. 2, p. 22.

25 Klausmann, " 'Dann manche Kramers-Frau in ihrem Laden-Stul' ", p. 280.

26 Edlin-Thieme, *Studien zur Geschichte des Münchner Handelsstandes*, p. 24.

27 Franz Herre, *Das Augsburger Bürgertum im Zeitalter der Aufklärung* (Augsburg, 1951), p. 22; Zorn, *Handels- und Industriegeschichte Bayerisch-Schwabens*, p. 235; Peter Fassl, *Konfession, Wirtschaft und Politik: Von der Reichsstadt zur Industriestadt, Augsburg 1750–1850* (Sigmaringen, 1988), p. 44.

28 Gisela Mettele, *Bürgertum in Köln* (Munich, 1998), pp. 33–34.

29 On Leipzig, see Beachy, "Reforming Interregional Commerce", pp. 431–452; on Dortmund, see Karin Schambach, *Stadtbürgertum und industrieller Umbruch: Dortmund 1780–1870* (Munich, 1996), pp. 32–33; for Bielefeld, see Axel Flügel, *Kaufleute und Manufakturen in Bielefeld: Sozialer Wandel und wirtschaftliche Entwicklung im proto-industriellen Leinengewerbe von 1680 bis 1850* (Bielefeld, 1993), p. 27.

political privileges of full male citizenship. Moreover, adult women, whether single, married, or widowed, required male guardianship to be represented in most courts of law.³⁰ Municipal exchange codes, however, like mercantilist manufacturing privileges, circumvented much sex-specific discrimination and secured the commercial rights and legal independence of elite businesswomen. As Heide Wunder has argued, “the effect of gender was graded according to age, marital status, and social class”; in an estate-based society, “there was no general subordination of all women”.³¹ Coupled with property rights and female citizenship, the legal privileges of city exchange ordinances enabled a merchant’s widow to enter commercial and credit-based contracts like any other interregional merchant, namely as a *Handels-Frau*.

Entrepreneurial Wives and Widows in the Long Eighteenth Century

In their wide-ranging economic activities, pre-modern German businesswomen certainly exploited their commercial prerogatives. Based on a handful of careful local studies, we can establish that women were represented in larger eighteenth-century business communities at rates of up to 10 per cent. Daniel Rabuzzi has provided a remarkable profile of the port cities of northern Germany. Between 1755 and 1815, 11 per cent of the resident merchants of Stralsund were women. In roughly the same period, Rabuzzi estimates that Lübeck’s women merchants ranged from 6 to 11 per cent of the total. Tax lists and wealth registers offer a further index of women’s economic activity for Rostock, Hamburg, and Königsburg, where widows constituted from 12 to 18 per cent of the wealthiest taxpayers.³² Comparable figures for the Saxon city of Leipzig, home of Germany’s publishing capital and pre-eminent trade fair, indicate that women shopkeepers and interregional traders composed roughly 10 per cent of the total merchant community between 1750 and 1800.³³ Similarly, 9 of Cologne’s 74 wealthiest traders in 1810 were merchants’ widows, and 8 of these were the independent owners of firms inherited from their husbands.³⁴ In the guild-dominated city of Wet-

30 Ernst Holthöfer, “Die Geschlechtsvormundschaft: Ein Überblick von der Antike bis ins 19. Jahrhundert” in Ute Gerhard, ed., *Frauen in der Geschichte des Rechts: Von der Frühen Neuzeit bis zur Gegenwart* (Munich, 1997), pp. 390–451; Ursula Floßmann, “Die Rechtsstellung der Witwe im Vormundschaftsrecht der Neuzeit” in Floßmann, *Frau, Recht, Gesellschaft* (Linz, 1985), pp. 138–149.

31 Wunder, *He is the Sun, She is the Moon*, p. 205.

32 Daniel Rabuzzi, “Women as Merchants in Eighteenth-Century Northern Germany: The Case of Stralsund, 1750–1830”, *Central European History*, vol. 28 (1995), pp. 438, 441, 447.

33 See Beachy, “Women Without Gender”.

34 Cologne’s wealthiest resident was 58-year-old banking widow Meinerzhagen, independent owner-manager of “Meinerzhagen Wwe.”, with a capital accumulation of two million francs. Among the top six Cologne firms was “Tillmann Hamm Wwe.”, whose owner, the 62-year-old Widow Tillmann, traded furs and pelts in Germany and France and had a reported value of one million francs. Cologne’s remaining merchant widows included bankers and commissioning agents, as well as interregional traders in colonial wares, drugs, textile dyes, wood, and linen goods. Pohl, *Wirtschaftsgeschichte Kölns*, pp. 139–142.

zlar, 8 of the 50 highest-taxed burghers in 1789 were the commercially active widows of merchants and innkeepers.³⁵

Although impressionistic, evidence from general economic surveys for women's commercial agency is no less compelling.³⁶ In the banking and manufacturing centre of Augsburg, many business matriarchs assumed the mantle of a deceased spouse. Both Maria Catherine de l'Espine and Widow Falger directed the large cotton manufactories of their deceased husbands.³⁷ A third widowed factory owner, Anna Barbara Gignoux, asserted her own rights of ownership against the claims of her second husband. In 1760 Widow Gignoux married her deceased husband's business associate, Gleich, but resisted his attempts to control the enterprise and soon divorced him. Long after Gleich's separate business had been dissolved in a bankruptcy settlement, Anna Barbara continued to run her first husband's spinning and printing operations, which employed 500 workers and was Augsburg's third largest in the late eighteenth century.³⁸ In rare cases, Augsburg wives even operated businesses parallel to the family firm. Baroness Liebert ran a retail trade from the family living room, a floor above the banking office of her husband, Johann Lorenz Freiherr von Schaezler, who recorded in his journal that "hardly a day passed in which my wife did not show the pattern charts [for silk wares] to elite women, servant girls, and Jews".³⁹

Frankfurt/Main similarly counted many prominent firms that were directed by independent merchants' widows. Maria Schorndorf (1659–1724), daughter of a wealthy textiles trader, survived two husbands, the first a cloth merchant from Antwerp and the second his partner in the firm. When her eldest son reached his majority, Widow Schorndorf established a business contract granting him one-third of the firm's annual profits. Frankfurt banker's Widow Johann Rebekka von Olenschlager (1722–1780) inherited the family firm after her husband's death in 1763, but, instead of accepting a business partner or marrying, Olenschlager hired a pair of bookkeepers, one of whom she later dismissed for speculation. Widow Anna Maria von Löwenich (1755–1814) did consign her family's wholesale trade in Dutch textiles to her son, but she then purchased a second firm in English manufac-

35 Hans-Werner Hahn, *Altständisches Bürgertum zwischen Beharrung und Wandel: Wetzlar 1689–1870* (Munich, 1991), pp. 485–486.

36 Zorn, *Handels- und Industriegeschichte Bayerisch-Schwabens*; Wilfried Reininghaus, *Die Stadt Iserlohn und ihre Kaufleute (1700–1815)* (Dortmund, 1995); Axel Flügel, *Kaufleute und Manufakturen*; Hahn, *Altständisches Bürgertum*; Edlin-Thieme, *Studien zur Geschichte des Münchner Handelsstandes*; Rolf Straubel, *Kaufleute und Manufakturunternehmer: Eine empirische Untersuchung über die sozialen Träger von Handel und Großgewerbe in den mittleren preußischen Provinzen (1763 bis 1815)* (Stuttgart, 1995); Hugo Rachel and Paul Wallich, *Berliner Grosskaufleute und Kapitalisten*, 3 vols, 2nd ed. (Berlin, 1967); Silke Lesemann, *Arbeit, Ehre, Geschlechterbeziehungen: Zur sozialen und wirtschaftlichen Stellung von Frauen im frühneuzeitlichen Hildesheim* (Hildesheim, 1993).

37 Zorn, *Handels- und Industriegeschichte Bayerisch-Schwabens*, pp. 45, 88–89, 229, 296.

38 *Ibid.*, pp. 45, 52, 62, 64, 69, 272, 293, 294.

39 Quoted from Schaezler's *Lebens-Beschreibung*, reprinted in *ibid.*, pp. 318–320. According to Schaezler, his wife earned 12,496 Florin over a seven-year period.

tured goods which she managed “on her own account and liability” until finally dissolving the business and retiring in 1812.⁴⁰ In the absence of a male heir, Johann Jordis in 1786 left his thriving wine trade to his daughter Nanette, who directed the firm independently for over 20 years before handing the business over to her husband in 1807.⁴¹

Family business histories from smaller Rheinland commercial centres likewise document a striking autonomy for many businesswomen. Aletta Noot (1742–1815) directed the Duisburg firm of her husband, Jacob Wilhelm Haniel, an interregional trader and shipping agent, from his death in 1782 until 1800 when her son Franz reached his majority.⁴² One of the most celebrated firm matriarchs, Helen Amalie Krupp (1732–1810), invested in Rhenish mining companies as the 25-year-old widow of a merchant and greengrocer in Essen. Krupp later refused to relinquish managerial authority to either her son or her grandson, and this tenacity coupled with her business sense helped to establish the steel and arms dynasty of the modern Krupp family.⁴³ In 1787 the widow of Johannes Rupe, an interregional trader, inherited her husband’s 40-per-cent share in the most prominent Iserlohn firm, which marketed local metal manufactures to Spain and the Baltic region. Not a passive shareholder, Widow Rupe convinced her partners to expand the firm’s trade in Saxon and Silesian woollens as well as to invest in local tin manufacturing and mining.⁴⁴ In the Rhenish town of Bielefeld, several of the most prominent interregional linen trades could thank the service of widowed matriarchs for their firms’ longevity. Between 1774 and 1804, Bielefeld’s Company of 28 linen merchants and manufacturers included the firms of from one to five merchants’ widows. Among these, the Widow Neuhaus operated her business for over 20 years, from 1782 until after 1804.⁴⁵

Printing and book selling represented one entrepreneurial enterprise that often circumvented guild regulation, and, not surprisingly, featured many prominent wives and widows. Merry Wiesner-Hanks has emphasized the role of women printers in the Reformation era.⁴⁶ By the eighteenth century publishing had become a complex *Verlag* or putting-out enterprise, involving a range of production and marketing phases. In the German-language publishing capital of Leipzig, women — primarily widows — directed

40 Klausmann, “ ‘Dann manche Kramers-Frau in ihrem Laden-Stul’ ”, pp. 283–285.

41 *Ibid.*, p. 286.

42 Bodo Herzog, ed., *Franz Haniel 1779–1868: Materialien, Dokumente und Untersuchungen zum Leben des Industrie-Pioniers Franz Haniel* (Bonn, 1979), pp. 15–17.

43 Anke Probst, *Helen Amalie Krupp: Eine Essener Unternehmerin um 1800*, Beheft 33 of *Zeitschrift für Unternehmensgeschichte* (Stuttgart, 1985).

44 Reininghaus, *Die Stadt Iserlohn und ihre Kaufleute*, pp. 104, 321–322.

45 The Bielefeld family firms of Wörmann and Delius, both active from before 1720 until the mid-nineteenth century, were owned and managed for extended periods by family matriarchs. Including Wörmann and Delius, three of Bielefeld’s ten largest contributors during the Seven Years’ War were merchant widows. See Flügel, *Kaufleute und Manufakturen in Bielefeld*, pp. 56, 71–73.

46 Wiesner-Hanks, *Working Women in Renaissance Germany*, p. 139.

nearly 6 per cent of Leipzig's bookstores and publishing firms.⁴⁷ Some of Germany's most prominent contemporary academic publishers, including Vandenhoeck and Ruprecht in Göttingen or the Nördlingen house of C. H. Beck, now based in Munich, owe their survival in the eighteenth century to the managerial skills and dowries of talented women.⁴⁸

Women merchants were also beneficiaries of court patronage and state manufacturing privileges. The Wittelsbach Court in eighteenth-century Munich created the most important local market for luxury and textiles traders, including "J. F. Roux Wte.", the firm of a merchant's widow and one of the court's biggest suppliers. Throughout the eighteenth century, Munich widows operated a number of firms trading textiles, colonial wares, and luxury goods, sometimes for shorter periods until a relative could enter the business, but often — like Widow Roux — for as long as a generation.⁴⁹ Supported by the consumption of the prince-bishop and his court, several prominent Salzburg firms were owned and directed by merchants' wives and widows. One of these, Maria Theresia Hagenauer (1717–1800), reversed her husband's declining fortunes with her dowry of 30,000 *Florin* and her intelligent management. When her son predeceased her in 1799, the 82-year-old Hagenauer directed the family enterprise until her own death a year later. According to the diary of her son-in-law, Maria Theresia "had a masculine bearing ... and helped raise the house to an impressive level". Maria Victoria Robinig (1716–1783) managed her family's assets including a large Salzburg rooming house, a city shop that sold iron wares, and a rural scythe manufactory. After her husband's death in 1760, she acquired a state lease for an arsenic mine. Although her Catholicism was critical for obtaining the lease, apparently her sex was not.⁵⁰

Like Widow Robinig, many women benefited from the mercantilist policies of Germany's territorial rulers. In the Saar region of western Germany, women were heavily represented throughout the eighteenth century in mining and manufacturing industries. Wives, daughters, and especially widows were routinely granted the same privileges and concessions as their deceased male family members.⁵¹ Prussian mercantilist concessions obeyed a similar logic: by the time of his death in 1769 Jewish manufacturer Isaac Bernhard had received 30,000 *Thaler* in state subsidies for his silk production, so it was only natural that his widow would receive similar support to continue

47 Susanne Schötz, "Zur Geschichte weiblicher Handelstätigkeit im neuzeitlichen Leipzig" in Schötz, ed., *Frauenalltag in Leipzig: Weibliche Lebenszusammenhänge im 19. und 20. Jahrhundert*, pp. 101–141, 115.

48 Wunder, *He is the Sun, She is the Moon*, pp. 92–93.

49 Edlin-Thieme, *Studien zur Geschichte des Münchner Handelsstandes*, pp. 90–99.

50 Brigitte Mazohl-Wallnig, ed., *Die ander Geschichte*, 2 vols. (Salzburg, 1995), vol. 1, p. 166.

51 Eva Labouvie, "In weiblicher Hand: Frauen als Firmengründerinnen und Unternehmerinnen (1600–1870)" in Labouvie, ed., *Frauenleben – Frauen leben: Zur Geschichte und Gegenwart weiblicher Lebenswelten im Saarraum (17.–20. Jahrhundert)*, pp. 104–109.

the family operation, which she owned in partnership with an Amsterdam associate.⁵² In the provincial Prussian town of Aschersleben, the widow Catharina Rosentreter received a state concession to maintain her husband's wool spinning factory, which she directed in partnership with another merchant for 20 years until her son could assume her position sometime after 1800.⁵³

The Jewish bankers and agents (*Hoffaktoren*) of Germany's myriad princely courts held a comparable status within their rulers' mercantilist economies, and several Jewish widows assumed prominent roles as family bank directors. Known as the "Saxon Rothschilds" for their role in founding the modern Dresdner Bank, the Kaskeler family received a commercial concession and residency rights in Dresden in 1771. Following the death of Jakob Kaskeler in 1788, the Widow Phillipine Kaskeler (1737–1811) acquired her husband's privilege along with the appellation Saxon *Hofagentin*, a title she used until her oldest son Bär was named *Hofagent* in 1808.⁵⁴ Similarly, Salomon Helfft Levy, widow of the Berlin court banker Salomon Moses Levy, held the firm's Prussian dispensation for a period of 15 years (roughly 1775–1790), until her two sons assumed her position.⁵⁵ In one rare case the female financier Madame Kaulla (1739–1809) founded her own firm while her husband devoted himself to scholarly pursuits. Kaulla later received an appointment as court agent to the house of Fürstenberg in Donaueschingen at the age of 29, but her most significant financial transactions were at the court in Stuttgart, where she co-founded the Württemberg Bank with her brother in 1802.⁵⁶

The eighteenth-century activity of widowed, single, and, like Madame Kaulla, married — but independent — women of commerce reflect the consolidation of the family firm and its household structure for extra-guild manufacturing and commerce. Although a traditional form of economic organization, family-based enterprise was well suited to interregional trade, mercantile banking, and state manufacturing monopolies. As argued by one early modern social historian, "The existential necessity of assigning roles in a patriarchal system compelled partnership or even collegial forms of conduct, and, moreover, militated against legal restrictions and traditional justifications, which would otherwise place the woman in a position wholly

52 By 1800 the widow's firm "Bernhard & Cohen" employed over 100 adult men and women and 25 children in its collective workshops. See Straubel, *Kaufleute und Manufakturunternehmer*, pp. 40, 137, 378–379, 426–428.

53 *Ibid.*, pp. 272–274, 341, 450.

54 Heinrich Schnee, *Die Hoffinanz und der moderne Staat*, 3 vols. (Berlin, 1954), vol. 2, pp. 252–255; Joachim Felix Kaskel, "Vom Hoffaktor zur Dresdner Bank: Die Unternehmerfamilie Kaskeler im 18. und 19. Jahrhundert" in *Zeitschrift für Unternehmensgeschichte*, vol. 28 (1983), pp. 162f.

55 Rachel and Wallich, *Berliner Grosskaufleute*, vol. 3, pp. 26–28.

56 Heinrich Schnee, "Madame Kaulla: Deutschlands bedeutendste Hoffaktorin und ihre Familie, 1739–1809" in *Lebensbilder aus Schwaben und Franken*, 17 vols. (Stuttgart, 1940–1991), vol. 9, pp. 351–382.

dependent on her husband.”⁵⁷ Despite its patriarchal structure, family enterprise was based on a flexible and practical organization of gender roles. In his micro-history of an Augsburg merchant, Thomas Safley argues that “patriarchy remained a prescriptive code, a fixed system of values and norms”. This did not prevent householders, Safley continues, “from applying them quite flexibly to their own circumstances. Patriarchy was a practice.”⁵⁸ Moreover, by protecting the commercial rights of businesswomen and exempting them from sex-based legal restrictions, local and territorial ordinances implicitly recognized the mutual interests of firm continuity and family patrimony.

Family Enterprise, Retail Trade, and Nineteenth Century Industrialization

Family-based enterprise and women’s commercial agency — established through the long eighteenth century, both in practice and with legal sanction — powerfully shaped German economic development in the modern era. However, women’s modern economic agency challenges a number of well-established historical interpretations. On one hand, gender historians have long identified a prescriptive “separate spheres” ideology that emerged at the end of the eighteenth century. Accordingly, nineteenth-century theorists of sexual difference posited a fundamental gender dichotomy, which circumscribed women in a domestic role as mother and caregiver.⁵⁹ Quite independently social and economic historians developed a second — and complementary — thesis, arguing for the changing economic function of the nineteenth-century family household.⁶⁰ Germany’s rapid industrialization in the second half of the nineteenth century fostered bureaucratic business structures, often influenced by state subsidy and control, which progressively diminished the role of small family firms. “In the first decades of German industrialization,” argues Jürgen Kocka, “the family was one of those non-

57 Paul Münch, *Lebensformen in der frühen Neuzeit, 1500 bis 1800* (Berlin, 1992), p. 199; see also Michael Maurer, *Die Biographie des Bürgers: Lebensweise und Denkweisen in der formativen Phase des deutschen Bürgertums (1680–1815)* (Göttingen, 1996).

58 Safley, *Matheus Miller’s Memoir*, p. 46, and chap. 1, “Marriage and Patriarchy”, pp. 20–48.

59 Karin Hausen, “Family and Role Division: The Polarisation of Sex Roles in the Nineteenth Century” in Richard J. Evans and W. R. Lees, eds., *The German Family* (London, 1981), pp. 51–83; Barbara Duden, “Das schöne Eigentum: Zur Herausbildung des bürgerlichen Frauenbildes an der Wende vom 18. zum 19. Jahrhundert”, *Kursbuch*, vol. 47 (1977), pp. 125–140; Ute Frevert, “Bürgerliche Meisterdenker und das Geschlechterverhältnis: Konzepte, Erfahrungen, Visionen an der Wende vom 18. zum 19. Jahrhundert” in Frevert, ed., *Bürgerinnen und Bürger: Geschlechterverhältnisse im 19. Jahrhundert* (Göttingen, 1988), pp. 17–48. More recent social history of nineteenth-century gender relations has identified a less rigid role division and greater comity between the sexes. See Anne-Charlott Trepp, *Sanfte Männlichkeit und selbständige Weiblichkeit* (Göttingen, 1996); Rebekka Habermas, *Frauen und Männer des Bürgertums* (Göttingen, 2000).

60 Dieter Schwab, “Familie” in Otto Brunner *et al.*, eds., *Geschichtliche Grundbegriffe: Historisches Lexikon zu politisch-sozialen Sprache in Deutschland*, 8 vols. (Stuttgart, 1972–1997), vol. 2, pp. 253–301.

and pre-capitalist institutions that were a prerequisite, stimulus, and vehicle of the process of capitalist industrialization.”⁶¹ As production and commercial activity were removed from the domestic economy, however, the family was privatized. Women were consigned domestic household chores and excluded from “productive” labour, which men performed away from home. The nexus of family and business enterprise weakened, and the household grew increasingly impractical for commercial activity.

The role of family-based enterprise in the retail and industrial economies of nineteenth-century Germany is certainly more complex than suggested by these sweeping characterizations, however. Indeed, the nineteenth-century *Handels-Frau* maintained the property and commercial privilege of her early modern counterpart.⁶² Of course, the denial of all political rights conferred an ambiguous status, which was ultimately defined by the intersection of property rights, family law, and sexual guardianship.⁶³ Analysing women’s commercial rights is further complicated by the particularity of territorial and municipal ordinances in nineteenth-century Germany. This legal heterogeneity is illustrated by the city of Augsburg, which was incorporated into the Kingdom of Bavaria in 1806. After 1825 Augsburg eliminated female citizenship, which lowered citizenship costs for married couples. But this also undermined a woman’s status implicitly since a non-burgher no longer received special consideration when marrying a local widow. By the same token, married Augsburg women maintained control of their own dowry property, which represented an exception in Bavaria where men formally controlled their wives’ property. These local and territorial laws were only equalized in 1900 with the introduction of the German Civil Code, though sexual guardianship laws had already been eliminated in both Augsburg and Bavaria in 1861.⁶⁴ This represented a broad trend in the German territories,

61 Jürgen Kocka, “The Entrepreneur, the Family, and Capitalism: Examples from the Early Phase of German Industrialization” in Kocka, *Industrial Culture and Bourgeois Society: Business, Labor, and Bureaucracy in Modern Germany* (New York, 1999), pp. 128–129 (a translation of “Familie, Unternehmer und Kapitalismus an Beispielen aus der frühen deutschen Industrialisierung” in *Zeitschrift für Unternehmensgeschichte*, vol. 24, no. 3 [1979], pp. 99–135).

62 Ursula Vogel, “Property Rights and the Status of Women in Germany and England” in Jürgen Kocka and Allan Mitchell, eds., *Bourgeois Society in Nineteenth-Century Europe* (Oxford, 1993), pp. 241–272. See also G. K. Schmelzeisen, *Die Rechtsstellung der Frau in der deutschen Stadtwirtschaft. Eine Untersuchung zur Geschichte des deutschen Rechts* (Stuttgart, 1935); Franz Xaver Surrer, “Die rechtliche Stellung der Handelsfrau nach dem Handelsgesetzbuche” (dissertation, University of Erlangen, 1893); Anna Mackenroth, “Zur Geschichte der Handels und Gewerbefrau” (dissertation, University of Zürich, 1894).

63 Ulrike Spree, “Die verhinderte ‘Bürgerin’? Ein begriffsgeschichtlicher Vergleich zwischen Deutschland, Frankreich und Grossbritannien” in Reinhart Koselleck and Klaus Schreiner, eds. *Bürger-schaft* (Stuttgart, 1994), pp. 274–308; Carola Lipp, “Frauen und Öffentlichkeit: Möglichkeiten und Grenzen politischer Partizipation im Vormärz und in der Revolution 1848/49” in Lipp, ed., *Schimpfende Weiber und patriotische Jungfrauen: Frauen im Vormärz und in der Revolution 1848/49* (Bühl-Moos, 1986), pp. 270–307.

64 Frank Möller, *Bürgerliche Herrschaft in Augsburg 1790–1880* (Munich, 1998), pp. 50–54.

which began the piecemeal elimination of sexual guardianship in the 1820s and 1830s.⁶⁵ As David Sabeau has recently demonstrated, state bureaucrats in Württemberg abolished sexual guardianship in 1828 by arguing that the protected status of a married woman's property damaged the liability and creditworthiness of family businesses.⁶⁶ Another important measure increasing women's economic latitude was the elimination of guilds throughout the German Confederation in 1862 and the introduction of freedom-of-trade legislation in 1871. In general, women's bizarre and contradictory status — reflecting commercial privilege as a business agent, absolute political exclusion, and a patriarchal family law — was formally codified for the Empire with the German commercial and civil codes. While the 1861 commercial code of the German Confederation, which the Empire adopted after 1871, maintained the rights of married and single businesswomen, the civil code of 1900 broadly established the husband as the patriarchal head of household.⁶⁷

To be sure, examples of formal and informal sex discrimination emerged in many sectors of Germany's nineteenth-century economy. Both the advent of large-scale industry — especially under state direction — and the growth of joint-stock companies “masculinized” economic activities to a degree uncommon in the eighteenth century. For example, the entrepreneurial widows so instrumental in the primitive coal and steel industries of the Saar region relinquished their active involvement to become “quiet shareholders”. When the Nassau coal mines were nationalized in the late eighteenth century, first local, then French, and, after 1815, Prussian officials denied women positions in the state's bureaucracy. One dynamic widow, wife of an investor and state official, succeeded her husband and was even named “Senior Administrator” of the Saar coal mining industry in 1815. As a woman, however, she was quickly dismissed by Prussian officials, and not even the petitions of local notables attesting to her eminent qualifications could win her reinstatement from Berlin. Widow Anna Maria Cuny suffered a similar fate when she was denied the right to fulfil the last three years of her husband's lease contract for a steelworks. Officials justified their decision by claiming that the industry “is a masculine activity, which a woman

65 Holthöfer, “Die Geschlechtsvormundschaft”, pp. 390–451.

66 David Warren Sabeau, “Allianzen und Listen: Die Geschlechtsvormundschaft im 18. und 19. Jahrhundert” in Gerhard, ed., *Frauen in der Geschichte des Rechts*, pp. 460–479. Also see Beachy, “Women Merchants and the Erosion of Gender Tutelage”.

67 This included paternal rights over children and the right to forbid a wife from entering a wage contract. At the same time, wives maintained formal control of their own businesses and capital, although husbands could administer a woman's property for the duration of marriage unless regulated by prenuptial agreement, which often guaranteed the independence of a businesswoman. For background on the 1861 commercial code, see *Protokolle der Kommission zur Beratung eines allg. Deutschen Handelsgesetzbuches*, 9 vols. (Würzburg, 1857–1858), vol. 2, pp. 888–890. On the German Civil Code and its family law, see Eddie Endel, “Über die Rechtsstellung der Handels- und Gewerbefrau im 19. Jahrhundert” (dissertation, University of Jena, 1915), pp. 55–60; Michael John, *Politics and the Law in Late Nineteenth-Century Germany: The Origins of the Civil Code* (Oxford, 1989), pp. 233–234; Robert Moeller, *Protecting Motherhood* (Berkeley: University of California Press, 1993), p. 47.

can neither understand nor master".⁶⁸ Women were also denied formal membership rights in the municipal exchanges of Leipzig, Frankfurt/Main, and Hamburg, which provided important venues for gleaning information and cultivating business ties. The general exclusion of women from most voluntary associations, including Masonic lodges and other friendly societies, similarly barred them from a commercial milieu that was increasingly, emphatically masculine.⁶⁹ Moreover, women were denied participation in their local chambers of commerce throughout the Empire after 1871. Not until the Weimar Republic were women admitted to Germany's municipal *Handelskammer*.⁷⁰

It is certainly misleading, however, to discount women's commercial activity on the basis of this discrimination. As Pierre Ayçoberry has argued for nineteenth-century Cologne, the organization and practice of most family firms contradicted the popular dictum "Kitchen, Church, and Children" (*Küche, Kirche, und Kinder*) invoked to describe a woman's traditional position. Cologne's merchant wives, according to Ayçoberry, played a crucial role in all the affairs of the firm and frequently assumed ownership and control when widowed.⁷¹ This view is confirmed more generally by Heinz-Gerhard Haupt, who argues that, for both men and women, "the patterns of individual occupational careers in the second half of the nineteenth century Germany were extremely diverse".⁷² Local studies for some cities, including Leipzig and Stralsund, have indeed identified a sharp decline for the first half of the nineteenth century in the number of female-owned businesses. Unrelated to any new legal restrictions, however, this development is not well understood.⁷³

If this development could be described as a trend, it was clearly short-term and reversed in the second half of the nineteenth century. Indeed, in Leipzig, where widows had all but disappeared from the city's address books in the 1830s and 1840s, women represented over one-quarter (26 per cent) of the 1,265 firms and individuals taxed in the city's commercial trades in 1866.⁷⁴ By 1850, 5.5 per cent of all Augsburg businesses were owned and operated

68 Labouvie, "In weiblicher Hand", pp. 88–131, 118–122.

69 See Robert Beachy, "Club Culture and Social Authority: Freemasonry in Leipzig, 1741–1830" in Frank Trentmann, ed., *The Paradoxes of Civil Society* (Providence: Berghahn Books, 2000), pp. 157–175.

70 G. K. Schmelzeisen, *Die Rechtsstellung der Frau in der deutschen Stadtwirtschaft. Eine Untersuchung zur Geschichte des deutschen Rechts* (Stuttgart, 1935).

71 Pierre Ayçoberry, *Cologne entre Napoléon et Bismarck : la croissance d'une ville rhénane* (Paris, 1981), pp. 52–53.

72 Heinz-Gerhard Haupt, "Männliche und weibliche Berufskarrieren im deutschen Bürgertum in der zweiten Hälfte des 19. Jahrhunderts: Zum Verhältnis von Klasse und Geschlecht", *Geschichte und Gesellschaft*, vol. 18 (1992), p. 144.

73 Daniel Rabuzzi, in "Women as Merchants", places "women's exodus" from the wholesale trade of Stralsund around 1850. According to Suzanne Schötz, women virtually disappear from the commercial trades in Leipzig after 1830 ("Zur Geschichte weiblicher Handelstätigkeit", pp. 115–116).

74 See the published tax register *Die Vertheilung der Gewerbe- und Personal-Steuer in Leipzig nach dem Kataster für das Jahr 1866* (Leipzig, 1870), pp. 4–6.

by widows, and this figure had reached 9 per cent by 1872.⁷⁵ Munich women similarly owned 4.6 per cent of the highest taxed city firms in 1851, and by 1863 this figure had climbed to 11.8 per cent.⁷⁶ In Frankfurt/Main, women remained active in the commercial trades throughout the nineteenth century, and their number increased from 17 to 18 per cent between 1834 and 1850. Oddly enough, this figure declined to 7 per cent in 1868, but then rose steadily to 12 per cent in 1882, 17 per cent in 1895, and 24 per cent in 1907.⁷⁷ In Bremen, the widows of guild retailers controlled slightly over 10 per cent of the city's shops through the 1840s and 1850s.⁷⁸ By the early twentieth century Bremen women owned as much as 30 per cent of the city's retail shops.⁷⁹ In Dortmund over 10 per cent of the investors in the city's burgeoning coal and steel industries in the 1850s were women, including eight widows from prominent commercial families.⁸⁰

The latter nineteenth-century increase in women's commercial activities — particularly in the face of their exclusion from associational business venues — raises a critical question: in which commercial sectors were women so active? Leipzig's 1866 tax register provides a detailed breakdown of women's commercial trades and in turn some tentative answers. Of the 331 female-owned Leipzig businesses — over one-quarter of the total 1,265 — 22 per cent consisted of traditional firms, including bookstores, retail shops, and wholesale businesses. Another 32 per cent retailed foodstuffs, and 38 per cent — the largest category — engaged in millinery and fashion sales. From the same tax roll, women represented only 6 of 171 Leipzig manufacturers.⁸¹ The first category of traditional firms listed the highest percentage of widows who had clearly inherited a family business. In contrast, the grocers and fashion retailers included a much higher proportion of both single and married women with independent shops.

The rapid entry of so many women into grocery and fashion retail suggests

75 Möller, *Bürgerliche Herrschaft in Augsburg*, pp. 50–54.

76 Ralf Zerbach, *München und Stadtbürgertum: Eine Residenzstadt als Bürgergemeinde, 1780–1870* (Munich, 1997), pp. 177–178.

77 Ralf Roth, *Stadt und Bürgertum in Frankfurt am Main: Ein besonderer Weg von der ständischen zur modernen Bürgergesellschaft 1760–1914* (Munich, 1996), pp. 267, 280, 290–294.

78 Heinz-Gerhard Haupt, “Die Kramer im Bremen der Mitte des 19. Jahrhunderts: Zwischen Zunftordnung und Geserbefreiheit,” in Haupt, ed., *Städtische Bevölkerungsentwicklung in Deutschland im 19. Jahrhundert* (St. Katharinen, 1994), p. 32; Monika Leopold-Reiks, “Entwicklung der Berufs- und Sozialstruktur in der südlichen Vorstadt Bremens 1875–1914” in Haupt, ed., *Städtische Bevölkerungsentwicklung*, pp. 77–78.

79 C. Niermann, “Die Bedeutung und sozialökonomische Lage: Bremer Kleinhändlerinnen zwischen 1890 und 1914” in Heinz-Gerhard Haupt, *Der Bremer Kleinhandel um 1900* (Bremen, 1983), p. 89; Ursula Branding, *Die Einführung der Gewerbefreiheit in Bremen und ihre Folgen* (Bremen, 1951), pp. 102–104; Heinz-Gerhard Haupt, “Kleinändler und Arbeiter in Bremen zwischen 1890 und 1914”, *Archiv für Sozialgeschichte*, vol. 22 (1982).

80 Schambach, *Stadtbürgertum und industrieller Umbruch*, p. 304.

81 *Die Vertheilung der Gewerbe- und Personal-Steuer in Leipzig nach dem Kataster für das Jahr 1866* (Leipzig, 1870), pp. 7–8.

the expansion of a new set of commercial niches for women merchants. As argued by Joan Scott in her commentary on gender and commerce in post-1850 America, women were instrumental in the growth of market segmentation, a form of retail specialization that targeted discrete groups of consumers.⁸² In Leipzig, similarly, both the vendors and consumers of foodstuffs, clothing, and fashion articles were predominantly female. The phenomenon of market segmentation likewise explains the evident success of some women entrepreneurs, including the Düsseldorf grocer Melitta Bentz, who invented and marketed the eponymous coffee filter, or the Cologne seamstress Käthe Kruse, who initially stitched felt dolls as simple gifts and later mass-produced them for a national market.⁸³

Market segmentation and the agency of women merchants also help to clarify the rapid growth of Germany's retail sector after unification in 1871. Already by the late nineteenth century German contemporaries, including Werner Sombart and Gustav Schmoller, had begun to identify this retail expansion by tabulating the per capita increase of shops, as well as their diversification and specialization. Despite broad regional variation, Sombart's statistics for the Kingdom of Saxony, one of Germany's most industrial and commercial states, offer a crude index of this expansion: from 1860 to 1895 the per capita number of Saxon retail shops more than doubled, increasing from 256 retailers per 10,000 population to 637.⁸⁴ For Germany as a whole, Sombart estimated increases of one trader per 54 inhabitants in 1882 to one trader for just 30 people by 1907.⁸⁵ Contemporary historians have argued similarly that the number of German customers per shop was easily halved in the last third of the nineteenth century.⁸⁶

Both the causes and the effects of this retail expansion have been the subject of an extensive scholarship on Germany's *Mittelstand*, the heterogeneous class of traditional small-scale artisanal producers and retailers. According to this literature, the abolition of the guilds (1862) and the introduction of freedom-of-trade legislation (1871) subjected these once protected economic sectors to the competition of newcomers. This pressure was exacerbated by the increased productivity of large-scale industry and by the growth of department stores. The indices cited for this economic distress include the increase of small retail shops, their high rates of bankruptcy, the shrinking workshops of master artisans, and the labour contributions of family members in production and retail. The larger significance of this alleged

82 Joan W. Scott, "Comment: Conceptualising Gender in American Business History", *Business History Review*, vol. 72 (1998), pp. 242–249.

83 Elke Hlawatschek, "Die Unternehmerin (1800–1945)", *Zeitschrift für Unternehmensgeschichte*, supplement 35, *Die Frau in der deutschen Wirtschaft* (1985), pp. 127–146.

84 Werner Sombart, *Die deutsche Volkswirtschaft im 19. Jahrhundert* (Berlin, 1903), p. 200.

85 Robert Gellately, *The Politics of Economic Despair: Shopkeepers and German Politics, 1890–1914* (London, 1974), p. 31.

86 Dietrich Denecke and Gareth Shaw, "Traditional Retail Systems in Germany" in John Benson and Gareth Shaw, eds., *The Evolution of Retail Systems, c. 1800–1914* (Leicester, 1992), pp. 76–86.

economic immiseration was political, moreover, since it made *Mittelstand* producers and vendors susceptible to the demagogic appeals of chauvinist nationalism, anti-Semitism, and anti-modernism.⁸⁷

Mittelstand scholarship has taken little account, however, of the implications of women as commercial agents. Nor has it considered the flexibility of the traditional family firm. The growth of Germany's petty retail sectors after 1871 may well reflect the penury of some traditional *Mittelstand* families, but the elimination of guild and trade constraints also increased the commercial latitude of women and the role of family businesses. As one social historian has argued, family-based enterprise in nineteenth-century Central Europe actually represented artisanal innovation rather than tradition.⁸⁸ Recent scholarship on the European *petite bourgeoisie* has similarly identified how the dynamics of family reproduction gradually displaced the role of guild structures in the course of the nineteenth century.⁸⁹ Already before formal abolition of the guilds, considerations of inheritance and family welfare frequently superseded guild regulations in determining occupational recruitment and access.⁹⁰ Most certainly this development represents the triumph of flexible family-based enterprise over the guilds. Just as family-based wholesale firms established the merchant's widow as an essential intergenerational integument for maintaining family patrimony in the eighteenth century, the guilds' abolition in the nineteenth facilitated the petty shopkeeping of independent women, both married and single. In this fashion, the commercial independence and adaptive entrepreneurship of female retailers and the flexible structure of family enterprise offer a new slant on the alleged "economic despair" or "political volatility" of Germany's late-nineteenth-century *Mittelstand*. Despite the economic insecurity of traditional *Mittelstand* occupations, women's rapid movement from household to retail shop reflected dynamic and adaptive strategies and, moreover, a potential source of empowerment.

87 One of the most important analyses of the *Mittelstand* is David Blackbourn, "The *Mittelstand* in German Society and Politics, 1871–1914", *Social History*, vol. 4 (1977), pp. 409–433, amplified by his "Between Resignation and Volatility: The German Petite Bourgeoisie in the Nineteenth Century" in Geoffrey Crossick and Heinz-Gerhard Haupt, eds., *Shopkeepers and Master Artisans in Nineteenth-Century Europe* (London, 1984), pp. 35–61. Also consider Shulamit Volkov, *The Rise of Popular Antimodernism in Germany: The Urban Master Artisans, 1873–1896* (Princeton, N.J.: Princeton University Press, 1978); David F. Crew, *Town in the Ruhr: A Social History of Bochum, 1860–1914* (New York, 1979); Friedrich Lenger, *Zwischen Kleinbürgertum und Proletariat: Studien zur Sozialgeschichte der Düsseldorfer Handwerker 1816–1878* (Göttingen, 1986). A critical context for middle-class illiberalism is provided by Mack Walker's influential study, *German Home Towns: Community, State, and General Estate, 1648–1871* (Ithaca, N.Y.: Cornell University Press, 1971).

88 Josef Ehmer, "The Artisan Family in Nineteenth-Century Austria: *Embourgeoisement* of the petite bourgeoisie?" in Crossick and Haupt, eds., *Shopkeepers and Master Artisans*, pp. 195–218.

89 Geoffrey Crossick and Heinz-Gerhard Haupt, *The Petite Bourgeoisie in Europe 1780–1914: Enterprise, Family and Independence* (London, 1995); Josef Ehmer, *Soziale Traditionen in Zeiten des Wandels: Arbeiter und Handwerker im 19. Jahrhundert* (Frankfurt/Main, 1994). See also Crossick and Haupt, eds., *Shopkeepers and Master Artisans*.

90 Haupt, "Die Kramer im Bremen".

An emphasis on women's commercial agency and family-based commerce should likewise inform a re-evaluation of German industrialization. While older scholarship has focused on Germany's heavy industries, in which family-based enterprise played virtually no role, many local studies emphasize the importance of Germany's small-scale manufacturing regions in which family firms had a prominent part.⁹¹ Characteristic of these small-scale industrial regions was a pre-modern tradition of "putting-out" or proto-industrial production organized by individual merchant entrepreneurs. Like the Krupp family, examples of industrial dynasties that evolved from early modern putting-out enterprises illustrate the importance of eighteenth-century family business structures. The larger point, however, is not the continuity of individual firms but the predominance of family-owned producers within an entire industrial region. Well-documented studies have identified such family-based, small-scale industrial regions in western, southwestern, and east-central Germany. These include the metalware and cutlery makers of Solingen, the fine-mechanical and optical-equipment production of Württemberg, the hat and textile industries of Elberfeld and Barmen, the fine-mechanical and weapons manufacturers of Thuringia, and the special machinery and textile producers of the Kingdom of Saxony.⁹² Unfortunately, none of these studies gives explicit attention to the roles of women. Like the Tourcoing family manufacturers documented by Beatrice Craig, however, the family-based enterprise of Germany's small-scale industrial regions almost certainly relied on women, either as family participants in business management or as widowed directors of firms. Craig's work certainly suggests the value of additional research attuned to the role of gender in family business.

Even in the absence of systematic research, the anecdotal evidence of businesswomen who managed prominent family manufacturing firms is quite compelling. One study has identified approximately 60 German women of the nineteenth and twentieth centuries who directed large family enterprises.⁹³ The briefest account of these business matriarchs must include Johanna Helene Lohmann (1784–1867), who managed a family estate in

91 In particular see Gary Herrigel, *Industrial Constructions: The Sources of German Industrial Power* (Cambridge, 1996); Wolfram Fischer, "Die Rolle des Kleingewerbes im wirtschaftlichen Wachstumsprozess in Deutschland, 1850–1914" in Friedrich Lütge, ed., *Wirtschaftliche und soziale Probleme der gewerblichen Entwicklung im 15/16. und 19. Jahrhundert* (Stuttgart, 1968); and also the essays in Hans Pohl, ed., *Gewerbe- und Industrielandschaften vom Spätmittelalter bis ins 20. Jahrhundert* (Stuttgart, 1986).

92 Erhard Lucas, *Zwei Formen von Radikalismus in der deutschen Arbeiterbewegung* (Frankfurt/Main, 1976); Rudolf Boch, *Handwerker Sozialisten gegen die Fabrikgesellschaft* (Göttingen, 1985); Klaus Megerle, *Württemberg im Industrialisierungsprozeß Deutschlands: Ein Beitrag zur regionalen Differenzierung der Industrialisierung* (Stuttgart, 1982); Wolfgang Hoth, *Die Industrialisierung einer rheinischen Gewerbestadt — dargestellt am Beispiel Wuppertal* (Cologne, 1975); Volker Wunderlich, *Arbeiterbewegung und Selbstverwaltung* (Wuppertal, 1980); Hubert Kiesewetter, *Industrialisierung und Landwirtschaft* (Cologne, 1988); Rudolf Forberger, *Die Industrielle Revolution in Sachsen 1800–1861*, vol. 1, sections 1–2 (East Berlin, 1982).

93 Hlawatschek, "Die Unternehmerin (1800–1945)".

Witten consisting of mills, mining operations, and an iron and steel works.⁹⁴ Similarly, Elisabeth Eickhoff (1808–1888) ran her husband's iron foundry after his death in 1864, until her son assumed direction of the business.⁹⁵ Perhaps the most striking are those widows who resisted pressure to sell businesses or to defer to family members. Instead of acceding to family counsel to sell her deceased husband's paper mill, Maria Zanders (1838–1909) successfully ran the business until her own death.⁹⁶ Many widows actually developed modest inheritances into major enterprises. Therese Wagner expanded her husband's Munich brewery, which she inherited in 1845, into one of Germany's largest, the Augustiner Brewery.⁹⁷ Publisher Katharina DuMont (1779–1845) was similarly dynamic in developing the *Kölnische Zeitung* into an important interregional newspaper and the mouthpiece of Rhenish liberalism after the death of her husband in 1831.⁹⁸ Indeed, the management of major family publishing houses featured many widows in the nineteenth century. The most prominent included Theodore Niemeyer (d.1901), who directed her husband's business in Hameln after his death in 1874, Maria Kohlhammer, who managed the Kohlhammer Publishing House in Stuttgart from approximately 1893 to 1907, and Katharina Kippenberg, who operated the Insel Publishing House in Leipzig.⁹⁹ Sophie Henschel, wife of Germany's greatest locomotive manufacturer, provides the most remarkable example of an industrial matriarch. Henschel assumed her husband's position as company executive at his death in 1894, and she directed the enormous industrial concern until suffering a stroke in 1900, when her son — nearly 30 years old — finally took over the business. Even from her sick bed Henschel continued dominating the firm's management, and her son could only take full control with her death in 1912.¹⁰⁰

Admittedly, Henschel, as manager of a major industrial concern, represents something of an exception. As both literary representations and a number of recent elite studies have shown, the *bourgeoise* of Germany's late-nineteenth-century professional and industrial elite had little knowledge of

94 *150 Jahre Friedr. Lohmann Gußstahlfabrik, Walz- und Hammerwerke* (Herdecke/Ruhr, 1940), pp. 43f.

95 *Vier Generationen — Vier Epochen: Aus Anlaß des 100jährigen Bestehens der Gebr. Eickhoff-Maschinenfabrik und Eisengießerei Bochum* (Bochum, 1961), pp. 15f.

96 Anna Caspary, *Maria Zanders: Das Leben einer bergischen Frau* (Jena, 1923).

97 The Augustiner Brewery under Widow Wagner ranked as Munich's fifteenth wealthiest business in 1858. See Zerbach, *München und Stadtbürgertum*, pp. 177–178; Julius Kahn, *Münchens Grosshandel* (Munich, 1913), p. 28.

98 E. von Nahmer, *Beiträge zur Geschichte der Kölnischen Zeitung, ihrer Besitzer und Mitarbeiter*, 2 vols. (Cologne, 1920), vol. 1; Thomas Mergel, *Zwischen Klasse und Konfession: Katholisches Bürgertum im Rheinland 1794–1914* (Göttingen, 1994), pp. 408–409.

99 *Tradition und neuer Geist: Eine Chronik der F. C. W. Niemeyer 150 Jahre* (Hameln, 1956), p. 19; *100 Jahre Kohlhammer 1866–1966* (Stuttgart, 1966), pp. 29–49.

100 Wilhelm Treue, "Henschel & Sohn: Ein deutsches Lokomotivbau-Unternehmen 1860–1912" in Treue, *Unternehmens- und Unternehmensgeschichte aus fünf Jahrzehnten* (Stuttgart, 1989), pp. 371–391.

her husband's affairs.¹⁰¹ Lothar Gall's multi-generational study of the Bassermann clan offers one of the best illustrations of the apparent retreat of female family members from business affairs. Wilhelmine Bassermann, *née* Reinhardt (1787–1869), trained in the household office of the family firm, working beside her mother and even accompanying her father on business trips. After marrying, however, Wilhelmine relinquished management to her husband, Friedrich Ludwig Bassermann, who — in the absence of a male Reinhardt heir — eventually inherited the firm of Wilhelmine's father. While the couple's sons received formal business training, the two daughters, unlike their displaced mother, now prepared themselves for representative domestic roles as wives, mothers, hostesses, and cultural patrons.¹⁰²

Yet, as Sophie Henschel and numerous others demonstrate, the exclusion of even elite women from large-scale family enterprise was never absolute. Hedwig Heyl, daughter of a Bremen shipowner, personified the ideal German *bourgeoise*, marrying a Berlin dye manufacturer at age 18 and then opening a philanthropic Pestalozzi-Fröbel-Haus for the education of small children. Heyl gave up her domestic and philanthropic "career", however, when she took over the direction of her husband's business after his death.¹⁰³ Moreover, as Richard Evans has argued, a great deal is understood about the women of Germany's *grande bourgeoisie*, but the activity of women in middling groups remains largely unexplored.¹⁰⁴ As this essay has sketched in preliminary fashion, women played an important role in the commercial trades responsible for Germany's rapid retail expansion. Although inadequately researched, women's contributions to the family businesses of Germany's small-scale industries are certainly considerable.

Conclusion

One of the problems in assessing the economic agency of pre-modern and nineteenth-century women is locating the sources that establish social and economic practices. To that end, this essay identifies the legal basis empowering the *Handels-Frau* in the disparate commercial codes of pre-modern Central Europe. With little exception, these local and territorial ordinances

101 Consider Thomas Mann's semi-autobiographical *Buddenbrooks* (1901), or Gustav Freytag's *Soll und Haben* (1855). See also Dolores L. Augustine, *Patricians & Parvenus: Wealth and High Society in Wilhelmine Germany* (Oxford, 1994), pp. 160–182; Marion Kaplan, *The Making of the Jewish Middle Class: Women, Family, and Identity in Imperial Germany* (Oxford, 1991), p. 168; Frevert, *Women in German History*, pp. 107–130.

102 Gall, *Bürgertum in Deutschland*, pp. 126–137, 382–389; Rosmarie Günther, "Stroh her, die Läus zu verbrenne!" in *Frauengenerationen in der Geschichte Mannheims* (Mannheim, 1995), pp. 18–40.

103 Hedwig Heyl, *Aus meinem Leben: Weibliches Schaffen und Wirken*, 2 vols. (Berlin, 1925); H. Koschwitz-Neuberg, "Hedwig Heyl: Die beste Hausfrau Berlin" in C. Eifert and S. Rouette, eds., *Unter allen Umständen: Frauengeschichte(n) in Berlin* (Berlin, 1986), pp. 60–79; *Beiträge zur Bildungsgeschichte von Frauen im 18. und 19. Jahrhundert* (Düsseldorf, 1983).

104 Richard Evans, "Family and Class in the Hamburg Grand Bourgeoisie, 1815–1914" in David Blackburn, ed., *The German Bourgeoisie* (London, 1991), pp. 115–139.

granted businesswomen unrestricted sanction — despite general political and social exclusion — to pursue economic activities. Admittedly, German women of commerce rarely operated as independent commercial agents. Instead, as this broad survey of economic and social history demonstrates, they were almost always enmeshed in a wider family structure. In contrast to the guild-based economy, however, family commercial enterprise depended not only on the overlooked contributions of wives, but frequently on widows as intergenerational managers of firms. Moreover, family-based enterprise survived the guilds and flourished in the shadow of Germany's full-scale industrialization. This evidence is often obscured by cultural and ideological representations, but clearly the prescriptions of a separate spheres ideology often countered the logic of family enterprise and exceeded the financial means of all but the wealthiest. Indeed, mistaking ideological representations for the social realities of the German *Mittelstand* or of the family-based enterprise of small-scale industries has distorted the picture of women as economic actors.