

**Irish Women in Business, 1850-1922:  
navigating the credit economy**

**Submitted for the degree of  
Doctor of Philosophy**

**Antonia Florence Hart**

Supervisors:

Dr Ciaran O'Neill

Dr Richard McMahon

Department of History  
School of Histories & Humanities  
University of Dublin, Trinity College

2021



## **Declaration**

I declare that this thesis has not been submitted as an exercise for a degree at this or any other university and it is entirely my own work.

I agree to deposit this thesis in the University's open access institutional repository or allow the library to do so on my behalf, subject to Irish copyright legislation and Trinity College Library conditions of use and acknowledgement.

Antonia Hart

March 2021

## Summary

This thesis examines the entrepreneurial activities of women in the credit economy of Ireland, 1850-1922. In doing so it contributes to emerging scholarship on the female experience of late nineteenth- and early twentieth-century Ireland. It taps into disparate primary sources to depict for the first time the ownership and management of businesses by Irish women in this period, and provides a foundation for further research in the area. Sources used include bankruptcy records, ledgers, wills, court reports, official inquiries, letters, newspaper reports and licensing documents.

Chapter 1 introduces the work and outlines the historiographical context, highlighting recent Irish scholarship on the social and cultural lives of women in general, as well as research on Irish women in the context of their working lives. It looks at research on women in business in other countries, in particular England, France and the United States, and identifies elements of this research which can be particularly usefully brought to bear on the Irish context. These elements include ideas of the integration of businesswomen with businessmen, and whether women in business commercialised traditionally feminine skills.

Chapter 2 reviews women in the boarding- and lodging-house sector, and the case studies illustrate three women's businesses in the context of a close examination of a relationship of credit dependency, mixed female and male support networks, the role of family and of privilege in bolstering a business. Chapter 3 expands the theme of hospitality into the licensed trades, comparing two successful Irishwomen in drink production with their counterparts in Scotland and France, and moving on to look at women as licensees of public houses and spirit grocers. Case studies permit the examination of combination businesses, the use of credit, and how a combination of precarity and credit could lead to the failure of a business.

Chapter 4 opens an examination of the structure, regulation and systemic problems of the pawnbroking industry, with its corollary issues around

respectability and reputation. It positions pawnbroking at the centre of crises of credit for those, like women, who were marginalised and had few alternative routes to credit. Chapter 5 uses two significant original case studies to illuminate this analysis. Themes of integration, respectability and mobility are further explored.

Chapter 6 offers an overview of debt recovery as both a tool and a burden, and the case studies here deal with privilege and lack of it, power and precarity. Chapter 7 uses court records in the form of civil bill books and bankruptcy files, to show what could happen when things went awry in business. The sources present women in range of business sectors, and the tobacco trade is chosen as a means of showing how differently two businesses were run, though both ended in bankruptcy at the petition of the same wholesaler.

## Acknowledgments

My greatest debt is to my two supervisors, Dr Ciaran O'Neill and Dr Richard McMahon, who brought such extraordinary knowledge, perceptiveness and clarity of thought to bear on every piece of this work, and whose unending patience, calm, kindness and good humour have kept this show on the road for the last four years.

I am grateful to have been the recipient of public funding for this project, as an Irish Research Council Government of Ireland Postgraduate Scholar 2016-2019. I have been conscious of my good fortune every day of that scholarship.

I spent my final two years researching and writing this thesis as a Graduate Fellow in the Trinity Long Room Hub Arts and Humanities Research Institute, where the staff and the interdisciplinary community of early career researchers and visiting fellows create a special combination of a fast-paced and stimulating academic environment with a tranquil and beautiful space in which to work. The friendships I have formed there have been a joy, and I would like to thank Professor Jane Ohlmeyer, Professor Ruth Barton, Dr Caitriona Curtis, Dr Emily Johnson, Aoife King, Francesca O'Rafferty, and Eva Muhlhouse for everything they have done and do at the Hub.

I would like to thank the Department of History, particularly Emeritus Professor David Dickson, Dr Anne Dolan, and Dr Joseph Clarke, as well as Joanne Lynch and Helen Murray. Professor Eunan O'Halpin acted as Trinity's examiner, and Professor Diane Urquhart of Queen's University Belfast acted as external examiner. Even if my viva had not been held over Zoom, during the COVID-19 pandemic which began in 2020, it would have been unforgettable. I am grateful for their close attention to my research and for their constructive and encouraging remarks.

In Trinity's Berkeley Library, I was helped in particular by Greg Sheaf, Seán Hughes, and Iris Bedford, and in general by all the library staff. Many of the primary sources used in this research were identified and read at the National Archives of Ireland, the National Library of Ireland, and the Public Record Office of Northern Ireland, and I am grateful for the patience and suggestions of the staff members in

each of these institutions. Special thanks to Tom Quinlan and the late Gregory O'Connor for the care and thought with which they shared their extraordinary knowledge of the National Archives of Ireland.

I have encountered nothing but generosity from anyone whose advice or help I sought in relation to this research, and I am grateful to everyone who spent time discussing work and sharing materials with me. In particular I would like to thank Ciarán O hÓgartaigh, President of NUI Galway; Dr Therese Moylan, Head of Entrepreneurship Department, IADT Dun Laoghaire; Dr Kevin Costello, Sutherland School of Law, University College Dublin; Dr Frank Barry, Trinity Business School; Dr Ruth McManus, School of History and Geography, Dublin City University; Maureen Costello, local historian, Mayo County Council; Úna Ní Charthaigh, PSI – The Pharmacy Regulator; Christine J. McCafferty, Diageo Archive Manager; Trevor Williams, archivist, Bushmills; Pat Carthy, Carthy Pawnbrokers; Mahoney Architects; Julie Sinnamon, Enterprise Ireland; Paul Manzor, Enneclann.

Special thanks for support of this research project and dissemination of my work go to the Embassy of Ireland in Belgium and to our marvellous Ambassador there, HE Helena Nolan.

Thanks for many, many years of support to Professor Marie Redmond, now of Università Ca' Foscari Venice, and Emeritus Professor Gerald Dawe, who was, until recently, Director of the Oscar Wilde Centre for Irish Writing.

Thanks to my indispensable fellow-travellers, Rachel Barrett, Nikki Carter, Dr Emma Clarke, Paul Donnelly, Dr Mary Hatfield, Catherine Healy, Dr Hilary Lennon, Eamonn McGrattan, Jake Martin SJ, Kyle Martin, Dr Manon Nouvian, Dr Elspeth Payne, and Dr Paul Smith.

For various archival tasks, rendered with huge generosity, thanks to Mary McKeagney, Gabrielle Mifsud, and Matthew Nalty; for Excel support, Glenn Treacy, and for some clear-eyed early proofing, Caroline O'Reilly.

For general cheerleading, encouragement and enthusiasm for this research, thank you to Conall Boland, Lavinia Greacen, Lottie Hansjee, Edward Hart, Sophie Hart, Kitty Holland, Claire Hyland, Alexandra Lamont, Lisa MacNicholas, Lia Mills, Lynn Nalty, Iva Pocock, and Rosaleen Quinlan. Thanks to my mother, Julia Hart, for explaining repeatedly how to do sums in pounds, shillings, and pence, as well as for

everything else; to my mother-in-law Dympna Mulcahy, and to my late father-in-law, Tim Mulcahy, who remained so encouraging and interested, even through his own ill-health. He was a great loss to us all in March 2019.

To my beloved Max, Edward and Isla, I have lived on your hugs for these four years. Edward, your joyful company on repeated research trips to Belfast made them a pleasure from start to finish.

To my darling Rory Mulcahy, my gratitude and love run so deep that this is not the right place in which to express them. My thanks, my love.



## Table of Contents

Declaration .....	i
Summary .....	ii
Acknowledgments .....	iv
Table of Contents .....	vii
List of Figures.....	x
List of Tables.....	xii
Chapter 1 Introduction .....	1
Women, work and business .....	2
Women and the credit economy .....	23
Sources and methods.....	28
<b>Section 1 - Commercialising Domesticity? Boarding, lodging and the licensed trades</b>	
Chapter 2 At Home with Strangers: boarding, lodging, and letting .....	37
Portrait of a landlady.....	40
Women, business, and economy .....	44
Regulation and respectability.....	50
Mrs Perry's Home, Dublin city: privilege, respectability, and business.....	56
Mary Casey, Westport: credit in a boarding business.....	67
Emily Dalby, Dublin city: theatrical boarding, commercial renting.....	75
Conclusion .....	86
Chapter 3 'The great emporium of intoxicating liquors': women running businesses in the licensed trades .....	90
Introduction .....	90
Statistical overview .....	92
Women in the licensed trades .....	96

Morality, women, and the sale of spirits .....	104
'Girls, Wait for a Temperance Man' .....	113
The Hannans, Kilmallock: spirit grocers, publicans, undertakers.....	122
Susan Percy, Belfast city: spirit grocer .....	125
Conclusion.....	131
 <b>Section 2 - Credit at the Counter: women and collateralised loans</b>	
Chapter 4 Give and Take: the pawnbroking industry .....	135
Introduction .....	135
Participation in pawnbroking.....	140
Regulation .....	156
Respectability.....	166
Conclusion.....	186
Chapter 5 Taking the Pledge: two women in pawnbroking.....	189
Introduction .....	189
Margaret Farrell, Dublin city: 'She carries on the business in her own name.' .	189
Margaret Lowry, Dublin city: the First-Class Pawn Office.....	198
Conclusion.....	216
 <b>Section 3 - Credit and Crisis: agency and precarity in the credit environment</b>	
Chapter 6 Burden and Benefit: carrying and using debt .....	220
Introduction .....	220
Consequences of debt: civil bill decrees .....	223
Consequences of debt: imprisonment.....	228
Mary Caughey's case: debt, prison and precarity .....	234
Eliza Jane Bell, Dublin city: Butler's Medical Hall, privilege and agency .....	244
Conclusion.....	256
Chapter 7 The Reckoning: Irish businesswomen and bankruptcy .....	259
Bankruptcy petition and arrangement petitions .....	265
Asset manipulation .....	269

Causes of failure .....	274
The Byrne sisters, Belfast: tobacconists .....	275
Ursula Radcliffe, Belfast: tobacconist.....	279
Conclusion .....	283
Chapter 8 Conclusion .....	286
Appendices .....	298
Bibliography.....	315

## List of Figures

Figure 1: Map showing 29 women's businesses along Lower Sackville Street, Eden Quay, Marlborough Street and North Earl Street in 1894. ....	3
Figure 2: James Street, Westport, Co. Mayo, undated. (Mayo County Library Postcard Collection) Mary Casey's lodging-house is the third building on the right-hand side of the street. Walsh's public house is the second. ....	69
Figure 3: James Street, Westport, today. Mary Casey's boarding-house was at number 3 (left) and Richard Walsh's public house was at number 2. Note the name R. Walsh retained over the door. ....	69
Figure 4: Display advertisement from <i>Thom's Dublin Directory</i> , 1910. ....	79
Figure 5: The ruins of 12 Eden Quay in 1916, showing Joseph Corringham's tobacconist shop at street level, and the broken skeleton of Emily Dalby's lodging-house above. To the right is the Seamen's Institute, where Emily's father worked. ....	84
Figure 6: Elizabeth Cumming, proprietor of the Cardhu / Cardow Distillery, ultimately sold to Johnnie Walker in 1893. Image courtesy of the Diageo Archive. ....	99
Figure 7: <i>The Public Bar</i> , John Henry Henshall, 1883. ....	110
Figure 8: Insolvent (1862) Erskine Nicol, RSA. ....	112
Figure 9: Total annual loans made by Irish pawnbrokers, 1849 and 1908 ....	147
Figure 10: Total annual pledges issued by Irish pawnbrokers, 1849 and 1908.....	148
Figure 11: George Cruikshank, 'The Pawnbroker's Shop', 1836.....	170
Figure 12: 'In the rue Capron branch of the mont-de-piété', Pierre Vidal.....	172
Figure 13: 'Le Mont-de-Piété', Ferdinand Heilbuth. ....	173
Figure 14: Receipt for £100 paid to the Central Police Court by Margaret J. Lowry in 1898. ....	185
Figure 15: Local Taxation Returns showing Mrs Farrell's profits. ....	197
Figure 16: 85 Marlborough Street, 1847, showing landscaped gardens. ....	201
Figure 17: Original unused ticket from the First-Class Pawn Office.....	203

Figure 18: Margaret Lowry's pawnbroking licence, 1897. ....	205
Figure 19: Margaret McNally's plate licence, 1895. ....	206
Figure 20: Margaret Lowry's tobacco dealer's licence, 1903. ....	207
Figure 21: Pawn ticket from 1915 showing Margaret Lowry as administratrix following the death of Laurence McNally. ....	208
Figure 22: A 1915 pawn ticket showing 'Margaret Lowry, Licensed Pawnbroker'. ....	209
Figure 23: Modern elevation of 84-85 Marlborough Street showing the neighbouring St Mary's Pro-Cathedral. ....	209
Figure 24: Detail of Daniel Heffernan's 1861 map of Dublin, showing the Marshalsea. ....	233
Figure 25: Andrew Reid, <i>The Main Courtyard of the Four Courts Marshalsea (Debtors) Prison, Thomas Street, Dublin, 1860.</i> ....	234
Figure 26: Extract from the <i>Thirty-ninth Report of the Inspectors-General on the General State of Prisons in Ireland</i> , showing the entry for Mary Caughey's death. ....	235
Figure 27: John Rea, the Belfast solicitor who represented Mary Caughey's family at the inquest which followed her death. ....	238
Figure 28: An illustration of Sackville Street, about 1887. Butler's Medical Hall is the third shopfront on the west side of the street, shown here on the left. ....	249
Figure 29: A photograph of Sackville Street in 1890, from the same vantage point. .....	249
Figure 30: Goad's map, 1893, with Butler's at 53 & 54 Lower Sackville Street. ...	250
Figure 31: Zoomed portion of the same map showing the floor layout of 53 and 54 Lower Sackville Street, with laboratory marked. ....	250
Figure 32: List of stock looted from Butler's Medical Hall during Easter Week, 1916, as submitted to the Property Losses (Ireland) Committee. ....	251
Figure 33: Sackville Street in 1920, two years before Mrs Bell sold the business. The Gunpowder Office occupied the corner site, then Chancellor's. Next along was The Medical Hall, occupying both 53 and 54. ....	256
Figure 34: Excerpt from Mary Elizabeth Baastad's arrangement petition in 1905, including her declaration that she had been a ship-store dealer for the previous twelve years. ....	263

## List of Tables

Table 1: Public house licensees in Dublin 1896 and 1901.....	93
Table 2: Whether licensing divisions granted licences to married women, 1898....	94
Table 3: Pawnbrokers in Ireland, 1786-1911, with gender breakdowns for years in which available.....	144
Table 4: Distribution of male and female pawnbrokers in 1844.....	149
Table 5: Total pledges (i.e. tickets issued) by pawnbrokers, and annual total loans made. ....	152
Table 6: Numbers of licensed pawnbrokers 1843-66 showing numbers making returns to the City Marshal, as required.....	152
Table 7: National averages of loans and pledges for 1866 and 1908. ....	153
Table 8: Dublin average of loans and pledges for 1908. ....	153
Table 9: Pawnbrokers' contribution to Dublin Metropolitan Police annual budget. .....	184
Table 10: Causes of action by women plaintiffs, Green Street Civil Bills Sessions, 1901. ....	225
Table 11: Numbers of debtors imprisoned in Ireland, taken from the 39 <sup>th</sup> and 53 <sup>rd</sup> Reports on the General State of Prisons in Ireland).....	233

# Chapter 1

## Introduction

A passenger who alighted from the tram at Nelson's Pillar, in the middle of Dublin city, in the mid-1890s, could stroll down Lower Sackville Street to the river Liffey, turn left just before the bridge to walk up Eden Quay, left again up Marlborough Street, and complete a loop back to the Pillar via North Earl Street, in less than fifteen minutes. This circuit of little more than a kilometre took the shopper past all kinds of shops and other businesses operating at street level. Lower Sackville Street was lined with luxury establishments: Clery's department store; specialist shops like much-loved confectioners Lemon's and Noblett's; several high-end cigar shops; Butler's Medical Hall; Elvery's waterproofers; and Eason's subscription library. There were smart hotels like the Imperial and the Metropole, as well as solicitors, insurance companies, and societies of all sorts, all of which occupied offices on the upper floors of the mainly five-storeyed buildings. At the river, Eden Quay had a clear travel theme, with marine businesses, parcels offices, hotels, a navigation school, and the Seamen's Institute. In Marlborough Street, there was strong church presence, in the form of St Mary's Pro-Cathedral, and several religious organisations. There, and in North Earl Street, small, everyday shops like dairies, grocers, newsagents, tobacconists, and provision dealers rubbed shoulders with larger companies, like Alexander Thom and Co., who published the Dublin Directory, in which all these businesses can be found.<sup>1</sup> There were over three hundred businesses facing directly onto these four streets, and while the percentage of them run by women may seem unremarkable, at just under ten per cent, it is worth considering how the presence of that ten per cent affected the

---

<sup>1</sup> *Thom's Official Directory of the United Kingdom of Great Britain and Ireland for the year 1894* (Alexander Thom & Co. Ltd., 1894).

experience of the shopper who spent just under fifteen minutes walking the circuit from the Pillar. The walker would pass 29 businesses run by women, averaging one every thirty seconds. Even if passers-by had never transacted and would never transact business with any of these female proprietors, they must all, as they moved through the city centre at that time, have known that there were women in business wherever they looked. If women were in business here, in the smartest, busiest streets of the capital, then passers-by might also have guessed, if they thought about it at all, that women were in business in other cities, too, and in the lesser streets, and in towns and villages around the country. This example illustrates the visibility and the ordinariness of women's businesses in Dublin in the last years of the nineteenth century.

### **Women, work and business**

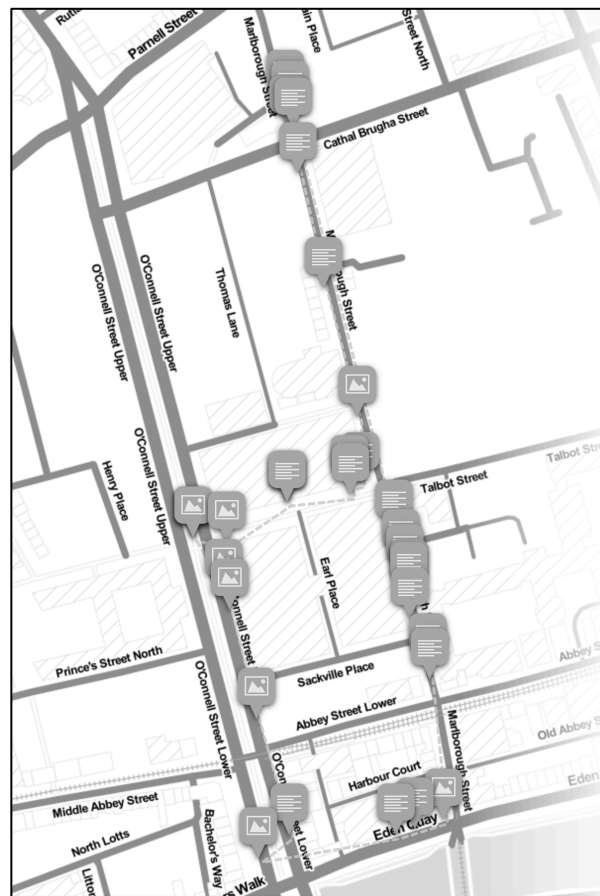
It is almost fifty years since Margaret MacCurtain and Mary Cullen pioneered the study of Irish women's history, with their work now built on by, in particular, Maria Luddy and Mary O'Dowd. In recent years, the history of Irish women, in particular their social and cultural history, has benefited from the fresh approach taken by historians such as Jennifer Redmond, Maeve O'Riordan, Sarah-Anne Buckley, Elaine Farrell, and Leanne McCormick, who have revealed the female experience by researching women's history in areas such as migration, parenthood, sexuality, crime, and deviance.<sup>2</sup> It is hoped that this thesis will make a contribution to this new wave of women's history writing by detailing and analysing the Irish female experience of entrepreneurship. While women have been written about in their many and varied roles in political and labour activism, the industrial workforce, domestic service, philanthropy, art, literature, and

---

<sup>2</sup> Jennifer Redmond, *Moving Histories: Irish Women's Emigration to Britain from Independence to Republic*. (Liverpool University Press, 2018). Maeve O'Riordan, *Women of the Country House in Ireland, 1860-1914* (Liverpool University Press, 2018). Sarah-Anne Buckley, *Child Welfare, the NSPCC and the State in Ireland, 1889-1956* (Manchester University Press, 2013). Elaine Farrell, *'She said She Was in the Family Way': Pregnancy and Infancy in Modern Ireland* (Institute of Historical Research, 2012). Leanne McCormick, *Regulating Sexuality: women in twentieth-century Northern Ireland* (Manchester University Press, 2009). Farrell and McCormick are also currently working on an AHRC funded project, 'Bad Bridget: Criminal and Deviant Irish Women in North America, 1838-1918'.



science, and many other fields of work and achievement, the activities of women in nineteenth-century Ireland as entrepreneurs and businesswomen is a subject on which very little has so far been written. No single study exists which examines the numbers and kinds of businesses run by women. This thesis draws on a wide variety of primary source materials to depict, for the first time, women's business ownership and management in the credit economy of the nineteenth century, and up to the foundation of the new State in 1922, and to provide a foundation for further research in the area.



**Figure 1: Map showing 29 women's businesses along Lower Sackville Street, Eden Quay, Marlborough Street and North Earl Street in 1894.<sup>3</sup>**

<sup>3</sup> Data sourced from *Thom's Official Directory of the United Kingdom of Great Britain and Ireland for the year 1894*. The full interactive map detailing women's businesses along the route is available at <https://tinyurl.com/wib1894>, uploaded by Antonia Hart 24 November 2019.

The period under examination in this study, 1850-1922, is bookended by the Famine and the foundation of the Free State. Life changed in the years after the Famine, opening up for both men and women. However, for women, the birth of the Free State saw the return of certain contractions, with not every change in the post-Famine years being particularly beneficial. As Caitriona Clear wrote:

tuberculosis was no great improvement on smallpox (which still surfaced occasionally), jackets were no warmer than shawls, and even slate, all other things being equal (solid floors, walls and chimneys) is no better than thatch.<sup>4</sup>

The rise in marriage age in the years following the Famine has been well-researched. Increased opportunities for women, including improved access to education, were partially responsible for their holding off on marriage: they married later, or not at all.<sup>5</sup> Literacy rates improved dramatically, with the new national school system, which had started in the 1830s. As a result, rates of illiteracy dropped from over half the population aged five years or over in 1841 to one third of that population by 1881.<sup>6</sup> Educated girls had the possibility of careers in the civil service, the post office, in administrative roles, and nursing, which 'not only increased possibilities for women in terms of employment, but gave intellectual and financial independence'.<sup>7</sup> Staffing the new schools also meant more employment opportunities, and women's representation in teaching grew steadily, rising from 32 per cent of all teachers in 1841 to 63 per cent by 1911.<sup>8</sup>

Academically ambitious schools for girls were set up in both the Protestant and Catholic traditions, as in the case of Victoria College (1859) in Belfast; and

---

<sup>4</sup> Caitriona Clear, 'Social Conditions in Ireland 1880–1914', in Thomas Bartlett (ed.), *The Cambridge History of Ireland: Volume 4: 1880 to the Present* (2018), pp. 145-167, p. 165.

<sup>5</sup> Maria Luddy and Mary O'Dowd, *Marriage in Ireland, 1660-1925* (Cambridge University Press, 2020), pp. 97-101.

<sup>6</sup> Virginia Crossman, 'The Growth of the State in the Nineteenth Century', in James Kelly (ed.), *The Cambridge History of Ireland: Volume 3: 1730–1880* (2018), pp. 542-566, p. 552.

<sup>7</sup> Margaret MacCurtain, *Metaphors for Change: Essays on State and Society* (Arlen House, 2019), p. 215.

<sup>8</sup> Joanna Bourke, *Husbandry to Housewifery: Women, Economic Change, and Housework in Ireland, 1890-1914* (Clarendon Press, 1993), p.33.

Alexandra College (1866), The Hall School (1872), and the Dominican Convent in Eccles Street (1882), all in Dublin. Caitríona Clear remarked:

For girls, 'superior' schools varied, but the daily example of apparently satisfied husbandless women (religious or lay), devoted to their work, may have persuaded upper-middle-class girls to give up thoughts of marriage or, at the very least, to think of working outside the home.<sup>9</sup>

Not only were women better educated, and exercising more agency over entering marriage, but they also moved in greater numbers into the urban workforce, where some opportunities for work could be found in a diversifying economy. Agricultural employment had, of course, declined throughout the 1840s, and industrial development in manufacturing industry was strongest in the northern cities of Belfast and Derry. Brewing and textiles, however, featured nationally, as did an explosion in retail, all bolstered by the modern canal and rail infrastructure. As Andy Bielenberg highlights, the significant occupational move in the nineteenth century was not from agriculture to industry. Rather, it was from agriculture and industry to services. Here, the percentage of the occupied population in services rose, from under 20 per cent in 1841, to almost 40 per cent in 1881. For women, the significant increase was in employment in domestic service, which represented 18 per cent of total employment by 1881.<sup>10</sup> Joanna Bourke's analysis of the decline in women's recorded paid employment in the last decade of the nineteenth century and the first decade of the twentieth shows that this wave would break. As such, while the percentage of men, nationally, with designated occupations remained at 64 per cent, the equivalent percentage of women dropped from 27 per cent to 19 per cent. Their domestic, agricultural, and industrial employment decreased. Meanwhile commercial and professional employment increased slightly, with the commercial category dominated by women who were working as commercial clerks.<sup>11</sup> Ultimately, the benefits of the improving economy were not

---

<sup>9</sup> Caitríona Clear, *Social Change and Everyday Life in Ireland 1850-1922* (Manchester University Press, 2007), p. 1179.

<sup>10</sup> Andy Bielenberg, 'The Irish Economy, 1815–1880: Agricultural Transition, the Communications Revolution and the Limits of Industrialisation', in James Kelly (ed.), *The Cambridge History of Ireland: Volume 3: 1730–1880* (2018), pp. 179-203, pp. 189-190.

<sup>11</sup> Joanna Bourke, *Husbandry to Housewifery*, pp. 26-32.

equally experienced. Households, overall, may have had more, but that did not mean that women did. As their employment opportunities declined, so did their incomes, and, in Bourke's words, '[t]he most significant change was the movement of women into full-time housework'.<sup>12</sup>

As the marriage age rose, so family size declined over the latter half of the nineteenth century and into the twentieth, with class and religion being determining factors. Lindsay Earner-Byrne notes that it was professional couples who had smaller families, with Protestant professional couples having smaller families still; and, within families, gender roles did not change much in the ninety years from the 1880s. Mothers retained emotional control and fathers financial control, while family life saw 'a general subordination of women's needs and interests', down to mothers eating least and last.<sup>13</sup> Tony Farmar describes Irish society by 1907 as being increasingly male-dominated, with a celibate clergy economically and socially prominent, and women 'hemmed more and more into a narrow sphere'.<sup>14</sup> That narrowness would become more constricting and more explicit, as, despite promising signs such as the arrival of the vote for some women in 1918, and the stated guarantee of equal rights in the 1922 Constitution, the Cumann na nGaedheal government of the new Free State was determined to promote an ideal of women in the home. Moreover, 1932's Fianna Fáil government, supported by the Catholic Church, was just as committed to the erosion of the opportunities and rights of women.

As well as being acutely gender-conscious, Ireland was a class-conscious society, and one largely concerned with respectability. Maura Cronin writes that class in Ireland could be a confusingly delimited notion:

---

<sup>12</sup> Joanna Bourke, *Husbandry to Housewifery*, p. 266.

<sup>13</sup> Lindsey Earner-Byrne, 'The Family in Ireland, 1880–2015', in Thomas Bartlett (ed.), *The Cambridge History of Ireland: Volume 4: 1880 to the Present* (2018), pp. 641-672, pp. 655-656.

<sup>14</sup> Tony Farmar, *Ordinary Lives: three generations of Irish middle class experience 1907, 1932, 1963* (Gill and Macmillan, 1991), p. 34.

outside officialdom and platform oratory, despite the existence of very deep social divisions, the socio-economic labelling process was the very opposite of clear-cut.<sup>15</sup>

As the century progressed, the language of class was increasingly prevalent. However, as Ireland did not undergo the kind of urbanisation nor industrialisation that might have enabled a clear-cut economic stratification to emerge, contemporary definitions of class were loosely based on occupation and access to property. In rural areas, it was heavily defined by acreage. Ciaran O'Neill has written about the Irish bourgeoisie in the nineteenth century, 'that amorphous category of people in between those in want and those who never knew want'. The definition of a bourgeois woman was 'arguably, one that did not visibly work'.<sup>16</sup> And while shopkeepers and other small business proprietors might find themselves 'on the margins of bourgeois identity', shop workers did not. When newspapers used terms like 'shop girl' or 'factory girl', they were intended to denote an inferior class, while needlework, dressmaking, and millinery were considered of higher status, regardless of how little those who engaged in them were paid. Caitríona Clear notes that the more pragmatic counterpoint was that, 'for those who could afford to educate their children only up to age 14, to be working "in Spaight's" or Moon's or Burgess's was the height of respectability and security'. With class, much depended on viewpoint, and on starting point. Social mobility may have been regarded as possible by those wanted to move, but not for those who were comfortably *in situ*. It was easier then, as it is now, for those benefiting from structural privilege to accumulate more education, more property, more money, and it was easier for them, as will be illustrated by case studies, to start a business, to have recourse to the law to resolve commercial issues, or indeed to walk away from the business without seeing one's whole livelihood disintegrate.

---

<sup>15</sup> Maura Cronin, 'You'd be disgraced!' Middle-class women and respectability in post-famine Ireland', in Fintan Lane (ed.), *Politics, Society and the Middle Class in Modern Ireland* (2010), pp. 107-129, p. 108.

<sup>16</sup> Ciaran O'Neill, 'Bourgeois Ireland, or, on the Benefits of Keeping One's Hands Clean', in James Kelly (ed.), *The Cambridge History of Ireland: Volume 3: 1730–1880* (2018), pp. 517-541, p. 536.

The ideology of 'separate spheres', in which a man played a public role in the world of work and politics, and a woman played a private role in a domestic setting, does not envisage a woman operating her own business. However, in the United States and in France, women used this idea of separate spheres, or segmented spheres, to claim a role in trade and retail. In tracing this development, Béatrice Craig describes how middle-class Western women were expected to act as 'deputy husbands', helping their husbands in their work and standing in for them to cover absence.<sup>17</sup> This was the case up until the early nineteenth century, at which point the gradual move indoors started. From then on, women were, according to some historians, increasingly regarded as beings who belonged in the home and should not appear in the public sphere. However, this kind of fluidity was still regularly seen in Ireland, as elsewhere, in the late nineteenth century; for example, John Byrne's pawnbroking business in Lombard Street in Dublin was kept going by his wife when he was away, according to evidence given by Mrs Byrne in 1869.<sup>18</sup> A wife, as her husband's business stand-in, was also seen in a much more formal way, later in the century, when bankruptcy meant the end of a man's business, but a wife could step in and carry it on under her name.<sup>19</sup> In both North America and France, women were keen to grasp opportunities, and they expanded their presence in retail.<sup>20</sup> Also in France, several of the great Champagne houses were not just run by the *grandes dames* of the Champagne industry, but bore their names: Veuve Clicquot, Veuve Pommery. Pommery was so involved in the business that she moved her family home into the production compound, and created for herself and her family a living and working environment in which private domestic life was blended with public commercial life, rather than existing as separate

---

<sup>17</sup> Béatrice Craig, "'Petites bourgeoises" and penny capitalists: women in retail in the Lille area during the nineteenth century' in *Enterprise & Society*, 2, no. 2 (2001), pp. 198-224; Béatrice Craig, 'Where have all the businesswomen gone? Images and reality in the life of nineteenth-century middle-class women in northern France', in Robert Beachy, Craig, Béatrice, and Owens, Alastair (ed.), *Women, Business and Finance in Nineteenth-century Europe: rethinking separate spheres* (2006), pp. 52-66.

<sup>18</sup> 'Copy of Minutes of the Evidence Taken at the Trial of the Dublin City Election Petition', (London: House of Commons, 1869).

<sup>19</sup> For example, *In re Sarah Rainey, grocer*, Public Record Office of Northern Ireland BANK/1/1/809.

<sup>20</sup> Béatrice Craig, "'Petites bourgeoises" and penny capitalists: women in retail in the Lille area during the nineteenth century'.

spheres. Thus, these women were not just company caretakers, but serious businesswomen and innovators, as were late nineteenth-century Irish distillers Ellen Jane Corrigan, who ran Old Bushmills, and Mary Anne Locke, who ran the Brusna Distillery, which became Locke's.

In Britain, it was the separate spheres framework which had most clearly delineated the notion of the Victorian woman of the middle classes as a domestic creature characterised by her virtuous Christianity, dependence on male relatives, and lack of influence anywhere other than in the bringing up of children. A self-sacrificing and weakling woman whose life, in Amanda Vickery's words, was 'drained of economic purpose and public responsibility'.<sup>21</sup> She came to be known as 'the angel in the house', after the title of a narrative poem by Coventry Patmore, written between 1854 and 1862, which encapsulated the idea of the sweet, yielding, protected woman. This 'interminable poem', as Kathryn Hughes described it, initially appealed to fellow sentimentalists like John Ruskin, who saw women's only potential role outside the home to be in philanthropy. However, it came in for its fair share of derision later.<sup>22</sup> Virginia Woolf wrote scathingly of this 'phantom' angel, with whom she had to do battle before settling to her work:

She was intensely sympathetic. She was immensely charming. She was utterly unselfish. She excelled in the difficult arts of family life. She sacrificed herself daily. If there was chicken, she took the leg; if there was a draught she sat in it - in short she was so constituted that she never had a mind or a wish of her own, but preferred to sympathize always with the minds and wishes of others. Above all - I need not say it - she was pure.

Woolf, however, was a match for her:

whenever I felt the shadow of her wing or the radiance of her halo upon my page, I took up the inkpot and flung it at her. She died hard.<sup>23</sup>

---

<sup>21</sup> Amanda Vickery, 'Golden age to separate spheres? A review of the categories and chronology of English women's history' in *The Historical Journal*, XXXVI, no. 2 (1993), pp. 383-414, p. 387.

<sup>22</sup> Kathryn Hughes, *Victorians Undone: Tales of the Flesh in the Age of Decorum* (4th Estate, 2017), p. 144.

<sup>23</sup> 'Professions for Women' in Virginia Woolf, *The Death of the Moth and other Essays* (The Hogarth Press, 1942).

In 1993, Amanda Vickery began to dismantle the framework of the separate spheres framework as it pertained to English history, as Linda Kerber had in American history five years earlier, querying the value of splitting people into 'worlds, realms, spheres at all'.<sup>24</sup> Vickery explored revisions to and development of the theory over time, including Patricia Branca's work on household manuals aimed at lower-middle class wives, and Jeanne Peterson's work on the Paget manuscripts.<sup>25</sup> These studies rejected the application of the theory, both in less and more prosperous households. 'Much talked of in Victorian circles, the angel of the house was nowhere to be found among living women,' Peterson concluded.<sup>26</sup>

Was she anywhere to be found among Irish women, other than in the shape of a virtuous construct? The separate spheres set-up was certainly not obvious in the majority of labouring households before the Famine, where there was, in fact, little enough to do inside the house. Mary Cullen has noted that the actual work of maintaining a house was, for most households at that time, reasonably straightforward and quick to complete, because labouring families had very little in the way of material possessions. Joanna Bourke explores thoroughly Irish women's transition from agricultural labour to domestic labour from 1890 to 1914, which suggests that the move indoors took place in Ireland much later than elsewhere; and that indoor shift did not affect women whose paid labour was business- rather than farm-based.<sup>27</sup> As housework expanded, domestic duties did fall to a woman's lot. A household with a woman in it had someone to cook, clean, sew, and budget. Although there are always reports of men doing elements of domestic work, there is not much doubt that the burden fell on women. Women did paid labour too, but

---

<sup>24</sup> Amanda Vickery, 'Golden age to separate spheres? A review of the categories and chronology of English women's history'; Linda K. Kerber, 'Separate spheres, female worlds, woman's place: the rhetoric of women's history' in *The Journal of American History*, LXXV, no. 1 (1988), pp. 9-39.

<sup>25</sup> Patricia Branca, *Silent Sisterhood: middle class women in the Victorian home* (Croom Helm, 1975) [9], 170p. ; M. Jeanne Peterson, 'No Angels in the House: The Victorian Myth and the Paget Women' in *The American Historical Review*, LXXXIX no. 3 (1984).

<sup>26</sup> M. Jeanne Peterson, 'No Angels in the House: The Victorian Myth and the Paget Women', p. 708.

<sup>27</sup> Joanna Bourke, *Husbandry to Housewifery*. See also Timothy Guinnane, *The Vanishing Irish: households, migration, and the rural economy in Ireland, 1850-1914* (Princeton University Press, 2015), pp. 54-55.



they frequently discounted the entirety of their paid labour, or had it discounted for them.<sup>28</sup>

Before the Famine, women in rural areas worked, and contributed to their households not just through labour but also financially, as Mary Cullen showed in her analysis of the household budgets of labouring families in the 1830s. These financial contributions were not out-of-the-ordinary productions of extra cash in times of particular hardship, but regular contributions which formed part of the pattern of expected income of the family; regular contributions which were in the main generated by the rearing of poultry and pigs, sometimes by spinning and butter sales, the latter being more uncommon because of the expense of maintaining a cow. Cullen's estimation was that in the Poor Inquiry baronies she studied, women's contributions to the household income was between fifteen and twenty-five per cent. When a crisis arose, as it was bound to do repeatedly, for those with an insecure livelihood, the wife often became the breadwinner; and if it came down to begging, it was the wife who did it.<sup>29</sup>

Over the rest of the nineteenth century and into the twentieth, women continued to work.<sup>30</sup> Their paid labour consisted largely of agricultural work, domestic service and textile work, and their place in the workplace, whether agricultural, domestic, or industrial, has by now been widely researched.<sup>31</sup> The understanding of the nineteenth-century Irishwoman as a person who could have agency and control, rather than someone who could only exist as some sort of

---

<sup>28</sup> See Rosemary Cullen Owens, *A Social History of Women in Ireland, 1870-1970: An exploration of the changing role and status of women in Irish society* (Gill & Macmillan, 2005); James MacPherson, "'Ireland Begins in the Home': Women, Irish national identity, and the domestic sphere in the Irish homestead, 1896-1912" in *Eire-Ireland*, XXXVI, no. 3 (2001), pp. 131-152; Katie Barclay, 'Farmwives, domesticity and work in late nineteenth-century Ireland' in *Rural History*, XXIV, no. 2 (2013), pp. 143-160.

<sup>29</sup> Niall Ó Ciosáin, *Ireland in Official Print Culture, 1800-1850: a new reading of the Poor Inquiry* (Oxford University Press, 2014), p. 75.

<sup>30</sup> Mary E. Daly, 'Women in the Irish Free State, 1922-39: the interaction between economics and ideology.' in *Journal of Women's History*, VII, no. 1 (1995), pp. 96-116; Deborah Thom, 'Women, War Work and the State in Ireland, 1914-1918' in *Women's History Review*, XXVII, no. 3 (2018), pp. 450-467.

<sup>31</sup> Maria Luddy, *Women in Ireland, 1800-1918 : a documentary history* (Cork University Press, 1995), p. 157.

passive victim of the patriarchy and the Church, began to emerge from the Feminist History Network in the late 1980s. 'Being imaginative and inventive was important whether one was a pauper, prostitute, nun, servant or suffragist', wrote Maria Luddy and Clóna Murphy in 1989, introducing their book *Women Surviving*.<sup>32</sup> Although a businesswoman does not feature on this list, imagination and inventiveness were, of course, attributes that were essential for anyone in business. They may in fact have been more important for women than for men. The fact that it was possible for nineteenth-century Irishwomen to work remuneratively, contribute financially and otherwise to their households, and have agency in their own lives, does not mean that it was a straightforward matter to be born a woman, however. Autonomy was not an intrinsic part of women's lives, but something to be achieved. *Women, Power and Consciousness in 19<sup>th</sup> Century Ireland*, edited by Mary Cullen and Maria Luddy, studies the lives of eight Irish women (none of whom was a businesswoman) who in their life and work challenged and changed gender roles. Cullen and Luddy acknowledge that '[t]he personal circumstances of all eight women allowed them a freedom of action not shared by most Irish women'. Five had not married, one had left her husband, and one had been widowed. All were middle or upper class women, and all, excepting only Anna Parnell, achieved financial independence. Freedom to work as they chose, and to live as they chose, depended, not only on economic independence, and independence from other individuals, but also on freedom from notions of respectability.<sup>33</sup>

From the early twentieth century, women were still most frequently represented as domestic servants, while they had a strong figuring in small to mid-sized retailing business and were the backbone of the boarding house and eating

---

<sup>32</sup> Maria Luddy and Clóna Murphy (eds.), *Women Surviving : studies in Irish women's history in the 19th and 20th centuries*. (Poolbeg Press, 1990). See also Clair Wills, 'Women, domesticity and the family: recent feminist work in Irish cultural studies' in *Cultural Studies*, XV, no. 1 (2001), pp. 33-57; DAJ MacPherson, *Women and the Irish Nation: Gender, culture and Irish identity, 1890-1914* (Palgrave Macmillan, 2012); Kathryn A. Conrad, *Locked in the family cell: Gender, sexuality, and political agency in Irish national discourse* (University of Wisconsin Press, 2004).

<sup>33</sup> Mary Cullen and Maria Luddy (eds.), *Women, Power and Consciousness in 19th-century Ireland : eight biographical studies*. (Attic Press, 1995)

establishment.<sup>34</sup> The difficulty with the statistics, of course, is how cloaked women's activities could be. A woman who changed her name on marriage could be harder to trace in any records. If she ended up running her husband's or father's business after his death, for example, she might continue it under the same male name, for any number of commercial, practical, or emotional reasons. She might want to capitalise on the business's existing goodwill. She might want to avoid the expenditure of changing a sign and readvertising, or she might simply find herself with, for example, a receipt book or book of pawn tickets, already printed up. She might want to maintain the existing business name to commemorate the dead family member who had owned it before. Even as a business owner, a woman was not guaranteed to keep written records herself. This might be a straightforward literacy issue, as is suggested in, for example, the case of Susan Percy, in Chapter 3; or, more specifically, a financial literacy issue, as discussed in relation to, among others, milliner Sarah Irvine, in Chapter 7; or simply a lack of training or experience.

Women's occupations in the census were often omitted or distorted. Trade directories could be selective and might not distinguish between male and female business people; they might omit smaller businesses or those operating from less prominent streets; they might not update entries to reflect a change of ownership. Parliamentary commissions seldom sought the evidence of women. So a woman's working role could be hidden, or recorded as housewife or none or unoccupied or blank or struck through. However, in reality, she might be helping with her husband's business, rearing pigs, operating a boarding house or lodgings, working as a seamstress or offering an eating house, or doing something much more significant and defined, like Kathleen Daly's (later Clarke) dressmaking business. Daly's business was so successful that she had to employ additional people to keep up with the work that came in, and had to move to larger premises. Yet her occupation is omitted in the census records for 1901, as are the occupations of all her working sisters.

---

<sup>34</sup> Fintan Lane (ed.), *Politics, Society and the Middle Class in Modern Ireland*. (Palgrave Macmillan, 2010), p.108.

Despite the national preoccupation with virtue and respectability, and preference for incarcerating those who behaved in a way regarded as problematic, Irish women could and did exercise autonomy, and it was common for women of the period to run businesses. The following chapters will show women active in entrepreneurial activities, from the most modest local business to a significantly-sized industrial operation. Somehow, though, the impression of women's absence from business was formed, an impression which was just one element of Margaret MacCurtain and Mary O'Dowd's observation that, '[t]he dominant discourses in Irish history have ... excluded women ... Women who appear in historical sources have simply gone unnoticed.'<sup>35</sup> While a man was his work first, a woman was a wife first, or a daughter, or a mother. A woman's occupation might have been something she did, but a man's was a definition of him, as Parkinson outlined.<sup>36</sup> Diarmaid Ferriter notes that in CS Andrews' memoir, *Dublin Made Me*, Andrews reflected on the limits of his knowledge of women:

I knew all the slang words used to describe the variations of the love-making process. But I knew nothing about women beyond their home-making functions and their ability to provide some of the services required to support the IRA military operations.

What neither Ferriter nor Andrews himself remarks is that it was impossible for Andrews' knowledge of women to have excluded what he learned by witnessing his own mother running a business. Mary Andrews, known as Polly, was a shopkeeper, and her own mother had also been a shopkeeper, turning the front parlour of her rented house at 42 Summerhill into a dairy shop when her husband, who had been a DMP inspector, died, leaving her to bring up four young children alone. She chose a business she knew how to run:

[t]he extensive yard and stables became a dairy yard where she kept cows, a horse and a delivery gig and a couple of pigs to dispose of the swill. My

---

<sup>35</sup> Margaret MacCurtain, *Metaphors for Change: Essays on State and Society*, p. 313.

<sup>36</sup> Alison Claire Parkinson, "Marry - Stitch - Die - or Do Worse?" (PhD thesis, University of Oxford, 2002).

grandmother's own people had been dairy men in Ballsbridge, so she knew the business well.<sup>37</sup>

Later on, Andrews' mother, Mary, made such a success of her own Terenure shop that she 'made enough to provide a rent-free house and abundant food for the family'. Although the business enabled her to provide for her family, the space for her occupation is struck through in the 1911 census. Private realities, or at least the recording of private realities, could diverge from one another. While CS Andrews knew, and recounted, the businesses his mother and grandmother ran to support their families, he did not take account of this knowledge in reflecting on what he knew of women.

Julie Anne Stevens, in her book on the very businesslike Somerville and Ross, notes that in the art world, by the 1880s, women were expected to be in front of the canvas rather than behind it. She quotes Claude Lantier, who asked in Zola's *L'Oeuvre*:

What was Art, after all, if not simply giving out what you have inside you? Didn't it all boil down to sticking a female in front of you and painting her as you *feel* she is?<sup>38</sup>

The idea that a woman was defined by someone else's notion of who she was, as distinct from who she actually was, arises again and again, as does the binary view of a woman as either good or bad in character. 'They are as angels of light or dark to each other – powerful for good or evil among their companions,' according to a guide for the Sisters of Mercy published in 1866. The influence of women over one another was considered so great, and the character of a woman so fluid, that a 'good' woman might easily be switched over to the dark side: 'Cutting their hair is a test of their motive in entering, as too often wicked ones have entered, merely to draw out with them others who had been doing well.'<sup>39</sup> The same view of the polluting and pollutable nature of women's characters was taken in workhouses and prisons. Segregation of those women judged morally impure from those

---

<sup>37</sup> C. S. Andrews, *Dublin Made Me: an autobiography* (Mercier Press, 1979), p. 9.

<sup>38</sup> Quoted in Julie Anne Stevens, *Two Irish Girls in Bohemia* (Somerville Press, 2017), p. 15.

<sup>39</sup> Maria Luddy, *Women in Ireland, 1800-1918*, p. 59.

judged pure was not confined to nineteenth-century Ireland. In the opening pages of his recent memoir of a life working in Irish obstetrics, Peter Boylan describes segregation in the National Maternity Hospital when he first entered it in 1973. There, one antenatal ward 'was solely for women who were known as "inuptas" from the Latin for "unmarried"'.<sup>40</sup> It is clear from this contextual material that Irish women were held to a very particular and rigid moral standard, and they were punished for deviating from that standard. They were expected to be virtuous and sober, monogamous or chaste, and present in the home. They were believed to have weak and mutable characters, to be easily influenced by others and easily corrupted.

Despite all this, and despite their appearing in the official record to be absent from business, women took their financial affairs into their own hands and started or continued businesses. Women worked at home and they went out to work, and often, as today, fulfilled the role of mother and breadwinner at the same time. Some were property owners, and many were borrowers. Tony Farmar, writing about the period from 1882 on, points out that in Ireland it was common for family men to buy houses in lieu of life insurance for their wives and daughters, suggesting a web of female property ownership, and his look at the Workingmen's Building Society loan books revealed 46 applications for loans, 16 of which were made by women.<sup>41</sup> Mary Cullen's work shows the significance of women's contributions to rural labouring households, on top of their work with children, food preparation, and care of the home.<sup>42</sup> Joanna Burke has examined Irish women's transition from agricultural labour to domestic labour in the last years of

---

<sup>40</sup> Peter Boylan, *In the Shadow of the Eighth* (Penguin Ireland, 2019), p 7.

<sup>41</sup> Tony Farmar, *Privileged lives : a social history of middle class Ireland, 1882-1989* (A. & A. Farmar, 2010), p. 83.

<sup>42</sup> Mary Cullen, 'Breadwinners and Providers: Women in the Household Economy of Labouring Families 1835-6', in Maria Luddy, and Murphy, Clíona (ed.), *Women surviving : studies in Irish women's history in the 19th and 20th centuries* (Dublin, 1990), pp. 85-116.

the nineteenth century and the first years of the twentieth, while Maria Luddy has looked at activities such as prostitution, philanthropic work, and political activism.<sup>43</sup>

Turning more specifically to entrepreneurship, women as business owners have been increasingly studied in the UK over the last fifteen years: those in northern England by Hannah Barker, in London by Alison Kay, and across England by Jennifer Aston.<sup>44</sup> Work has also been done on specific sectors, such as women in shipping, and in commercial embroidery.<sup>45</sup> In the United States, Wendy Gamber has explored in detail the business lives of women as lodging-house keepers, and as milliners and dressmakers.<sup>46</sup> Subsequent American studies have been made of female business owners in San Francisco, by Edith Sparks, and in Albany, by Susan Ingalls Lewis.<sup>47</sup> Sparks's work, over an almost identical period to that of the current study, is of particular interest, in that she identifies Irish women immigrants as the most numerous group in the San Francisco business proprietors she analyses, a position not mirrored by Irish men in the city. She suggests that this can, in part, be explained because

hawking and peddling wares in Ireland was the province of women in the late nineteenth and early twentieth centuries, so Irish immigrant women arrived with experience and/or a proclivity for small-business enterprise.<sup>48</sup>

---

<sup>43</sup> Joanna Bourke, *Husbandry to Housewifery*. Maria Luddy, *Prostitution and Irish society, 1800-1940* (Cambridge University Press, 2007) xiii, 352 p. Maria Luddy, *Women and Philanthropy in Nineteenth-century Ireland* (Cambridge University Press, 1995).

<sup>44</sup> Hannah Barker, *The Business of Women: female enterprise and urban development in northern England 1760-1830* (Oxford University Press, 2006); Alison C. Kay, *The Foundations of Female Entrepreneurship: enterprise, home, and household in London, c. 1800-1870* (Routledge, 2009). Jennifer Aston, *Female Entrepreneurship in Nineteenth-Century England: Engagement in the Urban Economy* (Palgrave Macmillan, 2016).

<sup>45</sup> Helen Doe, *Enterprising Women and Shipping in the Nineteenth Century* (The Boydell Press, 2009). L. Cluckie, 'Embroidery, business enterprise and philanthropic ventures in nineteenth century Britain' (PhD thesis, Sheffield Hallam University, 2006).

<sup>46</sup> Wendy Gamber, *The Boardinghouse in Nineteenth-Century America* (Johns Hopkins University Press, 2007). Wendy Gamber, *The Notorious Mrs. Clem : murder and money in the Gilded Age* (Johns Hopkins Press, 2016). Wendy Gamber, *The Female Economy: the millinery and dressmaking trades, 1860-1930* (University of Illinois Press, 1997).

<sup>47</sup> Edith Sparks, *Capital Intentions: Female Proprietors in San Francisco, 1850-1920* (The University of North Carolina Press, 2006). Susan Ingalls Lewis, *Unexceptional Women: Female Proprietors in Albany, 1830-85* (The Ohio State University Press, 2009).

<sup>48</sup> Edith Sparks, *Capital Intentions*, p. 47.

This work aims, in part, to establish that Irish women in Ireland at the time were engaged in serious and widespread business proprietorship, not simply the hawking and peddling of wares. It does not extend to tracing the paths of businesswomen who left Ireland to open businesses in the United States or elsewhere, but such a study would make a useful sequel.

In Ireland, work on female entrepreneurship is just beginning. In 1987, Imelda Brophy examined 50 businesswomen listed in the Dublin Directory of 1800; in 2000, Catherine Cox examined women and business in eighteenth-century Ireland in a study published in Bernadette Whelan's *Women and paid work in Ireland 1500-1930*.<sup>49</sup> Therese Moylan's, as yet unpublished, PhD thesis looks at female business owners in the early years of the Irish Free State right up to the 1970s, challenging the idea that a widowed businesswoman was simply a caretaker of the family business until a son came of age and took over; and Ruth McManus, in a general study of lodging in Ireland, looks at the work of lodging-house landladies.<sup>50</sup> Laura Kelly has made a study of Irish women in medicine, and those who set up in practice as general practitioners, the most common route for women with medical degrees, despite it being considered 'extremely undesirable'.<sup>51</sup>

The proximity of those, who, like general practitioners, were self-employed (or, as Moylan finds them described, 'own account workers') to those who owned businesses raises the question of definition, and what qualifies as a business for the purposes of this study. Jennifer Aston noted that the use of the term 'businesswoman' in the nineteenth century could mean someone who was involved in business, but was not necessarily the owner.<sup>52</sup> This study uses, as Aston

---

<sup>49</sup> David Dickson (ed.), *The Gorgeous Mask: Dublin 1700-1850*. (Trinity History Workshop publication ; no.2, Dublin: Trinity History Workshop, 1987) Bernadette Whelan (ed.), *Women and Paid Work in Ireland, 1500-1930* (Dublin: Four Courts, 2000).

<sup>50</sup> Therese Moylan, 'Women entrepreneurs and self-employed business-owners in Ireland 1922-1972' (National University of Ireland, Galway, 2015). Ruth McManus, 'Dublin's lodger phenomenon in the early twentieth century' in *Irish Economic and Social History*, XLV, no. 1 (2018), pp. 23-46.

<sup>51</sup> Laura Kelly, *Irish Women in Medicine, c.1880s-1920s: origins, education and careers* (Manchester University Press, 2013).

<sup>52</sup> Jennifer Aston, *Female Entrepreneurship*, p. 5.



did, Wendy Gamber's definition, which is that a businesswoman 'is a term to describe female entrepreneurs, self-employed women who ran their own concerns'.<sup>53</sup> Of necessity, certain kinds of businesses have been excluded. This is to keep as tight a focus as possible, a difficult task given the seventy-year span of this study, its aim of identifying women running businesses in an assortment of areas across nineteenth-century Ireland, and its obscure and challenging sources. It does not include instances of women running portions of multi-faceted businesses, such as those women who managed the landed estates, or those who managed large organisations, such as laundries, for the Catholic church.<sup>54</sup> Although there are instances of Irish women in powerful positions in significantly-sized organisations, this study does not concentrate on the exceptional. Instead, it is rooted in the idea articulated by Wendy Gamber, that

unless one concentrates on the exceptional – the woman bank president, the rare female millionaire – studying the history of women in business (especially in the nineteenth century) means studying the history of small business, indeed the history of *very* small business.<sup>55</sup>

The businesses forming the main subject of this thesis are usually small, and always run for profit: pawnbroking, boarding- and lodging-houses, pubs and spirit grocers, and a number of retail businesses. These commercial concerns have been chosen partly because of the significant presence of women in them, partly because of the connection they make between women and the credit economy and women and society in its wider sense, and partly because they are the business sectors for which it has been possible to identify a solid enough body of sources. All of the selected sources allow us to see women running businesses based on transactions of credit and debt.

---

<sup>53</sup> Wendy Gamber, 'A Gendered Enterprise: placing nineteenth-century businesswomen in history' in *The Business History Review*, LXXII, no. 2 (1998), pp. 188-217, p. 190.

<sup>54</sup> Women's roles in the 'big house' have been examined in Maeve O'Riordan, *Women of the Country House in Ireland, 1860-1914*.

<sup>55</sup> Wendy Gamber, 'A Gendered Enterprise: placing nineteenth-century businesswomen in history', p. 192.

A choice has been made to look at areas in which women are apparent in large numbers. A number of leads, which appeared to lead only to small clusters of women, have therefore been left for others to investigate, despite being almost irresistibly seductive. The regional press, shipping, and private detection are among the many roads not taken. At least fifteen women were proprietors or part-proprietors of regional newspapers from 1888-1911.<sup>56</sup> Many were intensely political, and one was imprisoned under the Coercion Act. Work on women in shipping businesses in England suggests that a similar study of Ireland would be worthwhile.<sup>57</sup> At least one example, Arklow shipping broker, Kate Tyrrell, has been the subject of a local study. Tyrrell ran a shipping business, and owned and captained the schooner the *Denbighshire Lass*.<sup>37</sup> A much more niche industry is private detection. There is evidence that women private detectives were working in Ireland, and the most likely model of work was running an agency, in the manner described in a recent book on Maud West, who ran a detective agency in London from 1904.<sup>58</sup> In Ireland, as early as 1884, the *Freeman's Journal* noted:

it is no news to say that on the Continent, and especially in France, detectives in petticoats are as common as blackberries in the Devil's Glen, but their introduction into this country is of very recent date.<sup>59</sup>

These enticing gateways will, at some point, lead to further research.

A question which has informed the choice of business sectors is that of whether or not Irish businesswomen formed part of what Wendy Gamber, in her groundbreaking 1997 book on the millinery and dressmaking industries, called a female economy. The millinery and dressmaking industries made up such an economy, Gamber determined, in which women were customers, employees, producers and business owners. She traced the changes in the industries as they evolved from the provision of carefully custom-made pieces to factory-produced, and as they did so, out of the 'female economy' and into male ownership and

---

<sup>56</sup> See Appendix 6.

<sup>57</sup> Helen Doe, *Enterprising Women and Shipping*.

<sup>58</sup> Susannah Stapleton, *The Adventures of Maud West Lady Detective* (Picador, 2019).

<sup>59</sup> *Freeman's Journal*, 12 July 1884.

management, not just of garment factories but also of department stores. The existence of a 'female economy' is a subversion of the separate spheres idea: women were operating in the public, working sphere, rather than solely in the private, domestic sphere. Within that public sphere they occupied a women-only space. Edith Sparks interpreted the economy of San Francisco as a gendered one, in that women ran businesses which enabled them to perform what she calls 'commercial domesticity'; but she found no gender division when looking at who borrowed money from whom, in her study of San Francisco women's small businesses.<sup>60</sup> The commercial world in which they operated was

a heterosocial one, characterized not by an all-female cast of characters, as others have asserted, but by female and male customers, employees, and lenders.<sup>61</sup>

Gamber's own subsequent work on boarding-houses found men not only numerous as customers, but also propelled into intimate proximity with their landlady's personal and business life.<sup>62</sup> In order to explore whether Irish women's business roles might fit Sparks's heterosocial model, Chapter 2 examines women running boarding- and lodging-houses, and Chapter 3 looks at women in the drink trades. These are both business areas which have a traditional association with women, yet in both it was virtually impossible not to have male customers. The reality of the commercial world was that any binary choice was often absent. The question of whether or not women worked in a female economy or in this broader context is important because of what it means for the integration of women's businesses into the landscapes and cityscapes they occupied, into the local and national economy, and into the daily lives of Irish people who were their families, their customers, their employees, their suppliers, their moneylenders, and their backers. It determines how visible they were, what their contribution to the economy was, and how expected and accepted their presence was.

---

<sup>60</sup> Edith Sparks, *Capital Intentions*, p. 8.

<sup>61</sup> Edith Sparks, *Capital Intentions*, p. 97.

<sup>62</sup> Wendy Gamber, 'Tarnished Labor: the home, the market, and the boardinghouse in antebellum America' in *Journal of the Early Republic*, XXII, no. 2 (2002), pp. 177-204.

These were businesses in retail, clothing, beauty, laundry, and accommodation. While women in Ireland were active in these sectors, and there were certainly other sectors in Ireland from which women were completely absent, their presence in a licensed and regulated financial services business like pawnbroking does show that there was plenty more to women's business compass than commercial domesticity alone. There were plenty of models of women in business, too. The promotional book, *Industries of Dublin*, published in 1887 by Spencer Blackett, contains entries for 24 businesses run by women, 6 per cent of the total of 400 entries.<sup>63</sup> These were paid entries, so each business was successful enough, and each proprietor ambitious enough, to back this kind of advertising. In this little sample of 24 are found: a proprietor's widow running a business until a son became available to do so; a widow continuing to run her dead husband's business; a husband and wife running a business together; a woman opening a new business in response to demand; a woman running a business for many years and employing ten assistants; a son taking over the successful business established by his dead mother; a man running a business founded by an unrelated woman; three sisters running a business they established together; and a woman running one of the best-known hotels in the capital.<sup>64</sup>

Nineteenth-century businesswomen were, as mentioned, on occasion in control of significantly-sized organisations, but were, much more frequently, the operators of small, locally-focused businesses. These small businesses were often essential components of local economies, and part of the lives of customers who were also the proprietors' neighbours and friends. A woman running a small business had to play many roles. As proprietor, she was responsible for staffing and wages; rent, rates, and bills; marketing and advertising; stock purchase and control; the management of supplier accounts and relationships; decisions on when to

---

<sup>63</sup> Spencer Blackett, *The Industries of Dublin* (Spencer Blackett, 1887).

<sup>64</sup> Mrs Murphy, Watch Manufacturer, 25 Amiens Street; Mr and Mrs Foley, Drapers, 5 Merrion Row; Charlotte Martin, Dealer in Antiquities, 28 Lower Liffey Street; Catherine Armstrong, Boot and Shoe Maker and Dealer, 29 Parliament Street; ME Matthews, Court Dressmaker, 49 Upper Sackville Street; S Henry, Draper, 87, Rathmines Road, business founded by Miss E.J. Young in 1877; Ada Yeates & Sisters, Law Stationers, 74 Dame Street; Wynn's Hotel, prop. Mrs Telfourd, 35-7 Lower Abbey Street.

allow credit, and when to call in a debt. If her business required it, she had to keep her licence up to date and ensure that she met her obligations under regulation. For example, in the case of pawnbroking, submitting monthly accounts, or, in the case of running a public house, making sure that the sanitary arrangements were satisfactory. When cash flow became a problem, she had to source credit and prioritise payments to her existing creditors. If the business ran into difficulties, she had to engage professional advice, if she could afford it. If the stresses and struggles of running the business proved too much for her, her health might suffer as a result; if she became ill, for any reason, and was unable to work, she had to find a way of paying someone to look after the business for her, or suffer the results of its extended closure.<sup>65</sup>

### **Women and the credit economy**

The giving and taking of credit was an everyday part of running a business, an everyday way of completing personal and business transactions by the late nineteenth century. There is nothing modern about the centrality of debt to the economy. It was such a key part of the economy of the Roman Republic that it was described as ‘the lifeblood of the Roman economy, at all levels’.<sup>66</sup> In late medieval Europe, with credit and debt omnipresent, state mechanisms for the recovery of debt were developed, with a state monopoly developing to the extent that, as Daniel Smail writes, ‘some later medieval states were also huge debt-collection agencies employing large numbers of repo men acting on behalf of creditors both public and private’. Smail notes that the process of debt collection, and the money flowing through it, ‘helped to push the formation of courts, states and patterns of

---

<sup>65</sup> These situations can be found in the following bankruptcy cases: *In re Sarah Allison*, draper, Public Record Office of Northern Ireland BANK/1/1/1096.; *In re Ursula Radcliffe*, tobacconist, Public Record Office of Northern Ireland BANK/1/1/1025; *In re Jane Geoghegan*, hotelier, Public Record Office of Northern Ireland BANK/1/1/204; *In re Catherine Ellen Mahon*, publican, Public Record Office of Northern Ireland BANK/1/2/29.

<sup>66</sup> W.V. Harris (ed.), *The Monetary Systems of the Greeks and Romans*. (Oxford University Press, 2010) at 184.

sovereignty'.<sup>67</sup> Distrainment, the seizure of goods to cover a debt owed, was carried out without any court order, and this 'legal plunder' gives Smail's book its title.

Creditors eager to make good on the debts owed to them did not have to seek the services of the court. They did not always choose to forgo private violence in favour of public violence... they simply walked into the houses of their debtors and took all that they fancied, daring their victims to do something about it.<sup>68</sup>

Private distrainment's process of seizure ('swift and unfussy') changed over the centuries, but the principle remained the same, in that a debt could be made good through a process of commandeering real and personal property. Records of bankruptcy proceedings reveal how late nineteenth- and early twentieth-century businesswomen experienced the cataloguing and distribution of their property. Vivid impressions come in particular through the schedule of assets which had to be prepared as part of bankruptcy proceedings, and which, through items such as '5 bacon tossers; egg boxes; 3 marble slabs; 1 hand barrow', give a fascinating insight into the material culture of small businesses. The enumeration often extended into a businesswoman's private quarters, if they were shared with the business premises, revealing to the public eye the accoutrements of daily life: such as, for example, her mahogany table; her whatnot; her bed & table linen; her bedroom chairs; her delph, china, knives, forks, and spoons.<sup>69</sup> Plenty of the items might have been found, perhaps described using different vocabulary, in the late medieval inventories analysed by Smail.<sup>70</sup>

From the mid-16<sup>th</sup> century, the English economy developed with such rapidity that its pace outstripped the actual minting of coin. If people wanted things and there was no coin available to buy them with, they might barter a swap, or get the items on the promise of future payment. In this context, the decision on

---

<sup>67</sup> Daniel Lord Smail, *Legal Plunder : households and debt collection in late medieval Europe* (Harvard University Press, 2016), p. 29.

<sup>68</sup> Daniel Lord Smail, *Legal Plunder*, p. 137.

<sup>69</sup> *In re Martha Craig* (trading as Henry Brownlee) Public Record Office of Northern Ireland BANK/1/1/58.

<sup>70</sup> For example, Daniel Lord Smail, *Legal Plunder*, pp. 53-54.

whether or not to give credit when it was requested was a personal one, based on a person's moral worth, signposted by the virtue of their character and habits. This developed into the idea we are more familiar with today, which is that one's creditworthiness is linked with one's capacity, signposted by assets and earning potential, to bear debt and the interest associated with it. By the seventeenth and eighteenth centuries, society 'was founded upon an extended and diverse network of credit and debit and it was the function of the courts to regulate the repayment of outstanding debts'.<sup>71</sup> State involvement in the debt recovery process was fully developed, to the extent that the motivation of the courts, according to Shane Kilcommins, was to protect and uphold the prevailing spirit of commercialism. Debtors' prisons existed, not to punish debtors, but to confine them until they or their friends or connections were in a position to pay off the debts, ensuring that their engagement in the credit economy was perpetuated.

Craig Muldrew, a pioneering historian of the role of credit in early modern England, describes the credit economy as

not only a structure through which people exchanged material goods, but... also a way in which social trust was communicated... Such trust was interpersonal and underpinned by emotional relations between individuals communicated in the form of reputation.<sup>72</sup>

The operation of credit in nineteenth-century Ireland saw elements of both these notions at play. But, in the first half of the century, particularly, credit was also given to ordinary people, not because they happened not to have cash to hand, and not because they were judged to have any particular assets or earning potential, but for an almost opposite reason: because, with rents high and wages low, they did not have enough money to live on. Often, rural labourers did not even get wages into their hand, if rent was deducted at source, or if they had accepted a low wage in return for a cabin. People became poorer, and purchasing

---

<sup>71</sup> Shane Kilcommins, 'Impressment and its genealogical claims in respect of community service orders in England and Wales' in *Irish Jurist*, XXXIV (1999), pp. 223-255, p. 242.

<sup>72</sup> Craig Muldrew, *The Economy of Obligation: The Culture of Credit and Social Relations in Early Modern England* (Palgrave Macmillan, 1998), p. 5.

power decreased in the years leading up to the Famine.<sup>73</sup> At that time, purchases were likely to be fabric for clothes, tea, and tobacco, but after the Famine the consumption of shop-bought food increased, with greater consumption in spring and early summer, once stored food had begun to run out, but before the new harvest could be brought in.<sup>74</sup> Small businesses in rural towns and villages, businesses like pubs and shops, blossomed in this new environment, and opportunities opened for small-scale entrepreneurs. Of necessity, the businesses had to give credit, and this took the form, not just of goods on tick, but also the lending of money.<sup>75</sup> Often the pub was combined with the shop, or, as with the Hannan family of Kilmallock, with another business; in their case, an undertaker's. The publican or shopkeeper became a figure of influence in the local community. Often he or she had family ties among the farmers, and individual relationships

that went far beyond the simple retailer-customer arrangement. This relationship often developed into a patron-client tie, which could link the two parties together in a powerful, and sometimes almost inescapable, bond.<sup>76</sup>

As the century progressed, access to credit was becoming more formalised. Until women could readily access the formal banking system, they covered their credit needs as they arose through arrangements which were not just less formal, but often messier and more complicated. This is not to say that women did not participate in formal credit arrangements: they did. This is seen in their engagement in the pawnbroking industry, which women filtered through both as brokers and as customers. They also established relationships of personal and commercial credit with shops and other businesses. But women also got loans and credit through both their kinship and business networks, from immediate and less immediate family members and from suppliers, as will be seen most particularly in Chapter 6, which looks at the borrowings of businesswomen who were the subject

---

<sup>73</sup> Samuel Clark, *Social Origins of the Irish Land War* (Princeton University Press, 1979), p 54.

<sup>74</sup> Samuel Clark, *Social Origins of the Irish Land War*, p. 126.

<sup>75</sup> For example, the cash borrowings of Mary Casey, boarding-house keeper, from her publican neighbour, Richard Walsh, in Westport in the 1890s are outlined in Chapter 2.

<sup>76</sup> Samuel Clark, *Social Origins of the Irish Land War*, p. 129.



of bankruptcy petitions. They also, in their role as businesswomen, extended credit to customers who were often, in the case of the small, local businesses which form the great majority of businesses studied, neighbours and at least acquaintances, if not friends. These kinds of informal credit relationships must often have been based on trust, which in the mid-eighteenth century, shopkeeper, Thomas Turner, had described as 'the greatest part of trade'<sup>77</sup>, and one of the reasons why it was unnecessary for him to keep a record of all his transactions. By the nineteenth century, the prevalence of formal and informal loans, and the regular provision of credit for the supply of goods and services, show that, in a society in which there was no shortage of coin, the struggle to pay for things was caused by the difficulty of earning enough to pay one's way in the world. As a result, business and personal life became a seesaw of pluses and minuses. When the seesaw dipped too far, for too long, on the minus side, even the most minor result, a loss of creditworthiness and reputation, was seriously punitive. A result such as imprisonment or bankruptcy could actually be fatal, as in the case of Mary Caughey, described in Chapter 6.

The consequences of debt changed considerably over the second half of the nineteenth century. Imprisonment for debt, and the spectre of the Marshalsea and the County Gaols, were done away with in 1872, and the Local Bankruptcy (Ireland) Act in 1888 brought bankruptcy hearings to smaller, local courts. In tandem with these legislative changes, the rules around married women's ownership of property were rationalised.<sup>78</sup> At common law, a wife had not been a distinct or separate person from her husband. He accrued rights over her property in consideration of his obligation to maintain her. In equity, the doctrine of separate estates meant that, under certain conditions, a married woman could hold property free from her husband's rights over it at common law. A series of Married Women's Property Acts, starting in 1870, codified this equitable doctrine. Before the Married Women's Property Act of 1882, a married woman could not be made

---

<sup>77</sup> Craig Muldrew, *The Economy of Obligation: The Culture of Credit and Social Relations in Early Modern England*, p. 63.

<sup>78</sup> Irish Debtors Act 1872, <http://www.irishstatutebook.ie/eli/1872/act/57/enacted/en/print.html>

bankrupt even if she had separate estate; after it she could, if she were carrying on a trade separately from her husband. The combination of this statutory provision and the Local Bankruptcy (Ireland) Act led to the records of many married women in the local bankruptcy files examined for the purpose of this study.

## Sources and methods

Finding sufficient primary sources has been such a challenge that any seam uncovered has been mined. The methodology used is to some extent modelled on that used by Alison Kay in 2009.<sup>79</sup> Kay used, primarily, fire insurance records and trade cards to investigate individual stories, with additional research from trade directories and census records; while there are no comparable fire insurance records available, nor trade cards, there have been alternative starting points for each sector studied. One valuable fire insurance source was Goad's Fire Insurance Maps, which, when used in conjunction with a city directory, enabled a view of women's businesses in their contemporary context of neighbouring businesses and organisations. Goad's maps are available online.<sup>80</sup>

The source materials break into three rough categories: business-related records, biographical records, and official records. The directly business-related records are few enough, but some ledgers survive, and these were the jumping-off points for case studies in the boarding-house and licensed trades chapters. Other business-related sources included trade directories, and city and county directories. Women identified through the business sources were traced through biographical records such as surviving census records and records of births, marriages and deaths, which enabled a fuller picture of their lives to be pieced together.<sup>81</sup> Official sources, in the shape of reports of inquiries into the

---

<sup>79</sup> Alison C. Kay, *The foundations of female entrepreneurship*.

<sup>80</sup> Goad's maps have been digitised and made available online by The British Library at [http://www.bl.uk/onlinegallery/onlineex/firemaps/fireinsurancemaps.html?\\_ga=2.167433016.765140375.1565620379-1775176825.1548424532](http://www.bl.uk/onlinegallery/onlineex/firemaps/fireinsurancemaps.html?_ga=2.167433016.765140375.1565620379-1775176825.1548424532).

<sup>81</sup> The 1901 and 1911 census records have been made available online by the National Archives of Ireland at <http://www.census.nationalarchives.ie/>. Church and civil records have been made available online by the Department of Culture, Heritage and the Gaeltacht at <https://www.irishgenealogy.ie/en/>.

pawnbroking and drink industries, offered useful insights, giving not just the overview presented to the authorities, but also, in the minutes of evidence, the voices of those, including women, working in businesses day by day.

The statute books provide a structure within which women's business activities can be mapped, and each section of this study looks at the role of sector-specific legislation and regulation, which defined the space in which businesswomen worked. Pawnbroking, licensed premises, and boarding-houses were all subject to a set of rules and oversight, the wording of which can reveal the intent of the drafter.<sup>82</sup> Naturally, some women conformed more to regulation than others; some regulators were more engaged and effective than others. These tensions can provide their own opportunities to see a woman in her work environment, refusing to submit the required monthly returns to the regulator, or making the sanitary improvements necessary for a pub license to be issued.<sup>83</sup>

Legal records provided a wealth of detail often not recorded anywhere else. An advantage of the courts system was that almost everything was written down; although, of course, not everything has survived. The most comprehensive legal sources provided verbatim transcripts of the proceedings. These transcripts revealed the voices of participants, patterns of speech, states of mind, and power plays as much as they did the basic narrative of events. Repeated and subtly altered questions, in examination and cross-examination transcripts, allowed facts to be held up, then turned in the light. Why a person answers a question first in one way, and then in another, leaves out or includes a detail, can be telling. The characters and situations of the lawyers and judges who people the legal records also repaid some exploration. The lawyer John Rea, just like Mary Caughey, at whose inquest he spoke, had experience of prison and of inner struggles. The Lord Chancellor, Ignatius O'Brien, who vindicated tobacconist, Ursula Radcliffe, in proceedings relating to her bankruptcy, had an understanding of the life of a businesswoman which developed in the first instance from seeing his own mother

---

<sup>82</sup> See, for example, the discussion of pawnbroking legislation on p. 151.

<sup>83</sup> See, for example, a letter to the regulator from pawnbroker Mary Bigham, quoted on p. 156, and the letter about publican Elizabeth Power, written by a DMP inspector, quoted on p. 111.

operate the business at which his father failed. In analysing these legal records, it also proved worthwhile to consider who had recourse to legal remedies, and to what extent being cushioned from financial risks, having proximity to the legal world, literacy, and other markers of class and privilege made one woman more likely to take legal action than another.

First-person voices were also to be found in the bankruptcy records kept at the Public Record Office of Northern Ireland, where the often appallingly stressful process initiated by bankruptcy petitions produced detailed records of over a hundred women's businesses, mainly in Antrim and Down. Women business owners' interactions with regulatory authorities and the law, embodied either by the police, or by the judges and lawyers involved in court cases, were sometimes, in cases where a significant point of law was determined by the case outcome, documented in the official law reports; and sometimes documented by newspaper reports, many of which are now accessible online via the invaluable British Newspaper Archive.<sup>84</sup> The Property Losses (Ireland) Committee also offered, through the compensation claims submitted, a good snapshot of several women's businesses as they were at the time of the 1916 Rising; their digitisation, and their availability online, with keyword searching, was again the work of the National Archives of Ireland.<sup>85</sup>

Interactions with the legal system and other arms of the state were often the only reasons that businesswomen entered the official record. It is fortunate, at this remove, that there were so many chances for a businesswoman to fall foul of the authorities, because each failure to discharge her regulatory obligations, each unpaid debt, each instance of damage to property, was an opening for the creation of a written record. However, a clear disadvantage of this circumstance is that the glimpses we get in this partial picture are glimpses of problems, struggles, and failures. There is no equivalent source giving repeated glimpses of solutions, achievements, and successes. In addition to other occasional sources, such as

---

<sup>84</sup> The British Newspaper Archive, <https://www.britishnewspaperarchive.co.uk/>

<sup>85</sup> The National Archives, Property Losses (Ireland) Committee, <http://centenaries.nationalarchives.ie/centenaries/plic/index.jsp>

probate files, letters, and memoirs, this study makes use of a number of paintings, illustrations, novels, short stories and songs which feature businesswomen as they were represented by their contemporaries. This has been done in an effort to understand both how these businesswomen might have been viewed in their lifetimes, and their continuing influence on how we might view them. Their visibility to the public, particularly in the capital, is examined, as illustrated in the opening snapshot of Lower Sackville Street, and a case is made for the normality of the presence of women in business in people's lives and on their streetscapes.

This is intended to be a detailed study of women running businesses in various sectors across urban centres in Ireland. Commerce took place with the greatest concentration in urban areas, and most of the businesses studied across the island are in around the cities of Dublin and Belfast, with some work done in large towns like Westport, Carlow, and Maryborough (now Port Laoise). It is important to note that it has largely been the sources themselves which have defined the regional basis of the work, with most of the northern material, as a result, being focused on Antrim and Down. This reflects the fact that the available surviving bankruptcy records were those of the Belfast Local Bankruptcy Court, and therefore related to its jurisdiction; a majority of these records, about 65 per cent, relate to the city of Belfast itself. Farms are of course entirely absent from these urban areas, and while it is the case that many women ran farms, or operated connected small businesses, such as dairy or egg supply, farms have been excluded from the study overall on the basis that they form their own distinct category, warranting a separate study. This decision, and a similar one in relation to the landed estates, has resulted in significant sections of the rural economy remaining absent from this study. Combined with the nature of the sources identified, this situates the work almost entirely in the urban economy.

Each sector is examined, starting with the background and context of the sector, a statistical picture, and case studies. These individual sector studies are used to look at the impact of the credit economy on the business practices of women, and the kinds of kinship and commercial networks through which they

borrowed money and obtained goods and services on credit. It will be argued that, despite women's frequent entry into business through the protected and privileged means of inheritance, their contributions in business should not necessarily be regarded as existing only on the backs of men; quite to the contrary, women could and did end up facilitating and supporting the careers of men. Questions of privilege and underprivilege, and of the interplay of influence between men's and women's business lives, are further explored in subsequent chapters. Smail describes all relations of credit as 'threaded with power', and the pawnbroker's shop makes an easy visual, as the pledger, in need, waits nervously to see what sum will be offered by the appraising pawnbroker.<sup>86</sup> I aim to trace the shifting of power in a number of case studies.

The study also examines how being in business affected women's participation in society, in particular their activities in the context of contemporary social and civic preoccupations such as the discourse around public health; the housing crisis; crime, and the policing of, in particular, Dublin; the work and effectiveness of regulatory authorities; and the operation of the legal system, from local bankruptcy courts and the magistrates' courts right up to appeals heard by the Irish House of Lords. It is important to look, not just at how women's businesses were affected by the nature of nineteenth-century society, but also, from the opposite angle, at any influences exerted by women's businesses on nineteenth-century society.

Section 1 embarks on an overview of women running various kinds of hospitality businesses, first in boarding- and lodging-houses, and, second, in the licensed trades. This opening section seeks to answer the question of whether or not these women operated in a female economy, of a kind envisaged by Wendy Gamber, or whether their business lives were integrated with those of men.

Chapter 2 depicts the lives of women running boarding- and lodging-houses. It starts by looking at kinds of hospitality and how hospitality tangled with

---

<sup>86</sup> Daniel Lord Smail, *Legal Plunder* p. 136.

the notions of woman, home, and respectability. It examines the frequently caricatured portrait of the landlady in popular culture and moves on to the reality of the landlady, using original case studies of a medical boarding-house keeper in Fitzwilliam Square in Dublin; a boarding-house keeper in Westport; and a theatrical boarding-house keeper on Dublin's north quays. The case studies follow up on ideas of the influence of privilege in women's lives. An analysis of both the influence of men, and the influencing of men, through women's businesses, enables the chapter to conclude that women did not in fact operate in a female economy.

Chapter 3 traces the tradition of women's involvement in the drink trades in France and Scotland as well as in Ireland. Women's agency is discussed in the light of case studies of successful business owners of significantly-sized distilleries like Old Bushmills and the Brusna Distillery. The preoccupation with the virtue of women, and the strong view of the clergy and the temperance movement in relation to women and drink, are juxtaposed with the reality of women working in the industry in many different roles. Combination businesses, and the combination of cash and credit, are exemplified in one case study, while the meshing of power with the issue of credit is considered in the context of another case study of the untrained, unprepared, and probably illiterate spirit grocer, Susan Percy. Percy's precarity is examined in the context of her business's failure. Again, women are found to be operating in a mixed economy, and the picture of a female economy is rejected in favour of the picture of an economy in which women had men as backers, as employees, as customers, as creditors and debtors.

Section 2 looks at women issuing credit at the counter in their role as pawnbrokers. Pawnbroking is an unexpected home for women in business for many reasons, including the set-up costs, its licensed and regulated structure, and its somewhat tarnished reputation, which threatened respectability. The size, value, and mechanics of the industry are reviewed in detail, and the activity of women in it is then identified, and studied in more detail through two significant original case studies.

Chapter 4 outlines the structure, regulation, and value of the pawnbroking industry. As well as the importance of routes to credit for people of all classes, it examines the pawnbroking industry's relevance to several public preoccupations and social issues, such as matters of public health and crime, and the questions this raised in relation to the respectability and reputation of those who followed the trade and looks at the attitude of the authorities to women in the industry.

Chapter 5 reviews the portrayal of pawnbroking in popular culture, and the perception of pawnbrokers. It discusses problems in the trade, including problems in the regulator's office as well as transgressions by brokers, and associated ideas of respectability and reputation. Using significant original case studies, the chapter analyses the careers of two women who spent their lives associated with the trade, and considers the social and financial rewards the business brought, despite its questionable respectability. The influence and influencing of men in women's business lives is also considered. The major part of this chapter is devoted to a detailed exploration of the career of Margaret Lowry, for several reasons, not least of which is the success and longevity of her pawnbroking business, which both preceded and survived her. This case study offers an unusual opportunity to look at a woman pawnbroker's career over time, her personal and professional relationships with men (three husbands, several apprentices, her manager, her lawyers), and how respectability was viewed.

Section 3 focuses on the operation of credit and debt, and how women's power and agency could shift under the weight of debt. It looks at the recovery and attempted recovery of small debts, and moves, in conclusion, on to the issue of bankruptcy.

Chapter 6 provides an overview of legislation relating to debt, and the consequences of debt left too long unpaid. It considers the extension of credit and the regular pursuit of debt as part of a successful business, but, by contrast, at the weight of a debt which turns out to be unsupportable. The chapter looks at how and why businesswomen used the courts to recover debt. The two main case studies illustrate the continuing themes of privilege and lack of it, power and



precarity, the effect of these on a businesswoman's choices, and her chances of success. It examines the role of men in women's businesses, and of the agency of women in the contexts of their role as businesswomen, reflecting, for example, on why some women chose not to exercise agency in invoking the law.

Chapter 7 continues to explore the presence of businesswomen in the courts, although in this chapter the actions taken all relate to bankruptcy petitions brought against women, or initiated by businesswomen themselves. Using 106 case files from the Public Record Office of Northern Ireland, various paths to bankruptcy are followed, with consideration of issues of written records, bank accounts, the shielding of assets, and borrowing money within families. Using the tobacconist's shop as a sample business, case studies show how differently two businesses were operated, although both were, in the end, the subject of bankruptcy petitions brought by the giant Imperial Tobacco Company.

## **Section 1 - Commercialising Domesticity? Boarding, lodging and the licensed trades**

## Chapter 2

### At Home with Strangers: boarding, lodging, and letting

This is the true nature of home — it is the place of Peace; the shelter, not only from all injury, but from all terror, doubt, and division. In so far as it is not this, it is not home; so far as the anxieties of the outer life penetrate into it, and the inconsistently-minded, unknown, unloved, or hostile society of the outer world is allowed by either husband or wife to cross the threshold, it ceases to be home; it is then only a part of that outer world which you have roofed over, and lighted fire in.<sup>87</sup>

John Ruskin, 'Of Queen's Gardens'.

Home, that sentimental, idealised place of Ruskin's vision, was for some women an asset they could make the most of by letting a spare room to a boarder or lodger. If it was their only asset, compromising it by letting some person from 'the outer life' in might have been a pragmatic economic choice, even if being a boarding-house keeper was not necessarily what every young girl wanted to be when she grew up. In Dillon O'Brien's serial, *Mrs Melville's Boarding-House*, published during 1881, young Mina ticks Harry Melville off for leaving his boarding-house landlady mother to pick up coal chips and try to light fires with green wood. Her boarders were unimpressed with the smoking stoves, and expressed it. Mina reported:

'[Y]our poor mother had to stand all the ill humour of the boarders... Those awful boarders made your poor mother cry: I am sure of it, though she said it was the smoke that made her eyes red. I'll never, never, keep a boarding-house.'

That she would never, never keep a boarding-house might well have been one of the 'dreams, loving dreams, that the waking realities of life were to dispel' that Mrs

---

<sup>87</sup> John Ruskin, 'Of Queen's Gardens', in *Sesame and Lilies: two lectures delivered at Manchester in 1864* (London, 1865).

Melville's parents had for her when she was a child.<sup>88</sup> Nightmarish as the possibility may have seemed to a girl like Mina, who could see what it entailed, keeping a boarding-house was an economic route taken by many thousands of Irish women throughout the nineteenth century.

The hospitality industry as a whole, from the lowest lodging-house to the most luxurious hotel, and all the public houses, restaurants and cafés in between, was one which was traditionally open to women, and in which women were present in good numbers. This chapter will examine whether or not women running businesses in boarding- and lodging-houses were doing so as part of a 'female economy', a question informed by the work of both Wendy Gamber, whose phrase it is, and Edith Sparks, who found it not applicable in her work on San Francisco proprietors.<sup>89</sup> It will also look at the skills required to run such a business, and determine whether these skills amounted to 'commercialised domesticity' or something more.<sup>90</sup> It will consider the respectability of boarding- and lodging-houses, as revealed in women's attitudes to their own businesses, and in the attitudes of others, as shown in contemporary fiction and painting.

Traditionally, a boarder ate meals at the family table, while a lodger was given only accommodation, although Ruth McManus notes that the terms were used fluidly, certainly around 1901 and 1911.<sup>91</sup> While common usage may have been fluid, lodging-houses were clearly defined by statute as both short-term and cheap. The Towns Improvement (Ireland) Act, 1854 set out the definition:

the Expression 'Lodging House' shall mean a House in which Lodgers are housed for a less Period than One Week at a Time, at an Amount not exceeding Fourpence *per Head per Night*.<sup>92</sup>

---

<sup>88</sup> Dillon O'Brien, 'Widow Melville's Boarding-House' in *The Irish Monthly*, IX, no. 98 (1881), pp. 406-418, p. 47.

<sup>89</sup> Wendy Gamber, *The Female Economy*. Edith Sparks, *Capital Intentions*.

<sup>90</sup> Edith Sparks, *Capital Intentions*.

<sup>91</sup> Ruth McManus, 'Dublin's lodger phenomenon in the early twentieth century', pp. 6, 15.

<sup>92</sup> Towns Improvement (Ireland) Act, 1854, cap. CII, s. 1.  
<http://www.irishstatutebook.ie/eli/1854/act/103/enacted/en/print.html>

The nuances of the definition were teased out in the Court of Common Pleas in *Halligan v Ganly*, which clarified that the owner of a house entirely let out in tenements, even if not in occupation himself, was the keeper of a lodging-house within the terms of the 1854 Act.<sup>93</sup> The Act also required owners to register their houses as lodging-houses, unless the houses were rated over £10. The effect of the extended definition created in *Halligan v Ganly*, combined with the provision of a separate Act covering Dublin, which determined that houses let in tenements at rents not exceeding three shillings a week should be deemed public lodging-houses, was to extend the requirement to register and to excite ‘the hostility of that useful body of citizens who by subletting provide house-room for those who cannot conveniently procure houses for themselves’.<sup>94</sup>

The *Dublin Builder* estimated that the number of property owners whose houses were now to be considered lodging-houses, was about 9000. No-one wanted to be required to submit to regulation, and the *Dublin Builder* published an icy report that the owners of some of the affected houses

at once organized themselves into a body with the grandiloquent and scarcely intelligible title of ‘the Anti-political Ratepayers Protective Association’, whose object was to protect themselves from the outlay necessary to render the houses fit for human habitation.<sup>95</sup>

The huge number of additional registrations caused an administrative backlog for the Corporation, and meanwhile the police magistrates said they couldn’t convict for sanitary deficiencies until the registrations were complete. If the owners objected to registration and regulation, the tenants did not. The visits of the sanitary officers

---

<sup>93</sup> (1868) 1 ILT 603.

<sup>94</sup> Dublin Improvement Act, 1849; Dublin Improvement (Amendment) Act, 1864; *The Evening Freeman*, 16 October 1866.

<sup>95</sup> *The Dublin Builder*, 1 June 1866.

were always most gratefully received by the poor tenants, and the allegation of the house-owners as to their being intrusions on their privacy and liberty were quite unfounded.<sup>96</sup>

### **Portrait of a landlady**

The Irish landlady was an established figure in Victorian fiction, who slips easily into caricature: frequently a strong character who cannot be bested in conversation or in business, someone who cares little for the quality of the food, drink and lodgings she provides, and less for customer feedback, and frequently drawn in opposition to an English or Anglo-Irish visitor. In Thackeray's *Irish Sketch Book*, the author describes one landlady as an attractive, ladylike young widow, no longer using the best china for dinner parties but to serve paying guests. He also recounts arriving at a hotel in Tarbert and asking to see the beds:

The worthy landlady eluded my questions several times with great skill and good-humour, but it became at length necessary to answer it; which she did by putting on as confident an air as possible, and leading the way up stairs to a bedroom, where there was a good large comfortable bed certainly. The only objection to the bed, however, was that it contained a sick lady, whom the hostess proposed to eject without any ceremony, saying that she was a great deal better, and going to get up that very evening.

There may be truth to that story, though it's hard to ignore the whiff of it being apocryphal. It may have been the kind of thing on which Thackeray knew his readers to be keen. Somerville and Ross pinpointed this satisfaction of a particular thirst towards the turn of the century in *Some Experiences of an Irish RM*. A party stops for lunch at a hotel, where the landlady fails to prioritise their order. In this scene, Miss Shute

delicately moved the potato dish so as to cover the traces of a bygone egg, and her glance lingered on the flies that dragged their way across a melting mound of salt butter.

---

<sup>96</sup> *The Dublin Builder*, 1 June 1866.

Bernard remarks that in England people don't want to hear of Irish hotels 'done up to the knocker'. On the contrary, there is nothing his friends like better than a story about low standards in Irish hotels:

'They are as pleased as anything when I tell them of the pothouse where I slept in my clothes rather than face the sheets, or how, when I complained to the landlady next day, she said, "Cock ye up! Wasn't it his Reverence the Dean of Kilcoe had them last!"'<sup>97</sup>

Somerville and Ross were themselves formidable businesswomen, dedicated to providing for the upkeep of their homes, and active managers of their literary work and negotiations with their publishers.<sup>98</sup> Martin Ross used almost all of her earnings from writing to keep Ross House going, and Ann Owens Weekes's description of Edith Somerville captures her portfolio of talents and her ability to execute ideas:

Energetic and innovative, Edith not only used her literary earnings to support the estate, but she also became a successful horse dealer, started a dairy farm, and imported the first Friesian cattle into Ireland.<sup>99</sup>

The works of Somerville and Ross are not free of the rendering of Irish speech in a kind of standard comic brogue appearing often in fiction, but also in newspaper reports, which in fact Somerville and Ross collected as raw material.<sup>100</sup> A news report from Croydon County Court in 1897 shows an Irish landlady, Mary O'Donnell, in an English context. The report reproduced answers given by Mrs O'Donnell, who was accused of detaining six pawn tickets belonging to her tenant:

'Yes, your Honour. He owed a couple of weeks' rint. And thin he says I found a couple of pawntickets in the dusthole. He's a liar!'

A similar treatment is given to the rest of her words, which are, it is reported, repeatedly punctuated by laughter from the court. It was not just her

---

<sup>97</sup> E. OE. Somerville, and Ross, *Martin Some Experiences of an Irish R.M.* (Second ed., Longmans, Green and Co., 1933), pp. 167-168.

<sup>98</sup> Julie Anne Stevens, *Two Irish Girls in Bohemia*.

<sup>99</sup> Ann Owens Weekes, *Irish Women Writers: an Uncharted Tradition* (University Press of Kentucky, 2009), p. 63.

<sup>100</sup> Gifford Lewis, *Edith Somerville: a biography* (Four Courts Press, 2005), p. 148.

pronunciation which was mocked, but also her intelligence. When the Registrar told the plaintiff that he would give him a non-suit, the defendant Mrs O'Donnell said: "I haven't got a 'suit', Mr Fox.' (Roars of laughter.)"<sup>101</sup>

The Irish in the United States were portrayed with a similar mixture of comedy and venom, and Wendy Gamber picks up on the reporting of a particular case where a landlady held on to the three-year-old child she had been left to babysit by a boarder, his absentee, drunk father. She would give the child back when the father, a brickmaker called Finneran, came up with the \$18 he owed in rent.

When Finneran stumbled into the front hall and asked, 'How's the choild?' Martens told him to leave and hit him with her broom.<sup>102</sup>

Gamber regards the newspaper coverage not only as holding up the Irish as drunken figures of fun, but as identifying a particular class of landlady:

Delia Martens did nothing more than take boardinghouse keeping to its logical extreme. She transformed a child, the emotional center of middle-class domesticity, into collateral. As she appeared in city newspapers – a drunken Irishwoman quick to brandish brooms and clubs, a woman who would stop at nothing to get the money owed her Martens was exactly the sort of woman who came to middle-class minds when they envisioned boardinghouse keepers. [Other landladies] ... embraced *private family* and similar euphemisms precisely because they feared being identified with women of Martens's ilk.<sup>103</sup>

There are other ways of interpreting these scenes. Martens was babysitting the small child of a man she saw 'stumbling' drunk. When he stumbled in again, she didn't let him take charge of the child. On that occasion, there was no mention of debt recovery. But it wouldn't be as much fun for a newspaper to report a woman attempting to be responsible in her care of a small child as it was to report a kidnapper obsessed with debt recovery committing assault and battery with a broom.

---

<sup>101</sup> *South Wales Echo*, 15 September 1897.

<sup>102</sup> Wendy Gamber, *The Boardinghouse in Nineteenth-Century America*, p. 705.

<sup>103</sup> Wendy Gamber, *The Boardinghouse in Nineteenth-Century America*, pp. 713-716.



None of these landladies - Thackeray's tricky double-booking hotelier, the slovenly neglecter of the Irish RM's lunch party, Mrs O'Donnell in a Croydon courtroom, Delia Martens failing to collect rent in New York - is represented with dignity or respect. Instead, each is a target of derision. Each is a proprietor of a small business, each is independent, each is answerable only to herself. It is possible that the origin of this attitude of scorn is tangled with a notion that a woman making her own way had to be unpleasantly tough and devious, resorting to any measures to make a little money. Yet at the same time a woman, particularly an Irish woman, had not the intelligence to participate in something as serious and male as legal proceedings.

In contrast to these caricatures, the now-neglected Fermanagh novelist, Shan Bullock, tried accurately to represent the life and dialect of his home county<sup>104</sup>; in his 1907 novel, *Robert Thorne: the story of a London clerk*, he introduces an Irish landlady in London, Mrs Flynn, who is a figure of power and might. In the book, Nell Willard describes Mrs Flynn, at second hand: bellowing instructions from the top of the house to the servant below, dropping the lodgers' boots downstairs to be cleaned.

'And when everything is going wrong, she lifts her poor hands like this and says, "Ah, God have pity on a poor lone widow woman that doesn't know her heels from her head."... Mother, dear, mustn't it be fun to know her?'

Mrs Willard agrees, but her husband does not, much to Robert Thorne's inner rage:

'The Irish are all good-for-nothings,' said he, and with Mrs Flynn, disposed the Irish nation, even as he had disposed the Devonians, under his masterful feet. I wished father were there, or Mrs Flynn to cry, 'Good for nothing yourself, you ould villain, with your brown paper boots!' <sup>105</sup>

In this example, although Nell Willard's description is somewhat patronising, Mrs Flynn is a figure of strength, authority, and ability. Not someone who would cower and shy away (as the rest of the family does) from the bullying Mr Willard, she has

---

<sup>104</sup> Patrick Maume, 'The margins of subsistence: the novels of Shan Bullock' in *New Hibernia Review / Iris Éireannach Nua*, II, no. 4 (1998), pp. 133-146.

<sup>105</sup> Shan F. Bullock, *Robert Thorne, the Story of a London Clerk* (T. Werner Laurie, 1907), pp. 22-23.

the essential heroic trait of courage, and her outspokenness does not evaporate once she moves outside the jurisdiction of the lodging-house she runs.

### **Women, business, and economy**

It would have likely been impossible as a businesswoman to work in any way other than in integration with men's businesses and with the national economy. While it is important to determine that women set up and managed various enterprises, and to consider the influence of the legal and social environment on these women's business activities, it is equally important to turn the question around and consider the influence of women's business activities on their environment. This includes issues such as their effect on the cityscapes and landscapes they inhabited, their contribution to the local and national economy, their visibility and integration in people's ordinary, everyday lives. Their businesses affected their families, their customers, their employees, their suppliers, their moneylenders, and their backers. Businesswomen's visibility in the Sackville Street loop described in the Introduction is an example of this subtle yet undeniable influence. That ordinary Dubliners, and visitors to the city, had frequent opportunities to transact business with a woman meant that women in business were an expected part of urban life. The presence of women in the commercial cityscape also meant that women and their businesses were found at the heart of political activities during the revolutionary period. Even women who may not have been politically active were affected by events unfolding in the city centre.

In an attempt to understand what difference it made, and why it mattered, that women were engaged in running businesses, it must first be ascertained whether or not Irish businesswomen formed part of what Wendy Gamber, in her groundbreaking 1997 book on the millinery and dressmaking industries, called a 'female economy'.<sup>106</sup> The millinery and dressmaking industries made up such an economy, Gamber determined, in which women were customers, employees, producers and business owners. She traced the changes in the industries as they

---

<sup>106</sup> Wendy Gamber, *The Female Economy*.

evolved from the provision of carefully custom-made pieces to factory-produced, and as they did so, out of the female economy and into male ownership and management, not just of garment factories but also of department stores. The existence of a female economy is a subversion of the separate spheres idea: women were operating in the public, working sphere, rather than solely in the private, domestic sphere, but within that public sphere they carved out a women-only space.

In contrast, Edith Sparks interpreted the economy of San Francisco in a different light. She saw not a 'female economy' but a 'heterosocial' world in which the interactions and interdependencies of women were to the fore. This was a gendered space, in that women ran businesses which enabled them to perform what she called 'commercial domesticity'; but she found no gender division when looking at who borrowed money from whom, in her study of San Francisco women's small businesses. The commercial world in which they operated was

a heterosocial one, characterized not by an all-female cast of characters, as others have asserted, but by female and male customers, employees, and lenders.<sup>107</sup>

Hospitality was a business traditionally associated with women, yet one in which it was virtually impossible not to have male customers. The reality of the commercial world was that any binary choice was often absent. Gamber's own subsequent work on boarding-houses found men not only numerous as customers, but also propelled into intimate proximity with their landlady's personal and business life.<sup>108</sup> Landladies and their servants fed boarders, washed up the plates, cups and glasses they had used, and laundered the bedclothes they had slept in and the clothes they had worn. It was a very different way of using your home to make money from simply running a shop out of a street-facing room of your house, or bringing home sewing or washing.

---

<sup>107</sup> Edith Sparks, *Capital Intentions*, p. 97.

<sup>108</sup> Wendy Gamber, 'Tarnished Labor: the home, the market, and the boardinghouse in antebellum America'.

Did Irish women running hospitality businesses fit into Gamber's female economy, or into Sparks's heterosocial model? Although boarding and lodging have been researched elsewhere, including in the United States, most significantly in Gamber's own work, and, in the United Kingdom, in the context of material culture by Jane Hamlett, a detailed analysis has only recently begun in Ireland, with a strong opening study made by Ruth McManus, who has looked at various kinds of lodging in early twentieth-century Dublin.<sup>109</sup> That lodgers were mainly men is evident from McManus's figures, extracted from the 1911 census, which show that there were 15,573 lodgers and 98,622 boarders in Ireland, representing 2.6 per cent of the entire population. Almost two-thirds of them were men.<sup>110</sup> There is little doubt then that the keeping of boarding-houses, at least, was a gendered business. In 1901, the census returns across Ireland showed 621 women keeping boarding-houses, and only 43 men, meaning women were 94 per cent of the total, and men only six per cent. By 1911, there was not a huge change in the numbers, with 701 women representing 92 per cent of the total, and 61 men representing eight per cent. These numbers represent only those who used 'boarding-house keeper', 'boarding-house proprietor', 'boarding-house proprietress' and variants. It is clear that they do not even approach the true figures of the number of boarding- and lodging-houses which must have existed in order to service the huge numbers of men, in particular, who were boarders and lodgers. Census returns tended to obscure women's occupations in general, and the keeping of a lodging- or boarding-house which was a family home turned to a second, commercial purpose may have been one of the occupations least likely to be reported.

Counties Dublin and Antrim, containing the cities of Dublin and Belfast, respectively, showed the highest numbers of boarders. The census returns show that rural boarding-houses and lodging-houses had a slightly different profile.

---

<sup>109</sup> Vicky Holmes, 'Accommodating the lodger: the domestic arrangements of lodgers in working-class dwellings in a Victorian provincial town' in *Journal of Victorian Culture*, IX, no. 3 (2014), pp. 314-331; Wendy Gamber, *The Boardinghouse in Nineteenth-Century America*; Jane Hamlett, *At Home in the Institution: Material Life in Asylums, Lodging Houses and Schools in Victorian and Edwardian England* (Springer, 2014). Ruth McManus, 'Dublin's lodger phenomenon in the early twentieth century'.

<sup>110</sup> Ruth McManus, 'Dublin's lodger phenomenon in the early twentieth century', p. 30.

Enniskillen, in county Fermanagh, returned a total boarding and lodging population of 296, representing four per cent of the town's population of 6806; Tralee in county Kerry was nearly twice the size of Enniskillen but had only a slightly higher showing, returning 662 boarders and lodgers, or six per cent of its population of 11366. In Westport, county Mayo, in 1901, out of a population of nearly five thousand, fewer than two hundred, nearly four per cent, were lodgers or boarders. 65% of these were men. Only three people, all women, list themselves as boarding-house keepers, and no-one is listed as a lodging-house keeper. These three boarding-houses could clearly not accommodate almost two hundred lodgers. Carlow town in 1901 was very similar, with two boarding-house keepers, three lodging-house keepers, and 240 lodgers or boarders representing 3 per cent of its 7289 inhabitants. In Laois, Maryborough had only two boarding-house keepers and no-one recorded as a lodging-house keeper, while about 150 people out of 4221, 4 per cent, described themselves as lodgers or boarders. The anomaly between the number of lodgers and boarders in these country towns, as compared to the number of establishments, can be explained in a few ways. First, there were those people who were staying with friends or family in their home, and described themselves as lodgers or boarders, although they might not necessarily have been paying rent, or have any formal arrangement. Second, as shown in the census records, lodgers and boarders are frequently living in houses run by women, and occasionally men, with other listed occupations, for whom the running of the boarding-house was a secondary occupation and so did not feature. Bridget Cawley, for example, the head of a household in Bridge Street in Westport, lists herself as a shopkeeper, although she has three lodgers<sup>111</sup>. In Quality Row in Maryborough, head of household Mary McGovern has a houseful of seven boarders, and describes herself, ambiguously, as housekeeper. A third explanation is illustrated by a household in Carlow's Tullow Street, where van man William Walsh's house has six boarders in it. William's wife, Margaret, has a stroke through the space for her occupation, so either William was doing everything related to the boarders in addition to his day job, and she was doing nothing, or, as seems more

---

<sup>111</sup> Census of Ireland, digitised by the National Archives of Ireland, <http://www.census.nationalarchives.ie/reels/nai001109645/> accessed September 21, 2019.

likely, she was running the boarding-house but this job got no formal acknowledgment.

Hotels offered a more formalised and public structure than boarding-houses, as people who were not staying there could walk in and out to eat, drink or meet friends and colleagues, and the hotel was far less likely to be a private house repurposed. On 20 July 1897, the 'Hotels' column on the front page of the *Irish Independent* advertised thirteen hotels. Six of them were run by women. It listed two Wicklow hotels: the Vale View Hotel, Ovoca, run by Mrs Moore; and Mrs Hunter's hotel at New Rath Bridge. The rest were in Dublin: the Brazen Head, run by M McHugh, proprietress; Foley's of Wicklow Street, run by Mrs Dolan; the Northumberland Temperance Hotel, opposite the Custom House, in Beresford Place, run by M. Lewis, proprietress; and Mrs Wilson's private hotel at 21 Upper Merrion Street. This is a sturdier representation even than that suggested by Thom's Directory for 1894, for example, in which 19% of Dublin hotels are run by women. This healthy representation of female hoteliers perhaps reflects that the most obvious transition for a woman changing her focus from the home to a commercial environment was the provision of some form of hospitality. Hospitality, in all its manifestations, seems in many ways an extension of the domestic capabilities at which a nineteenth-century woman was supposed to excel. Recent work moves away from the idea that most women in business were simply commercialising the skills they developed in looking after a home and family. In addition to specialist skills, running a successful business required commitment and a strong work ethic, and in her recent thorough survey of San Francisco businesswomen, Edith Sparks maintained that

while setting up a profitable business might be as simple as laying a board across two barrels and calling it a store or building a campfire and calling it a bakery, women's enterprises typically required grueling work to keep customers satisfied.<sup>112</sup>

Susan Ingalls Lewis pointed out that shrugging off the idea that women developed specific commercial skills, rather than just working with what they already had, is

---

<sup>112</sup> Edith Sparks, *Capital Intentions*, p. 122.

infused with dismissiveness. There are other traces of dismissiveness in numerous arguments about women in business in the United States, for example, and Lewis cautioned against veering too close to it. Suggestions that women were in business only as a result of family connection; that women were driven to take up business as a result of economic hardship, or when men failed to provide for them; that women's businesses tended to be small, short-lived and unrecorded; and even that women tended to work in businesses which closely mirrored their domestic role, rather than their domestic skills, all tend to close off the possibilities either of women entering business because they were ambitious and entrepreneurial, or of their doing so with valuable skills.<sup>113</sup> Women's domestic role, in Angel Kwolek-Folland's terminology, referenced by Lewis, or their domestic skill, in Lewis's own preferred phrasing, has been seen as fitting them for work in businesses such as hospitality, clothing manufacture, and laundry. As will be seen, the Irish hospitality businesses examined in this chapter amounted to far more than simply commercialised domesticity. Traditional female skills may have been useful, but they didn't necessarily translate into a business environment. The fact that you could make supper for your children didn't necessarily mean you could have a hot meal for six or eight adults ready to be served at the same time every evening, and while you might wash your children's bedclothes whenever it was drying weather, boarders needed clean linen on their beds on a fixed day, regardless of rain. Fires, as the fictional Widow Melville knew to her cost, had to roar even when wood was green or damp. Placing an advertisement for boarders might be easy enough, but getting the rent out of them on time, or getting rid of troublesome ones, might not be so easy, as experienced Westport landlady, Mary Casey, discovered when she ended up seeking an ejection order against her tenant, Peter Heraty.

The forms of business a landlady engaged in were many and various. The term 'landlady' encompassed women in operation in numerous environments, including, but not limited to, a woman of property letting domestic or commercial premises; the licensed premises of a pub; the unlicensed premises of a shebeen; the highly structured and public framework of a hotel; a hitherto private home,

---

<sup>113</sup> Susan Ingalls Lewis, *Unexceptional Women*, p. 10.

now offering accommodation, either with or without meals. A lodging- or boarding-house was perhaps the simplest form of hospitality, a business that could be run from home without too much required in the way of conversion: even a single unoccupied bedroom at home could be made to earn. Kinds of lodging-houses could vary, from the spare room let out in a comfortable home to what was known as a doss-house, or common lodging-house, where people might spend a single night in a crowded dormitory. The language used in advertisements for rooms to let in the last years of the century generally stressed the quality of the rooms, the services, the environment and the rent. Words and phrases that crop up again and again are 'comfortable', 'well-furnished', 'hot and cold water', 'good cooking', 'excellent attendance', 'no children or other lodgers', 'terms moderate'.<sup>114</sup> And of course, one always wanted the right sort, and to make one's own social position clear: 'Lodgings – A Lady would be willing to permit a Gentleman to board with her family'.<sup>115</sup>

### **Regulation and respectability**

The question of self-definition was an important one. Ruth McManus describes the case of Catherine Barrett, a lodging-house keeper in Great Britain Street, now Parnell Street, who was furious that Dublin Corporation considered her lodging-house to be a common lodging-house, of the kind that took in people by the night. Barrett was a businesswoman of many skills, running in addition to her 'hotel', as she deliberately called it, 'in order to keep out night-lodgers', a tobacconist shop and a newsagency. Barrett was conscious of the hierarchy of accommodation and had no intention of allowing her business to be carelessly slotted into the wrong category. She sued the Corporation of Dublin by civil bill, for trespass, and for having 'wrongfully and maliciously' summonsed her under the Public Health Act, alleging 'that her house had been used as a common lodging-house'.<sup>116</sup> Sanitary inspectors had on a previous occasion in 1901, following

---

<sup>114</sup> *Sligo Champion*, 21 August 1897; *Belfast News-Letter*, 1 January 1890.

<sup>115</sup> *Belfast News-Letter*, 11 January 1897.

<sup>116</sup> *Weekly Irish Times*, 8 August 1903.



complaints of overcrowding, found ten beds in one room, and nine in another, though not all were occupied. In the 1901 census, Barrett had entered 17 people as living at 119 Great Britain Street, five of whom were her own children. McManus sums up Barrett's position:

the terminology used by Barrett highlights the subtle gradations in the status of different forms of lodging, and the particularly negative connotations of 'night lodging' in the 'common lodging houses', even for those whose accommodation was probably only marginally better in quality. The fact that she took the case, although she ultimately lost, also shows the value which this provider of lodgings placed upon her reputation and that of her establishment.<sup>117</sup>

It also seems likely that Barrett might have been keen to distance her business from the lodging-house label in order to escape the necessity of submitting to the registration, regulation, and inspection that came with it. Fines were imposed both for failure to register and for failure to come up to scratch. A few weeks after Mrs Barrett appeared in court to fight back against the Corporation, Mrs Jane Carey, a lodging-house keeper of 53 High Street, received a summons to court because, it was alleged, she had received lodgers without her premises being registered for the purpose, and also because her three houses in Angel Alley, at the rear of 53 High Street, were

in such a condition as to be a nuisance and injurious to the health, arising from an accumulation of filthy, decaying rags and rubbish in rooms there... the inspector... found... in a row of sheds in Angel alley, which were used as bedrooms, a state of things which obliged him to have fifteen beds destroyed by fire. Sir Charles Cameron said that in his experience as Medical Officer of Health he had not seen a state of things so bad. The bed clothes were black and rotten. The place was filthy. Defendant had been called on to abate the nuisance, but she had not done so.<sup>118</sup>

Mrs Carey was fined 20s for non-registration and 40s for unsanitary conditions, and an order was made prohibiting the use of the premises as lodgings until they were put in a state to entitle them to registration. This kind of report, combined with the continuous public discourse centred both on Dublin's ever-

---

<sup>117</sup> Ruth McManus, 'Dublin's lodger phenomenon in the early twentieth century'.

<sup>118</sup> *Weekly Irish Times*, 29 August 1903.

growing housing crisis and on matters of public health, meant that the cautious Mrs Barrett would have had every reason to avoid being classified along with Mrs Carey.

The other bar to respectability, of course, was the belief that lodging-houses, through their aggregation of those with criminal tendencies, nurtured criminality, and that the common lodging-house was by its nature an unpleasant space. The language typically used about such places - 'sinks', 'receptacles' and 'human sewers' - was vividly degrading, and depersonalising of the lodgers themselves.<sup>119</sup> Tom Crook's subtle and reflective exploration of the British lodging-house space, though, challenged a number of views of the spaces and their occupants: that the chaotic, noisy atmosphere could be one of discussion and planning; that idle lodgers were in fact constantly making things and figuring out how to make money; that the atmosphere of violence could in fact be one of great camaraderie; that debauchery could co-exist in the space with hymn-singing and other religious acts.<sup>120</sup> A property owner could exert pressure on a tenant to behave in a morally approved way. Myrtle Hill recounts a philanthropic intervention by the young ladies of Alexandra College, a private school, which involved their buying, in 1912, several tenement dwellings, renovating and letting them. The terms of their lets included conditions that the properties be kept in good order and the rooms kept clean.<sup>121</sup>

Home had, by the late nineteenth century, become an idealised space, not just 'a haven from the toil of the industrial world', but also the embodiment of virtue, most particularly on the part of a wife.<sup>122</sup> As John Ruskin, whose vision of a tranquil home insulated from the anxieties of the 'outer life' opened this chapter,

---

<sup>119</sup> Tom Crook, 'Accommodating the outcast: common lodging houses and the limits of urban governance in Victorian and Edwardian London' in *Urban History*, 35, no. 2 (2008), pp. 414-436, p. 418.

<sup>120</sup> Tom Crook, 'Accommodating the outcast: common lodging houses and the limits of urban governance in Victorian and Edwardian London', pp. 425-427.

<sup>121</sup> Myrtle Hill, *Women in Ireland : a century of change* (Blackstaff Press, 2003), p. 19.

<sup>122</sup> Jane Hamlett, *At Home in the Institution: Material Life in Asylums, Lodging Houses and Schools in Victorian and Edwardian England*.

put it, '[w]herever a true wife comes, this home is always round her'. If you had a home only for a night or two, then moved on, then you were neither investing in your home, nor creating a home, nor had you that haven. Under such conditions immorality could flourish. While for many landladies, their home and their home-making capabilities were assets which they were, usually fortunately, able to exploit and develop in order to earn a living, that meant a physical intrusion into the home by 'unknown society'. They might have considered it a great and desirable luxury, rather than a moral imperative, to keep the nastier components of the outer world out of their home. If your home was your only asset, you might have to compromise it to survive. However, this supposes, as Ruskin would have, that no woman could have wanted to open her home to boarders other than as the result of an economic imperative; and tends towards the dismissiveness identified by Susan Ingalls Lewis. Women may have relished having an asset they could use, and enjoyed seeing the rooms of their home in terms of a potential return.

When Wendy Gamber studied boarding-houses in the north-east of America, she addressed the question of respectability, among others, and considered the position of boarding-houses on the edge of propriety in American society.<sup>123</sup> In an attempt to distance themselves from a nakedly commercial arrangement, boarding-house keepers often advertised rooms 'with a private family'. Ruth McManus notes something similar in Dublin, where the owners of lodging-houses, and those around them, displayed a sensitivity to the social implications of the work of operating a lodging-house. She cites the following 1905 advertisement: "Lady on Morehampton Road will receive Paying Guest; no children or lodgers".<sup>124</sup> The lady of Dublin's Morehampton Road, a broad, leafy street of generously-sized redbrick houses, sweeping from Upper Leeson Street out to Donnybrook, had cause to bring in some income, but she didn't want to stoop too low, nor have her life unnecessarily disrupted. Writing about Nancy Patton, the

---

<sup>123</sup> Wendy Gamber, *The Boardinghouse in Nineteenth-Century America*.

<sup>124</sup> *Irish Times*, 17 June 1905, quoted by Ruth McManus, 'Dublin's lodger phenomenon in the early twentieth century'.

Indianapolis boardinghouse-keeper and suspected murderer, Gamber states in *The Notorious Mrs Clem*:

Like most such women, she did not describe her dwelling as a 'boardinghouse'; to do so potentially placed her in the same socially suspect category as servants, washerwomen, and prostitutes. Patton was not the sort of person to risk her reputation.<sup>125</sup>

She shared this trait with Catherine Barrett, the lodging-house keeper in Great Britain Street who deliberately used the description 'hotel'. Ruth McManus highlights that Barrett's use of her house as a business enabled her to balance the need for income with the need to care for her children; similarly, for women who had no children, or who were unmarried and therefore solely responsible for earning their keep, putting a house to use made absolute sense. Although the most basic skills of offering lodgings, such as making a room comfortable and clean, were a given for most women, it wasn't necessarily a straightforward thing to open your home, and to put your children to bed, and go to bed yourself, with one or more strangers in the next room. As the census figures showed, the strangers were likely to be male, while the host was likely to be female, with 1901 returns showing boarding-house keepers at 87 per cent female, and lodging-house keepers at 74 per cent female.

Businesses which employed assistants or apprentices often provided accommodation above the shop, which is why the First-Class Pawn Office at 85 Marlborough Street, Dublin, in 1901 had three pawnbroker's assistants, all in their early twenties, living there as boarders, under what can be assumed was the watchful eye of the other occupant, a 44-year-old housekeeper. Ten years later, the cast had changed, but the roles remained the same: three young pawnbroker's assistants (one aged only 14 this time) and a 44-year-old housekeeper. This was obviously an arrangement that made sense for the proprietor of the pawn office, Margaret McNally (later Lowry), who was not living over the shop herself. It was a convenient starter home for the young assistants, whose presence on the premises must also have afforded some level of security, a serious consideration when there

---

<sup>125</sup> Wendy Gamber, *The notorious Mrs. Clem*.

were valuable goods in storage awaiting redemption. Next door at number 86 Marlborough Street was another McNally, Honoria. A widow, she had ten apparently unrelated boarders as well as four family members in the house with her. She described her business neither as a lodging-house nor as a boarding-house but as a hotel. She didn't specify whether it was a 'private hotel', one which usually catered only for the needs of people who lived there, rather than for short-term guests.<sup>126</sup> The description of 86 Marlborough Street as a hotel, rather than a boarding-house, may have been aspirational on Mrs McNally's part but perhaps not. She did have a generously-sized ten-roomed house in a good street, and her boarders (as they are described in the 1901 census) sound like a respectable lot: a clerk, a commission agent, a law clerk, a tailor, a case maker, a book binder, a pair of fitters, a pair of grocer's assistants. Anyone who had to travel for work might use a lodging- or boarding-house, particularly if intending to be in situ for some time. Emily Dalby's establishment at 12 Eden Quay was referred to variously as a 'private hotel' and a 'lodging-house', and took singers and actors coming to perform in Dublin, even providing pianos so that they could rehearse.<sup>127</sup>

Offering hospitality on a commercial basis meant that certain standards had to be maintained. A boarder's bed linen had to be laundered, supper had to be provided if agreed, the room had to be lit, heated and cleaned, the hall and stairs had to be neat and presentable, and the sanitary arrangements had to be reliable. These were provisions that a landlady might well be making for herself and her own family, if she had one, even if she was not letting rooms. However, while you could cut corners in a private domestic setting – keeping your coat on indoors, or telling your children it was bread for supper, or nothing - you couldn't do so if you had accepted rent in exchange for the provision of certain necessities. If the inevitable cash flow issues struck, you would have to find a way of getting money or credit for food or coal, or so that you could carry out maintenance work, because a boarder who was unhappy might leave. On the other hand, you might

---

<sup>126</sup> Wendy Gamber, *The Boardinghouse in Nineteenth-Century America*, p. 8.

<sup>127</sup> Compensation claim of John Dalby, Property Losses (Ireland) Committee [http://centenaries.nationalarchives.ie/reels/plic/PLIC\\_1\\_3167.pdf](http://centenaries.nationalarchives.ie/reels/plic/PLIC_1_3167.pdf) accessed June 12 2018.

have a boarder who didn't pay their rent on time, or didn't pay the full amount, and you might find it hard to dislodge them. Like Mrs Mooney, the landlady in Joyce's 'The Boarding House', a good landlady 'governed the house cunningly and firmly, knew when to give credit, when to be stern and when to let things pass'.<sup>128</sup> Striking this balance might be difficult for an inexperienced landlady who was opening her home for the first time, perhaps doing so in the wake of an unexpected upset, such as the loss of a parent or husband, or some kind of financial trouble which had impelled her to find a way of increasing her income. Equally difficult for the inexperienced landlady would be the tenant who didn't fit the household for some reason, perhaps in their personal habits or their interactions with the family, or because of problematic behaviour. The landlady would need steady nerves to deal with this situation and remove the unwanted tenant. In the worst case, if discussions, requests, and warnings failed, she might end up, like Mary Casey, whose circumstances are described later, having to take legal action to achieve this.

### **Mrs Perry's Home, Dublin city: privilege, respectability, and business**

The previous section shows that it was possible for landladies to be seen as women in positions of strength, to be respected. Respectability was not something which could necessarily be assumed, but something which had to be claimed and maintained. The ease with which it is possible to find Irish landladies represented, however offensive, and indeed sometimes racist, the more generalised and stereotypical portraits are, does at least point to the fact that for an Irishwoman to be a landlady was something both ordinary and expected, in Ireland and elsewhere. While it is fairly easy to trace these representations of Irish landladies, at home and abroad, through nineteenth-century art and literature, tracing the day-to-day lived experience of landladies – hoteliers, boarding-house keepers, lodging-house keepers, as well as those who leased whole houses and offices – is much more difficult. Their experiences, and our picture of them, must be pieced together from disparate sources. In the case of landladies, traces of evidence

---

<sup>128</sup> James Joyce, 'The Boarding House', in *Dubliners* (London, 1914).

survive in the occasional account book and letter, in newspaper reports. In two of the case studies which follow, more substantial evidence exists in the law reports and in descriptions of property and business losses in the claim forms submitted to the Property Losses (Ireland) Committee.

A landlady could be a woman of high social status, and the most obvious example of this is the woman with properties to spare who let them to others while she had no need to occupy them herself. Such a woman was Anne Hodgens of Newtown House, Newtown Avenue, in Blackrock in Dublin, who had a house at 2, North Portland Street, a pretty and respectable street of two-storey over basement houses, situated between Mountjoy Square and the Royal Canal. There was a school at one end, and the houses were rated at between £14 and £21.<sup>129</sup> Number 2 was at this upper end, rated at £21 and occupied in the late 1850s by Hodgens's tenant, Eugene O'Curry, professor of archaeology and Irish history at the Catholic University. O'Curry wrote to Mrs Hodgens in 1860 that he did not intend to remain in occupation of the house after the first of October 'being the termination of the Quarter'. Mrs Hodgens appears tough and confident in her reply, perhaps used to exercising her power, at least in the domain of property agreements. She was quick to point out that O'Curry was not complying with the notice period which had been agreed.

You must remember on a former occasion you gave three months notice & after the time I explained to you it was necessary to give six. This time also you give three, which should be six.

Despite quibbling about the notice period, Mrs Hodgens was quick to spot the opportunity created by a change of tenant, and remarked that she planned to put the rent up.

---

<sup>129</sup> *Thom's Almanac and Official Directory*, 1862.

If you wish to leave by putting up bills when a good tenant offers, I will take up the house, but the tenant will pay thirty five pounds per annum as I intend raising all the rents & the house should be done up.<sup>130</sup>

Confidence and strength as a landlady were perhaps easier to come by if you had not only the cushion of property ownership, but also the comfort of privilege and status. In some cases, this was bolstered by the status and experience of family members, as in the case of Elizabeth Perry. Despite all Perry's privilege and status, her case study nonetheless indicates that even elite businesswomen could be viewed as a threat to the respectability of others.

Elizabeth Perry was born Elizabeth Jane Otway in 1840. She was the daughter of John Hastings Otway, a QC and the Recorder of Belfast, and her grandfather was the clergyman, travel writer and antiquarian Caesar Otway. She lived at 8 Burlington Road in 1865, when she married Samuel William Perry of Ballymena. They had three sons and a daughter over the next six years, with the births recorded at 86 Lower Leeson Street, 29 Waterloo Place, 46 Morehampton Road and 91 Lower Baggot Street, although Samuel Perry's address is recorded each time as in Ballymena, where he was a justice of the peace.

By the 1890s, Elizabeth Perry's children had grown up, and by then, as well as at the old address at the Grange, Ballymena, she lived at 74 Harcourt Street, and there operated a very specific form of boarding-house, letting rooms to people who had to travel to Dublin to get medical or surgical treatment. She housed them comfortably, fed them three meals a day, and sourced nursing care if they needed it. The lodgings were advertised as 'Mrs Perry's Home'.<sup>131</sup> Bedrooms were charged at 2½ to 5 guineas per week, which included meals and basic nursing. Wines and mineral waters were extra, as needed, and a private sitting-room could be provided at 1½ guineas per week.<sup>132</sup>

---

<sup>130</sup> Two letters of correspondence between Eugene O'Curry and his landlady, Anne Hodgens (Blackrock, County Dublin), concerning the tenancy of 2 Portland Street, Dublin, UCD Digital Library, at <https://digital.ucd.ie/view/ivrla:3785>, accessed 26 February 2017.

<sup>131</sup> *Irish Society*, 8 April 1893.

<sup>132</sup> *Irish Society*, 30 January 1892.



Mrs Perry's reputation drew a select crowd to 74 Harcourt Street. Towards the end of February 1892, Lady Georgiana Gough gave birth to a son there, and the Bishop of Killaloe, Dr William Chester, spent the final weeks of his life in the house, attended there by, among other doctors, Sir Philip Smyly, who was the son of the philanthropist Ellen Smyly, and surgeon-in-ordinary to Queen Victoria in Ireland. In the spring of 1893 Mrs Perry also ran a six-week course on Swedish and German massage techniques, which were very much in vogue for the treatment of all kinds of complaints from sciatica to obesity.<sup>133</sup> Lessons were given four days a week, on a living subject, and there was a weekly lecture by a 'Fully Qualified Medical Man'. A reduction in the course fee, £3 3s, was given to nurses and attendants.<sup>134</sup>

After five years of operating the business in Harcourt Street, the opportunity arose for Mrs Perry to take a sublease, from her sister, Mary Shekleton, on a new house. Mary's husband, Robert William Shekleton, was also a QC, having taken silk in 1878, and justice of the peace, as well as being deputy Grand Master of the Freemasons in Ireland.<sup>135</sup> The house Mary offered to Elizabeth was just a couple of minutes' walk away from Harcourt Street, at 28 Fitzwilliam Square. Elizabeth Perry and the family moved in, and set about their lives. For her daughter, Thomasina Prittie Perry, known as Ina, part of this meant developing her relationship with an English widower, WE George, whom she would marry in Christ Church, Leeson Park, in November 1895. In a break with tradition, the bride was given away by her mother, Elizabeth; after the ceremony, they celebrated with a reception at number 28 for wedding guests who included the Attorney-General, the new Bishop of Killaloe and his wife, the Recorder of Dublin, Frederick Falkiner, and a range of other socially and legally exalted friends. For Elizabeth herself, apart from organising her wedding outfit of a strawberry brocaded poplin, trimmed with ruby velvet, and bonnet to match, she was occupied after the house move by transferring her business from 74 Harcourt Street to the tall, pretty house overlooking the private gardens of Fitzwilliam Square. However, as she realised

---

<sup>133</sup> See for example *Morning Post*, 15 September 1891.

<sup>134</sup> *Irish Society*, 8 April 1893.

<sup>135</sup> *The Freemason*, 8 April 1899.

within weeks, the transfer of her business meant defending a court case, when the Earl of Pembroke, on whose property Fitzwilliam Square had been built, sought and obtained an injunction to prevent her from carrying on her business, at the request of a majority of residents and the Commissioners of the Square.<sup>136</sup>

The case raised the question of the respectability and therefore the desirability of this very specific form of boarding-house in Fitzwilliam Square. The introduction of businesses in smart residential areas did draw objections. In 1872, sisters Mrs Daly and Miss Towell started a school in Belgrave Square in Monkstown, generating 'quite a bit of worry and fuss and tutting at the idea of the tone of the Square being lowered'.<sup>137</sup> Similarly, the residents of Gardiner Street in Dublin's north city were appalled at the idea of a pawnbroker's business opening, and deteriorating the value of their properties.<sup>138</sup> Now the residents of Fitzwilliam Square objected to the idea of a private hospital, no matter that Mrs Perry's lodgers were of a particularly elevated kind. The Fitzwilliam Square residents felt that running a business in their exclusive residential terraces was undesirable, and that a business which might bring infectious diseases, madness, or noise to the quiet square would be 'offensive', within the terms of a restricted covenant which governed all their leases. Like Mrs Barrett some years later, Mrs Perry objected to someone else labelling her business: in this case, the plaintiff's calling it 'a private or home hospital'.

The Fitzwilliam Square residents were able to base their objection on the firm grounds of a covenant on the lease dating from 1822, under which the premises were held from Pembroke. This covenant expressly ruled out the carrying on in the houses the business of

a tavern, ale-house, soap-boiler, chandler, baker, butcher, distiller, sugar-baker, brewer, druggist, apothecary, tanner, skinner, lime-burner, hatter,

---

<sup>136</sup> *Pembroke v Warren, Perry & ors*, [1896] 1 IR 76.

<sup>137</sup> Typescript of sermon given by Rt. Rev. A.H. Butler at service to mark the centenary of The Hall School, private archive of Rathdown School.

<sup>138</sup> *R v Woodlock* [1883] QB 178.

silversmith, coppersmith, pewterer, blacksmith, or any other offensive or noisy trade, business, or profession whatsoever.<sup>139</sup>

Overtly ruling businesses out gave expression to a generally-held belief that for anyone to be involved in business spoke to a definite vulgarity, and anything bad in a man was worse in a woman. In May Laffan's *Hogan MP*, it made no difference that a family had made plenty of money from the whiskey, tea and sugar trade, nor that they could afford their move into a smart residential square, nor that they were connected with lawyers. They were still spoken of with contempt:

'[p]eople that are the laughing-stock of Dublin for vulgarity; common publicans, too, - traders. Faugh!'<sup>140</sup>

This view still held forty-odd years later. For Edith Starkie, born in 1897, writing of a childhood she described as 'middle-class',

to be a *Lady's Child* did not seem to depend on the size of one's father's income, and I believe that it was very difficult to qualify for this rank if one's family were implicated in *business*.

She believed, as a child, that 'business was some hideous form of swindle with which decent people did not soil their hands'.<sup>141</sup>

In Fitzwilliam Square, the introduction of Mrs Perry's business would, the residents felt,

seriously depreciate the property, and gravely interfere with the enjoyment of the residences, and the right of user of the enclosure, which they had acquired under the belief that the houses in the square would be used for residential purposes only.<sup>142</sup>

The lodgers would bring problems with them, the residents said. Mrs Perry, as a resident, was entitled to a key to the gardens, and

---

<sup>139</sup> *Pembroke v Warren, Perry & ors*, [1896] 1 IR 76.

<sup>140</sup> May Laffan, *Hogan, M.P.* (Macmillan, 1876), p 31.

<sup>141</sup> Enid Starkie, *A Lady's Child* (Faber and Faber, 1941), p 21. Starkie's own father, Commissioner for Education in Ireland, was not a man with private means, but an annual salary, which she estimated at £1500.

<sup>142</sup> *Pembroke v Warren & ors*, [1896] 1 IR 76, 81.

it would be impossible to prevent convalescent patients from using the square garden, and thereby coming into contact with the families of the other residents, many of whom would be debarred by the risk from using the gardens.<sup>143</sup>

A servant who worked for Henry Monahan QC, the next-door neighbour at number 29, gave evidence that already she had been kept awake at night 'by loud and continuous coughing', not to mention some 'loud screaming'. To give weight to their fear of infection and noise, the residents adduced some medical opinions. The doctors spoke of the likelihood that Mrs Perry would take tubercular boarders, and warned that cases which

appeared perfectly harmless when admitted might develop into smallpox, scarlet fever, or other infectious disorders of the most virulent type... amongst the inmates ... might be females suffering from hysteria, which would be likely to be communicated to other women, especially young girls having any predisposition thereto... ladies awaiting their confinement ... must suffer very severe pain ... and ... are often extremely noisy for several hours ...

There was more. Sane patients might become insane. Delirium might set in, and a delirious patient might shout.<sup>144</sup>

Elizabeth Perry's sister and lessor, Mary Shekleton, was represented by the Attorney-General, The MacDermot, QC, who pointed out that Mrs Perry never received people with infectious diseases, and in fact often had people who were in perfect health. Mrs Perry was represented by William Bennett Campion, QC, one of the guests, like the Attorney-General, at her daughter's wedding reception. In fact, the lawyers in *Pembroke v Warren* were all neighbours, and must have bumped into one another frequently, walking home from work or strolling in their private squares with their families on Sunday evenings, as well as in the Law Library or on opposite sides of a courtroom. Shekleton QC and his wife Mary lived at 42 Fitzwilliam Place; the Attorney-General lived at number 10. From Fitzwilliam Place you could look north to the Lord Chief Justice's house at 41 Merrion Square.

---

<sup>143</sup> *Pembroke v Warren & ors*, [1896] 1 IR 76, 82.

<sup>144</sup> *Pembroke v Warren & ors*, [1896] 1 IR 76, 83.

Campion QC lived at 13 Hatch Street, no more than two minutes' walk from Elizabeth Perry's house.<sup>145</sup> The adversarial legal system meant that barristers were used to fighting from opposing corners by day and passing port to one another by night; and judges had come up through these same ranks themselves before being appointed to the bench. Mrs Perry's social, familial, and physical situation in the midst of this network of professional male influence may have served her interests well, but also, as we shall see, had their limits.

Elizabeth Perry gave evidence to the effect that 28 Fitzwilliam Square was her family home; that she took in people who came to town for medical advice but also those who were perfectly healthy; and that she never took in people with infectious diseases or those who required restraint. A further set of doctors, who had had patients staying with Mrs Perry, supported her evidence. Her daughter and a nurse supported her evidence that there had been no screaming in the house at the time claimed by the next-door servant.

The Vice-Chancellor assessed Mrs Perry's business:

a hospital is a business, even where it is carried on purely for charity and maintained out of private contributions. Such a question could not arise in a case like the present, where the business is not charitable but for private profit; a very legitimate and useful object but not a benevolent one.

Although he acknowledged that Mrs Perry did not consider it to be a hospital, he said it did not make any difference what it was called:

To my mind a *boarding-house* of this class is a hospital in the ordinary acceptance of the word... [t]he question is what the business is, not what it is called.<sup>146</sup>

While of course it was the nature of the business rather than the name of the business that mattered in this case, in fact it did make a difference to businesswomen like Mrs Barrett, owner of the hotel in Great Britain Street, Honoria McNally, owner of the hotel in Marlborough street, and Mrs Perry, what

---

<sup>145</sup> *Thoms Directory*, 1894, Law Directory, 850.

<sup>146</sup> *Pembroke v Warren & ors*, [1896] 1 IR 76, 101.

their businesses were called. In Mrs Barrett's case, as already discussed, she had good reason to distance herself from the term 'lodging-house', and in Mrs Perry's case, what she regarded as an inaccurate use of the term 'hospital' to describe her business created a stir of dismay among the residents, who immediately imagined tubercular patients coughing germs into the faces of healthy Fitzwilliam Square residents, and the sane becoming offensively and intolerably insane. It was known that private houses were at times converted into asylums, and perhaps it was this knowledge that actually underlay the fear rippling around Fitzwilliam Square. In the mid-nineteenth century, there were three private houses 'for single lunatics' in Oxford, for example. A house, originally for ten patients, at Witney, was run by various members of the Batt family, including Rebecca Batt, superintendant and proprietor from 1827-42; Jane Batt, superintendent from 1842-9, and Eliza Batt, who first managed the female patients and later the whole house, until 1857 when it closed. While in England and Wales, parishes often boarded out paupers in private asylums, 'Irish private asylums remained comparatively small, catering instead for primarily wealthier clients'.<sup>147</sup>

The court's consideration in Mrs Perry's case, however, revolved around the restrictive covenant, and whether or not her business could be considered to fall within it as an offensive business. Arguments dwelt at length on whether an unenumerated business fell under the terms of the covenant, what the word 'offensive' meant, and whether possible future offensiveness counted. It was the nature of the residential area that meant the business would be a nuisance, in the Vice-Chancellor's opinion, and he suggested that it could not be contended that 'a rag-store, or a slaughterhouse, or rooms let as tenements to weekly lodgers' would not be 'a nuisance, or noxious, or offensive, or an annoyance' in Fitzwilliam Square or Merrion Square, even though the same businesses might not be so somewhere else. The injunction was granted, and that decision was upheld on appeal. The Lord Chief Justice, a resident of nearby Merrion Square, dissented, however, and in his dissenting judgment remarked that:

---

<sup>147</sup> William LI Parry-Jones, *The Trade in Lunacy: a study of private madhouses in England in the eighteenth and nineteenth centuries* (Routledge, 2006), pp. 132-134.

it is quibbling about words to discuss whether Mrs Perry's house is or is not a 'hospital'; it is a lodging-house for persons in bad health, a boarding-house for patients, and a place into which those who need medical or surgical assistance come to get it. Mrs Perry keeps the house for profit.

He also dealt with the substantive issues slightly differently, in that he gave weight to fact that there had been no evidence supplied to show that the business was offensive when it was carried on around the corner in Harcourt Street. He also gave weight to the evidence given by six doctors who 'frequently' sent patients to Mrs Perry's house: 'one and all of these medical men negative infection', and specifically to that given by Dr Franks that all the cases he had known in her house were 'either operation cases, confinement cases, or case of chronic disease', and that he could not therefore conceive 'how a case about to develop into one of fever could be mistaken for one of the class which finds admittance to her house'. Looking at the question of infection from a commercial point of view, he remarked that 'Mrs Perry's success in her business depends on keeping out even the smallest apprehension of infection'. It also seems to have depended on a circle of 'medical men' repeatedly referring patients to her, suggesting that Mrs Perry's supportive network of professional men was medical, as well as legal.

The evidence showed that the house, which had four storeys over a basement, as all the houses on the square had, contained eight rooms furnished as bedrooms. Mrs Perry and her household occupied two, and a man, a permanent and healthy resident, one. This left five lettable bedrooms.<sup>148</sup> At the lower rate of 2½ guineas per week, as Mrs Perry had advertised her Harcourt Street rooms, each room would bring in about £126 annually if constantly occupied. Five rooms fully let would produce £630. If all five rooms were fully let at the upper rate of 5 guineas a week, Mrs Perry's turnover would be £1260 per annum, plus whatever rent she charged the permanent resident. A house on the north side of Fitzwilliam Square was advertised for rent the following November at £63 per annum<sup>149</sup>; number 28 may have been similarly priced, or Mrs Shekleton may have given her sister discounted family rates. Mrs Perry also had to pay her rates and bills, and

---

<sup>148</sup> *Pembroke v Warren & ors* [1896] 1 IR 76.

<sup>149</sup> *Dublin Daily Express* 23 November 1897.

provide the heating, cleaning, lighting, and meals that the lodgers expected. She may have charged a mark-up on additional offerings, as it is clear that while still in Harcourt Street she provided wines and mineral waters. The granting of the interlocutory injunction left Mrs Perry unable to earn a significant income. It must have been a particularly unwelcome development, given the recent expenses of moving her home and business from Harcourt Street, providing a lavish wedding reception for her daughter, and having legal costs awarded against her, meaning that she and Mrs Shekleton had to cover, not only their own legal bills, but those of the plaintiff. Mrs Perry would also have to inform her boarders that they would have to move out, and this break in business would make it more difficult for her to resume elsewhere, if that is what she chose to do. It must have been particularly galling for her, knowing that the Lord Chief Justice agreed that her business should have been allowed to continue.

We cannot be sure whether Mrs Perry resumed her business elsewhere, though it looks as if she did not, and that she was not unduly constrained by financial considerations. She did continue to move from large elegant house to large elegant house. By 1901, she was a widow, and living at 44 St Stephen's Green, in another 16 beautiful rooms, this time with a façade twice the width of the Fitzwilliam Square house, and windows overlooking the great public park of St Stephen's Green. In her household of eleven, including four servants, there were no boarders or lodgers noted, only some family visitors<sup>150</sup>. Ten years later, she was at 44 Leeson Street, now down to two servants and partial occupation of the house. In 1926, at the impressive age of 86, Elizabeth Perry had a stroke, and three months later developed bronchitis and pneumonia, which must have caused, in this, the last week of her life, coughing fits of the kind that would keep a servant awake next door. She died at 15 Fitzwilliam Place, and her death was registered by her youngest child, her son Victor, who marked her 'Rank, Profession, or

---

<sup>150</sup> 1901 census returns, National Archives of Ireland, [http://www.census.nationalarchives.ie/pages/1901/Dublin/Mansion\\_House/Stephen\\_s\\_Green\\_East/1348855/](http://www.census.nationalarchives.ie/pages/1901/Dublin/Mansion_House/Stephen_s_Green_East/1348855/) accessed 1 July 2018.



Occupation' for posterity neither as boarding-house keeper nor lodging-house keeper, but 'Lady'<sup>151</sup>. She had maintained her respectability, if not her business.

### **Mary Casey, boarding-house keeper, Westport: credit in a boarding business**

Both Anne Hodgens and Elizabeth Perry had high social positions and businesses which were not indispensable; in Anne Hodgens's case because she had a valuable property asset she could have disposed of to generate money, and in Elizabeth Perry's because her lifestyle does not appear to have depended on the income she generated from her business. For most people, a business was an indispensable means of earning a living, and most boarding-house keepers were lower down the social scale than Mrs Hodgens and Mrs Perry, no matter how frequently the word 'Lady' was used in advertisements. Three Westport women described themselves as boarding-house keepers in the 1901 census, and one was Mary Casey. She was born in Castlebar about 1845, the first year in which the failure of the potato crops was reported. Casey was a baby, toddler, and young child in the grim 1840s, and so the most crucial years of her development and nourishment were in the middle of Ireland's worst ever years of hunger and deprivation. As an adult, she remained single, and built a small, steady business in Westport, not ten miles from her birthplace. She formed and sustained a commercial credit relationship with her neighbour, Richard Walsh, whose name is still over the door of the public house at 2 James Street today. Aligned with the Westport '98 Centenary Association, pointing to clear nationalist sympathies, Mary Casey lived through the 1916 Rising, and, in what was at that time advanced old age, she still had, as will be shown, the determination not to be pushed around by a squatting tenant, and the grit to take him to court and win.

During the 1890s, in her mid-fifties, Mary Casey was living at 3 James Street, making the most of her house by running a small business letting out rooms to boarders. Richard Walsh's licensed premises was next door at number 2, and the

---

<sup>151</sup> Irish Genealogy, [https://civilrecords.irishgenealogy.ie/churchrecords/images/deaths\\_returns/deaths\\_1926/04991/4361548.pdf](https://civilrecords.irishgenealogy.ie/churchrecords/images/deaths_returns/deaths_1926/04991/4361548.pdf) accessed 2 July 2018.

two premises were separated by a carriage arch, giving side and rear access to the buildings.

Richard Walsh was born in King's County in 1856, and married Mary Anne, a Mayo woman, and they settled together in Westport. The 1901 census records the Walsh family living on the premises at 2 James Street, with two children and a 13-year-old barmaid; ten years later, they had four children and a couple more boarders of their own, two young women. A surviving ledger kept by Richard Walsh details the off-licence sales.<sup>152</sup> The entries in the ledger are fascinating in a general sense because they give an insight into the consumption habits of other Westport inhabitants between 1893 and 1900, including Sergeant Fleming of the Royal Irish Constabulary, whose purchases of malt whiskey and soda, and later rum, are recorded. More specifically, the entries of credit purchases recorded in Walsh's ledger against Mary Casey's account give a rare glimpse first, of the kinds of supplies needed by a boarding-house keeper in the last years of the nineteenth century, and second, of how a boarding-house keeper managed her credit account with her publican next-door neighbour.

The record of Mary Casey's account with Richard Walsh began in December 1894. The ledger contains only four entries for that month: a couple of glasses of claret, a couple of candles, a pint of oil and half a glass of malt. January 1895 has six similar entries, including strawberry jam, sugar, and stamps, and February has a number of quarts of oil, and no more. However, March and April see her getting goods from Walsh's every few days, suggesting perhaps that she is transferring her custom from another shop, or that she is providing food and drink to lodgers for the first time, as she is only just getting her business going. It may also have been the case that she needed to get her goods from Walsh's at this time because she knew she could credit there. The business of operating a lodging-house in a rural town like Westport may have suffered from seasonal troughs, mapping the farming year.

---

<sup>152</sup> National Archives of Ireland, ledger of Walsh's, Westport, BRS Mayo 17/1 BC4.



Figure 2: James Street, Westport, Co. Mayo, undated. (Mayo County Library Postcard Collection)  
Mary Casey's lodging-house is the third building on the right-hand side of the street. Walsh's public house is the second.



Figure 3: James Street, Westport, today. Mary Casey's boarding-house was at number 3 (left) and Richard Walsh's public house was at number 2. Note the name R. Walsh retained over the door.

The items she bought from Walsh's can be split into three rough categories: alcohol, general provisions, and household consumables, with the ledger also containing entries for cash lent by Walsh. Taking as sample months the Aprils of 1895, 1896, 1898 and 1899, the most frequently bought unit was beer (24 purchases, averaging 9.25 bottles or pints per month), followed by sugar (10 purchases, averaging five pounds per month), then oil (eight purchases, averaging just over three-quarters of a gallon per month), and tea (seven purchases, averaging three-quarters of a pound per month). The other purchases are candles, jam, wine and spirits, tobacco, stationery, and sauce. There are three instances of cash lent.

In April 1897, Mary Casey bought nothing. In fact, she had bought nothing since the previous June, at the end of which she owed 14/1-. This may have been the credit limit to which Richard Walsh was prepared to stretch. Perhaps during this period she was ill, and not able to run the boarding-house in the usual way. Or perhaps she went away for a while to take care of some other business elsewhere. She may have been called to attend to family matters. Although she was a spinster with no children, she had at least one sister, Barbara, thirteen years her junior and also unmarried, at least not by the age of fifty, when she stayed in James Street on census night 1911. Of the 14/1- Mary Casey owed from June 1896, she paid off six shillings in July, another four shillings in October, spent eightpence on a naggin of malt in November, and cleared her balance of 4/9- five months later in April 1897.<sup>153</sup> By the end of May, she was back to more regular custom and her familiar selection of large and small bottles, candles, pots of marmalade, and even 2d worth of sweets. There are some unusual patterns. For example, she bought 42 lb of sugar in 2lb lots from January to July 1898, but only six more over the five months to the end of the year; the following year over the same period she bought 45lb of sugar, again in lots of 2lb a few days apart. Again, she bought only six pounds over the five months to the end of the year. This is a mystifyingly enormous amount of sugar to be consuming, even with boarders to feed; and the 1901

---

<sup>153</sup> A naggin, or noggin, was two glasses; Elizabeth Malcolm, *'Ireland sober, Ireland free': drink and temperance in nineteenth-century Ireland* (Gill and Macmillan, 1986), p 209.

census records only three boarders spending census night at Mary Casey's. The size of her house, six rooms, suggests that not many more could be accommodated. It's possible she used the sugar for a large-scale baking or preserving operation. The first fruit would not have been ripe for preserving until about June, but perhaps she prudently stockpiled over the months, to spread out the cost of the sugar.

For three years, Mary Casey spent 2d every five or six days on a quart of oil, but after mid-November 1897 she bought no oil, bar one quart in February 1899, until the end of the account pages in February 1901. She may have started buying it elsewhere; or it may be that during the winter of 1897 she had made the substitution of gas throughout her house. Boarders, after all, wanted 'home comforts', as advertised by a Mayo woman and contemporary of Miss Casey's, Mrs Corley, who opened a boarding house in Gardiner Place in Dublin.<sup>154</sup>

In the summer of 1897, Mary Casey was involved with the Westport '98 Centenary Association, a branch of the national association set up to commemorate the events of 1798. The Association met at least once at her lodging-house, a meeting at which William O'Brien was invited to be present. O'Brien would in six months' time found the United Irish League, the post-Parnell Home Rule organisation. David Kilkelly, secretary of the Westport '98 Centenary Association, wrote to O'Brien:

I am directed by the Committee of the Westport 98 Centenary Association to invite you to attend their next meeting to be held at Miss Casey's, James street, Westport, on Wednesday, August 4, at 8 o'clock pm.<sup>155</sup>

A public spat ensued, over who was going to be celebrating and how they were going to do so, and O'Brien did not attend the meeting at Miss Casey's. There is no evidence to show whether Mary Casey was providing the room as her contribution to a cause she believed in, or as a commercial transaction and an additional way of using the asset of her house to generate income.

---

<sup>154</sup> 'Select Boarding House. First Class Accommodation. Home Comforts.' *Sligo Champion*, 21 August 1897.

<sup>155</sup> *Freeman's Journal*, 9 August 1897.

Mary Casey's account with Richard Walsh also features a number of entries for 'cash lent'. The cash is not accounted for separately, just entered as a line item, and added in the usual way to the overall amount owed, suggesting that interest was not charged on the loan. The loans were for very small amounts, threepence here and sixpence there, the largest being five shillings and the smallest a halfpenny, but had Mary Casey got them somewhere else, such as a pawnbroker's shop, she would have paid interest even on those tiny sums. The year 1895 seems to have been a particularly difficult one for cash flow, because 'cash lent' appears fourteen times in the ledger. In 1896, either Mary Casey was in a slightly easier position, or Richard Walsh had decided to stop lending her money, as there are only two recorded loans for the year; in 1897 and 1898 there are none. One in 1899, for just a shilling, is the last recorded loan. The rest of their commercial relationship continued as usual once the cash borrowing stopped. What this does illustrate is that, Mary Casey used, in her neighbour and provision supplier Richard Walsh, a less formal route to credit. It was one which, unlike the pawnshop, carried neither interest nor stigma. It is a route seen in the civil bills, examined in more detail in Chapter 6, and more particularly in the detailed statements of affairs found in the bankruptcy files examined in Chapter 7. These contain examples such as tobacconist Ursula Radcliffe who borrowed £50 from the man from whom she had bought her business; Catherine Ellen Mahon of the Red Lion Inn, who borrowed from a Belfast clothier; and flesher Margaret Hastings who borrowed £21 from a supplier, a Liverpool hide and skin firm, and also £15 from the corrupt Belfast corporation official Stoupe Maginnis.<sup>156</sup>

Cash flow aside, problematic tenants and unrecoverable rents were the occupational hazards of the boarding-house keeper. By 1916, Mary Casey had over twenty years of experience with the boarding-house business, and probably a good deal more than that, but she was getting older and may have found it more difficult to manage the tenants. Now in her early seventies, she faced the problem of a

---

<sup>156</sup> *In re Ursula Radcliffe* Public Record Office of Northern Ireland BANK/1/1/1025; *In re Catherine Ellen Mahon* Public Record Office of Northern Ireland BANK/1/1/24; *In re Margaret Hastings* Public Record Office of Northern Ireland BANK/1/2/639; 'Stoupe Maginnis sentenced', *Portadown News*, 31 July, 1909.

tenant, Peter Heraty, who wouldn't leave. On 14<sup>th</sup> July, she appeared at the Mayo Petty Sessions, seeking an order of ejectment against Heraty, who rented a room from her at 2/- per week, and had

neglected and refused to quit and deliver up to complainant on due termination of tenancy by notice to quit, possession of the room in the House at James' St.

It was worth the trip to court, as the order was made: 'Service of Notice to quit, demand of possession', and Heraty was thereby told to surrender the room between seven and ten days from the date of the warrant.<sup>157</sup>

It is possible that the elderly Mary Casey was well-seasoned by her years of experience as a boarding-house keeper, but her invocation of the law to eject Heraty is unlikely to have been an action she relished taking. Despite the fact that Casey won her case, while Elizabeth Perry lost hers, Perry's seems like much the easier road. Law was more or less the family business: Perry was the daughter of one QC, the sister-in-law of another, the wife of a justice of the peace, the hostess of the Attorney-General and the Recorder of Dublin. Elizabeth Perry's gender was not overtly referenced in the case, so far as the official report reveals, but she must have been insulated by her very particular privilege, which made it far less intimidating for her to defend an action than it would have been for Mary Casey to prosecute one. The stakes were different. If Mary Casey had lost she would have spent money on legal action that didn't bear fruit, and would have been stuck with a recalcitrant tenant, affecting her ability to run her business as she chose. This suggests that Casey was confident of victory in the courts. Elizabeth Perry did lose her case, and her business, but the corollary of losing her business was not losing her livelihood.

Other, more ordinary boarding-house keepers seem to have been reluctant to bring actions. Only five of the civil bill actions brought at Dublin's Green Street in

---

<sup>157</sup> Petty Sessions Court Registers 20<sup>th</sup> July 1916, made available online by FindMyPast.com at <https://search.findmypast.ie/record?id=IRE%2FPETTY%2F005175093%2F00071&parentid=IRE%2FPETTY%2F005175093%2F00071%2F1194248>, accessed 22 March 2019.

1901 give 'board and lodging' as the cause of action, and no other actions appear to relate to the business of providing these. This seems surprising, given the high percentages of women involved in providing board and lodging, but women's representation as plaintiffs in the civil bill actions was low generally, at about four per cent of all actions taken that year. In addition to a possible reluctance to be seen as a problematic landlady, and a possible reluctance to engage with the male-only legal system to recover a debt, which will be examined in more detail in Chapter 6, it may have been difficult to trace a defendant who was only passing through. Unless you had taken the trouble to record the address of your guest, and unless they had given you a true address, you could probably kiss your money goodbye if they left without paying. The five who did take actions were Marie Toner, suing Ellen Martin for an unrecorded amount; Eliza Rothwell, suing Cecelia Wahib for £4 0s 4d; Susan Millar suing John Hickey for £8 7s 3d; Josephine Hayden suing William Furlong for £2 9s 2d; and Annie Brennan suing John Hennigan for £3 15s 0d.

The sources used offer no suggestion that there was any woman other than herself involved in any aspect of Mary Casey's business. Peripheral women might have included Richard Walsh's wife, who is likely to have had some involvement in the pub, and the barmaid we know worked there. Her sister, Barbara Casey, was thirteen years younger than her, but it is not possible to tell whether she spent only the night of the 1911 census at Mary's house in James Street, or whether she was living there on a more long-term basis, and perhaps helping her sister. Barbara was a spinster, without any listed occupation, though as we know, this does not mean she didn't have one. There is evidence only of male boarders, and the primary relationship with Walsh's public house was with Richard Walsh. The only people mentioned in connection with Westport '98 were men, and she can only have been supported by male lawyers (if she was supported by any) in her action against Peter Heraty. Her provision of accommodation for Westport-based men provided an important service to the town: she housed at various times a printer-compositor, a commercial clerk, a retired Ordnance Survey worker, and a



victualler-cum-cattle dealer, who offered a nice cross-section of Westport occupations.

Westport, as the nineteenth century closed, was not a wealthy town, and as such offered a business environment which must at least have been challenging: any small business would have survived only under careful management. If Mary Casey was able to maintain an all-important line of credit with her neighbour, it seems likely that she was able to negotiate the same elsewhere. She developed links, whether ideological or commercial, with political organisations, kept up the occupancy in her boarding-house, and used the law with confidence when she needed it. She had sufficient business acumen, perhaps developed over years of experience as landlady to a series of primarily male boarders, to manage her credit, maintain her reputation, and deal with issues such as problematic tenants, when these arose. She rose to her challenges in a difficult business environment, as a single woman without a husband or business partner to give counsel or share the load, and as an elderly woman, when her energy and resources might, understandably, have been at a low ebb.

### **Emily Dalby, Dublin city: theatrical boarding, commercial renting**

Landlady Elizabeth Perry ran a specific purpose boarding-house; landlady Mary Casey ran a general-purpose boarding-house. Other property owners, like Anne Hodgins, let surplus property. A fourth landlady, Emily Dalby, did a combination of these. She and her family lived in the upper part of her house on Dublin's north quays, where she also ran a general boarding-house making special provision for theatrical boarders, and let out to commercial organisations the lower part of the house, which had direct access from the street.

John Francis Cobbedick was born in Plymouth in 1846, and in 1869 he married Lydia Esther Hope, from the village of Leigh, near Sevenoaks in Kent. John and Lydia started their married life in Stoke Damerel, in Devon, where John was a seaman with the Royal Navy. Their daughter Emily was born there in 1871, before the family moved to Ireland, to Belderrig in Co. Mayo, where John worked as a

coastguard for about ten years.<sup>158</sup> The Cobbledicks had another five children during the years they lived in Mayo, but by the time of Emily's marriage in 1893, they had moved to Dublin, where John worked for the Missions to Seamen Institute, a Christian charity which provided what we might now call welfare support services to merchant seamen. The Institute had opened in 1888 at 13 Eden Quay, a building owned by two Wicklow-born sisters, Louisa Susanna Daniell and her sister, Lucie Kirby Daniell. Lucie married William Armstrong, a Dublin engineer and watercolourist, in 1845; in 1851, with their young family, they emigrated to Toronto. Louisa remained a spinster, and was living with her sister in Toronto when she died in 1914.<sup>159</sup> The sisters' property holdings included 12 and 13 Eden Quay, and, around the corner, 112 and 113 Marlborough Street.

Among other activities, the Seamen's Institute hosted temperance meetings, and contained a Sailors' Reading Room where sailors could receive and write letters. In 1893, Emily married Oliver Hagerson, a Swedish-born painter and decorator, and the wedding breakfast was held at the Institute, reported by *Irish Society* to be the residence of the bride's mother.<sup>160</sup>

Emily and Oliver started their married life at 48 Middle Abbey Street, but by 1897, when their third and last child Hilda was born, they were living at 12 Eden Quay, next door to the Seamen's Institute, and also leased from the Daniell sisters in Toronto. Eden Quay was full of marine, travel and hospitality-related businesses. In the year of Emily Hagerson's marriage, the businesses along her block of Eden Quay were a rope warehouse, a public house, the LNWR parcels office, the Midland parcels office, the Leinster Hotel, the Globe parcels office, a hardware store, the Mona Hotel, Ross's Hotel, a navigation school then operating at number 12, the Seamen's Institute and the American Hotel. The only business along their stretch of

---

<sup>158</sup> Irish Genealogy  
[https://civilrecords.irishgenealogy.ie/churchrecords/images/birth\\_returns/births\\_1876/03064/21\\_23523.pdf](https://civilrecords.irishgenealogy.ie/churchrecords/images/birth_returns/births_1876/03064/21_23523.pdf), accessed 2 August 2018.

<sup>159</sup> Will calendar entry, 1914 for Louisa Susanna Daniell, National Archives of Ireland  
[http://www.willcalendars.nationalarchives.ie/reels/cwa/005014918/005014918\\_00471.pdf](http://www.willcalendars.nationalarchives.ie/reels/cwa/005014918/005014918_00471.pdf)

<sup>160</sup> *Irish Society*, 7 October 1893

the quay to disrupt this theme was an optician's, and even this business frequently supplied navigational aids to sailors.

Emily Dalby's immediate milieu was international, and mobile: English parents living in Ireland, a Swedish-born husband living in Ireland, Irish landladies living in Toronto. She grew up on the west coast of Ireland amid seafarers, and may as result have felt an affinity with those who travelled and sought lodging, as well as an open idea of what home meant, and how permeable its boundaries could be. In her experience, home was far from the idealised space of Ruskin's daydreams; you could be at home with strangers, as the seamen who came to write their letters and read their books next door at the Seamen's Institute were reassured. Or Dalby may simply have found taking boarders to be a convenient way of earning money, and noted a busy quay full of potential customers. There were women in business on the quay, too: the 1894 listings showed Sophia Kavanagh's Mona Hotel, and Bridget Murphy's wine and spirit merchant at 10 and 14 Eden Quay, respectively. In April 1901, there were six boarders at the house on census night, all born in England or Wales: four gasfitters, a seaman and a comedian. Emily, even at this early point in her business, was very happy to do business with those who worked on the stage. There must have been some doubling up in the bedrooms, as the twelve members of the household fitted into a 7-roomed house.<sup>161</sup>

Oliver Hagerson died at some point over the next few years, leaving Emily alone with at least three children. What remained of the lease on the house at 12 Eden Quay passed to his widow, as, by 1910, Emily Hagerson was listed in the Dublin City Electoral Lists as 'Householder Inhabitant'.<sup>162</sup> In the same year, *Thom's Directory* shows that 12 Eden Quay was occupied by a branch of Hewett's passenger and shipping office. Hewett's sold tickets for the great White Star liners, and their display advertisement in the 1910 *Thom's* announced the advent of

---

<sup>161</sup> 1901 census returns, digitised by the National Archives of Ireland, <http://www.census.nationalarchives.ie/reels/nai003764264/>, accessed 12 June 2018.

<sup>162</sup> 1899, 1908 to 1915 Electoral Rolls, digitised by Dublin City Council, <http://databases.dublincity.ie/burgesses/viewdoc.php?searchid=118269&source=integration>, accessed 29 September 2018.

"Olympic' 45,000 tons (building) 'Titanic' 45,000 tons (building) The Largest Steamers in the World'. Soon you would be able to buy a passage on *Titanic* from 12 Eden Quay, from the office leased out to Hewett's by Emily Hagerson.

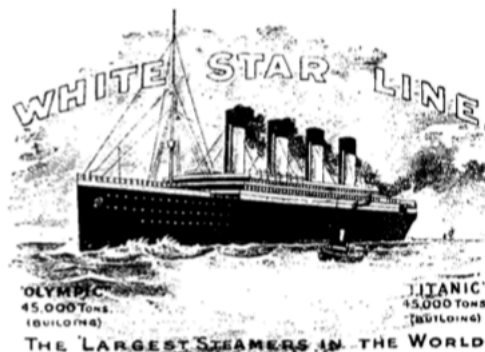
Telephone 1967.

Telegrams : "VOYAGE," DUBLIN.

**Avoid the Crush at**  
**the Railway Stations**

BY PURCHASING YOUR TICKETS IN ADVANCE AT

**HEWETT'S**  
**Passenger and Shipping Office,**  
**9 D'Olier St., DUBLIN.**



**Tickets Issued on all Railways.**

OCEAN PASSAGES BOOKED BY EVERY LINE OF STEAMERS AT  
LOWEST RATES.

*Select Conducted Tours or Independent Travel.*

Sole Agent in Dublin for DR. LUNN'S TOURS AND CRUISES, also the  
POLYTECHNIC TOURING ASSOCIATION.

**Branch Office—12 EDEN QUAY, DUBLIN.**

Facing page 1119

Figure 4: Display advertisement from *Thom's Dublin Directory*, 1910.<sup>163</sup>

The daily *Bill of Entry* was published here at 12 Eden Quay every day, by Underwood's nautical stationers and printers, to whom Emily Hagerson also sublet space, and, finally, above street level, was 'Mrs E. Hagerson select lodgings'.<sup>164</sup>

<sup>163</sup> Reproduced courtesy of Enneclann Family History.

By 1911, Emily had remarried, and her new husband, John James Dalby, a butcher born in England, came to live at 12 Eden Quay, bringing to the household some of his own furniture and goods, and buying more. In the same year the lease on the property was changed into John Dalby's name. It was to be held by him from Louisa Susanna Daniell for 50 years, at the yearly rent of £80, but there were several hangovers from Emily's years in business, both when married to Oliver Hagerson, and subsequently on her own. One of these, for example, was that the fire insurance policy on the property remained in her name.<sup>165</sup> Emily Dalby, as she now was, gave lodgings to six members of the D'Oyly Carte Opera Company in April 1916. The Gaiety Theatre in South King Street had established a tradition of comic opera as its annual Easter offering. Just as they had done the previous year, tenor George Dewey Gibson, baritone Frederick Hobbs, soprano Phyllis Smith, and mezzo-soprano Nellie Briercliffe came to Dublin, as did soprano Ethel Armit, and chorister and wardrobe mistress Margaret Bull.<sup>166</sup> They were to spend a fortnight performing a selection of Gilbert and Sullivan's operas<sup>167</sup>. Touring was an arduous way of life and nice digs could make all the difference. The six put up at Mrs Dalby's on Eden Quay, where Emily Dalby had thoughtfully hired four pianos, supplied by Piggott & Co. of Grafton Street, which would be useful for any last-minute rehearsals.<sup>168</sup> Other landladies' properties also had theatrical atmospheres. In 1911, four Americans, professional singers, and the manager of the American Jubilee Singers, of which they were presumably members, boarded at Sarah Jane McEwen's house in Botanic Avenue in Belfast; Mary Sexton's boarding house in Great Brunswick Street in Dublin had three members of the 'theatrical profession'.<sup>169</sup> In Lincoln Place, Frederick and Sarah Jane Sweny packed in seven

---

<sup>164</sup> *Thom's Directory* (1910), p. 1548; display advertisement facing, p. 1119.

<sup>165</sup> Affidavit in the Property Losses (Ireland) Committee file at [http://centenaries.nationalarchives.ie/reels/plic/PLIC\\_1\\_3167.pdf](http://centenaries.nationalarchives.ie/reels/plic/PLIC_1_3167.pdf), accessed 9 August 2019.

<sup>166</sup> *Belfast News-Letter* 16 April 1915.

<sup>167</sup> *Dublin Daily Express* 24 April 1916.

<sup>168</sup> Compensation claim of John Dalby, Property Losses (Ireland) Committee [http://centenaries.nationalarchives.ie/reels/plic/PLIC\\_1\\_3167.pdf](http://centenaries.nationalarchives.ie/reels/plic/PLIC_1_3167.pdf), accessed 9 August 2019.

<sup>169</sup> Census of Ireland 1911, digitised by the National Archives of Ireland, <http://www.census.nationalarchives.ie/reels/nai001465598/>, accessed 9 August 2019. The American Jubilee Singers also performed in London and Dublin on this tour, getting rave reviews and an enthusiastic reception. 'Their quaint slave songs and negro melodies are always welcome

boarders, as well as their four children, over the chemist's shop that would be made famous by its appearance in *Ulysses*.<sup>170</sup> Two of the boarders were actors, and three, the Klabs, were American music hall performers.<sup>171</sup> The theatre crowd would always need lodgings, season after season, and several might be booked in at one time by the theatre. In 1857, at a time when thirty per cent of American households were estimated to offer some form of boarding, a lighthearted guide to New York, made theatrical boarders out to be excellent company, and 'the Theatrical Boarding-House had its advantages ... they punned, laughed, talked slangy and stagy, drank ale or champagne with equal good humor'.<sup>172</sup>

Before the D'Oyly Carte company's run in Dublin could open, though, the city erupted with the violence of the Easter Rising. Emily Dalby's lodging-house was a minute's walk away from the GPO; around the corner, Margaret Lowry's First-Class Pawn Office and its neighbours were damaged and looted amid rifle fire. Rebels occupied the roof of 12, Eden Quay over the Wednesday and Thursday of the week's fighting, and on the Thursday the British Army in the street announced, via a megaphone, that the occupants of the building should leave. Mrs Dalby, the boarders and the servants did so, under crossfire. Once the house was empty, the army shelled it, and the house was then ruined by fire.<sup>173</sup>

Only a month before, on 27 March 1916, the Dalbys had given a sub-lease to Joseph Corringham, so that he could open there a second branch of his newsagent and tobacconist's, already operating at 33 Eden Quay. Corringham claimed compensation from the Property Losses (Ireland) Committee for his 'entire new stock & fittings', as he had only been trading in the new premises for four weeks. Four years later, Corringham was caught up in unrest again, when, though

---

in Belfast'. *Belfast News-Letter*, 13 February 1911.

Census of Ireland 1911, digitised by the National Archives of Ireland, <http://www.census.nationalarchives.ie/reels/nai000218934/>, accessed 9 August 2019.

<sup>170</sup> James Joyce, *Ulysses* (10th ed., The Bodley Head, 1960), p 104-106.

<sup>171</sup> 1911 census return <http://www.census.nationalarchives.ie/reels/nai000218283/>

<sup>172</sup> Wendy Gamber, 'Tarnished Labor: the home, the market, and the boardinghouse in antebellum America', p. 184. Thomas Butler Gunn, *The Physiology of New York: Boarding-houses* (Applewood, 1857).

<sup>173</sup> *Dublin Daily Express* 9 May 1916.

just a passer-by on his bicycle, he was shot dead by soldiers in Talbot Street during a raid on a drapery shop.<sup>174</sup>

In addition to the loss of their own furniture and personal effects, the Dalbys estimated the loss of profits for six months to be £75. Twenty years earlier, Mrs Perry's medical boarding-house could yield a minimum £630 in turnover annually for five bedrooms; Mrs Dalby's theatrical tenants were expected to produce £150 in profit. The Eden Quay tenants were likely to have been sharing rooms, and the building was situated on the river in what was a noisy and possibly smelly district, though commercially very desirable. The accommodation at 12 Eden Quay appears to have been generous, and modern: kitchen and cellars, drawing room, more than one dining room, parlour, 'combined room', private sitting room and six bedrooms. It was fitted with £35 worth of electric lights, as well as bells and speaking tubes.<sup>175</sup> Eden Quay might have had modern fittings and generous accommodation, but the Fitzwilliam Square tenants (had they been permitted to stay) would have paid a premium not only for the availability of nursing and special extras, but also for the quiet residential area and the peaceful green gardens to which they themselves were considered such a risk.

All six of the D'Oyly Carte boarders made claims to the Property Losses (Ireland) Committee, for the loss of clothing, jewellery, and personal effects. All six claims were found by the Committee to be exaggerated, and each received about two-thirds of what was hoped for. Reading the claims forms is like peering into the boarders' suitcases and trunks: Dewey Gibson had prepared to enjoy himself during his weeks in Dublin, with a dinner jacket, golf suit, tennis flannels and an opera hat; Fred Hobbs had similar clothing, as well as a 'Jaeger dressing gown', umbrella, walking stick, large towels and patent pumps. Margaret Bull, 'operatic dress designer' had gold bracelets, gold rings, costumes, silk and cotton blouses, a button hook and a shoe horn; Nellie Briercliffe had seven pairs of suede gloves, three hats, night gowns, and a pair of pince-nez. They all lost sheet music in the

---

<sup>174</sup> *Weekly Freeman's Journal* 23 October 1920.

<sup>175</sup> Compensation claim of John Dalby, Property Losses (Ireland) Committee [http://centenaries.nationalarchives.ie/reels/plic/PLIC\\_1\\_3167.pdf](http://centenaries.nationalarchives.ie/reels/plic/PLIC_1_3167.pdf) accessed 9 August 2019.



fire, their scores for the six Gilbert and Sullivan operas they had come to perform. These items, and others in the complete listings in their claim forms, show that these six boarders were a smart, well-turned out, and even fastidious lot, who must have reflected most creditably and respectably on their landlady.



Figure 5: The ruins of 12 Eden Quay in 1916, showing Joseph Corringham's tobacconist shop at street level, and the broken skeleton of Emily Dalby's lodging-house above. To the right is the Seamen's Institute, where Emily's father worked.<sup>176</sup>

After the destruction of 12 Eden Quay, which, as the photograph shows, was almost complete, Emily and John moved to 4 Harcourt Street. Emily may have resumed her lodging-house business here. The house was certainly used as a

<sup>176</sup> Image courtesy of the National Museum of Ireland, Decorative Arts and History, Art and Industrial Collection, HE:EW.4451.46.

private hotel and was put up for sale as such, with its contents, in 1925: 'small Private Hotel, central situation, well built. Held for a term of 126 years at a yearly rent of £60'. Despite the boarders' experience of escaping their lodgings, directed by megaphone through rebel and military crossfire, the show eventually went on. The following Easter, the D'Oyly Carte Opera Company, including Fred Hobbs and Nellie Briercliffe, were back in Dublin, and back on stage at the Gaiety in a 'conspicuously good' performance.<sup>177</sup> Emily Dalby's experience illustrates the significant effect that the political events of the revolutionary period could have on a woman's business. In her case, this meant the evacuation of her premises, its complete destruction, the destruction of her commercial tenant's business, and ultimately his death.

The most defining element of Dalby's business was probably the lease on 12 Eden Quay. The building itself determined the nature of the business, including the number of boarders who could be accommodated, and that at least one other tenant, in the street-facing ground-floor portion, should be a commercial concern. The building may have originally been in her first husband's name, but there was certainly a period of years when Emily Dalby was on her own, and whether or not her name was on the lease, it was she who was paying the rent. She was in situ, and in business, at 12 Eden Quay when she married John Dalby, and the lease was transferred to him. It was Emily who, through her father's workplace, had the connection with Eden Quay. It may have been her father who put her in touch with the landladies, the Daniell sisters, or who alerted her to the possibility of the premises becoming available. He may even have recommended her to the Daniell sisters. Whatever the specifics were, both of Emily's husbands came to live at 12 Eden Quay. It was her parents' connection to 13 Eden Quay that led the newly-married Hagersons to live and work at 12 Eden Quay. When John Dalby married the young widow and became stepfather to her children, he also moved in to Emily's home, perhaps because she was making reasonable money there, both from the lodgings and from the commercial lettings. From both her husbands' points of view, then, it was Emily who influenced where they lived, and her business seems

---

<sup>177</sup> *Dublin Daily Express*, 17 April 1917.

to have been central to this; who had influence over her it is not possible at the moment to say – it could have been that either her father or mother influenced her decision to move to 12 Eden Quay, and stay there. Oliver Hagerson was a painter and decorator, and John Dalby was a butcher, so neither was an obvious fit to help her in the day-to-day running of the lodging-house or the commercial leasing, though a painter and decorator would certainly have been useful in maintenance. The quayside location of the building was also significant. Dalby, an immigrant and the daughter of immigrants, had grown up with a father working first as a coastguard on the west coast, and then in the Seamen's Institute. She too made her life and work on the quays, surrounded by travel. Her qualities as the landlady of a boarding-house must have been informed by an understanding that for many people home could be a mutable and transient thing. In this respect, her view of home differed from Ruskin's, but was the more realistic.

## **Conclusion**

The experiences of all these landladies provide a series of glimpses into what it was like to be a woman dealing with the daily irritations and rewards of business, as well as the more significant bumps in the road that arose, such as being told you couldn't operate your business where you wanted to, or having your business premises, which was also your home, shelled and burned away to nothing. The evidence overwhelmingly points to women's businesses in the hospitality sector being integrated into a heterosocial economy. Not only were women's business lives integrated with men's business lives, but mutual commercial dependencies arose between men and women. This can be seen in numerous examples, including the credit relationship between Mary Casey and Richard Walsh, the commercial tenancies given by Emily Dalby, and Mrs Perry's reliance on medical men sending her their patients.

Domestic and commercial hospitality skills were in different leagues. The gap between the two was similar to that in dressmaking: the fact that you could hem a tablecloth or mend a torn skirt didn't necessarily mean you could also cut a pattern, fit it to a body, advertise your business, establish and maintain customer

relationships, make out fee estimates, deal with suppliers, manage credit, balance the books so that salaries, rent and rates were paid, and work through the night to meet a deadline. This is vividly illustrated in Kathleen Daly's descriptions of working at her dressmaking business in Limerick. Daly wrote of outgrowing her premises, negotiating to secure a lease in new rooms, and organising the move to the new workroom.<sup>178</sup> She and her sister could not take an evening off, as everyone was 'pretty well kept going ... Agg and I have not a minute from morn till night'.<sup>179</sup> Later, intending to shut up shop and go to America to marry Tom Clarke, she wrote to him of her huge workload, and her obligation to complete it. This entailed making multiple outfits for multiple customers, all for the same deadline:

I can't shut up all at once. This is the buisest [sic] time I ever had. [T]here's a fête coming off on the 18 day of June for four days to get money for the new Church the "Bishop" is getting built up the military road, and everyone tries to turn out very swell at a thing like it...<sup>180</sup>

Daly is explicit about the running of the business being an entirely separate skill from needlework, and one which her sister, Agnes, does not have:

Agnes is in trouble as to what's going to become of her when I'm gone she's not competent to keep on the buisness [sic] she tells me. its [sic] all very well for me to laugh but its [sic] no laughing matter to her.<sup>181</sup>

Daly – or Clarke, as she quickly became – went on to use her business skills in other contexts, first in America, when Tom lost his job, and she used her savings to open an ice-cream and candy shop. Later, they farmed together on Long Island, getting 'top price' for cauliflowers. At home in Ireland, they opened a tobacconist's shop in Dublin, ending up with two branches, one in Amiens Street and one in Parnell Street. After the Civil War, Kathleen, now widowed, turned to business again and rented a

---

<sup>178</sup> National Library of Ireland MS 49,352/1/11, Kathleen Daly to Tom Clarke, 12 March 12 1899; National Library of Ireland MS 49,352/1/12, Kathleen Daly to Tom Clarke, 20 April 1899.

<sup>179</sup> National Library of Ireland, MS 49,352/1/14, Kathleen Daly to Tom Clarke, 25 May 1899.

<sup>180</sup> National Library of Ireland, MS 49,352/1/43, Kathleen Daly to Tom Clarke, 26 May 1900.

<sup>181</sup> National Library of Ireland, MS 49,352/1/43, Kathleen Daly to Tom Clarke, 26 May 1900.

shop in D'Olier Street.<sup>182</sup> This sequence of profit-making businesses suggests that, while she must have been at least a competent dressmaker, the success and growth of her business was due to a sound commercial sense and an understanding of how to operate a business, just as Mary Casey's carefully accounted expenditure, and the efficiency of her legal ejection of her problematic tenant, were far more probably at the root of her longevity in the boarding business than the quality of her bedmaking or cooking.

Location was important to any business, and this is evident in looking at Mrs Perry's attempts to transfer her business to a new location, at Mary Casey and Richard Walsh's relationship, as next-door neighbours as well as in commerce, and at the centrality of Emily Dalby's building to her business.

The business of offering lodging, boarding or letting property frequently brought landladies into contact with the authorities in one form or another. The case studies in this chapter show examples of landladies interacting with the legal system, with the police, with the local and regulatory authorities, with the compensation committee, with the British army. It is usually these interactions which brought the women's names and details of their businesses into the newspapers or the official record. These landladies and their businesses were also part of contemporary social and political developments: Mary Casey facilitated, in a small way, the planning of the Westport '98 commemorations; Emily Dalby's home and business was reduced to rubble during the Rising, but she got business because Dubliners adored comic opera, and her commercial tenant was involved in the luxury travelling industry that produced and promoted the *Titanic* and the *Olympic*.

Elizabeth Perry's privileged connections were mostly male ones, although it was her sister who provided the sublease on 28 Fitzwilliam Square, and who was co-defendant of the action taken by the Earl of Pembroke. Mary Casey's recorded boarders were all men, and Richard Walsh, who supplied her with so much for the house and kitchen on credit, was also male. But there is no evidence that there was

---

<sup>182</sup> Kathleen Clarke, *Revolutionary Woman : Kathleen Clarke 1878-1972 an autobiography* (O'Brien, 1991).

a relationship of feminine dependence rather than a sound commercial relationship. Walsh did extend a very useful line of credit to Mary Casey, but she gave him a good lot of business in return, and she paid back every penny he wrote in his ledger against her name.

In a more general sense, women's undertaking of the provision of lodgings placed them at the heart of some of the most important social issues of the day: the housing crisis, and matters of public health. This is paralleled, as will be seen over the coming chapters, in the way women spirit grocers and publicans worked in businesses spot-lit by questions of public morality; and in the way that becoming licensed as pawnbrokers, and running pawnbroking businesses, placed women at the heart of the issues generated by the credit economy. Issues of public health cropped up everywhere: in relation to unsanitary conditions in badly-kept lodgings, in relation to the temperance movement, in relation to infectious diseases for pawnbrokers. Similarly, interactions with the police, and with the regulatory authorities, cropped up for all of these groups. The records of lodging-house keepers, boarding-house keepers, hoteliers, do not show only that women ran businesses, but also that the running of these businesses made them witnesses of and actors in some of the most important public preoccupations of the day. That this was also the case for women running businesses as publicans, spirit grocers, and pawnbrokers will be shown over the following chapters.

These threads running through society are not significant only because of what they reveal about questionable respectability and reputation; the additional barriers that these placed before women considering entering the trades; or that they enabled women to witness developing issues and events. They are telling also because they enable an understanding that women were not just being influenced by the society they worked in, but influenced it in turn.

## Chapter 3

### **‘The great emporium of intoxicating liquors’: women running businesses in the licensed trades**

*I went into an alehouse I used to frequent  
And I told the landlady me money was spent.  
I asked her for credit, she answered me ‘Nay -  
Such a custom as yours I can have every day.’*

‘The Wild Rover’, The Dubliners

(A version of the traditional folk song.)

#### **Introduction**

The provision of accommodation is closely linked with the provision of food and drink. Boarders or lodgers, as outlined in the previous chapter, expected at least some meals to be provided, and the boarders at Mary Casey’s house, for example, also enjoyed a selection of drinks, such as stout, ale, ginger wine, and malt whiskey, from Walsh’s next door, on Mary Casey’s account. Women had traditionally been involved both in the production of alcohol and in its sale. And, like the provision of accommodation, the sale of spirits was not something that could be done solely within a female market. A significant difference between these two kinds of hospitality businesses was the question of morality. Whatever questions there were about disturbing the sanctity of the home, accommodation was a necessity. The provision and purchase of drink came loaded with moral questions.

The making and selling of poitín and whiskey, usually outside licensed distilleries, were, like accommodation, activities traditionally associated with Irish women. Spirits were always wanted, and kept a steady price. Women continued



both to make and sell drink throughout the nineteenth century, though this chapter will examine their doing so only under licence.

This chapter will first outline the percentages of women involved in the licensed trades, before moving on to examine the tradition of women working both in the production and sale of drink. In particular, it will focus on women in the distilling industry in Ireland and how this compared to female involvement in the drinks industry elsewhere, with particular reference to France. It will then examine the separation of home and work, and revisit the question of the integration of women's business lives with men's business lives, introduced in the last chapter on the provision of accommodation.

A consideration of the requirement for Irish women to be virtuous, and what the nature of such virtue was, opens a discussion about the maintenance of virtue as a woman publican. This reflection on the relentless insistence on virtue is further developed with a discussion on the temperance movement in particular, and respectability in general, in the context of women working in the licensed trades. It will consider the view of women as positive and negative moral influencers, and the double-sided narrative of their agency and lack of agency that emerged from the temperance movement. Despite concerns raised by the church and by temperance organisations, women continued to hold a healthy proportion of pub licences in particular, and spirit-related businesses in general. Several case studies will allow a closer inspection of the lives of women running businesses. These case studies are of women who were successful and unsuccessful. It is essential to examine failure, as well as success, to analyse the reasons for it and to consider whether those reasons stem in any way from gender, from innate or imposed precarity, or from external factors. This examination will also enable an analysis of the extent to which the business lives of women were bound up with the business lives of men, in the context of the heterosocial business model explored in the last chapter.

## Statistical overview

Overall, the figures for women in the licensed trades suggest that, despite a kind of idealised opposition to women buying and selling drink, which will be examined in the coming pages, there was a healthy representation of women. Dublin city figures for applications for confirmation of registration of licences over the two years from January 1885 to January 1887 show that 22 per cent of these applications were made by women.<sup>183</sup> Elizabeth Power, who lived in Eccles Street, held licences for two premises in Henry Street, and was one of four women who applied for confirmation of a licence in 1885, while 28 men did so. Dublin county figures from 1896 to 1901 show that women held a fifth to a quarter of public house licences. Not only that, but almost half of them owned their own premises, too. The Register of Licenses for County Dublin for 1896 contains details of 286 licence holders, of whom 69, or 24 per cent, are women.<sup>184</sup> This represents a significant share of the licences and compares favourably even against the healthy representation of women in pawnbroking which will be reviewed in the following chapters: 17 per cent of pawnbrokers in Dublin in 1894 were women. The register gives, in addition to the address of the licensed premises, the name and address of the owner of the premises, and so it is possible to determine that 45 per cent of the licensed women owned the premises for which they had taken out licences. Similar data, five years later, in 1901, show that, although the percentage of licence holders who are women has dropped to 19 per cent, 45 per cent of them still owned their own premises.

---

<sup>183</sup> National Archives of Ireland, Peace Office, City of Dublin, Applications for confirmation of registration of licence book (Recorder's), 1885-1903, 1C-14-81.

<sup>184</sup> National Archives of Ireland, Crown and Peace Office, Publicans' Licences Register County Dublin, 1896-1903, 1C-40-58.

**Table 1: Public house licensees in Dublin 1896 and 1901.**<sup>185</sup>

<b>Year</b>	<b>% Women</b>	<b>% Men</b>	<b>Total</b>
1896	24%	76%	286
1901	19%	81%	390

A similar showing is reflected in the numbers of women running hotels in the capital, with 20 per cent of 117 hoteliers listed in *Thom's Directory* for 1894 being women. Of a recordset of 106 women who were the subject of bankruptcy petitions in Antrim, Down and Armagh between 1888 and 1922, 17 per cent of them ran either public houses or hotels, with a further 13 per cent operating either as spirit grocers or spirit merchants. This means that 30 per cent of all these businesswomen were running businesses which centred round the sale of drink. Even allowing for the possibility that some hotels did not have a bar (and therefore removing the hotel keepers from the figures), we are still left with 25 per cent of these businesswomen as spirit grocers, spirit merchants, and publicans.

Statistics included in the report of the Royal Commission on Liquor Licensing Laws show that, out of the 43 licensing divisions in Ireland which existed in 1898, only 13 had never or rarely issued licences to married women, or had not had the question arise. 25 licensing divisions issued these licences sometimes or frequently, and another five did so if they were transferring an existing licence to the widow or daughter of a deceased licensee. These figures suggest that whatever the official and clerical views were of women running public houses and serving drink, and whatever the temperance narrative proposed as the role of women as moral influencers within and without the home, the reality was that women were very much involved in the business of selling drink. 70 per cent of the licensing divisions were prepared to licence married women.

---

<sup>185</sup> National Archives of Ireland, Crown and Peace Office, Publicans' Licences Register County Dublin, 1896-1903, 1C-40-58.

**Table 2: Whether licensing divisions granted licences to married women, 1898.**<sup>186</sup>

<b>Number</b>	<b>Whether licences granted to married women</b>
7	Never
5	Not arisen
1	Rarely
5	Widows' and daughters' transfers
16	Sometimes
9	Frequently

National figures for spirit grocers are available for 1845, in the form of a surviving return to an order from the House of Commons, which includes the name and particulars of 755 individual spirit grocers or partnerships in each of the 20 excise districts in the country.<sup>187</sup> This listing shows a reasonable but unremarkable 9 per cent of women licensed across all districts.<sup>188</sup> There are considerable variations. Dublin and Cork are low, each with 7 per cent women, while Birr and Foxford have no women spirit grocers at all. At the other end of the scale are Limerick, with 19 per cent women, and Waterford, with a stand-out 26 per cent. Seven of the Waterford men are listed at Dungannon, which may be a transcription error for Dungarvan, a market town in Waterford. However, if it is a transposition of entries for the Tyrone town, which would fall into the excise district of Armagh, and the seven men are removed from the total, the percentage of women's representation increases proportionately to 30 per cent.

The 1845 returns also give the value of each spirit grocer's premises, first as valued by the excise officers, and second as valued by the Board of Guardians, in accordance with the Poor Law. This allows some basic comparisons between the men and women in property terms. The average valuation of women's premises by the excise officers was £17 1s 6½d, while the average valuation of the men's

---

<sup>186</sup> *Minutes of Evidence taken before the Royal Commission on Liquor Licensing Laws (Ireland)*, , HC 1898 [8980], 38 527.

<sup>187</sup> *Return of Excise Duty payable by Spirit Grocers in Ireland on Retail Spirit License*, HC 1845 XLV, 359.

<sup>188</sup> *Return of Excise Duty payable by Spirit Grocers in Ireland on Retail Spirit License*.

premises was £18 17s 3½d. The Board of Guardians made an average valuation of £18 10s 9¼d for women, and of £25 8s 7¾d for men. So, while the excise officers valued the men's premises on the whole as only slightly more valuable than the women's, the Board of Guardians valued the men's premises at over 25 per cent more valuable than the women's.

Whether at 26 per cent or 30 per cent, Waterford does present an interesting anomaly. However, similar figures are not available for other years, and researching Waterford through the alternative route of trade directories through subsequent decades illustrates the difficulties presented by the great variety in licence classification, combined with the limitations of trade directory listings. Slater's Directory for 1846 produces only two women who appear to be spirit grocers in the Waterford excise district: Juliana Gibbons offers the alluring combination of 'News Room & Spirits' in Tramore, the same town as Margaret Phelan and Patrick Phelan's 'Grocer & Spirits'. Margaret Phelan appears in the House of Commons return the previous year, though Juliana Gibbons does not. No one in the directory is actually listed as a 'spirit grocer', in the precise phrasing of the licence, and the 28 remaining business people who might come under that heading describe themselves variously as 'spirit merchant' and 'spirit dealer', categories which do not necessarily break down cleanly into retail and wholesale, despite the licence structure.<sup>189</sup> None of the 28 is a woman. Overall, then, according to Slater's Directory for 1846, there are no women in the Waterford excise district dealing wholesale in spirits, and only two selling retail spirits, or off-licence. This is a considerable variation from the official record the previous year and suggests that the representation of women licence-holders in the directory, for this year at least, was inaccurate.

Ten years on, in 1856, the number of women in all the various businesses of spirit selling in the Waterford excise district comes closer to the 1845 spirit grocer figure, at 20 per cent.<sup>190</sup> Narrowing the focus to retail and off-licence is not entirely

---

<sup>189</sup> Constance Cassidy, *Cassidy on the Licensing Acts* (Clarus Press, 2010). Chapters 4 and 5.

<sup>190</sup> *Slater's Royal National Commercial Directory of Ireland* (Isaac Slater, 1856).

straightforward. Many people are listed as ‘Grocer & Tea Dealer & Spirits’, which leaves it unclear as to whether the spirits element of the business comes under grocery, suggesting off-licence retail sales, or dealership, suggesting wholesale. That a grocery business could be combined with a spirit dealership is clear from other entries expressed as ‘Grocer & Spirit Dealer’.

The fact that Irish women were populous in the drink trades may even have had an effect further afield. In Australia, a good proportion of publicans and hoteliers were women. For instance, in 1889, 30 per cent of Melbourne hotels were owned by women, and by the early twentieth century over half had female licensees. Clare Wright attributes this, in part, to a ‘significant Irish Catholic tradition of hotelkeeping’, and points out that in the identifiably Irish suburbs of Melbourne like Collingwood, Footscray and South Melbourne, female publicans were 58 per cent, 62 per cent and 68 per cent, respectively, of the total.<sup>191</sup> Anastasia Banks, for example, left Kilkenny for Australia in 1852 and ended up rich, successful, and philanthropic, running a licensed premises for 34 years, and mourned on her death by ‘a funeral procession of twenty vehicles, fifty horsemen and a hundred on foot’. She, and other Irish women immigrants, exercised their business acumen and an appetite for work and thereby influenced the development of their new communities, in much the same way that Irish women immigrant proprietors did in San Francisco.<sup>192</sup>

### **Women in the licensed trades**

The tradition of women involved in the production of alcohol was strong in the Champagne region, where women, particularly widows, were not only involved in wine production, but heads of the grandes marques. The widows, Clicquot and Pommery, were remembered in their obituaries as wives and mothers, rather than

---

<sup>191</sup> Clare Wright, *Beyond the Ladies Lounge: Australia's Female Publicans* (Melbourne University Press, 2003).

<sup>192</sup> Clare Wright, *Beyond the Ladies Lounge: Australia's Female Publicans*; Edith Sparks, *Capital Intentions*.

as 'innovative negociants with important knowledge and training'.<sup>193</sup> These women didn't just caretake the businesses they inherited, nor just run their inherited businesses efficiently, they expanded and innovated; Pommery by coming up with a brut Champagne to suit the tastes of the English market, and Clicquot by cracking the Russian market and coming up with a means of removing sediment which eventually became remuage, or riddling, and an industry standard.<sup>194</sup> Clicquot was widowed in 1805, at the age of 27 and with a three-year-old daughter. She moved to the country, remaining heavily involved at the company, pulling it back from the brink of bankruptcy. Pommery, widowed in 1858 at 39, was even more physically involved, moving into the production compound at Reims with her two children. She created for herself and her family a living and working environment in which private domestic life was blended with public commercial life, rather than the two existing as separate spheres. Far from hiding the presence of the widows in control, their images and names became important in the marketing of their products. Guy notes that, from 1880, the presence of 'veuve' on Champagne labels increased. This did not flow from an increase in the number of widows running Champagne companies, but rather from the popularity of the idea of a wife or widow. The Champagne firm of Mercier, Guy says, for example, invented a fictional Veuve Damas of Reims in 1885; meanwhile Champagne was marketed as suitable for toasting at all manner of family events, including engagements, marriages and the arrival of babies. At the centre of each of these events it was desirable and appropriate to have a familiar, motherly figure on the Champagne bottle's label. As well as Mercier's Veuve Damas de Reims, there were other labels featuring the dreamt-up widows Veuve de la Playne, Veuve Monnier et ses fils, Veuve Sillery, and Veuve Fonteyne.<sup>195</sup>

---

<sup>193</sup> Kolleen M. Guy, 'Drowning Her Sorrows: Widowhood and Entrepreneurship in the Champagne Industry' in *Business and Economic History*, xxvi, no. 2 (1997), pp. 505-514.

<sup>194</sup> Veuve Laurent-Perrier, as the company became in 1887 when Mathilde Laurent-Perrier took up the reins, was also a hugely successful producer.

<sup>195</sup> Kolleen M. Guy, 'Drowning Her Sorrows: Widowhood and Entrepreneurship in the Champagne Industry', p. 512.

Slightly closer to Ireland, geographically as well as culturally, the Cardhu (Cardow) Distillery in Knockando, in northern Scotland, which had been licensed since 1824, had a female proprietor in the nineteenth century. Helen Cumming sold whiskey through the kitchen window during the lifetime of her husband, John Cumming, and in the early nineteenth century did her best to alert other distilleries of the presence of excise officers, giving them a chance to conceal what they needed to. Their son, Lewis, ran the distillery from then until his death in 1872. Fred Minnick, in his detailed survey of women in the whiskey industry, *Whiskey Women*, writes that Helen was 95 when Lewis died, and she encouraged her daughter-in-law Elizabeth Cumming to take the reins. Elizabeth was much younger than her husband, and when he died she had two young children and was pregnant with another. Rather than selling the distillery, valued in probate at almost £2000, she decided to keep it and run it. Elizabeth Cumming was the only female proprietor of a distillery mentioned in Alfred Barnard's comprehensive 1893 book, *The Whiskey Distilleries of the United Kingdom*, in which he wrote about his personal visit to every whiskey distillery in Great Britain and Ireland over two years from 1885. Barnard's description is of a rather outdated distillery, but Elizabeth was at work on big plans. Minnick describes her execution of them:

In 1884, Elizabeth acquired four acres of land within 300 yards of the old buildings. Over the next year, she built a new distillery, adding massive stone walls and slated roofs ... a malt bar, barley lofts, malt kiln, malt house, mill room, combined mash house and turnroom with six washbacks, and a still house with two pot stills. The distillery had an eighteen-foot water wheel that powered heavy mill machinery.<sup>196</sup>

The new distillery could produce triple the whiskey that the old one could. Elizabeth sold off the old distillery and focused on developing her relationships with her trade agents. In 1886, Elizabeth began to hand over responsibility to her son John, and, eventually, in 1893, she sold the distillery to John Walker & Sons, now known as Johnnie Walker. A negotiator to the end, Elizabeth ensured the

---

<sup>196</sup> Fred Minnick, *Whiskey women : the untold story of how women saved bourbon, Scotch, and Irish whiskey* (Potomac Books, 2013), p. 34.



continued employment and housing of her workers under the new owners. She died less than a year later, in May 1894.



**Figure 6: Elizabeth Cumming, proprietor of the Cardhu / Cardow Distillery, ultimately sold to Johnnie Walker in 1893. Image courtesy of the Diageo Archive.**

Fred Minnick suggests that more than thirty women managed legitimate Scottish distilleries between 1700 and 1900. It could not be said that there was anything like that number of women in charge of distilleries in nineteenth-century Ireland. Nor could it be compared to the Champagne industry, in which having a woman at the helm was regarded as something so desirable that it should be incorporated into the brand's labelling and marketing. In Ireland, no-one was trying to create an illusion of having a woman in charge. The Irish distilling landscape was much smaller than Scotland's – only 28 of the distilleries Barnard visited were in

Ireland, and his claim was that he had visited every one.<sup>197</sup> The distilling industry, Cormac Ó Gráda notes, seemed first to thrive and then to stumble, as the population declined after the Famine, as the effects of Father Mathew and the temperance movement were felt, and as the harmonisation of Irish and British duties in 1858 saw a rise from 6s 2d per gallon to 8s per gallon. R.B. Weir cites, in addition, a resurgence in illicit distilling.<sup>198</sup> Ó Gráda tabulates the output of Irish distilleries in 1887. The highest output was from the Thomas Street (George Roe) Distillery in Dublin, which produced 2 million gallons of whiskey per annum. The Glen Distillery in Cork, which had only been open for seven years, trailed at 60,000 gallons per annum. Clustered in the bottom half, but doing very respectably, were Bushmills at 100,000, Locke's of Brusna at 157,000, and Tullamore at 270,000.<sup>199</sup> Each of these three distilleries – Bushmills, Brusna, and Tullamore - was owned by a woman in the second half of nineteenth century. None of them appears in Barnard's book, but the story of Mary Anne Locke of Brusna is told by Andy Bielenberg in *Locke's Distillery*, and Fred Minnick also tells her story, along with that of Ellen Jane Corrigan of Bushmills, in *Whiskey Women*. The third female proprietor was Mary Anne Daly of Tullamore. She inherited the distillery, which employed 100 people, from her husband Bernard Daly.<sup>200</sup>

The statistics from various sources depict an industry into which women appear to have been well integrated. It was certainly an industry in which women had always been active. The 1835 Poor Inquiry documented how poor women, particularly widows, often sold whiskey as a means of generating income. A report from Enniscorthy described how widows with children were the worst off in the district, and that, as there was no employment open to them, they sold whiskey,

---

<sup>197</sup> Alfred Barnard, *Whisky Distilleries of the United Kingdom* (Harper's Weekly Gazette, 1887). Preface. The Irish whiskey industry is now in revival and according to the Alcohol Beverage Foundation of Ireland, there were 24 operational distilleries in Ireland in April 2019.

<sup>198</sup> Cormac Ó Gráda, *Ireland A New Economic History 1780-1939* (Clarendon Press, 1994), p 297-298. R.B. Weir, 'The Drink Trades', in Roy Church (ed.), *The Dynamics of Victorian Business* (London, 1980), pp. 212-236.

<sup>199</sup> Cormac Ó Gráda, *Ireland A New Economic History 1780-1939*, p. 303.

<sup>200</sup> Andy Bielenberg, *Locke's Distillery : a history* (Lilliput Press, 1993) vi,122p, plates; Fred Minnick, *Whiskey Women*.

often at funerals: 'they make a regular trade of attending on funerals, and other assemblages of the lower classes, and thereby avoid paying for a licence'. The same story came from Larne:

Many widows are driven to the sale of illicit spirits; and when the husband is bedridden, the wife often sells whiskey as a means of support.

A widow in Ballina had to support six children and an aged father, and she borrowed money in order to buy whiskey to sell:

I have no means on earth to keep my children inside the door with me, but to borrow one shilling from one neighbour or other and buy a drop of poteen to sell again.<sup>201</sup>

Patrick Corrigan owned the Bushmills Distillery in Antrim. In one of the rooms of the distillery was a mash-tub, which in one place was

close to the wall, with merely room for the carriage, attached to a shaft moved by the steam-engine, to pass in its circuit round the tub.

In January 1865, Patrick Corrigan was stooping over this mash-tub when the carriage came around on its circuit and crushed him against the wall, stopping only when someone managed to turn off the machinery. After surgery, and four days in hospital, Patrick Corrigan died, at the premature age of 36.<sup>202</sup> Corrigan left everything, including his shares in the Bushmills Distillery to his 'dear wife Ellen Jane Corrigan'. From that point, she ran the distillery with her husband's partner, James McColgan. When Ellen Jane took over, the distillery, already 250 years old, was a commercially successful one, producing 80,000 gallons of whiskey a year and with an excellent national reputation. Ellen Jane Corrigan was not content just to keep things ticking over, though. She was a tough negotiator, securing favourable terms on the company's lease and safeguarding its all-important water supply. She introduced electricity to the distillery, and increased production to 100,000 gallons a year, while maintaining the quality of the whiskey, which carried off the only gold

---

<sup>201</sup> *First Report of Inquiry into the Condition of the Poorer Classes in Ireland, and Appendix (a); with supplement*, (369) XXXII, Part I, p. 122.

<sup>202</sup> *Belfast Morning News*, 30 January 1865.

medal for whiskey awarded at the 1889 Paris Exhibition, taking the first steps towards the international brand recognition which continues to this day.

Mary Anne Theresa Devereux was the daughter of a distiller, Nicholas Devereux, whose firm was the Bishop's Water Distillery in Wexford town, a small but successful distillery which lasted for ninety years. Mary Anne married John Locke, who was the son of the founder of the Brusna Distillery, later known as Locke's. The distillery had always had women involved, and in 1874 there were forty women employed there on the manufacturing side. By 1901, fifteen of their forty merchant customers were female merchants.<sup>203</sup> When they married, John Locke was forty-three and Mary Anne was only twenty, so perhaps they both suspected that he would predecease her and she would have a long widowhood. She had grown up with distilling, and by the time her husband died she had been living in Kilbeggan, immersed in the work of the distillery, for twenty years, so she was well prepared to take over the reins in 1868. Within a few months of his death, she had made her first innovation, which was to build and open a spirit store. She had a retail counter there and she sold whiskey to locals, either to drink at home or to sell on again from their shops or pubs. Mary Anne was happy to leave the details of the distilling process to the company distiller. She was more interested in the bigger picture of improving the company's numbers by increasing production. Distilling was seasonal, in that you could only operate between October and May. You couldn't extend the length of that season, you could only do more in it. That is what Mary Anne did, even though it meant pushing the machinery to its limits and risking explosion in the stills - she increased the number of final distillations, and ran the pot stills every week in season. When she took over in 1868, the distillery was producing 60,000 gallons. In the 1870s, that went up to 78,000 and, by 1886, it was up to 157,000 gallons, the rate recorded by Alfred Barnard the following year. Mary Anne Locke oversaw the greatest growth in the history of her distillery.

In the 1860s, before Mary Anne took over, Locke's customer base was predominantly local. They sold in Westmeath, Offaly, and Roscommon. On Mary

---

<sup>203</sup> Fred Minnick, *Whiskey Women*, p. 27.

Anne's watch, helped by the improving canal and rail infrastructure, the firm expanded the geography of its customer base to Belfast, Dublin, and England. Mary Anne also established trade partnerships with blenders in Belfast and Dublin, so that Locke's whiskey could be used to lift the taste and body of lesser whiskeys. By the 1880s, Mary Anne was able to take more of a back seat, as her sons had grown up, and took an interest in the business, eventually taking it over in partnership. As her responsibilities at the distillery diminished, she was able to spend her energy on other projects. She had always been a staunch Catholic, and now she used some of the profits of the distillery to found a new convent in Kilbeggan. She gave land as a site, and money for the building, to the Sisters of Mercy, and her portrait still hangs in the convent she endowed. She died in 1889.<sup>204</sup>

All these Irish 'whiskey women', as Fred Minnick calls them, were widows, as was Elizabeth Cumming of Cardhu, and of course the veuves of the Champagne industry in France. Each of them inherited a going concern from a dead husband, having had the opportunity of spending several years watching how the business worked. In Mary Anne Locke's case, she had already grown up with the trade, as her father, Nicholas Devereux, had also been a distiller, in Wexford. It wasn't just a case of overseeing a business as it ticked over, though. The size and complexity of the distilling operations; the competitiveness of the market; the necessity of modernising, maximising output, improving the product, maintaining the premises, managing the workforce, and establishing and maintaining relationships with suppliers of raw materials as well as agents and buyers all needed constant consideration, decision-making, investment, and negotiation. As the industry overall was in decline, distillers had to respond creatively to a falling market. Ellen Jane Corrigan 'wielded great power' and 'handled most of the business affairs' at Bushmills, while Mary Anne Locke was 'a shrewd woman with good business sense' at Brusna, and, while less is known about her business acumen, certainly Mary Anne Daly's husband Bernard trusted her judgment sufficiently to leave her the

---

<sup>204</sup>Andy Bielenberg, *Locke's Distillery*.

then-mortgaged distillery 'to do what she thought proper with'.<sup>205</sup> Although it appears, then, that each of the owners was a capable businesswoman, it is not possible to say that this alone would have been enough to guarantee a successful career in the distilling industry had they not also had the advantages of birth and marriage which provided them with their respective widowhoods and inheritances. What is also evident is that women like Corrigan and Locke were entirely integrated into business lives in an industry sector in which men and women worked together. Both women had numerous male employees, sold to male blenders and distributors, and Corrigan had a male partner in the business. There is no escaping the fact, however, that though Corrigan and Locke were capable, innovative, and effective businesswomen, they were out of the ordinary in their leadership of distilleries.

### **Morality, women, and the sale of spirits**

One of Mary Anne Locke's great innovations was the spirit store at Brusna, 'for the purpose of Keeping and Storing Spirits for Sale as a Dealer', as it enabled direct sales from the distillery, an unusual intersection between industry and retail sales.<sup>206</sup> By far the more usual route to selling spirits was to be licensed either as a publican or with some form of off-licence, such as a spirit grocer. While the landlady of a lodging- or boarding-house could go into business without making too many formal arrangements, as it was possible for a home to turn into a business overnight with the addition of one paying guest, those businesswomen involved in the licensed trades were, by definition, running more structured and formalised businesses, with very particular requirements asked of the licence-holder. This does not, however, seem to have deterred women in significant numbers from entering the business, any more than the intricate licensing and regulatory requirements of the pawnbroking industry seem to have deterred women from entering it. In 1896, for example, 24 per cent of pub licence-holders in Dublin were

---

<sup>205</sup> Fred Minnick, *Whiskey Women*, p. 25. Will of Bernard Daly, quoted in Michael Byrne, 'The distilling industry in Offaly 1780-1954', in Harman Murtagh (ed.), *Irish midland studies: essays in commemoration of N. W. English* (Athlone, 1980).

<sup>206</sup> Andy Bielenberg, *Locke's Distillery*, p. 46.

women. Licences were specific to a particular branch of the industry, so there were separate licences for six or seven day pub licences, licences for spirit grocers, for hotel bars, theatre bars, restaurants, railways, and numerous other categories and sub-categories. The structure of these licences, their granting and regulation, was set out in the sprawling profusion of Irish licensing legislation, a mass so complex that, as the following pages will show, it caused even judges to throw up their hands in despair.

The first piece of licensing legislation was passed in 1635, the Act for Keepers of Ale-Houses to be bound by Recognizance, which made provision for the granting of annual licences by commissioners, chosen by the Lord Deputy from the justices of the peace, to

such persons, whom (as well for their good behaviour, as for their abilities, and convenience of houses, furniture, and places of dwelling) they shall know, or bee credibly informed to bee the fittest to keep Ale-houses, taking alwayes speciall care, that such as they shall license, bee persons of good behaviour & report, able to entertaine travellers; and that their dwellings be in convenient places, as in marked Townes, in Villages on Road-ways, in Townes wherein are Parish Churches, and not in Boggs, or Woods, or other unfit places.<sup>207</sup>

Anyone selected for the licence, which would last for one year only, immediately had to pay a £10 recognisance, along with a fee of 5/6-. By the second half of the seventeenth century, licensing of the sale of all forms of intoxicating liquor had become a good revenue stream for the administration. It also established regulation as a mechanism for the control both of drunkenness and of the cropping up of drinking houses either in too great numbers, or in inappropriate places. From the eighteenth century to 1957, 70 further pieces of legislation specific to licensing were passed, along with several Finance Acts which dealt with licensing issues. Picking a path through these numerous statutes in an attempt to determine both the intention of the legislature, and the meaning of what was enacted, caused endless judicial headaches. In 1877, Isaac Butt QC represented a spirit grocer, who also held a beer licence, and had been convicted of an offence after allowing the

---

<sup>207</sup> An Act for Keepers of Ale-Houses to be bound by Recognizance, 1635, 10 & 11 Cha. 1.

consumption of porter on his premises. Butt persuaded the court that it was a bad conviction, although Fitzgerald and Barry JJ expressed doubts to the extent that both of their judgments were reported neither as dissenting nor concurring, but as rare instances of opinions *dubitante*, or doubting. Fitzgerald J appears to have been baffled by the legislation, remarking in despair that:

The provisions of the numerous statutes which regulate licenses [sic] and the sale of intoxicating liquors in Ireland are so complex, uncertain and contradictory, that it is difficult to carry them into effect, or to reach the meaning and intention of the legislature.<sup>208</sup>

In 1833, a new Act had made an attempt to 'amend and simplify' the legislative labyrinth that licensing regulation had become, and to 'collect into One Act the several Regulations and Provisions thereof'. It was reasonably successful in this aim, but further legislation had proliferated by the time Barry and Fitzgerald JJ were required to pick over it. In 1903, Andrews J. remarked in a King's Bench case that 'what was done in 1833 should be again done in 1904'.<sup>209</sup> These remarks came in the wake of the 1902 Licensing (Ireland) Act, which provided that no licences were to be granted, other than to already licensed premises, hotels or railway refreshment rooms. The judicial interpretation, both contemporary and more recent, of this very effective brake on licensing was that it sought to safeguard the public interest.<sup>210</sup> Walsh J was of the opinion in 1988 that the object of the Act was

to safeguard the public interest by preventing a proliferation of licensed premises. The object of the Act of 1902 was not to shelter existing publicans from competition.<sup>211</sup>

The implication was that too many public houses represented a danger to public morality.

The extent to which the licensed trade affected public morality and social ills was discussed repeatedly from every angle. The 1898 Royal Commission on

---

<sup>208</sup> *Dowling v O'Loughlin* [1877] IR 488, p. 495.

<sup>209</sup> [1904] 2 IR 190.

<sup>210</sup> *R. (Collins) v Donegal Justices* [1903] IR 533, per O'Brien LCJ, p.535.

<sup>211</sup> *Re. Application of Power Supermarkets Ltd.* [1988] IR 206, p. 210.



Liquor Licensing Laws heard, for example, among much else, evidence that wages, particularly of quay labourers, were often paid over in public houses; that the influence of the trade in Cork was 'so strong the police naturally would shrink from being too efficient or very efficient'; that Dublin had 'three or four times too many' public houses and that in Great Britain Street one in every seven houses was a public house; that poverty drove people, who might not otherwise have sought out drink, to public houses in search of warmth and comfort that was lacking at home.<sup>212</sup> As described in the Introduction to this thesis, Irish women were held to a rigid moral standard, and could not deviate from this standard without suffering for it. Moral weakness was, it was believed, spread from woman to woman, because they were as 'angels of light or dark' to one another.<sup>213</sup> Thus, being involved in an industry tainted with the suggestion of doubtful morality was risky for anyone, but more so for women.

Maria Luddy argues that a drunk woman was seen as a fallen woman, and virtue, particularly in a sexual sense, was considered to be a defining factor of a woman's character in nineteenth-century Ireland.<sup>214</sup> Diarmaid Ferriter, examining sex in Ireland, quotes Arthur Griffith as saying 'all of us know that Irish women are the most virtuous in the world', but discusses how this kind of public rhetoric did not necessarily relate to private realities, difficult as these are to identify.<sup>215</sup> He points to increasing levels of sexual violence, and what amounted to a custom of concealing sexual activity, in Ireland in the early nineteenth century, including the Magdalen asylums and other institutions for 'fallen women' whose fall was occasioned by having sex either on a commercial basis and/or outside marriage. He notes that there were no such reformatories for 'fallen men'. For a man to have sex on a commercial basis and/or outside marriage did not result in coercive confinement, although it is true that men were sometimes prosecuted for sexual crimes against women.

---

<sup>212</sup> *Minutes of Evidence taken before the Royal Commission on Liquor Licensing Laws (Ireland)*, 1898, pp. 205, 213, 218, 198.

<sup>213</sup> Maria Luddy, *Women in Ireland, 1800-1918*, p. 59.

<sup>214</sup> Maria Luddy, *Women and Philanthropy in Nineteenth-century Ireland*, p. 206.

<sup>215</sup> Diarmaid Ferriter, *Occasions of sin : sex and society in modern Ireland* (Profile Books, 2009).

Ireland's network of institutions of coercive confinement for 'patients, prisoners and penitents' continued well into the twentieth century and the first fifty years of the new State.<sup>216</sup> If it was insobriety that pointed up your lack of virtue, an inebriate reformatory was a possibility. The Inebriates Act of 1898 allowed for the establishment of these institutions, and provided the necessary definition of inebriates; from 1899-1908, there were four inebriate reformatories established in Ireland for treating, reforming and punishing habitual drunkards.<sup>217</sup> Conor Reidy's work has shown a disproportionate number of women were imprisoned in these places.<sup>218</sup> A drunk woman was seen as more of a transgressor than a drunk man:

In some medical and judicial circles female drunkenness was seen as one of the primary threats to the moral purity of future generations. Perhaps most troubling for policy makers and the judiciary alike was that drunken criminality among women was offensive to late-Victorian morals and ideals of femininity and motherhood.<sup>219</sup>

So, if you were a woman, but not a virtuous one, judged on your chastity outside marriage, your monogamy within it, and your sobriety, you could be locked up. But this public interpretation of female virtue did not necessarily correlate to a profoundly virtuous society: perhaps instead it signalled a hypocritical one. Similarly, the public signalling of outrage at the sight of women drinking did not necessarily correlate to a society which would have been free of social problems had women remained sober: perhaps excessive drinking was a consequence of poverty and social issues rather than their cause.

---

<sup>216</sup> Eoin O'Sullivan and Ian O'Donnell (eds.), *Coercive confinement in Ireland : patients, prisoners and penitents*. (Manchester University Press, 2012).

<sup>217</sup> Conor Reidy, 'Poverty, Alcohol, and the Women of the State Inebriate Reformatory in Ireland, 1900-1918', in Christina Brophy, and Delay, Cara (ed.), *Women, Reform and Resistance in Ireland, 1850-1950* (London, 2015), pp. 119-138.

<sup>218</sup> See also Elizabeth Malcolm, 'Between Habitual Drunkards and Alcoholics: inebriate women and reformatories in Ireland, 1899-1919', in Margaret Preston, and Ó hÓgartaigh, Margaret (ed.), *Gender and Medicine in Ireland, 1700-1950* (2012).

<sup>219</sup> Conor Reidy, 'Poverty, Alcohol, and the Women of the State Inebriate Reformatory in Ireland, 1900-1918', p. 120.

John Henry Henshall's painting, *The Public Bar* (although it is of a London pub), seems to sum up fears around women and drink – women using drink to pacify children; children learning habits of drink at their mother's, or grandmother's, knee; daytime drinking in crowds; pawning the family's possessions to get money for drink. It depicts the interior of a warm, comfortable pub, seen from an unusual viewpoint, behind the bar. The bar is full, even though, as is evident from the sky outside, it is broad daylight. At the bar, centred among other characters, are a mother feeding the baby in her arms gin from a spoon; an older woman; and a child pulling a bottle of beer towards himself off the bar. One barman operates the beer taps while another uncorks a bottle; the barman chats to a customer while a tankard lies turned over on the counter. The door of the pub in the painting opens onto the three gold balls of a pawnbroker's shop, suggesting that it is an easy thing to obtain the money needed to quench a thirst, or perhaps even that the businesses are linked. This was not unheard of, and, as in the case of county Down pawnbroker called Robinson who 'ha[d] the public house on one side, and his daughter ha[d] the pawn office at the other side of the same house', the businesses could be both linked by family ownership and by their physical proximity. You could pass out of Mr Robinson's and into Miss Robinson's, and back again, as there was 'a passage without coming into the street'.<sup>220</sup>

---

<sup>220</sup> *First Report of Inquiry into the Condition of the Poorer Classes in Ireland, and Appendix (a); with supplement.* Appendix E, p. 100.



Figure 7: *The Public Bar*, John Henry Henshall, 1883.<sup>221</sup>

The pub landlady also appears in *Interior of an Irish Public House* (c.1850s), attributed to J. Noonan, with a partitioned and fitted-out polished wood bar, and different shapes, sizes and colours of bottles displayed on the shelves.<sup>222</sup> These bottles themselves represented the problem, though, and a woman in charge of the bar was dispensing drink and, therefore, in the eyes of many, culpable. Being in charge of the bar and making decisions as to who got and didn't get drink also made the landlady a powerful figure. She is depicted thus, the epitome of strength and authority, in the Erskine Nicol painting, *Insolvent*.<sup>223</sup> Here, the landlady decides whether or not to give credit, and with it a drink, to a potential customer. Nicol's paintings of Irish rural life did not concern themselves with political issues; they

---

<sup>221</sup> Image reproduced from <http://www.the-athenaeum.org/art/detail.php?ID=170218>

<sup>222</sup> Attributed to J. Noonan *Interior of an Irish Public House*, c. 1850s, oil on canvas reproduced Claudia Kinmonth, *Irish Rural Interiors in Art* (Yale University Press, 2006).

<sup>223</sup> Nicol (1825-1904) was a Scot whose work was considered sufficiently representative of Ireland, and of Irishness, that sixteen of his paintings were chosen in 1909 to illustrate Anna Maria Hall's *Tales of Irish Life and Character*, one in a series with similar books on Scotland and England. *Insolvent* was not one of the works reproduced in that book, although this may have been due to copyright issues. Amélie Dochy, 'Representing Irishness in Words and Images ; Erskine Nicol's Illustrations of Tales of Irish Life and Character ' in *Revue LISA*, xii, no. 3 (2014).

were in general mildly humorous and in many cases veered towards parody, and a brand of comedy which Dochy describes as offering 'a subjective definition of Irishness which was likely to please the middle-class readership of the book in London', something Somerville and Ross would recognise.<sup>224</sup> *Insolvent* shows a hackneyed version of an Irish peasant, standing on the threshold of a stone-flagged pub, looking for a drink and putting his hand into a pocket which, the title suggests, he knows to be empty. The pub is simple but solid, with thick stone walls, a beamed ceiling and a wooden bar. The well-nourished landlady leans on the counter, jaw jutting, facing him. She is the more powerful of the two figures, the one with the key to the door, charge of the bar, control of the supply of alcohol and the power to satisfy his thirst or not.

---

<sup>224</sup> Amélie Dochy, 'Representing Irishness in Words and Images ; Erskine Nicol's Illustrations of Tales of Irish Life and Character '.



Figure 8: Insolvent (1862) Erskine Nicol, RSA.<sup>225</sup>

While the label representation of a widow, real or imagined, as the producer of a bottle of Champagne to be shared at a family celebration, was a favoured image, suggesting the strength and warmth of a matriarch, these painted representations of the public house landlady suggest a different and less desirable woman, a contributor to a moral and social problem. The powerful landlady, as represented in the Nicol painting, only emphasises this, given that she is in a position to make a decision about whether or not to sell the drink, and, in that particular case, whether or not to give it on credit.

---

<sup>225</sup> Reproduced courtesy of The O'Brien Collection. Photography : Michael Tropea

## **'Girls, Wait for a Temperance Man'**

The song that opened this chapter, *The Wild Rover*, was chosen partly because it pictures the landlady of a public house discussing credit with an old customer, but it has another resonance too. *The Wild Rover* is today generally considered a drinking song, in the sense that it is sung and played in pubs and at parties, or in any social setting where alcohol is being drunk. While its origins are unclear, an early reference suggests it to be the kind of song that someone who has fallen in love might sing, promising to mend their ways: 'never no more will I play the wild rover' – in other words, it is a temperance song.<sup>226</sup> There were hundreds of such songs, particularly in the United States, between the 1840s and 1920s. 'Girls, Wait for a Temperance Man', exhorted Mrs M.A. Kidder, to the music of Mrs Parkhurst, 'as I know you're determined / A husband to get if you can'.<sup>227</sup> Many songs addressed the impact on home and the family of excessive drinking, although it has been argued that mid-nineteenth-century Americans were so

well aware of the harsh realities of life, it wasn't necessary to graphically portray the death of a child or the failings of a drunken spouse.<sup>228</sup>

Women's temperance organisations in Ireland, which were active and numerous, were keenly focused on domestic disruption, and published tracts addressing these issues directly, and invoking the virtue of women in advocating teetotalism. As Maria Luddy put it, 'through her example and influence on the family the standards of a civilised life would be maintained'.<sup>229</sup> If the woman was to be the moral guardian of the family, and if a woman drinking was a woman falling, a woman losing her virtue, then where did that place the woman who made it her business to sell alcohol? The Secretary of the Irish Temperance League told the 1898 Royal Commission on Liquor Licensing Laws that barmaids should not be employed at all,

---

<sup>226</sup> *Morning Advertiser* Monday 21 April 1828.

<sup>227</sup> 'Girls, wait for a temperance man', word Mrs MA Kidder, music Mrs Parkhurst, (New York, 1867) <https://library.brown.edu/cds/catalog/catalog.php?verb=render&id=1075995887250000&view=pageturner&pageno=1>

<sup>228</sup> Paul D. Sanders, 'The Temperance Songs of Stephen C. Foster' in *American Music*, XXXIV, no. 3 (2016), pp. 279-300.

<sup>229</sup> Maria Luddy, *Women and Philanthropy in Nineteenth-century Ireland* p. 204.

and that if public houses were operated by men alone, women would be far less likely to patronise them.

‘Do you think public opinion in Ireland would be in favour of what you suggest?’

‘Yes, especially amongst the clergy. They have spoken very strongly about it.’<sup>230</sup>

Young unmarried women of 20 or 21 were ‘not proper persons’ under the terms of the licensing legislation, the Commission heard, who ‘cannot possibly manage the house or control it’.<sup>231</sup> But if young unmarried women were not proper persons, married women behind the bar were perhaps a worse prospect again, and the Catholic church was not shy about speaking ‘very strongly’ about them. A Cork city priest told the Commission that a woman, who ‘should regulate the home and be the angel of the home’, found the home ties weakened by drink.<sup>232</sup> In houses where it was known the barman would serve them, he said, batches of women could be seen at the bar on Monday mornings or Saturday nights. Some led their children by the hand, others gave their babies porter to sip. The priest was president of the Cork branch of the Society for the Prevention of Cruelty to Children, and his experience gave him to believe, he said, that the police reports on intemperance greatly underestimated it. Women serving drink encouraged and facilitated drinking by women, and the behaviour of women on both sides of the counter showed that they were failing in their moral obligations; the state would have to find ways of compelling them to behave in more acceptable ways.

One remarkable fact about the promotion of the temperance message and the quest for social reform is that in seeking to control women’s behaviour and replace them in the home, the members of the women’s temperance organisations had to leave the private domestic space and enter a public political space in order

---

<sup>230</sup> *Minutes of Evidence taken before the Royal Commission on Liquor Licensing Laws (Ireland)*, 1898, p.295.

<sup>231</sup> *Minutes of Evidence taken before the Royal Commission on Liquor Licensing Laws (Ireland)*, 1898, p. 37.

<sup>232</sup> *Minutes of Evidence taken before the Royal Commission on Liquor Licensing Laws (Ireland)*, 1898, p. 296.



to broadcast their message. Elaine Frantz Parsons goes so far as to argue that these female temperance advocates had to enter the bar, full of men, in order to rescue them.<sup>233</sup> First women, and then the state, could redeem them, suggesting that women were, or had the capacity to be, not simply a moral force in the home, but a powerful moral force in society. This idea is explored by Holly Berkley Fletcher, but she places it in counterpoint to the idea of women as helpless victims, with the wives and families of drinkers left at home. Temperance narratives raised again the idealised space of the home, and made alcohol an 'invasion of the cold, outside world into the domestic sphere in the absence of a male defender'.<sup>234</sup> The dichotomy enabled men to be 'both the heroic, masculine protectors of and providers for weak, defenceless women and the domesticated, respectable beneficiaries of female morality'.<sup>235</sup> Not every woman had a heroic male to provide for her, though; not every woman wanted a man's protection; not every woman had an interest in being the priest's vision of the angel of the home; not every woman could take the time to wonder whether she was exerting the necessary moral influence over approved targets.<sup>236</sup>

The temperance narrative may have proposed the role of women as moral influencers within and without the home, and selling drink may not have a good match for women seeking to fulfil such a role. Nonetheless, the reality, as reflected in the figures presented at the opening of this chapter, was that women applied for, got, and held licences to distil and sell drink, on and off their premises. Those that held distilling licences, like the whiskey makers Ellen Jane Corrigan and Mary Anne Locke, do not appear to have come in for the same kind of criticism. That may have been because distillers were to publicans as wholesalers were to retailers, in that their status was slightly more elevated, or it may have been because of the

---

<sup>233</sup> Elaine Frantz Parsons, *Manhood Lost: fallen drunkards and redeeming women in the nineteenth-century United States* (Johns Hopkins University Press, 2003).

<sup>234</sup> Holly Berkley Fletcher, *Gender and the American temperance movement of the nineteenth century* (Routledge, 2007), p. 19.

<sup>235</sup> Holly Berkley Fletcher, *Gender and the American temperance movement of the nineteenth century*, p. 20.

<sup>236</sup> Nor Coventry Patmore's 'angel in the house', which is echoed in the priest's phrasing, discussed in Chapter 2.

personal respectability of individual distillers.<sup>237</sup> Mary Anne Locke, for example, had a close relationship with her local convent, devising lands to it, and the nuns' acknowledgement of that relationship was evident in their display of her portrait.

The 'properness' of the person running the bar was related in part to his or her ability to maintain good order in the house, and publicans prided themselves on doing so, and on their embodiment of the remarks made in 1877 by the secretary of the Licensed Grocers' and Vintners' Association, Michael Dwyer, that the publican was to be

a person fit to be entrusted with a licence; fit, not from his ability to sell liquor, because any man can do that, but from his ability to protect what is much more important, namely good order and temperance.<sup>238</sup>

The publican also had to maintain certain standards on the licensed premises. For example, in 1885, one of the requirements made of Miss Elizabeth Power in relation to licensing her two premises in Dublin's Henry Street was that a certificate be made available in relation to certain sanitary works. She sought a letter stating that this certificate could be made available, and a letter from a DMP inspector is attached to the register, stating:

I hereby certify that the sanitary arrangements in the licensed public houses of Miss Elizabeth [sic] Power at 32 + 42 Henry Street are now completed and that the certificate of clerk of peace may at any time be issued in reference thereto.<sup>239</sup>

There were standards other than those relating to sanitary arrangements, though. Publicans resented being lumped in with spirit grocers, who sold drink for consumption off their premises and so had less influence over their customers. The spirit grocer licence was peculiar to Ireland, and, to a great extent, to Dublin and Belfast, and it existed for only 130 years. If you were already operating as a grocer (which under the Excise Licences Act 1825 simply meant selling tea, cocoa-nuts,

---

<sup>237</sup> Wholesalers and retailers are discussed on p. 156.

<sup>238</sup> Quoted in Elizabeth Malcolm, *'Ireland sober, Ireland free'*, p. 208.

<sup>239</sup> Letter enclosed in Publicans' Licences, Applications for Confirmation Book, (Recorder's), 1885-1903, National Archives of Ireland, 1C-14-81

chocolate or pepper), you could get a licence permitting you to sell up to two quarts of alcohol at a time, for off-site consumption. Customers often brought their own bottles and even did their own pouring, so that the president of the Dublin spirit grocers' body, Michael Ralph, admitted to the 1867 select committee on Sunday closing 'When he does that, he may drink it on the premises in spite of all I can do.'<sup>240</sup>

RIC Chief District Inspector Henry Morell articulated the problems caused by spirit grocers, at least from the temperance movement's point of view, in 1898. Belfast, by this time, had over a thousand licences in operation. These broke down into 649 publicans' licences and 445 spirit grocers' licences. Morell had no objection to the publicans' licences, which he did not consider excessive in number, but he did object to the spirit grocers' licences, which were over-numerous and problematic, and in fact in every respect, in Morell's opinion, 'a great evil'. His chief concern seemed to be the selling of alcohol under the general label of 'groceries', which, he felt, drew the wool over the eyes of those unwitting husbands who settled their wives' bills. 'It is a deception,' he said, later adding that

the spirit grocers deserve no word of praise from me because we know from our returns that they evade the law in every other respect.<sup>241</sup>

Mrs Rebecca Crawford, an activist for temperance, and the only woman to give evidence to the Royal Commission, also blamed spirit grocers for facilitating women's drinking:

I believe that the uniting of the trade of grocer with the public-house is very much responsible for the increase of intemperance among young women of the working classes.<sup>242</sup>

A justice of the peace, Wigham, also pointed the finger at spirit grocers, though

---

<sup>240</sup> Quoted in Elizabeth Malcolm, *Ireland sober, Ireland free*, p. 209.

<sup>241</sup> *Minutes of Evidence taken before the Royal Commission on Liquor Licensing Laws (Ireland)*, 1898, p.59.

<sup>242</sup> *Minutes of Evidence taken before the Royal Commission on Liquor Licensing Laws (Ireland)*, 1898, p.159.

his evidence was at second-hand. He had never been into a spirit grocer for a drink himself, but he,

understood that in these cases of servant women, they went in there, and it was not to take away liquor but to drink it.<sup>243</sup>

It was not just the availability of drink itself that was the issue, but the availability of credit. Henry Morell pointed out that it was not easy to get credit everywhere, but that spirit grocers obliged: 'The women get credit in these spirit groceries which they will not get in public-houses.'<sup>244</sup> Lord O'Brien, the Lord Chief Justice, shared some of Morell's views but acknowledged in 1902 that pubs were more of a problem. Although spirit grocers' licences might be

fraught with danger to a certain limited class, say to women who were addicted to drink and they might avail themselves of a more or less secret way of getting drink in a spirit grocers; but the great emporium of intoxicating liquors and the great means of supply to the public was the public house.<sup>245</sup>

Walsh J. did dismiss these 'quaint and sexist' views in the Supreme Court, but by then it was 1988.<sup>246</sup>

The temperance movement had some traction, but so too did the publicans and spirit grocers, many of whom had achieved some level of status and influence through their prosperity in the trade, just as some pawnbrokers did. In fact, this fairly broad view of the hospitality industry offers a number of similarities with the pawnbroking industry, which we will examine later, in Chapters 4 and 5. In his work on women drinking in public in England, David Gutzke matches the physical environment of Victorian pubs to pawnbrokers' shops. He describes how, in an effort to keep customer turnover high, publicans stripped out tables and chairs, and prohibited games. Licensed premises,

---

<sup>243</sup> *Minutes of Evidence taken before the Royal Commission on Liquor Licensing Laws (Ireland)*, 1898, p.104.

<sup>244</sup> *Minutes of Evidence taken before the Royal Commission on Liquor Licensing Laws (Ireland)*, 1898, p.47.

<sup>245</sup> *R (Collins) v The Donegal Justices* [1903] IR 533, p. 535.

<sup>246</sup> *Application of Power Supermarkets Ltd* [1988] IR 206.

had been transformed into dram shops... By forcing patrons to stand, liquor sellers discouraged social intercourse. In London, such revamped premises earned the name gin palaces; in the provinces they were called vaults.

Standing at a long bar, you drank quickly, and either refilled immediately, or vacated your spot, as Charles Dickens described in an article in an 1864 issue of *All the Year Round*: 'The minute you have finished your glass, it is whipped away; not unfrequently it is whipped away before you have finished it.' Gutzke writes that the physical spaces were redesigned

so that customers, especially lower-class women, could enter one of several entrances which led to partitioned areas surrounding the bar. Such compartments in vaults resembled pawnbrokers' shops.<sup>247</sup>

These partitions and counter screens were designed to shield the drinker from the view of other customers along the bar, on the other side of the bar, and in some cases the retailer – they acknowledged that you didn't necessarily want to be observed in a public house any more than you did in a pawnbroker's shop. Counter screens were used in Irish pubs too, and there are Dublin pubs such as the Palace in Fleet Street and the Long Hall in South Great Georges Street where these elements of interior architecture remain to this day. Spirit grocers also erected partitions, and unlawful drinking took place behind them. Boys stationed in the street gave a warning whistle if a member of the police force was seen approaching.<sup>248</sup>

It was not just the physical architecture and the special attention paid by the police which linked the businesses of making collateralised loans and selling alcohol. Both were heavily regulated, both were economically valuable, both required set-up costs, ongoing licence fees and regular engagement with the regulatory authorities. Members of both industries were required to work alongside the police, and both came under significant public scrutiny when it

---

<sup>247</sup> David W. Gutzke, *Women drinking out in Britain since the early twentieth century* (Manchester University Press, 2016); David W. Gutzke, *Women drinking out in Britain since the early twentieth century*.

<sup>248</sup> Elizabeth Malcolm, 'Ireland sober, Ireland free', p. 210.

came to their respectability, morality and their vulnerability to being twinned with criminal activity. As a publican, a spirit grocer, or a pawnbroker, your work was defined by repeated daily contact with members of the public; as a publican or spirit grocer, you also had to establish and maintain a commercial relationship with wholesalers, breweries and distilleries. These issues will be examined more closely in the following two chapters, which deal with pawnbroking.

In order to determine what life was actually like for the women who ran this kind of business, it's useful to try and get a glimpse of them in action wherever possible. A publican and a spirit grocer, both operating in Belfast city centre, mark a starting-point. Catherine Ellen Mahon was a married woman who ran the Red Lion Inn on Belfast's Ormeau Road, trying to make enough money to support her large blended family. The official assignee commented in 1889 that

[t]here is a large family, in fact three families by the former husband, present husband + children of present husband by a former wife.<sup>249</sup>

Mahon struggled to hold things together, with business so poor that she usually only opened for six of the seven days her licence allowed. She owed over £700, including debts for goods supplied from distillers, brewers, spirit and tobacco merchants in Dublin, Edinburgh, and Dundalk, as well as Belfast; and cash she had borrowed from four different people, totalling more than £150. Things were not going well for Mrs Mahon, and on top of everything she became ill. Repeated attendance at a doctor clocked up a bill of £95, and although when this claim was investigated by a solicitor it was found to be underestimated, the doctor withdrew his claim for the money because he would have had to have produced his own books, and this would have meant exposing the names and complaints of his other patients 'many of them Ladies whose names appear in his books on the same page as the Bankrupt's name'. The precise meaning of this objection is unclear. The 'Ladies' might have objected to their names being

---

<sup>249</sup> *In re Catherine Ellen Mahon*, Public Record Office of Northern Ireland BANK/1/1/24.

‘exposed’ as patients of this particular doctor (possibly because he was known to treat illnesses they would prefer to keep private); or they might have objected to being ‘exposed’ as having anything in common with ‘the Bankrupt’, suggesting some moral contamination.

Elizabeth Rice, a Presbyterian, was also married, and also doing her best to bring money in to meet the needs of her large family; she ran a struggling spirit grocery in highly industrialised East Belfast. Her husband Robert was a commercial traveller in the tea trade, and his work would have taken him from home frequently, leaving Elizabeth to both run the business and look after their six children, who in 1901 were aged from 11 down to 2. Like the Mahons, the Rices lived over the shop at 12 and 14, Templemore Street. Rice’s two most significant debts in 1901 were just over £38 run up on an open account with the wine merchants Hugh White & Co, of Belfast, for the supply of wines and whiskey; and £23 owed to Carswell & Dean’s, ‘cash lending merchants’. Other debts, from £16 down to a few pounds, were incurred for the supply of the following goods and services: rum, porter, tea, sugar, whiskey, biscuits, provisions, porter, ale, tobacco, tinware, sugar, soap, lamps, ale, calendars, confectionery, hardware, stationery, gin, and mineral water; legal work and professional services, plumbing, label printing, solicitors’ fees for obtaining a licence. She was owed money, the usual small amounts left unpaid for goods provided, going back over eighteen months. Rice, like Mahon, was doing her best to manage the business and look after her family at the same time. There is no evidence to suggest that either woman failed to discharge her domestic duties; but then, as lawyer, John McGonigal, was later to remark about the Belfast Local Bankruptcy Court, ‘[t]his is not a court of parental morality’.<sup>250</sup> Catherine Ellen Mahon was ill, but doing her best to keep business going though trade was so slack it wasn’t even worth opening for the seventh day of her licence; she was supporting a large blended family, and doing her best to keep on top of mounting debts. When bankruptcy loomed, the official assignee said she ‘was not in good health ... but was always willing, when she could, to

---

<sup>250</sup> *In re Sarah Courtney*, Public Record Office of Northern Ireland BANK/1/1/817.

attend and give any information in her power'.<sup>251</sup> The premises ended up being sold for £700, so Mahon did not even leave any debts behind her.<sup>252</sup> Her case did not even result in the accidental revelation of the names of women who had attended the doctor. All that is evident is that she tried to try to keep afloat the business which, in her first husband's hands, had given her family its livelihood. If spirit grocer, Elizabeth Rice, became indebted over confectionery, tea, biscuits and mineral water in order to draw women into the business, it backfired badly, leaving her carrying the debt; if she offered credit on groceries, enabling women to cover up their drink debts, that also backfired, as so many didn't pay. There is no evidence that she did either of these things, nor that she did anything other than try to keep both business and family going without even the consistent support of her husband, who was of necessity repeatedly away for his own work. The careers of Mahon and Rice do not prove that the suspicions and fears of the temperance movement and the clergy were without grounds, but they do demonstrate that there were women behind the counter running straightforward businesses which did not, so far as it is possible to tell, exert any immoral influence within society or their families.

### **The Hannans, Kilmallock: spirit grocers, publicans, undertakers**

With so many businesses offering credit sales, and even cash loans, to their customers, it is interesting to review a combination business which, based on fifteen years (several incomplete) of ledger entries starting in 1891<sup>253</sup>, was almost exclusively cash-based. Public houses and spirit grocers were often combined with other businesses, such as undertakers, whose requirements, in part, found the sale of alcohol complementary. It was possible for a credit-based business to operate hand-in-hand with a purely cash-based one: the particular combination is of undertaker, grocer, and publican. In 1901, there were 96 undertakers (male and

---

<sup>251</sup> *In re Catherine Ellen Mahon*, Public Record Office of Northern Ireland BANK/1/1/24.

<sup>252</sup> *Belfast News-Letter*, 19 December 1889. This purchase of the Red Lion was by the Braithwaite and McCann pub chain, which went on to own 15 pubs in Belfast city centre. In 1971 the Red Lion, known, as the name suggests, as a Protestant pub, was bombed by the IRA, and three people were killed. <https://publications.parliament.uk/pa/cm200405/cmselect/cmniaf/303/5022203.htm>

<sup>253</sup> Ledger, Business Records, National Archives of Ireland, LIM 12/1.



female),<sup>254</sup> and 38 per cent of these had another element to their work, perhaps as carpenter, or coach builder, or grocer. In the case of nine of these, the other element was 'spirit merchant' or 'publican'. Just eight undertakers were women in 1901; of these, two were also spirit merchants, and one was a licensed vintner. Funerals and alcohol were a natural pairing, as those women described in the Poor Inquiry understood so well.

In 1881, Thomas Hannan was listed in Slater's Directory as the only undertaker in Kilmallock, County Limerick. Thomas Hannan was also listed under blacksmiths and carpenters, and it may well have been the same Thomas Hannan, using skills which were related to his undertaking business. Hannan's of Kilmallock, County Limerick, operated a combination of businesses under one umbrella. Miss Catherine Hannan was head of the Hannan family household in Wolfe Tone Street in Kilmallock, Co. Limerick, in 1901. The rest of the household was made up of her sister Bridget, a 26-year-old nephew, Thomas, and two nieces in their twenties, Lizzie Anne and Mary. All the women are listed as shopkeepers, and Thomas Hannan is listed as an undertaker; the house itself is listed as a public house<sup>255</sup>. It appears from entries in the ledger that the Hannan's licensed premises at Wolfe Tone Street was home to an undertaker's business, a public house and off licence, and a grocer's.

The ledger evidence indicates that throughout the fifteen years from 1891, individuals who came for grocery supplies were allowed credit, being required to settle up every month or so. Mrs Mooney, for example, had goods from the shop every few days in September 1892. She bought bread, butter, milk, porter, whiskey, brandy, tea, sugar, and soap. Mrs Maguire of Kilbreedy had a similar list, but she also bought candles, snuff and tobacco, and she settled up roughly every fortnight. The core elements of the funeral were a coffin, transport, alcoholic drink and other refreshments, so the businesses dovetailed, but those who came to the Hannans for funeral requirements were rarely allowed credit, as almost every

---

<sup>254</sup> According to the 1901 census returns.

<sup>255</sup> House and building return for house 50, Kilmallock Town, Limerick, in the 1901 census <http://www.census.nationalarchives.ie/reels/nai000987729/>

individual paying for a funeral did so at the time of the funeral, with cash. Prices for funerals varied, of course, depending on whether they were simple or lavish, and so Mrs Widow Power in 1896 paid £1 5s in cash for 'a deal coffin lined and mounted for her servant girl', while Miss Margaret Mortell in 1899 paid £3 15s in cash for a coffin and a two-pair hearse for her 38-year-old sister Bridget. Thomas Heffernan's representatives ordered for his funeral a pine coffin and a single-pair horse hearse, as well as plenty of whiskey, port wine, claret and porter, hops, tea and sugar. Tobacco, snuff, and eighteen pipes brought the total to £9 18s 8d, the total being paid by cheque on the day.

In one of the rare cases where a balance was left on credit, Mrs Liston of Kilmallock split her hefty bill of £16 7s 6d, paying in two stages for 'an oak coffin raised lid and four horse hearse' for her husband. The one section of the Hannan funeral business which was habitually operated on a credit basis was business which came through the workhouse, business which warranted its own section of the ledger: 'Workhouse coffins with tickets'. Under the Poor Laws, each electoral district was responsible for the support of its own poor, and applications for tickets for coffins could be made to the relieving officer. The workhouse coffins allocated by the Hannans to those with tickets were usually about 9 shillings for an adult. Children cost less. In 1896, 'a coffin for Eliza Dinan for her child John aged 5 months', and 'a coffin to Eliza Collins for her child Edmond aged 5 weeks', among other children's coffins, cost 4s 6d, to be charged to the electoral district. Some children were not, or could not be, identified in the ledger, as when on 3<sup>rd</sup> December 1900 the small, cheap coffin in which 'a child in the court house' was buried, and marked at only 4 shillings, 'Charge to Kilmallock E.D.' The workhouse accounts were settled about every three months by cheque. There were no refreshments supplied.<sup>256</sup>

It is unclear which parts of the business were Thomas Hannan's and which were Catherine and Bridget Hannan's. Just as the trades of carpenter and blacksmith dovetailed so neatly with that of undertaker, the two former providing

---

<sup>256</sup> National Archives of Ireland, Business Records, Ledger, LIM 12/1.

coffins and nails for the latter, so the businesses of pub, grocer and spirit grocer dovetailed with one another, and also with undertaking, in the provision of food and drink. Each family member may have had a specific knowledge of one trade, but a general knowledge of all, so that any one of them could probably get the necessary details for planning a funeral, or sell a few bottles of whiskey. However, Thomas Hannan described himself as undertaker, while Catherine and Bridget, at 59 and 45, were both 'shop keepers', as were their nieces, Mary and Lizzie Anne. There was a clear delineation. If the women were the shopkeepers, and no-one was listed separately as publican, then it was through their hands that the alcohol was passing over the counter.

### **Susan Percy, Belfast city: spirit grocer**

An 1890 street directory for Belfast gives listings for 122 spirit grocers in the city; of these, 15 per cent were women. The use of the street directory as a source for spirit grocers may give another insight into the way they did business, showing as it does that 60 per cent of the spirit grocers (both men and women) listed are running their businesses on corner sites. The corner site would have had several advantages, such as the opportunity for signage in two streets, and to have window displays in two streets. It must have helped with taking deliveries, and in some cases it may have been possible to have two entrances, one from each street. Perhaps it was convenient for a customer to enter on one side, make a few purchases, and slip out discreetly on the other side. Perhaps it also made operations easier when responding to the boys in the street who were on the lookout for police officers. Interestingly, while male spirit grocers constituted such a hefty majority as 85 per cent, only 57 per cent of the men traded at these advantageous corner sites, while 72 per cent of the women spirit grocers did so.

John Percy, born in 1829, is one of the spirit grocers who features in the 1890 listings, with a shop in North Derby Street, off York Road in industrial north Belfast, home to shipyards, mills, foundries and the railway. North Derby Street itself ended at the railway line, and opposite John Percy's shop rose the huge Jennymount spinning mill. The first building on the site was in 1856, with additional

offices and the landmark redbrick chimney in 1864, and further building in 1891. John Percy would have looked out at its seven- and four-storey redbrick blocks, marvellously ornamented with the faces of, among others, Milton, Shakespeare, Scott, Burns, and Byron. Between the passing trade of the mill workers, the management and the construction staff, as well as the railway crossing the end of the street, North Derby Street might have seemed an ideal spot to run a spirit grocery, and perhaps it was. John Percy died in February 1892, at the age of 63, and the business passed to his daughter Susan.<sup>257</sup> She continued it for the next eight months, but soon ran into problems. In August 1892, she received a summons and had to go to court for breaching the Licensing Act by selling drink to be consumed on the premises, when the spirit grocer's was an off-licence. A police sergeant gave evidence that Percy had sold a pint of porter to a man called David McBride, who stood at the counter with the pint before him.

When the defendant saw witness she snatched the porter away from McBride and put it underneath the counter. She said she had no means of living but by selling 'a wee drop of whisky'. Subsequently she stated that she had treated McBride.<sup>258</sup>

It may have been the case that, as Michael Ralph had told the select committee in 1867, Susan Percy's customers would drink on the premises in spite of all she could do, and it would not necessarily have been a straightforward matter for her to engage in arguments with her customers about where they could drink the porter or whiskey they had bought. Or she might just have been happy to get the money for the porter and risk the consequences. The simplest defence was that she had 'treated' McBride, which was to say that she had given him a drink without asking for payment, a common defence and one which was used in a similar case against a spirit grocer heard that day, when 'five or six women in an intoxicated condition' had been found on the premises:

---

<sup>257</sup> Death record of John Percy, 26 February 1892, Irish Genealogy, [https://civilrecords.irishgenealogy.ie/churchrecords/images/deaths\\_returns/deaths\\_1892/06049/4723585.pdf](https://civilrecords.irishgenealogy.ie/churchrecords/images/deaths_returns/deaths_1892/06049/4723585.pdf) accessed 2 June 2019.

<sup>258</sup> *Belfast News-Letter* 26 August 1892.

‘the defendant said that she had had some friends over from Barrow, and that she had been treating them’.<sup>259</sup>

The defence appears to have been successful, as the case against Susan Percy was dismissed. Had she been convicted of the offence, Percy would have found herself with a fine to pay: three similar cases in court that day resulted in fines of 10, 20, and 40 shillings for selling spirituous liquor without a proper licence. However, Susan Percy’s problems were about to go beyond shillings. By November, she owed Watt & Co, at that time the largest distillery in Ireland, over a hundred pounds, and they were running out of patience. In November, only eight months after Susan Percy had taken over her father’s business, Watt & Co filed a petition to have her declared bankrupt. Percy owed money elsewhere as well, and her liabilities totalled £429 9s 5d. The money she owed was mostly to suppliers, who were mostly Belfast-based: tea merchants Johnston & Sons in Ann Street, tea and coffee merchants Forster Green of Corn Market, whiskey company Brown Corbett in Victoria Street. A few lay further afield: Murphy’s, the Cork brewers, and John Aitchison’s of Edinburgh.

Susan Percy’s assets consisted of her interest in the licence itself, goodwill and business at the North Derby Street premises, which she rented from Mary Macarthy for £2 1s per month, the bar fittings and fixtures and some household furniture. Additionally, there was the money due from her customers, residents of the surrounding streets, such as Jennymount, Shore Street, Weaver Street, and York Road. Unfortunately, many of those who had come in to get drink on credit, promising to come back and settle up, had not left any address, and none of these debts were recoverable. The paperwork records good debts at £100 9s 1d, doubtful debts at £82 3s 7d, and bad debts at £132 2s 9d. Eight months is not a long time to be in business (nor to recover from the loss of a parent, while at the same time dealing with a court case), but it is enough time for the crucial balance between credit and debt to tip out of your favour. It may have been a lack of experience on Susan Percy’s part that meant she did not know how to deal with customers who didn’t pay what they owe when it fell due, but even for an experienced spirit grocer

---

<sup>259</sup> *Belfast News-Letter*, 26 August 1892.

it would have been difficult to manage a commercial relationship in which there was also a personal relationship, as between neighbours – something that Richard Walsh and Mary Casey do appear to have managed in Westport. In that case, however, it was the man who was the creditor and the woman the debtor.

It seems likely that it was harder for a woman in the position of creditor to flex her muscle when required, or perhaps that customers were less likely to respond to a woman seeking payment. Agnes Sayers - a widow from Stranocum, Co. Antrim - had been carrying on business as a publican and grocer for 'near four years' when in early February 1898, knowing that her debts were getting out of control, she called a meeting of her creditors. Following that meeting she began selling her assets – a horse and car to a horse dealer for £15, a cow and calf to a local cow dealer for £10. She was questioned as to whether she had other cows or pigs, or any remaining stock of groceries or whiskey worth about £50, and the language in the transcript suggests the subtle balance of power in the room:

The Registrar – Is [the grocery stock and whiskey] there still?  
Witness – No sir: I have nothing hardly.

Mr Ross – What have you done with the stock you had on the 1<sup>st</sup> of this month?

Witness – Stock? I was always selling a little stock. It is a long time since I got anything in.<sup>260</sup>

Agnes Sayers is deferential, seeking clarification, explanatory, while the lawyers are sharp, confident, the directors of the action. They do not call her 'madam', though she uses 'sir'. Their language is tight and specific, while Agnes Sayers' is looser and more colloquial. In the following example, although the questioning is not aggressive, it is rapid-fire:

Where did you sell them? I sold the horse and car to a horse dealer.  
Who was the horse dealer? I think it was Hoy they called him.  
Do you know his Christian name? I think it was Sam.  
Sam Hoy – where does he live? I could not tell you.  
You could not tell? No I do not know where he lives.

---

<sup>260</sup> *In re Agnes Sayers*, Public Record Office of Northern Ireland BANK/1/1/282.

Where did you sell it to him? At home.  
At your home? Yes.  
You never saw him before? No.  
Who brought him to you? Who bought him?  
Who brought him to your house? He came.  
Just to see if you had a horse and car for sale? Yes he heard I had one for sale.  
Have you seen him since? No I have not seen him since.  
How much did he pay you for the horse and car? £15.<sup>261</sup>

This excerpt deals with just one disposal of an asset, but this particular transcript goes on for nine pages. Responding in court required attention, concentration, and a clear knowledge of the financial affairs under scrutiny.

Unpleasant as it might have been to stand up in public and submit to an interrogation of the most minor aspect of your finances, it was often a necessary evil. When requests and demands failed, you had to be prepared to go to court, as Mary Casey was, to assert your rights, or, as Agnes Sayers was, to regularise your affairs. Perhaps Susan Percy might have taken legal action, had she had longer than eight months to settle into her role as business owner, adjust to the loss of her father and respond to the summons for breaching licensing legislation.

John Percy's death, in 1892, was reported not by Susan, but by another daughter, Mary McGarry, who was there at 10 North Derby Street when he died. Mary McGarry did not sign the register, but her name was entered, with an X and 'her mark' inserted between forename and surname. This suggests that she was unable to write, and so it is possible that her sister, Susan Percy, was not fully literate either. Semi-literacy would explain why, as the official assignee noted on the statement of Susan Percy's affairs, 'She did not keep books shewing her trading and her accounting statement is estimated'.<sup>262</sup> Any lack of literacy would have made running the business much more difficult, not just from the point of view of keeping track of what she sold and was owed, but in almost every part of her work, from understanding the terms of her licence to corresponding with suppliers. It

---

<sup>261</sup> *In re Agnes Sayers*.

<sup>262</sup> *In re Susan Percy*, Public Record Office of Northern Ireland BANK/1/1/104.

would also have been a significant barrier both to responding to a crisis situation such as receipt of a summons, and to preparing to take any kind of legal action on her own behalf. It was possible to succeed in business if you were illiterate, or semi-literate, though. Shopkeeper Bridget Walsh died in Birmingham in 1886, making a Catholic priest executor of her will, in which she left just over £120 to family members. The will shows 'her mark' beside her name, suggesting that she too was illiterate; Alison Kay writes that her choice of the priest as executor may have been because he was one of the only literate people in her trusted circle.<sup>263</sup>

This deficiency in education represented a gap between someone like Elizabeth Perry, the medical boarding-house landlady in Fitzwilliam Square, and someone like Susan Percy, a gap which was just as significant as that between them because one had a network of professional friends and family and enough money and property to make choices, and one had none of those things. While it is not of necessity a gendered gap, it could conceivably be defined as one, given that a woman was less likely to have access to education, or an apprenticeship, and was less likely to have been taken into a family business at an early age. It is possible that a man in Agnes Sayers's position in court might have been less deferential, that a man in Susan Percy's situation was more likely to have gone to court to recover the debts he was owed. None of this can be stated definitely. It does appear, however, that where there were failures, they were failures for business failures rather than for any overt moral objections to the women having been in the trade in the first place. If all Susan Percy's customers had paid up, these recovered debts would have provided her with well over £300, and she might have been able to manage most of the debts she owed her creditors, and not have had to endure the bankruptcy process and lost the business. Had she made the choice not to extend credit in the first place she might have lost customers to another shop and fallen out with her neighbours, which may not have seemed like a better

---

<sup>263</sup> Jennifer Aston, *Female Entrepreneurship* p. 188.



option than watching the business unravel, and suffer the humiliation of having everyone else watch it too.<sup>264</sup>

It was true for Susan Percy that about 75 per cent of her customers were women, or at least that 75 per cent of those customers who owed her money were women. There is no evidence, however, that these women were buying drink under cover of groceries, as Henry Morell would suggest, and Susan Percy's bankruptcy paperwork suggests that, unfortunately for her, they had neither tricked nor persuaded their husbands, nor anyone else, into settling their bills.

### **Conclusion**

Women had a strong presence in the licensed trades, including as the owners of three successful whiskey distilleries, as spirit grocers, publicans and in related businesses like hotels, where the provision of accommodation overlapped with the provision of refreshment. Women, in a kind of public ideal, were expected to be an ever-virtuous angel in the house, but of course private realities differed. Public expectations of a woman was that she should be chaste if unmarried, monogamous if married, sober in any event, and a moral force for good, not only in society at large, but in a very focused way within her own family. The narrative of the temperance movement was that a woman was the moral guardian of her family, keeping an ordered home for her husband, being a model of virtue for her children. Drinking weakened the connection with home, and deprived her husband and children of their moral compass as well as the provision of practical comforts. If the husband were the drinker of the family, the onus was also on the woman, this time to offer rescue and redemption. Spirit grocers, with their cover of the supply of provisions for the home, and free extension of credit, were particularly problematic in facilitating the procuring of drink for women; and, given that women were more likely to drink where a woman was serving, those women who worked behind the counter were culpable. Various categories of women were spotlighted: young, unmarried women should not get licences; married women should not get licences;

---

<sup>264</sup> *Belfast News-Letter*, 3 January 1893; 30 January 1893; 20 January 1894.

barmaids should be prohibited. Despite this public rhetoric, the licensing divisions all over the country did issue licences in significant numbers to women, and most of them issued them to married women, too.

In terms of their occupation of the public or private realms, the very phrase 'public house' encompasses the idea that a woman running such a business is putting herself firmly in the public sphere in serving the general public. In her dealings with wholesalers around the country, as well in England and Scotland, she performed her duties in the public world of enterprise. Even the evangelists of temperance, arguing for the retreat of women to their domestic duties, put themselves into the public sphere in order to make their arguments heard. At the end of a business life, in the bankruptcy courts, businesswomen like Agnes Sayers had to be prepared to produce and discuss all their financial dealings: whether you were submitting to the demands of a bankruptcy petition and regularising your affairs, or asserting your rights, it could not be done in the privacy of home. The case of Susan Percy, who also came into business via a man, her father, shows that 75 per cent of her creditors were women, although that does not necessarily reflect her customer base. Women may have had less available cash, and fewer routes to paying off a debt. It certainly appears to have been harder for a woman creditor to recover her debts, and this is a theme which will be further explored in later chapters dealing with debt recovery.

What can be concluded about the interplay between men's and women's business lives? Like women in the lodging and boarding sector, women in the licensed trades were thoroughly integrated, in a business sense, with their male clients, employees and associates. While the boarding and lodging business seemed to invite male strangers into a woman's ordinarily private domestic space, the distilling business was quite different, in that women seemed to be working in an environment full of men (though Mary Anne Locke increased the number of women workers in her distillery). They worked closely with men: a male business partner in Ellen Jane Corrigan's case, and a male distiller in Mary Anne Locke's. Both women came to the business through their husbands, but influence did not

flow in one direction only. Mary Anne Locke had also been brought up with the distilling business because of her father, and so she brought knowledge and experience from her own family's business to the one she inherited. She worked hard at Brusna, making significant changes before passing it on to her sons, meaning that her influence on her sons' business lives was significant in just the same that her own father's influence had been on her business life. Brusna and Bushmills were good local employers, and during the tenures of both Locke and Corrigan the reach of their business increased, nationally in Locke's case, and internationally in Corrigan's.

The lodging and boarding sector and the licensed trades are areas which have been traditionally accessible to women, and to that extent it is perhaps not surprising to find women running businesses here in the second half of the nineteenth century. What is more surprising is to see women turning up in significant numbers in licensed financial services, such as the pawnbroking industry, and this forms the subject of the following chapters.

## **Section 2 - Credit at the Counter: women and collateralised loans**

## Chapter 4

### Give and Take: the pawnbroking industry

#### Introduction

There is so much poverty in Dublin, that pledges for the amount of three pence would be given, and you have to give credit... our losses are tremendous.

Margaret Farrell, pawnbrokers' divisional auctioneer for Dublin's Barrack Division, 1867.<sup>265</sup>

Don't be Deceived. The Highest Advances at the Lowest Rate of Interest to be Obtained in Dublin at the First-Class Pawn Office 85 Marlborough St. on Diamonds, Jewellery, Silver Plate, Pianos, High Class Furniture and Valuable Chattel Property of Every Description.

Margaret J. McNally, licensed pawnbroker, 1894.<sup>266</sup>

The words of these two women, both of whom had long careers in the pawnbroking, represented two of the many faces of the industry in late nineteenth-century Ireland. Anything that could be carried could be turned into cash, from diamond rings and high-end pianos, to shawls only just unknotted, and still-warm boots. There were honest and dishonest brokers, tatty old shops and smart ones, and the respectability of the pawn office was not necessarily the main concern of someone who needed money in a hurry. Pawnbrokers provided a more or less no-questions-asked route to ready cash for goods. They both expected and invited customers who were privileged as much as those who were poor, and they

---

<sup>265</sup> *Report of the commissioner appointed to inquire into the laws of pawnbroking in Ireland*, HC 1867-68, [3985], xxxii, 345, p. 66.

<sup>266</sup> *Dublin Evening Mail*, 14 April 1894.

did business with anyone who came through the door, man or woman. Plenty of pawnshops also advanced money on share certificates and savings books, and on surplus wholesale and retail stock. This flexibility in relation to the temporary conversion of all kinds of chattels to cash, combined with the presence of plenty of licensed women behind the counter, and the promise of discretion, meant that the pawnshop was a place where a woman could, with confidence, bring her business.

The existing literature on pawnbroking in Ireland is limited, and so there is little on which to draw in shaping a general picture of the industry, before beginning to probe women's activity in it.<sup>267</sup> In general, attention has been paid to women's peripheral involvement in pawnbroking, rather than as licensed, regulated brokers. Their association with the industry has often been viewed through the lens of their involvement in the second-hand clothing market. Peter Stallybrass has worked on the Renaissance period in England, looking at investment in clothes as an alternative to saving money, and the recirculation of these clothes, often through pawn, with clothing almost assuming a role of currency. Here, women appear in supporting roles, acting as agents or touts, gathering goods for a particular broker, Philip Henslowe, who stayed 'at home, doing his accounts and controlling the shop'.<sup>268</sup> Henslowe and his team of women also appeared in Beverly Lemire's overview of patterns of consumption and spending in over three hundred years to 1900. Lemire traces development and change in the daily financial transactions of ordinary people, 'credit from below... the ubiquitous fiscal needs of working, trading people, getting by and making do'. She notes, like Stallybrass, the importance of investment in items, often clothing; these would hold their value and could be liquidated into cash when needed, via the network of second-hand sales, or the pawnbroker. Second-hand clothing remained gendered, in that it was

---

<sup>267</sup> Several major studies exist on female pawnbrokers globally. See for example Marie Eileen Francois, *A Culture of Everyday Credit: Housekeeping, Pawnbroking, and Governance in Mexico City, 1750–1920* (University of Nebraska Press, 2006). For twentieth-century female pawnbrokers in Sweden see Tony Kenttä, 'When Belongings Secure Credit...: Pawning and Pawners in Interwar Borås' (Acta Universitatis Upsaliensis, 2016).

<sup>268</sup> Peter Stallybrass, 'Properties in clothes: the materials of the Renaissance theatre', in Jonathan Gil Harris, and Korda, Natasha (ed.), *Staged Properties in Early Modern English Drama* (Cambridge, 2006), p. 183.

mainly women selling and pawning; indeed, all pawning activity seemed to be gendered, with, for example, a majority of men bringing watches, those valuable new accessories.<sup>269</sup> In Lemire's analysis, women gradually moved out of the position of active management of domestic finances and participation in credit networks, so that by the nineteenth century, men seemed to have assumed control of family finance and to have held the relationships with formal credit and savings institutions. Women were evidently active on the customer side, but there is no particular presence noted of women on the broker's side of the counter. Again, women appear either in those useful, but informal, supporting roles as touts or agents, or as unsanctioned brokers.<sup>270</sup>

The view of Ireland is even more limited. Jim Fitzpatrick's book, *Three Brass Balls*, offers the general reader an overview of the history of the trade, supplemented with some colourful oral history. Meanwhile, Raymond James Raymond's local study on pawnbroking in Dublin offers a good summary of early developments in the industry.<sup>271</sup> Eoin McLaughlin's unpublished PhD thesis from 2009, on microfinance institutions in nineteenth-century Ireland, outlines the trialling of monts-de-piété (charitable loan institutions), while more recent work outlines a boom in microfinance institutions in the years leading up to the Famine; Cormac Ó Gráda has comprehensively reviewed the pawnbroking business in the context of the Famine years.<sup>272</sup> However, there is no survey of women in the

---

<sup>269</sup> Beverly Lemire, *The Business of Everyday Life: Gender, Practice and Social Politics in England, C. 1600-1900* (Manchester University Press, 2005), p 5. See also Montserrat Carbonell-Esteller, 'Women, Small Credit, and Community: Barcelona in the Eighteenth Century' in *Women and Credit in Pre-Industrial Europe*, (2018), pp. 301-320; Alexandra Shepard, 'Crediting Women in the Early Modern English Economy' in *History Workshop Journal*, LXXIX, no. 1 (2015), pp. 1-24; Melanie Tebbutt, *Making Ends Meet. Pawnbroking and working-class credit* (Leicester University Press, 1983); Margot Finn, *The Character of Credit. Personal Debt in English Culture, 1740-1914* (Cambridge University Press, 2003); Peter Fearon, 'A 'social evil': Liverpool moneylenders 1920s-1940s' in *Urban History*, XLII, no. 3 (2015), pp. 440-462.

<sup>270</sup> Such as Catherine Rogers, unofficial pawnbroker and second-hand clothes dealer. Beverly Lemire, *The Business of Everyday Life*, p. 34.

<sup>271</sup> Jim Fitzpatrick, *Three brass balls : the story of the Irish pawnshop* (Collins Press, 2001). ; Raymond Raymond James, 'Pawnbrokers and Pawnbroking in Dublin: 1830 - 1870' in *Dublin Historical Record*, no. 1 (1978), p. 15.

<sup>272</sup> Eoin McLaughlin, 'Microfinance institutions in Nineteenth-Century Ireland', (NUI Maynooth, 2009) Cormac Ó Gráda, *Black '47 and beyond : the great Irish famine in history, economy, and memory* (Princeton University Press, 1999), p 149-156; Eoin McLaughlin and Rowena Pecchenino,

industry; although individual Irishwomen do appear as brokers, as in, for example, Paul O'Brien's book on the Glynnys of Kilrush.<sup>273</sup> It is therefore necessary first to attempt to produce a fairly detailed overview of the industry, before moving on to identify and analyse the presence of women in it.

It comes as a surprise to find women at the heart of a financial services industry, and pawnbroking was one with highly visible downsides, most particularly on the reputational side. Regulation was a constant battle. The office of the regulator, the Dublin City Marshal, offered a public parade of problematic office holders, and some brokers rejected out of hand demands to comply with this regulator's demands, in particular the required submission of monthly accounts, with their shilling fee. Pawnbrokers' connection with crime led to a requirement that they prop up the metropolitan police force through an annual levy; their connection with the transmission of diseases through the circulation of infected clothes brought public censure and a call for a general disinfection. All this suggests an industry hovering on the fringes of respectability. Yet women repeatedly risked an association with this disreputable trade. They shouldered the costs of entry, and the ongoing costs and administration of remaining compliant with regulation. They carried on their businesses, in some cases very successfully. The significance of the industry's permeability to women, and the significance of women's presence in it, can be better understood by first understanding the nature of the industry. That is why this chapter now reviews the shape of pawnbroking in Ireland in the second half of the nineteenth century. It looks at the industry's size and financial value; the administrative framework supporting its licensing and somewhat patchily enforced regulation since the early eighteenth century; its visibility and perception in society. It also details the kinds of problems which arose in brokers' interactions with the regulator, in the person of the Dublin City Marshal. Transgressions by women pawnbrokers are also considered, along with the efforts of the regulator and the courts to compel them to submit to regulation and the law. The treatment of

---

'Ireland's Peculiar Microfinance Revolution, c. 1836-1845' in *European Association for Banking and Financial History Papers*, no. 19-01 (2019). Cormac Ó Gráda, *Black '47 and Beyond : The Great Irish Famine in History, Economy, and Memory*, (Princeton University Press, 1999), pp. 149-56.

<sup>273</sup> Paul O'Brien, *The Glynnys of Kilrush, County Clare, 1811-1940* (Open Air / Four Courts Press, 2019).



pawnbrokers in popular culture, and painters' representations of the public spaces of the pawnbroker's shop, provide a jumping-off point for a discussion of respectability, a consideration for women even more than for men. Further questions about respectability and reputation as consequences of the industry's problematic association with public health issues, crime, and the conditions tolerated by the poorest sections of society, are also explored.

Pawnbroking and pawnbrokers were a significant element of Irish society, in economic terms. The pawnbroker's shop was an accessible facility for those who, for reasons of poverty or gender, could not seek credit elsewhere. Here, the national pledge and loans figures were significant, peaking at 14 million tickets issued and £2 million lent in 1866.<sup>274</sup> While there are several surviving records of the total number of pawnbrokers holding licences, or making monthly or annual returns, there is no complete surviving register of the names of licence holders, which would have enabled the identification of the number of women in the industry. There is a surviving record of the returns for the year ending 1844, and though it falls just short of the period under examination, the richness of detail in the names, towns, and finances it contains make it an essential part of the study. In the absence of like records for comparison, a gender breakdown in subsequent years has been made possible by the use of a variety of sources, including city and national directory listings from 1856, 1870, 1881, 1894, and 1910, and the digitised census returns for 1901 and 1911, as well as a surviving register of new licence holders for the borough of Belfast, which has as its earliest entry one for 1855 (its latest being one for 1938). Records relating to the office of the licensing authority and regulator, the Dublin City Marshal, proved thin on the ground, although the minutes of the Corporation of Dublin contained some useful detail, which was supplemented by newspaper reports, particularly in relation to the pawnbrokers' returns annual totals, summaries of which were usually reported in the papers. Newspapers, petty sessions records, prison registers, and the 1867 House of

---

<sup>274</sup> *Report of the commissioner appointed to inquire into the laws of pawnbroking in Ireland, HC 1867-68, [3985], xxxii, 345.*

Commons report on the industry provided more detailed information on individual women and their businesses.

### Participation in pawnbroking

Despite brokers being ‘always reviled’, and the dangerous implications of not being quite respectable, female pawnbrokers were common in nineteenth-century Ireland, so common that in 1868 the *Tuam Herald* could confidently publish, amid a selection of jokes, the rib-tickler: ‘What is a female pawnbroker? A *loan* woman’.<sup>275</sup> The pawnbroker’s shop was important for women on both sides of the counter: women were numerous as customers as well as business owners and managers. Margaret Farrell’s words, at the beginning of this chapter, refer to the levels of poverty in Dublin, and the tiny pledges given. She also, in a common contemporary usage, described the soft goods they pawned as ‘rags’. However, these pledges show that tiny amounts of money on ‘rags’ were sufficiently important to make a difference. The pledges made did not necessarily reflect the pledger’s material assets. The British sociologist and writer, Harriet Martineau, visiting Galway in 1852, considered that a farmer’s choice not to sell a pig or a cow was an indicator that things were not as bad as they were being made out:

They beg, they pawn, they resort to every possible device before they think of selling a pig, or anything else that they have, and the collections of rags - Irish rags - at the Galway pawnbrokers’ are a singular sight. They would melt the heart of any stranger, unless he should learn that the owners of some of the tatters had pigs or cows or other stock at home, to the value of many pounds.<sup>276</sup>

This view does not seem to take into account that, while it might be cold and inconvenient having temporarily to do without a shawl or a coat, a cow or pig

---

<sup>275</sup> *Tuam Herald*, 8 February 1868. Variations on this theme appeared over the years. For example, in 1874 the *Derry Journal* reported under the heading *Varieties* that ‘A female pawnbroker in New York advertises herself as a ‘poor loan woman’’. *Derry Journal*, 10 August 1874. The description of pawnbrokers as ‘always reviled’ is used in a letter from William Duggan to Sir William Somerville, NAI OP 1848/58.

<sup>276</sup> Harriet Martineau, *Letters from Ireland* (John Chapman, 1852). Digital text at <https://bwl2-alexanderstreet-com.elib.tcd.ie/cgi-bin/asp/philo/getobject.pl?p.15752:4.bwl2>, accessed 8<sup>th</sup> July 2018.

represented earning potential. Once an animal was sold, all future earnings from it were lost. It was a far bigger decision, and a less easily reversible one, to get rid of your means of earning your living than to suffer the cold for a few weeks. It was also a far more visible step to take, one that told your neighbours and customers that you were in trouble, while it was much less visible, and more usual, to slip out to the pawnbroker's with some dispensable item which might raise money for immediate necessities. An article in the *Irish Times* in the spring of 1894 cautioned against stopping at stereotypes. It remarked that:

it is altogether a mistake to imagine that only the thriftless and drunken have recourse to the pawnshop ... the real supporters of pawnshops are the hard-working and hard-pushed poor, who find it difficult at all times to make ends meet, and in the hour of calamity or slack work are obliged to borrow money for necessities by pawning their personal property.<sup>277</sup>

Mabel Robinson had already determined that it was because 'wages were barely enough to keep body and soul together' that the working poor were forced to seek loans.<sup>278</sup> Wendy Woloson endorsed this view in her work on American pawnbrokers, arguing that the working poor were only enabled to make ends meet by being able to use pawnshops. Samuel Clark's work on the Famine, mentioned in the Introduction, makes it clear also that, for the rural labouring classes, their low wages would never cover their high rents.<sup>279</sup> Thus, the gap was bridged by credit, and the pawnbroker.

The pawnbroker provided an escape route when 'the hour of calamity' struck, and, in particular, it provided that escape route for those who couldn't easily borrow money from other channels: those who were poor, or female, or otherwise marginalised. A woman's 'hour of calamity' might have been not being able to provide her family with the day's necessities, or it might have been keeping a business afloat. For either kind of emergency, she could walk into a pawnbroker's

---

<sup>277</sup> *Weekly Irish Times*, 28 April 1894.

<sup>278</sup> Mabel F. Robinson, 'Pawnbroking in England and Abroad' in *Fortnightly Review*, XLIV, no. 259 (1888), pp. 69-88, pp. 86-87.

<sup>279</sup> Wendy A. Woloson, *In Hock: Pawning in America from Independence through the Great Depression* (University of Chicago Press, 2009). Samuel Clark, *Social Origins of the Irish Land War*, p. 54.

shop as easily as any man could, in a way that she couldn't as easily walk into a bank. She faced no credit check and almost no paperwork, and could walk out again with cash in her pocket.

The *Cork Constitution* rather flippantly described the successful business of a 'fashionable' woman pawnbroker bucking trends on Fifth Avenue in New York, reporting that she

does a flourishing business ... in lending money at about 40 per cent interest on the jewels and knickknacks of fashionable women. She declares that most of the money she lends out in this way goes to pay importunate dress-makers who have waited for their bills to be settled until patience has ceased to be a virtue, and who have been driven at last to send the account to the father or husband, who had absolutely forbidden such debts to be contracted.<sup>280</sup>

It seems a little unlikely that there were numerous 'fashionable' husbands or fathers who would forbid any debt to be incurred would then send his wife or daughter off to a pawnbroker with her jewels or knick knacks in order to make good the debt. Regardless of how accurate this dramatic narrative was, there is no evidence that there were pawnbrokers in Ireland – women or men – who built their business around such customers.

The business had been subject to regulation since the late eighteenth century. In 1786, when the first legislation to govern licensed pawnbroking was passed, there were 24 registered pawnbrokers in Ireland. Perhaps encouraged by the clarity the new legislation offered, entry to the trade picked up immediately, with numbers more than doubling by the 1785, to 51. In Dublin, in 1786, there were about 12 brokers; by 1844, this had almost quadrupled, to 42. Only one woman was listed.<sup>281</sup> This pattern of growth occurred outside Ireland, too. In Lemire's sample city, Sheffield, it was even more pronounced: Sheffield had four

---

<sup>280</sup> *Cork Constitution*, 22 August 1889.

<sup>281</sup> The eighteenth century figures are estimated in R.J. Raymond, 'Pawnbrokers and Pawnbroking in Dublin: 1830 - 1870' in *Dublin Historical Record*, XXXII, no. 1 (1978), pp. 15–26. The 1844 figure is extracted from *Return from the marshal of the city of Dublin of the pawnbrokers of Ireland, for the year ending 31 December 1844*, HC 1845, (141), xlv, 329,

brokers in 1787, seven in 1797, and 40 by 1838.<sup>282</sup> In London, the growth was slower, but started at a higher base, with 220 brokers in 1798, 302 by 1830, and 361 by 1846.<sup>283</sup> By 1844, there were 467 throughout Ireland, 55 of whom (12 per cent) were women. In the years following the Famine, the trade continued to swell, with numbers rising to the mid-1860s, falling again by the turn of the century.<sup>284</sup> Nationwide, through the 1860s there were between 550 and 630 pawnbrokers.<sup>285</sup> This plummeted by 1901 to 252, with 44 women (17 per cent), and kept dropping to 197 in 1911, with 22 women (11 per cent), a decline in numbers which would never be reversed.<sup>286</sup>

---

<sup>282</sup> Beverly Lemire, *The Business of Everyday Life*, p. 36.

<sup>283</sup> A. L. Minkes, 'The Decline of Pawnbroking' in *Economica*, XX, no. 77 (1953), pp. 10-23, p. 18.

<sup>284</sup> The 1786 figure is estimated in R.J. Raymond, 'Pawnbrokers and Pawnbroking in Dublin: 1830 - 1870'. The 1844 figure is extracted from *Return from the marshal of the city of Dublin of the pawnbrokers of Ireland, for the year ending 31 December 1844*.

<sup>285</sup> It is difficult to be precise with the numbers, but *Slater's Directory* shows 550 pawnbrokers in 1870, while Appendix B of the Report of the Commissioner Appointed to Inquire into the Laws of Pawnbroking in Ireland gives the number of licences issued across the country as 568 in 1861, rising to 624 in 1866.

<sup>286</sup> The 1901 and 1911 figures are taken from the census returns.

**Table 3: Pawnbrokers in Ireland, 1786-1911, with gender breakdowns for years in which available.<sup>287</sup>**

Source Year	Total	Male	Female	% Male	% Female
1786	24	n/a	n/a	n/a	n/a
1787	51	n/a	n/a	n/a	n/a
1837	445	n/a	n/a	n/a	n/a
1845	467	412	55	88%	12%
1866	624	n/a	n/a	n/a	n/a
1870	551	479	72	87%	13%
1901	252	208	44	83%	17%
1911	197	175	22	89%	11%

Raymond estimates that between 1830 and 1840, a period of extraordinarily lax regulation when pawnbrokers more or less suited themselves, a pawnbroker in Dublin could make an annual profit of about £950. Between 1840 and 1850, this rose to about £1795, nearly doubling during these Famine years. By comparison, a Dublin bricklayer or carpenter earned about £62-8-0 per year, so to the ordinary worker, the potential earnings from pawnbroking must have seemed like fantasy money. He ascribes the dramatic increase in the number of pawnbrokers, as well as illegal dollyshops and ‘innumerable gombeen men’, to the irresistible amount of money to be made, particularly for those who were happy to maximise their profits by flouting the law (to which the regulator turned a blind eye) and making illegal loans at rates which Raymond described as ‘ruinously usurious’.<sup>288</sup> By 1866, business was booming, with 624 licensed pawnbrokers in the

<sup>287</sup> These figures come from a variety of sources and variation in the methods of collection should be taken into account. Raymond James, 'Pawnbrokers and Pawnbroking in Dublin: 1830 - 1870'. 1844: *Return from the marshal of the city of Dublin of the pawnbrokers of Ireland, for the year ending 31 December 1844. Report of the commissioner appointed to inquire into the laws of pawnbroking in Ireland. Slater's Royal National Commercial Directory of Ireland* (Isaac Slater, 1870). Census of Ireland, 1901, National Archives of Ireland, <http://www.census.nationalarchives.ie>, accessed February 2016. Census of Ireland, 1911, National Archives of Ireland, <http://www.census.nationalarchives.ie>, accessed February 2016.

<sup>288</sup> RJ Raymond, 'Pawnbrokers and Pawnbroking in Dublin: 1830 – 1870', p.19.

country; 87 of them didn't make the returns they were supposed to, but the returns of the remaining 537 showed an aggregate of almost 14 million tickets issued in twelve months, representing almost £2 million in loans made. Business didn't always hit this peak, of course, but very substantial livings were to be made, and this had been the case for thirty years at least.

The paucity of sources makes it difficult to construct any full comparative picture through the period of this study, but a full return does exist for the year ending 1844. This return, made by the Marshal of the City of Dublin to the House of Commons, is a summary of the returns made to him by individual pawnbrokers and included the names, towns and registration dates of each broker, followed by the number of tickets issued and the corollary amount of money lent by each broker for the preceding calendar year. It shows that 467 pawnbrokers made the returns, required under legislation and according to the conditions of the pawnbroker's licence; a later summary of the data indicates that this figure of 467 represented 95 per cent of the total number of pawnbrokers registered in Ireland that year, as about 5 per cent of registered pawnbrokers had not submitted any returns.<sup>289</sup> Assuming that the individual returns themselves are accurate, this document provides a useful and detailed picture of individual participants in the pawnbroking trade and the level of business they transacted annually; it is unfortunate, however, that no like document survives for a comparative study. Of the pawnbrokers listed as making returns in 1844, 412 were men and 55 (12 per cent) were women.<sup>290</sup> The inclusion of the date of registration offers an unusual opportunity to review longevity in the business. The pawnbroker who had been in business the longest when the returns were entered was Dublin-based, Henry Booth, with an impressive 37 years since his registration in 1808.<sup>291</sup> However, the

---

<sup>289</sup> *Return from the marshal of the city of Dublin of the pawnbrokers of Ireland, for the year ending 31 December 1844. ; Report of the commissioner appointed to inquire into the laws of pawnbroking in Ireland.*

<sup>290</sup> A number of returns were made under initials, and while for the current purpose, as an exercise in caution, these initialled brokers have been categorised as male, it is of course possible that they included women. This seems particularly likely in cases where returns are made under two pairs of initials suggesting a married couple, such as A. & R. Waugh of Clonakilty, though they could of course also indicate, for example, a pair of siblings, or a parent and child.

<sup>291</sup> Although the returns were published in 1845 they related to business transacted in 1844.

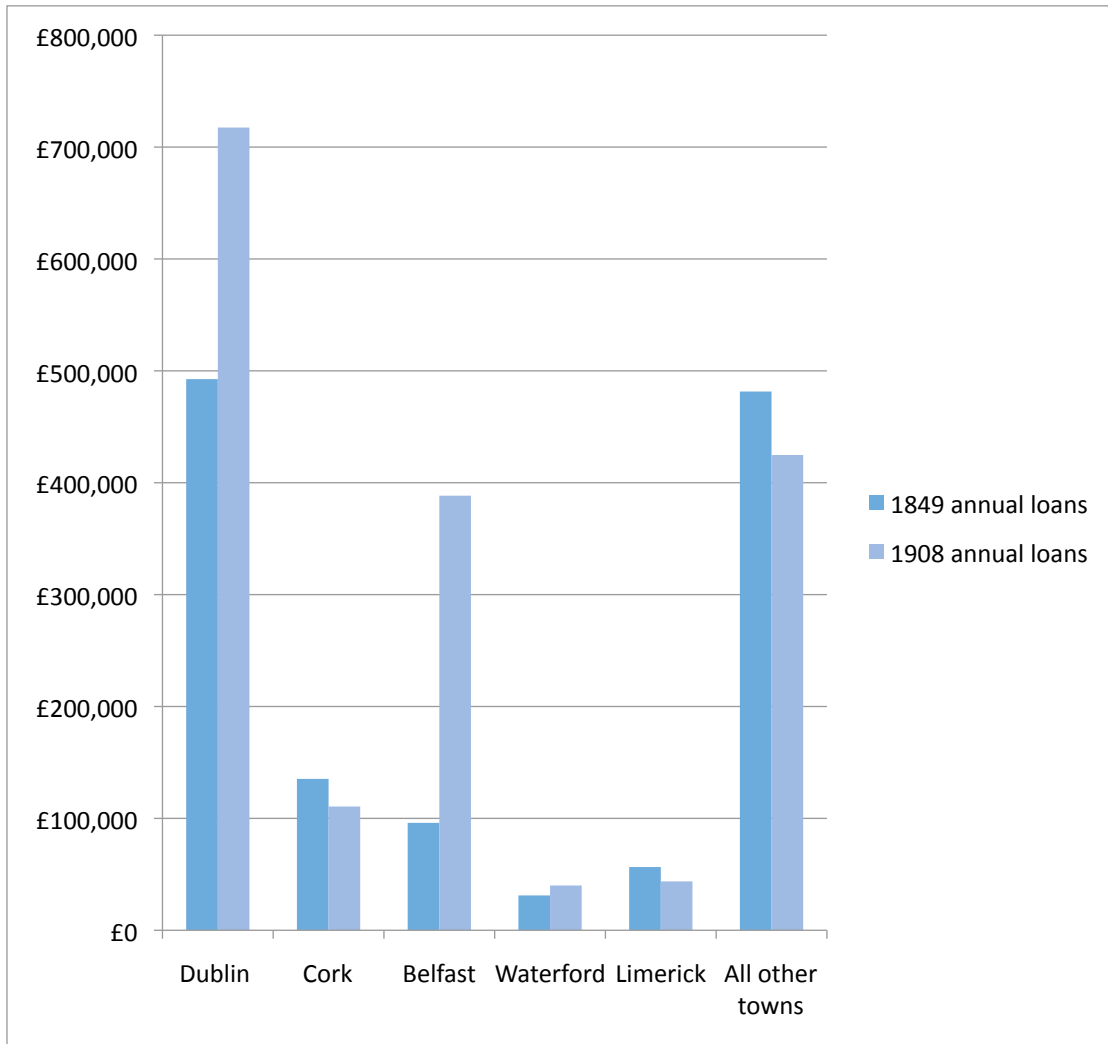
runner-up, Mary Hosford, of Cork, was not far behind, having registered in 1812 and having 33 years of experience. These two old-timers were standouts, though, as, overall, the average time in business for a pawnbroker in 1844 was just over eight years, suggesting an influx of brokers during the 1830s, that decade identified by Raymond as a time of little regulation, almost unrestricted profits, and a huge growth in the industry. Women had been in business for slightly less time than men, clocking up an average seven years to men's eight. Six people, including one woman, had been fresh on the register in 1844, and their returns therefore show in some cases just one month's trading, with one marked as due to commence trading in May 1845. At the other end of the scale, two are marked dead, and fifteen (including four women) resigned their licences.

Allowing for that the fact that there were recalcitrant pawnbrokers who did not submit their figures as they were meant to, the monthly returns permit an overview of the industry. Figure 11 and Figure 10 show the total annual loans and pledges made by Irish pawnbrokers in 1849 and 1908. They use data sixty years apart, information provided by the City Marshal. Unfortunately, it is not possible to break this down into tickets issued by women and men, and even estimates using the percentages of women and men active in pawnbroking at the time are not particularly useful, as they don't take into account the differences in the kinds of trade operated by female and male pawnbrokers. The figures for Dublin and Belfast show the most marked increases over the sixty years, with a significant drop for Cork. This may be explicable by the sharp population decline in the county, from 649,308 in 1851 to 392,104 in 1911. The population of the city of Cork in 1911 had dwindled to 76,673, in contrast with rising populations in Dublin and Belfast. Dublin's increased from 405,147 in 1851 to 477,196 in 1911, while Belfast's increased from 70,000 in 1841 to 385,000 in 1911.<sup>292</sup>

---

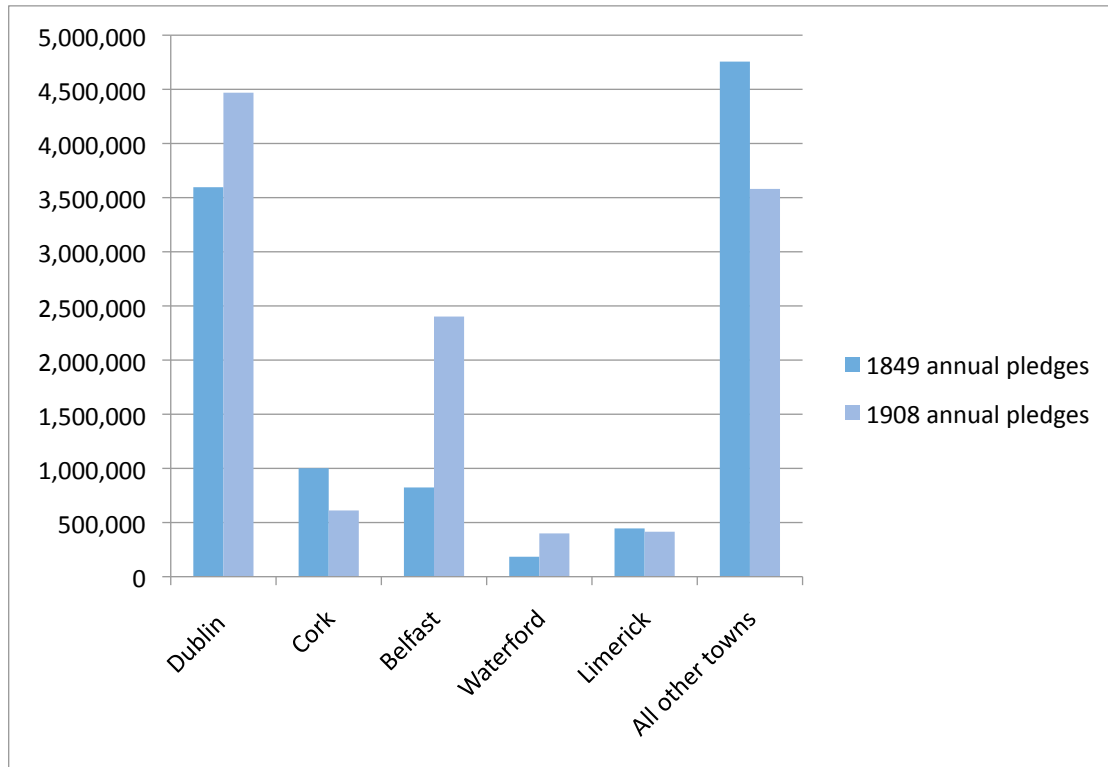
<sup>292</sup> Figures for Cork and Dublin from the Central Statistics Office county population breakdowns at <http://www.cso.ie/px/pxeirestat/Statire/SelectVarVal/Define.asp?maintable=E2001&PLanguage=0>  
Figures for Belfast are not available from the CSO and are taken from the census website provided by the National Archives of Ireland at <http://census.nationalarchives.ie>.





**Figure 9: Total annual loans made by Irish pawnbrokers, 1849 and 1908<sup>293</sup>**

<sup>293</sup> The data in this table is extracted from a report of the annual return furnished by Mr Reynolds, City Marshal of Dublin, *Freeman's Journal*, 3 May 1849, and from a report of the annual return furnished by Mr Parnell, City Marshal of Dublin, *Belfast Newsletter*, 29 October 1908.



**Figure 10: Total annual pledges issued by Irish pawnbrokers, 1849 and 1908.**<sup>294</sup>

<sup>294</sup> 1849 figures from the annual return furnished by Mr Reynolds, City Marshal of Dublin: *Freeman's Journal*, 3 May 1849.

1908 figures from the annual return furnished by John Howard Parnell, City Marshal of Dublin: *Belfast Newsletter*, 29 October 1908.

City / Town	M&F	City / Town	M	City / Town	F
Cork	51	Cork	42	Cork	9
Dublin	42	Dublin	41	Dublin	1
Belfast	40	Belfast	38	Belfast	2
Limerick	19	Limerick	15	Limerick	4
Waterford	13	Waterford	8	Waterford	5
Newry	10	Newry	10	Newry	0
Galway	9	Galway	9	Galway	0
Lisburn	8	Lisburn	7	Lisburn	1
Youghal	8	Youghal	6	Youghal	2
Bandon	7	Bandon	5	Bandon	2
Carrick-on-Suir	6	Carrick-on-Suir	5	Carrick-on-Suir	1
Clonmel	6	Clonmel	4	Clonmel	2
Drogheda	6	Drogheda	6	Drogheda	0
Kilkenny	6	Kilkenny	4	Kilkenny	2
Newtownards	6	Newtownards	6	Newtownards	0
Tralee	6	Tralee	5	Tralee	1
Ennis	5	Ennis	4	Ennis	1
Nenagh	5	Nenagh	4	Nenagh	1

**Table 4: Distribution of male and female pawnbrokers in 1844.**<sup>295</sup>

Reviewing the geographical spread of pawnbrokers across the country in 1844, it is no surprise to see that the cities of Cork, Dublin, and Belfast had the most pawnbrokers. These cities also top the list for male pawnbrokers, but Dublin and Belfast do not have good representations of female pawnbrokers – Belfast has two

<sup>295</sup> Figures extracted for 135 towns from *Return from the marshal of the city of Dublin of the pawnbrokers of Ireland, for the year ending 31 December 1844*. Towns with 4, or fewer, pawnbrokers in total are excluded from this table. The details of all female pawnbrokers in 1844 are contained in Appendix 3.

(5 per cent of its total) and Dublin has only one (2 per cent). This may be accounted for by the greater competition and greater overheads in doing business in the big cities. In Dublin, there were additional costs, including an annual levy to support the police, as will be discussed later. The general overview is that women were most active as pawnbrokers in the south and west of the country. Towns where there is more than one female pawnbroker are almost exclusively in Munster, and Munster has the three most significant showings of women, in Cork, Waterford, and Limerick, while four of the next seven towns, each showing two women, are also Munster towns.

By 1856, *Slater's Munster Directory* listed 40 male pawnbrokers and nine female, meaning 22.5 per cent of all listed pawnbrokers in the province were women. Munster retained its strong female presence in pawnbroking throughout the nineteenth century, although by 1881 numbers had dropped nationally, and there were fewer pawnbroking shops overall in Munster. Of the 33 remaining, six were run by women, giving a female representation of 18 per cent. By 1909-10, Munster numbers had dwindled to six men and one woman, but again this reflected a general national decline and the dilution of the pawnbrokers' role in society as new opportunities for getting credit opened. Cork did maintain its particularly robust profile, with, in 1870, 43 per cent of pawnbrokers in the county being women, and in 1901, 33 per cent of pawnbrokers in the city being women.<sup>296</sup> The line in Dublin (even allowing for differences in the source registers) appears to have remained reasonably steady. *Thom's Directory* for 1894 listed 41 pawnbrokers in the city and suburbs, and of these 41, seven were women. The overall numbers were low, as they were elsewhere, but women still made up 17 per cent of the total. By 1911, there were only two female pawnbrokers operating in Dublin: Ellen McGuinness in Upper Gardiner Street in the city centre, and Anne Andrews in Mount Harold Terrace in Rathgar.

In 1901, the smaller cities of Galway, Limerick, Derry, Kilkenny, and Waterford had their total pawnbrokers in single figures, and by 1911 Galway had

---

<sup>296</sup> *Slater's Royal National Commercial Directory of Ireland.*

none at all.<sup>297</sup> In the borough of Belfast, the surviving register of pawnbrokers' bonds, starting in 1855 and continuing right up to 1938, contains details of pawnbrokers and the three people who put up bonds on their behalf. The registrations are accumulated over years, and it is not always noted when a broker dies or withdraws from business, making it impossible to say for any single year how many were registered. The pawnbrokers' listings show a representation of women at 11 per cent of the 338 total. However, among all the 773 entries for those who offered sureties on behalf of their colleagues, there are only 18 women, 2 per cent.<sup>298</sup> So even though women were active in the business in the sense that they were getting themselves licensed as pawnbrokers, and setting up shops, and running shops that they took over, they were either not being asked to, or were not in a position to, offer sureties on behalf of their colleagues in the business. It is also worth remembering that Matthew Barrington, almost twenty years before the first entry in this register, had complained to the Select Committee that there were at least 47 pawnbrokers operating in Belfast without any surety at all. Given that enforcement of regulation remained lax, it is unlikely that this register represents an accurate picture of all pawnbroking activity in Belfast.

---

<sup>297</sup> The decline was part of a decline globally. This was generally ascribed not to the development of alternative credit routes, but to improvements in the labour market and wages. See Mauro Carboni and Massimo Fornaseri, 'The 'untimely' demise of a successful institution: the Italian Monti di piet  in the nineteenth century' in *Financial History Review*, XXVI, no. 2 (2019), pp. 147-170; Mabel F. Robinson, 'Pawnbroking in England and Abroad'; Sofia Murhem, 'Credit for the poor: the decline of pawnbroking 1880-1930' in *European Review of Economic History*, XX, no. 2 (2015), pp. 198-214; Peter Fearon, 'A 'social evil': Liverpool moneylenders 1920s-1940s'.

<sup>298</sup> Register of Pawnbrokers' Bonds, Public Record Office of Northern Ireland, LA/7/10/BA/1

**Table 5: Total pledges (i.e. tickets issued) by pawnbrokers, and annual total loans made.<sup>299</sup>**

Year	Total lent	Total pledges (tickets)
1786	£38,000.00	97,728
1787	£77,000.00	287,000
1849	£1,293,061.00	10,807,788
1864	£1,880,641.00	12,982,279
1865	£1,946,822.00	12,768,023
1866	£1,954,923.00	13,854,150
1908	£1,724,955.00	11,877,814

**Table 6: Numbers of licensed pawnbrokers 1843-66 showing numbers making returns to the City Marshal, as required.<sup>300</sup>**

Year	Licensed	No returns	Returns	% no returns
1843	491	49	442	10%
1844	467	20	447	4%
1845	504	23	481	5%
1864	563	46	517	8%
1865	609	76	533	12%
1866	624	87	537	14%

<sup>299</sup> R.J. Raymond, 'Pawnbrokers and Pawnbroking in Dublin: 1830 - 1870'.; *Freeman's Journal* 3<sup>rd</sup> May 1849; *Report of the commissioner appointed to inquire into the laws of pawnbroking in Ireland, HC 1867-68, [3985], xxxii, 345; Belfast Newsletter* 29 October 1908.

<sup>300</sup> *Report of the commissioner appointed to inquire into the laws of pawnbroking in Ireland, HC 1867-68, [3985], xxxii, 345, p.108.*

**Table 7: National averages of loans and pledges for 1866 and 1908.**

<b>NATIONAL AVERAGES</b>			
Year	Average annual loans	Average daily loans	Average hourly loans
1866	£3,640.45	£11.63	£1.01
1908	£8,756.12	£27.97	£2.43
	Average annual pledges	Average daily pledges	Average hourly pledges
1866	25799	82	7
1908	60293	193	17

**Table 8: Dublin average of loans and pledges for 1908.**

<b>DUBLIN AVERAGES</b>			
Year	Average annual pledges	Average daily pledges	Average hourly pledges
1908	131,440.91	420	37

The 1866 figures, drawn from the 1868 Commissioner’s Report, are not broken down into male and female pawnbrokers. However, more detailed figures from four years later, drawn from *Slater’s Directory* for 1870, have been compiled, with each pawnbroker identified by name, which in most cases indicates gender. These figures show that, of the 551 pawnbrokers listed, 72 of them were women. At that point, then, women made up 13 per cent of an industry engaged in lending almost £2 million a year. The 1866 figures show that, based on a 69-hour working week from 8 a.m. to 7 p.m. Monday to Friday, and 8 a.m. to 10 p.m. on Saturdays, pawnbrokers across the country issued an average of seven tickets per hour, or one every eight and a half minutes. Of course, averages are of only limited use: it is difficult to ascertain the levels at which individuals were engaged, given that there

were pawnbrokers who had two or three shops, plenty of warehouse space and a customer base who brought high quality, durable goods for pawning; other brokers may have had small premises and worked limited hours lending on non-durable goods of low value; still others may have specialised in small, high-value items such as jewellery. Although the numbers of pawnbrokers dropped so dramatically, from 624 in 1866 to 197 in 1911, there was no corollary drop in the volume of trade. So while in 1866, the 537 pawnbrokers who made returns for that year dealt in almost 14 million tickets, in 1911 197 pawnbrokers (and probably fewer, given the likelihood that some of that 197 did not make returns) dealt in about 12 million tickets.<sup>301</sup> So while it might at first glance appear that the number of pawnbrokers dropped as, for example, other avenues of credit opened up, closer inspection suggests that demand for pawnbroking services had not much declined. The reduction in pawnbroker numbers may represent a consolidation on the supply side as pawnbrokers ran larger operations, staffed by assistants, or opened shops at additional premises.

Changes in the overall value of loans given out are harder to compare, given fluctuations in currency values and purchasing power over fifty years, but the pawnbrokers' ticket counts offer a more straightforward comparison. Table 7: National averages of loans and pledges for 1866 and 1908 shows that whereas in 1866 a pawnbroker was issuing on average 82 tickets a day, or seven per hour, by 1908, although there were far fewer pawnbrokers, they were much busier, with each issuing on average 193 tickets per day, or 17 per hour, which means one every three and a half minutes. Meanwhile in the capital, the Dublin brokers were run off their feet: on the 1908/1910 figures they were processing 37 tickets every working hour, or one every minute and a half. If these figures are accurate, any pawnbroker processing that number of tickets must have been sharing the burden with at least a couple of assistants, perhaps even spread over more than one premises. Each transaction would involve assessing the item to be pawned, agreement on the amount to be lent, the writing and issuing of the ticket and the storage of the item.

---

<sup>301</sup> It was not possible to match the 1911 census data with pawnbroker returns data. The year with figures for returns which is closest to 1911 is 1908, with 11,877,814 tickets processed.



These extraordinarily tight, busy hours don't even allow for any of the time involved in dealing with customers who came in to redeem pledges, or any administrative work by the pawnbroker, such as the preparation of the hated monthly returns.

The figures show that the business transacted by female pawnbrokers was slightly different from that transacted by their male colleagues: while the average man lent £3552 annually in 1845, the average woman lent £2702. The average man made these loans on 26,149 pledges, or tickets issued, and the average woman made them on 18,635 tickets. This indicates that, while men were issuing about 40 per cent more tickets each year than women were, they were only lending about 31 per cent more money than women. There were many more male pawnbrokers, and they were taking in more pledges than women, but men were giving loans averaging 2s 8d per pledge, while women were giving loans averaging 2s 11d per pledge. The average loan given by a female pawnbroker was higher, and she took fewer items. There are a number of ways of looking at this. No pawnbroker wanted to overestimate the loan value of an item, risking being stuck with the item and an associated loss. However, charging interest on a loan was a more profitable business than the sale of second-hand goods, and so a shrewd pawnbroker had to consider all aspects of a transaction: the resale value of goods, their saleability, the likelihood of the customer wanting to redeem the item, the customer's ability to pay interest. Ultimately, what a pawnbroker wanted was interest payments. A higher loan value meant more interest, and so a female pawnbroker lending more on items was going to recover more money in the long run than a male pawnbroker lending less, always assuming she didn't end up lumbered with too many unredeemed and unsaleable goods. Another possibility is that the average ticket price was higher; or perhaps even that women had to be more generous in what they offered in order to retain customers.

Pawnbroking, then, was a busy and valuable industry right across the country in the middle of the nineteenth century, and one in which women had a significant presence. Although the numbers of licensed pawnbrokers were

dropping as the nineteenth century gave way to the twentieth, that does not seem to reflect much fall-off in the trade itself. In addition, despite the problems of regulatory enforcement and more or less constant discussions about regulatory reform, pawnbroking remained throughout the nineteenth century and into the twentieth a significant sector whose influence, in various ways, reached beyond its immediate circle of traders and customers.

## **Regulation**

The fundamental nature of the pawnbroker's business was making collateralised, short-term loans. The collateral was a pledged item, to be left in the pawnbroker's custody until such time as the loan was repaid in full. Loans were generally made for up to 80 per cent of the value of durable goods (such as jewellery) and up to 66 per cent of the value of non-durable goods (such as clothes); the terms of the loan, including its duration, were outlined on the pawn ticket, which was torn in two, part retained by the customer and part by the pawnbroker.

Every pawnbroker had to be licensed. The process of licence application was set down by statute, and a useful summary of the system in operation is given in the 1883 case *R v Woodlock*.<sup>302</sup> Anyone who wanted to become a pawnbroker had to get a reference from five reputable citizens as to their knowledge of him or her, and his or her fitness to carry on the business of a pawnbroker. The applicant had to put up a bond of £1,000 on his or her own behalf, and submit the names of three people who would provide sureties of £300 each. At issue in *R v Woodlock* was the question of whether a certificate of fitness could be withheld, despite the character references and sureties being supplied, because of neighbours' expectations that the presence of a pawnshop would deteriorate the value of their properties. It is not clear from the case report whether the deterioration was anticipated as a result of any pawn shop opening there, or whether it was felt that deterioration might occur should the pawn shop turn out to be one which was

---

<sup>302</sup> An Act to Establish the Business of a Pawnbroker, 1788, 28 Geo. III C.49; *R v Woodlock and Ors, the Divisional Justices of the Police District of Dublin* (Law Reports Ireland: QB, 1883), 178.

involved in the kinds of exploitative practices envisaged by Johnson J. when he remarked that:

[t]he whole scope and object of the legislation in Ireland, which requires a pawnbroker to be licensed in order to carry on his business, is to secure that such a business shall be in the hands of persons of probity and substance, in order to protect the necessitous classes against extortionate and usurious practices, and to prevent the business of pawnbroking from being made ancillary to dishonest and criminal purposes.<sup>303</sup>

It is worth noting that, although Johnson J.'s own language in his written judgment used exclusively male pronouns in relation to pawnbrokers, he did quote accurately from the eighteenth-century statute books in which the 1786 legislation referred to a would-be pawnbroker's certificate of 'his or her fitness to be entrusted in carrying on the said business'. This language is echoed in the 1788 legislation, which stated that 'each and every pawnbroker... shall be at liberty to employ any one of said four auctioneers, for the sale of his or her pledges when forfeited'.<sup>304</sup> It is clear, therefore, not only that there was no explicit bar to women becoming pawnbrokers, but in fact that the language of the original governing statutes explicitly included women, and envisaged that both men and women would be applying for pawnbroking licences (1786), and that both men and women would be successful in their applications and end up running pawnbroking businesses (1788). That legislation stayed in place for nearly 200 years, only repealed and replaced in 1964.<sup>305</sup>

In 1837, a House of Commons Select Committee was set up in response to:

the general inefficiency of the law, to the open neglect of its provisions, to the disreputable character of many persons engaged in the trade, and to the hardships with which they treat the poor persons who have placed themselves in their power.<sup>306</sup>

---

<sup>303</sup> *R v Woodlock*.

<sup>304</sup> An Act to Establish the Business of a Pawnbroker, 1786, 28 Geo 3. 1786 and 1788

<sup>305</sup> Pawnbrokers Act, 1964.

<sup>306</sup> *Report from the Select Committee on Pawnbroking in Ireland; together with the minutes of evidence, appendix and index*, HC 1837-38, (677), xvii, 173, p (iii).

Matthew Barrington, who had set up the first monts-de-piété, charitable loan societies, to provide a lower-interest offering than the pawnbrokers, lobbied for the reform of pawnbroking for many years, and gave evidence to the Committee. When asked by the Chairman:

‘It was in order to call public attention to [the] defects [in the pawnbroking trade] and in order to procure, for the use of the poor, the benefits derived from their necessities, that you instituted the Mont de Piété at Limerick?’,

Matthew Barrington replied ‘It was.’ The defects he identified included lax regulation, lack of renewal of the statutory bonds, and almost 200 pawnbrokers nationally operating without any bond at all, 47 of whom were in Belfast. Barrington attributed this, rather than to fraud, to ‘total indifference on the part of the marshal, pawnbroker, town clerk and all’. However ‘the most crying evil’, though it was hard to select one, was the ‘injury to the poor’ inflicted by the charging of illegal interest, with no real redress available.<sup>307</sup>

The Committee’s Report, published in 1838, dwelt mainly on the inadequacy of the existing legislation and the neglect of its provisions; the ‘disreputable character of many persons engaged in the trade’; the covert nature of sales and the absence of any benefit accruing to the pledger; and the lack of redress for those who had been exploited. It suggested that despite its remaining the case that lower rates existed in England, public opinion was no longer particularly exercised about fixing a legal limit to pawnbrokers’ interest. In England, attempts to fix interest rates had been met with contempt by the pawnbrokers, who simply refused to take pledges on which they could not lawfully charge what they considered to be a useful interest rate; this practice just sent the pledgers to unlicensed pawnbroking shops, known as dolly-shops.<sup>308</sup> The Select Committee’s

---

<sup>307</sup> *Report from the Select Committee on Pawnbroking in Ireland; together with the minutes of evidence, appendix and index.*,

<sup>308</sup> ‘Effect of the changes in public policy as to the usury laws on the principles involved in the laws of pawnbroking’, supplement to *The Dublin Evening Post*, 16 March 1868. For more on dolly shops see Mabel F. Robinson, ‘Pawnbroking in England and Abroad’; Alannah Tomkins, ‘Pawnbroking and the survival strategies of the urban poor in 1770s York’, in Steven King, and Tomkins, Alannah (ed.), *The poor in England 1700–1850* (Manchester, 2018). pp. 166-198; Elizabeth Coggin Womack,

Report resulted in an Act of 1843 which stopped short of the exercise of any real muscle, but did make several changes, including halving the amount of interest by which the pawnbroker could profit on all loans under four shillings. If you were caught overcharging, the possible penalty included, not just a fine of £50, but the loss of your licence. There were also more stringent regulations about the sale of forfeited goods, which could no longer be done more or less in private, unknown to the owner, in the evening: from now on an auction had to be advertised, and the owner of the pledged items notified.

Despite the Select Committee's view that public attention to the matter had waned, high interest rates, and the discrepancy between English and Irish rules around them, continued to be a contested issue. Some citizens who suffered made their views clear, as evidenced in a surviving letter of 1848 from William Duggan to the Liberal MP Sir William Somerville, then Chief Secretary for Ireland. William Duggan was a stucco plasterer living modestly in Dublin city.<sup>309</sup> The stucco plasterer's trade was characterised by jobbing, and therefore by irregular wages, a condition exacerbated by the loss of work after the Act of Union. By the 1830s, for the eighty or so stucco plasterers left, 'employment was uncertain and irregular, and the average wages only 14s. a week'.<sup>310</sup> By mid-century, the trade as a whole, in the voice of the bricklayers' and plasterers' guild, complained of a monopoly on contracts by the various public bodies of Dublin, and William Duggan's experience was described as one giving great cause to complain:

His father was a respectable employer, and he himself lately held the same position; but he was now, owing to this unjust monopoly, compelled to

---

'A Pledge out of Time: Redemption and the Literary Pawnshop' in *Victorian Literature and Culture*, xl, no. 12 (2012).

<sup>309</sup> In Duggan's time 4, Fade Street was a most modest address, a tenement house in a street given over entirely to tenement houses. The Dublin Sanitary Association reported to the Public Health Committee that it was one of the streets requiring 'attention and careful inspection. The lanes, yards and entries are for the most part continually encumbered with refuse of all kinds'. *The Irish Times*, August 22, 1873.

<sup>310</sup> John W. Hogan, 'From Guild to Union: the Ancient Guild of Incorporated Brick and Stonelayers' Trade Union, in *Pre-Independence Ireland* (Dublin City University, 2001). p. 52. ; W. P. Ryan, *The Irish Labour Movement from the twenties to our own day* (The Talbot Press, 1919), p 72.

walk about the streets, looking for a day's work, his family, as a consequence, being in straightened [sic] circumstances.<sup>311</sup>

William Duggan, then, for all that he was a skilled craftsman, was a man with an unpredictable income, trying to support a family by making his living in a declining trade, occupying a tenement in one of Dublin's less desirable streets. In his own words, he was 'an humble Man', but however humble he was, his communication skills were excellent: his letter to the Chief Secretary showed both clarity of expression and good penmanship. In its complaint about the inequality between English and Irish premium payments, it also hinted at the pain of personal experience. With a family in 'straightened circumstances' and work hard to come by it would have been no surprise to stumble across William Duggan doing business at the pawnbroker's counter and regretting the levels of interest he was required to pay on his items. In his letter to the Chief Secretary, Duggan noted that the laws governing pawnbroking in Ireland were 'too severe on the unfortunate persons who are obliged [sic] to deal with them in their necessity'. The government had, he said, eight years previously promised a bill, which had never materialised,

to reduce the exorbitant Interest charged... England is a rich Country & the necessitous are there accommodated at a low rate of Interest. Ireland is a poor Country & the needy are obliged [sic] to pay double the premiums they are in the former.

Duggan called on Sir William to introduce a relevant bill, adding:

You will confer a benefit on the Citizens, particularly the working classes far greater than You can possibly Imagine'.

Duggan's letter appears to have been favourably received by the office of the Chief Secretary, as another hand has written on the reverse 'the subject to which this letter refers is of much importance & shall receive attentive consideration.'<sup>312</sup>

In Duggan's view, Ireland was a poorer country than England, and yet the Irish poor were paying pawnbrokers more. It was twenty years before pawnbroking

---

<sup>311</sup> *The Freeman's Journal*, 10 January, 1851.

<sup>312</sup> National Archives of Ireland, OP1848/58 Letter from William Duggan to Sir William Somerville.

received the ‘attentive consideration’ noted. When it did, it was under the official scrutiny of William Neilson Hancock, the Lisburn-born economist and lawyer commissioned by the House of Commons to report on the trade. Hancock acknowledged that the rate of interest allowed to pawnbrokers was higher in Ireland than in England, and that the ticket money on ‘the lowest class of pawns’ was a penny in Ireland, while it was a halfpenny in England. His view was not that Irish rates were too high, but that the existence of dolly-shops in England showed that English rates were too low, and he was unwilling to recommend further legislative controls, preferring to let competition ensure that customers got an appropriate deal.

I do not believe that that the rate of either interest or ticket money can - beyond an implied contract - be satisfactorily regulated by law; and I believe the only protection to the poor in these matters is to be found in freedom of contract and unlimited competition in the trade.<sup>313</sup>

Whatever about urban areas, hard-pressed rural dwellers would frequently have looked in vain for competition for the local pawnbroker. The estimate made by Alfred Keeson, whose advice Hancock sought for the purposes of completing his report, that ‘[i]n many cases a single member of the trade will have no competitor within a dozen miles’ was a wild underestimation, if we are to judge by the figures in Slater’s Directory for 1870.<sup>314</sup> These show that even large towns like, for example, Westport, Boyle, Portumna and Loughrea in Connacht, and Abbeyleix, Gorey, Enniscorthy, and Trim in Leinster had only one pawnbroker apiece. In Munster, even though there were plenty of urban pawnbrokers in the province – Limerick with 20, for example, and Cork with 37 – there were significant portions of the rural population of the province who would have faced a thirty-five mile journey to the nearest licensed pawnbroker, and another day’s travelling if they wanted a comparative quote. Rural people in all four provinces faced a similar problem, though in Leinster the distances were somewhat shorter.

---

<sup>313</sup> *Report of the commissioner appointed to inquire into the laws of pawnbroking in Ireland, 1867-8*, p. 35.

<sup>314</sup> *Report of the commissioner appointed to inquire into the laws of pawnbroking in Ireland, 1867-8*, p. 114.

The labour of the Commission produced a 'voluminous' report, with 31 recommendations, including, among other things, that the requirement for pawnbrokers to make returns should be abolished; that companies and partnerships should be allowed to operate pawnbroking businesses; that the Dublin Metropolitan police tax levied on Dublin brokers should be treated as a local issue, to be determined locally; that in order to encourage competition, pawnbrokers should no longer have to give security; that regulation of trading hours should be relaxed.<sup>315</sup> The emphasis in the recommendations was on making it easier for pawnbrokers to do business, rather than on making the pawnshop a fairer place for the customer. The thrust of these recommendations made little difference, though, because, as in the case of its predecessor, no action of any substance resulted from it, and the trade continued much as it had before. Pawnbroking did not begin to decline until the turn of the century. Until then, throughout the second half of the nineteenth century, the ease and speed of accessing credit meant customers continued to use pawnbrokers, despite their frustrations and the expense of the loans. Behind the counter, it was experienced as a busy, valuable industry in which there was plenty of money to be made if you could tolerate the administrative requirements and fund the annual costs. This was just as attractive to women as it was to men.

Attempts at regulation suffered from the fact that the office of the regulator, the City Marshal, was far from above reproach. In fact it was a model of corruption. John Judkin Butler had been implicated in a variety of corrupt practices during his Marshalship in the 1830s. He received fees from pawnbrokers who were unlicensed and trading illegally, and registering brokers who had not posted sureties; he had also borrowed money from a number of pawnbrokers, including the treasurer of the Dublin Pawnbrokers' Association. He came to an arrangement with rural pawnbrokers that they need not bother making monthly returns if they paid £1; he never checked the pawnbrokers' books, never went to the sales of forfeited goods, and made his assistant pay him a weekly sum for his office on top of the annual fee he had already paid. Pawnbrokers exploited the fact that their

---

<sup>315</sup> *Ulster Gazette*, 14 March 1868.



regulator took a lax approach, and made money hand over fist.<sup>316</sup> This almost open market may have proved as attractive to women as it did to men. Later decades were little different; if successive Marshals could ignore the regulation, so could the brokers. Shops were opened out of hours, pawnbrokers gave loans without getting names and addresses, gave loans of more than the statutory maximum, and operated unlicensed premises.<sup>317</sup>

They also failed to make the accounting returns they were supposed to provide to the City Marshal on a regular basis. At the Enniskillen petty sessions in June of 1870, Mary Bigham, a pawnbroker carrying on business in Town Hall Street was summonsed, not for the first time, for non-compliance with the pawnbroking laws and not having sent a return for the month of April. The incumbent City Marshal, Michael Angelo Hayes, had already made five or six trips to Enniskillen to appear against Miss Bigham, who was not cowed by him, and seemed determined to plough her own furrow, at least on the evidence of a letter she had sent him earlier in the month.<sup>318</sup> She had written:

Mr Hayes - Yours to hand. I will send returns every six months. I will not send returns for 1869, and I hope you will come and look for them. You will fare I promise you as well as you did on the last occasion. - Yours, Mary Bigham.<sup>319</sup>

She was given two weeks to make her returns or face the penalty of 40s. The wording of her letter suggests that Miss Bigham did not object to having to make returns, so much as to having to make them so frequently. She was happy to give the information, but in six-month blocks. Perhaps, therefore, she viewed it as an administrative burden to have to prepare and submit the returns, and have them

---

<sup>316</sup> R.J. Raymond, 'Pawnbrokers and Pawnbroking in Dublin: 1830 - 1870', pp. 17-19.

<sup>317</sup> House of Commons Debates 21 July 1890 vol 347 c356; House of Commons Debates 12 July 1898 vol 61 cc670-1670; *Report from the Select Committee on Pawnbroking in Ireland; together with the minutes of evidence, appendix and index.* ; like, for example, Luke Wall, fined 50l in 1824 *Saunders's News-Letter* November 27 1824.

<sup>318</sup> For more on Hayes, see John Turpin, 'The RHA Schools 1826-1906' in *Irish Arts Review Yearbook*, (1991), pp. 198-209; Cyril Barrett, 'Michael Angelo Hayes and the galloping horse' in *The Arts in Ireland*, I, no. 3 (1973); Rebecca Minch, 'Michael Angelo Hayes', in *Dictionary of Irish Biography* (Cambridge, 2009).

<sup>319</sup> *The Evening Freeman*, 16 June 1870.

receipted and certified, every month, on top of the everyday work of running her business in Town Hall Street. She certainly wasn't going to be told what to do by the Marshal.

Michael Angelo Hayes – a prominent and well-connected Dublin artist in addition to being City Marshal - travelled to Belfast to remind the pawnbrokers there that they were supposed to submit returns, 'in order that he might, in due turn, apprise Parliament in the first week in each session of the extent to which Irishmen patronise 'their uncle'.' The *Belfast Morning News*, which reported this, expressed surprise that the pawnbrokers were not already aware of the legislation governing their trade: of course, they were, but chose to ignore it. In the newspaper's opinion, such returns could not enlighten Parliament very much anyway,

and furnishing must inflict great trouble and expense on pawnbrokers. No doubt, so long as the law remains as it is, Mr. Hayes can enforce compliance with its provisions; but the nation would not suffer much if the Act were erased from the Statute-Book.<sup>320</sup>

Many pawnbrokers, who in addition to preparing and providing the returns, had to make a payment of a shilling a month along with the return, might have agreed. The fact that it was so difficult for the administration to keep these returns coming made the annual twelve shillings 'practically a tax levied in a very inefficient and troublesome manner'.<sup>321</sup> All the pawnbrokers who had to pay the twelve shillings also had to pay an annual licence duty of £7 10s, and so

the twelve shillings, if continued as a tax, might be most conveniently collected with the £7 10s. The inefficient collection of the tax appears, on the present plan, by the large number of those who pay to the excise officers and escape payment to the Marshal – 60 in 1864, and 72 in 1865.<sup>322</sup>

That means that at least 13 per cent of pawnbrokers were not complying with the

---

<sup>320</sup> *Belfast Morning News*, June 20, 1870.

<sup>321</sup> 'Documenting Ireland: parliament, people and migration', Fees on Pawnbrokers' Returns, Returns of local taxation in Ireland, 1869, <http://www.dippam.ac.uk/eppi/documents/15582/page/408711> accessed 28 October 2017.

<sup>322</sup> Returns of local taxation in Ireland, 1869. This report was prepared by the same W. Neilson Hancock who had undertaken the previous year's report into the pawnbroking industry.

requirement to provide their monthly returns and shilling, though the figure may well have been higher, assuming that there were others who paid neither excise officers nor Marshal.

The problems with Michael Angelo Hayes were not over. The year 1871 saw an embezzlement scandal, and a row in court over his fees, as well as the more general systematic problems which City Marshal John Carroll later described as ‘the serious differences’ between the pawnbrokers themselves and the Marshal.<sup>323</sup> There were serious differences between Marshals, too: Carroll and his father unsuccessfully sued Hayes for libel when he caricatured them in a comic paper. Hayes had lost the office to John Carroll.<sup>324</sup>

William Clancy was another Marshal of unreliable character, who, in the few weeks between being appointed to the Marshalship and receiving his first payment, ended up being sued by his new mother-in-law over a loan she had made him. In court, Clancy detailed his expected annual earnings in his new post: £168 as Registrar of Pawnbrokers; £35 for the services of notices for pledges over 4s; £100 on the sales of forfeited pledges. The actual average income on the sales of forfeited pledges was £800, but the Corporation had agreed to make the major part of this over to Charles Kavanagh’s widow for the benefit of herself and her children, leaving about £104 for the Marshal.<sup>325</sup> The Corporation had also carried a motion to appoint Mrs Kavanagh as Clancy’s ‘Deputy for Sales in the Saint Stephen’s-green Division of the City of Dublin’, although this may have been a nominal position.<sup>326</sup> Clancy was earning about £450 per annum, and could have added another £700 to that had Mrs Kavanagh and her family not been provided for. This was an enormous income, and he earned it without much, or even any, input: when he lost against his mother-in-law, he spent a portion of his

---

<sup>323</sup> *The Freeman’s Journal*, 16 Oct 1871; *Lord Mayor, Alderman & Burgess of Dublin v. Hayes* [1877] IR 10 CL 226; Dublin City Council Minutes 1885 Report of Finance and Leases Committee relative to the office of City Marshal, letter from John S. Carroll, 4<sup>th</sup> April 1885, Dublin City Archives.

<sup>324</sup> *The Spectator*, 20 June 1874.

<sup>325</sup> *Irish Times*, 7 May 1895.

<sup>326</sup> Minutes of the Corporation of Dublin meeting, no. 380 of 1894, p.359 [Letter No. 5026, 1894], Dublin City Archives.

Marshalship in prison. Dublin Corporation censured him for misconduct and absences, when during one six-month period from October to April 1897 he was present at only two meetings during a six-month period. He eventually resigned in February 1898. Not all City Marshals were as problematic as Clancy, but it cannot have helped the public view of the industry, nor helped to motivate pawnbrokers themselves to adhere to the letter or spirit of the law when it was perfectly plain that those at the top were not overly concerned with either probity or accountability and were accused of 'gross negligence'. In business, your personal reputation was the measure of your creditworthiness, yet the regulator of pawnbrokers was sued by his own mother-in-law to recover a debt. Christine Wiskin wrote that:

good reputation was essential in business for the possession of one was intimately connected with an individual's creditworthiness. Creditworthiness was essential to businesspeople, male and female, even in the predominantly cash culture of Birmingham.

This was also true in Ireland.<sup>327</sup> Your creditworthiness depended on your ownership of property, your network of flush friends and family, and your credit history. Prudent pawnbrokers, who would immediately lose faith in any pawner who wasn't punctual with payments and consistently failed to redeem items, perhaps understood this dynamic better than anyone, along with the importance of the judicious operation of the business and the maintenance of a clean personal profile. It must have been galling, at least, to read reports of the City Marshal's lack of integrity in financial affairs, and easier to understand the reluctance of a female pawnbroker like Miss Bigham to over-exert herself when it came to the regulation of her own returns.

### **Respectability**

These obvious problems with the regulator's office heightened reservations on the part of customers and potential customers, already conscious that their financial

---

<sup>327</sup> Christine Wiskin, 'Women, finance and credit in England, c.1780-1826' (PhD thesis, University of Warwick, 2000), p. 128.

problems meant profit for others. Questions of respectability reached into every part of the pawnbroker's business, and might have been expected to put both women and men off entering the trade. How could a business flourish when the reputation of the business owner was tainted, either by a personal misstep or by a misstep by the regulator, or when integrity, reputation, and creditworthiness were under scrutiny?

According to William Duggan, people had recourse to pawnbrokers out of necessity, and the greatest burden was borne by the working classes, those who could least afford it. Pawnbrokers themselves must have been aware of how unpopular it made them to be profiting from the misfortune of others, and of the questionable respectability which clouded the whole trade. The idea of respectability is bound up in the value of a third party's assessment of one's character and morals, and overlaid with the issue of social acceptability. Social acceptability was a great preoccupation among snobbish manufacturers and wholesalers, who looked down their noses at retailers, and in other sections of society for whom trade in general was despicable. These attitudes persisted at least into the first decade of the twentieth century. Kevin O'Sheil, a barrister and land commissioner, described Dublin just after the century turned:

Outside those worlds [of the Castle, students, and professionals] was the large and very opulent world of the big commercial men, nearly all retail princes, like the drapers – Switzers, Brown Thomas, Todd Burns, Pims, and the grocers – Findlaters, Williams, Leverett & Frye – owners of large emporiums (beyond Guinness and Jacobs there were few manufacturers) who could buy and sell many in the other worlds but whom the other worlds did not 'recognise' because they were 'engaged in trade'. All very silly, and now, less or more, a thing of the past in our democratic and republican atmosphere – buidheachais le Dia.<sup>328</sup>

The risk of being considered unacceptable drove businesspeople to try to demonstrate their absolute respectability, and customers to determine the most respectable businesses with which to engage. It was so important to traders and the public in the 1880s that of the 24 women's businesses listed in the advertising

---

<sup>328</sup> Bureau of Military History, Witness Statement of Commissioner Kevin R. O'Sheil, B.L., p.206.

book *Industries of Dublin*, nine raised respectability as a selling point in their advertising copy.<sup>329</sup> They used the phrases ‘highly respected by their numerous customers’; ‘highly respectable’; ‘respected’; ‘respected and admired’; ‘firms of high standing and respectability’; ‘a most highly respectable character’; ‘old-established and highly respectable’; ‘deservedly respected’; ‘highly-respected principals’.<sup>330</sup> The word ‘respectability’ recurs 72 times throughout all 400 entries in the book, and ‘respected’ 76 times. Those businesses that didn’t use the word respectability, or some derivation of it, used words like esteem, repute, rank, and taste to convey the idea of being socially acceptable. An entry in the book itself, though open to anyone who could pay for it, was an act of promoting one’s respectability, as it claimed to be producing a history of the leading industries of Dublin, although it did then put in ‘a number of small people who were no doubt extremely anxious to get into the higher society of leading merchants’.<sup>331</sup> Across all these businesses – drapers, bootmakers, musical instrument importers, vestment makers, mattress makers, legal scribes, newsagents – it was evidently considered of vital importance to reassure potential customers that they would be socially and morally safe if they brought their custom to the advertised establishment.

Could a pawnbroker offer a similar reassurance? Certainly, in popular culture the pawnbrokers’ shops were portrayed on the fringes of respectability. This notion is evident in a Cruikshank sketch illustrating Charles Dickens’s *Sketches by Boz* (Figure 11). The drawing shows two private booths where ladies, including in the centre of the picture a young woman and her mother, are shielded from the view of those in the main, more public area - ‘the common shop’ - of the

---

<sup>329</sup> Spencer Blackett, *The Industries of Dublin*.

<sup>330</sup> These phrases were used in the entries describing the following women’s businesses: Mr and Mrs Foley, Drapers, 5 Merrion Row; Catherine Armstrong, Boot and shoe maker and dealer, 29 Parliament Street; Miss Fitzsimons, Newsagent, 11A Great Brunswick Street; Miss Cahill, Vestment Ware-Rooms, 9 Parliament Street; Ada Yeates & Sisters, Legal Stationers, 74 Dame Street, Wynn’s Hotel, prop. Mrs Telford, 35-7 Lower Abbey Street; Messrs Piggott & Co., Musical Instrument Importers and Music Publishers, 112 Grafton Street and 11 Suffolk Street; Mrs Lawlor, Mattress and Palliasse Manufacturer, 7 and 25 Upper Liffey Street; Mrs and Mrs Chas Lewers, Ladies Outfitters, 67 Grafton Street.

<sup>331</sup> Spencer Blackett, *The Industries of Dublin*.

pawnshop. The two brokers in the spacious area behind the counter have all the power in this composition, one making an assessment of a piece of cloth, the other writing out a ticket a relaxed pose, with his elbows on the counter, and his legs - long, and rather elegantly-clothed - crossed. Squashed into the other half of the shop are those for whom so much depends on the pawnbroker's opinion of the value of their goods. In the crowd, a tired-looking woman in a shawl leans on the counter. In the text she is a prostitute, and interrupts the conversation of the brokers about their night out. To those in the common shop, it seems that there is nothing unusual, nothing noteworthy about their presence there, nothing in the shop to pay attention to except the figure which is about to be named. For at least one of the ladies in the private booths it is an experience which generates what looks like a slightly appalled curiosity, along with a grip on her purse. The pawnshop is hung about with pictures and ghostly dresses; bundles are stuffed beneath the counter. The floor is strewn with goods which represent many elements of society: the smart set, the domestic, the craftsman. There are ticketed riding boots and top hat, homely items like a kettle and iron, and the plane and saw of a carpenter, while the storage space above the private booths is crammed with hat boxes and parcels.

Dickens's description of the pawnshop, near Drury Lane, conveys the mixture of invitation and repulsion, of desire and shame, which a potential pawner experiences:

It is a low, dirty-looking, dusty shop, the door of which stands always doubtfully, a little way open: half inviting, half repelling the hesitating visitor, who, if he be as yet uninitiated, examines one of the old garnet brooches in the window for a minute or two with affected eagerness, as if he contemplated making a purchase; and then looking cautiously round to ascertain that no one watches him, hastily slinks in: the door closing of itself after him, to just its former width. . . .<sup>332</sup>

---

<sup>332</sup> Charles Dickens, *Sketches by 'Boz': illustrative of every-day life & every-day people* (Oxford University Press, 1987). For more on this see Deborah Epstein Nord, *Walking the Victorian streets:*



Figure 11: George Cruikshank, 'The Pawnbroker's Shop', 1836.<sup>333</sup>

The squalor of the pawnshop represented by Cruikshank and Dickens can be contrasted with the ordered calm of a representation of the Parisian *mont-de-piété*, the government-run charitable loan institution, a model of lending to the poor which had been, briefly but unsuccessfully, trialled in Limerick in the 1830s on the recommendations of Matthew Barrington. The idealism and sentimentality of British journalist Henry Sutherland Edwards's written descriptions in his 1893 book *Old and New Paris* suggest that there may also be some wishful thinking in the

---

*Women, representation, and the city* (Cornell University Press, 1995); Wayne H. Phelps, 'Cruikshank to Chapman and Hall: A Letter concerning "Sketches by Boz"' in *Dickensian*, LXXV, no. 387 (1979), p. 30.

<sup>333</sup> George Cruikshank, 'The Pawnbroker's Shop', in *Sketches by Boz 40 Etchings complete* (London, 1836-37). p. 138. Victoria & Albert Museum <https://collections.vam.ac.uk/item/O682131/the-pawnbrokers-shop-print-cruikshank-george/>, accessed 7 October 2019.



visual representations which accompany them.<sup>334</sup> Edwards, exploring the upper storeys of the great *mont-de-piété* in the rue des Blancs Manteaux, finds that the floor 'bends beneath the weight of the million pledges which are taken in every year'. He is very excited by the deluxe items he spots in the 'four-figure cupboards' on the first floor, exclaiming 'Heaven! what riches! Sparkling sprays, strings of diamonds, trinkets calculated to turn the heads of duchesses!'; but appears quite excited by poverty, too, when, on the highest floor, he comes upon stacks of old mattresses. He indulges himself briefly at these mattresses, and the vision of those who once slept on them, before hurrying back to the rich.

They are the very last tribute of misery, which, after being despoiled of its vestments, has given us its last pledge, and which sleeps on a heap of straw, where shiver, in a fetid attic, an emaciated mother, children blue with cold, with wasted cheeks, hollow eyes, and a smile sad and sweet. Poor dear little creatures! In order to live, they ask for nothing but a little air and bread! Let us descend to the ground floor.<sup>335</sup>

The chapter is illustrated by Pierre Vidal's drawing of the rue Capron branch of the *mont-de-piété*, showing clean, well-groomed citizens forming orderly queues for three hatches, *Engagement*, *Renouvellement* and *Dégagement* - Pledging, Renewing and Redeeming (Figure 12). The floor is tiled, the space is well lit both by windows and overhead lights, and though one woman has turned away from the other people in order to lift her skirt and retrieve something from the pocket of her underskirt, all appears clean, ordered, presentable, and respectable.

---

<sup>334</sup> H. Sutherland Edwards, *Old and new Paris: its history, its people, and its places* (Cassell & Co., 1893). British Library, <http://access.bl.uk/item/pdf/lsidyv3bbac19d>, accessed 11 October 2017.

<sup>335</sup> H. Sutherland Edwards, *Old and new Paris* pp. 164-166.

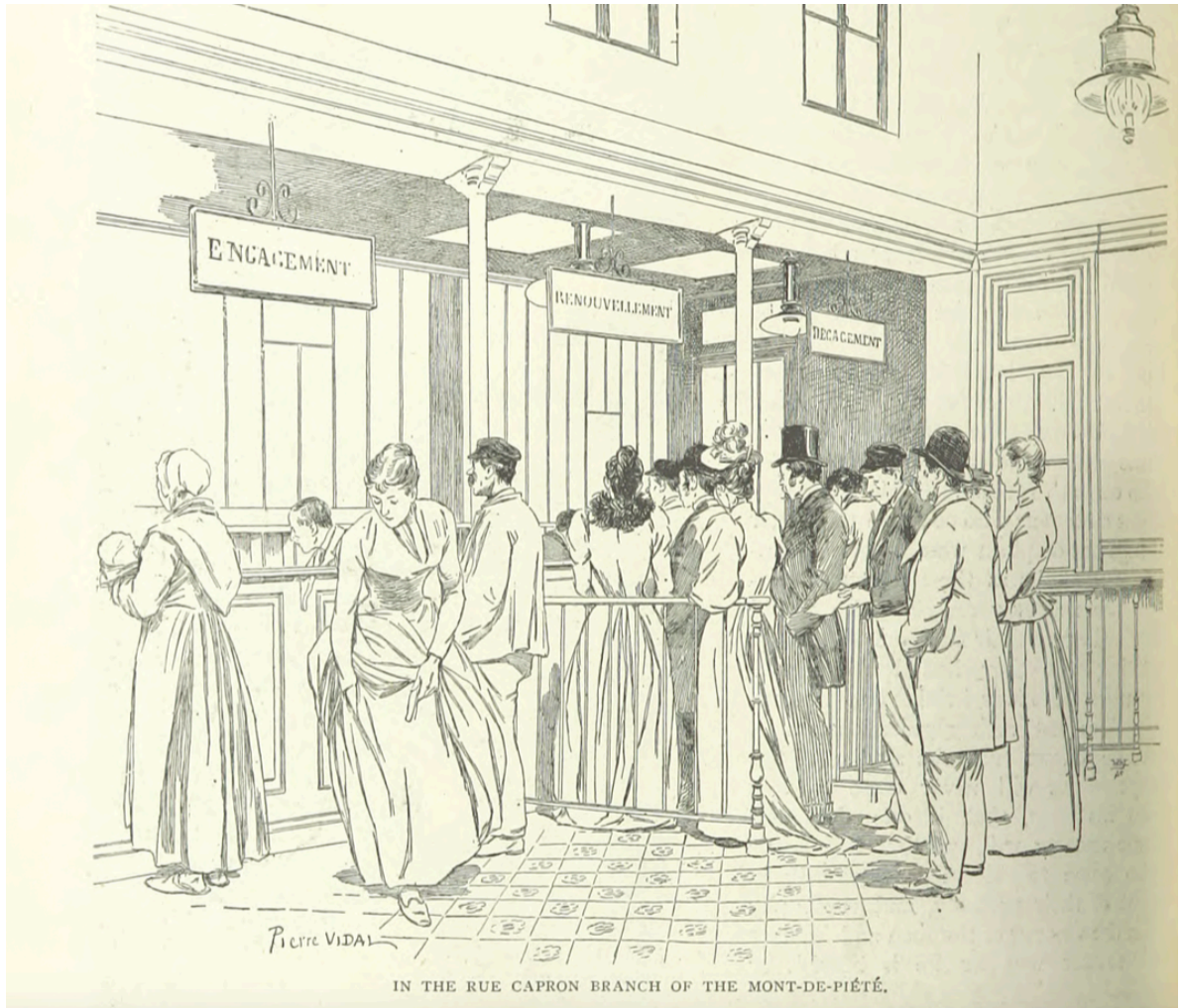


Figure 12: 'In the rue Capron branch of the mont-de-piété', Pierre Vidal.

These people are more likely to be consigning diamonds to the ‘four-figure cupboards’ rather than old mattresses to the top floor stacks. There is a darker, less clean-cut view in Ferdinand Heilbuth’s 1861 painting *Le Mont-de-Piété*, which depicts those pawning and waiting to pawn in a room where a dog sniffs at the grubby floor, while women in resigned poses wait to pass their loosely-bundled belongings through the *Engagement* hatch (Figure 13).



Figure 13: ‘Le Mont-de-Piété’, Ferdinand Heilbuth.<sup>336</sup>

<sup>336</sup> Ferdinand Heilbuth ‘Le Mont de Piété’, 1861, photograph RMN-Grand Palais / Michel Urtado, Musée des Beaux-Arts, Dijon, <http://mba.dijon.fr/> accessed 12 October 2017.

These representations can be matched to both of the Irish descriptions at the start of this chapter: Margaret Farrell's mention of the deep poverty she encountered, and Margaret J. McNally's invitation to consign luxury goods. However, dealing in diamonds, pianos and oil paintings did not indemnify you against questionable respectability. Respectable people didn't want a pawnbroker's shop too close to them. The 1883 Irish High Court case *R v Woodlock* looked at, among other things, the potential deterioration in the value of surrounding properties, and the nuisance caused, if a pawnbroker's shop were to be opened in Upper Gardiner Street, which at that time was still mainly, though not exclusively, residential. Dickens had described the neighbourhood of the Drury Lane pawnshop, and it was not appetising:

the squalid neighbourhood—the adjoining houses, straggling, shrunken, and rotten, with one or two filthy, unwholesome-looking heads thrust out of every window, and old red pans and stunted plants exposed on the tottering parapets, to the manifest hazard of the heads of the passers-by — the noisy men loitering under the archway at the corner of the court, or about the gin-shop next door.<sup>337</sup>

What a distasteful prospect that must have seemed for 'Captain James C. Sherrard, and other persons, owners of property in Upper Gardiner-street', who opposed Mr McGuinness's application for a licence to trade from his property there. The licence application was refused,

it appearing to me, from report of police and evidence taken before me, that the opening of a pawnbroker's establishment would cause a nuisance, and seriously deteriorate the value of property in the street.<sup>338</sup>

The McGuinness case did not turn on the question of the deterioration, though. The High Court held that the considerations discussed did not properly form part of a decision as to the fitness or unfitness of the applicant to hold the licence, which

---

<sup>337</sup> Charles Dickens, *Sketches by 'Boz'*.

<sup>338</sup> *R v Woodlock*.

was all that could be considered in deciding whether to grant it. The pawnshop opened as planned, and ended up being operated by Mrs McGuinness.<sup>339</sup>

That the residents of Upper Gardiner Street did not want their smart street polluted by a pawnshop recalls the trope of moral contagion, the idea that physical association could lead to spiritual contamination, so that, however respectable an individual pawnshop might be, no pawnshop could be considered a desirable addition to a neighbourhood. In an interesting twist of physical proximity, Thomas and Ellen McGuinness lived at number 39 Upper Gardiner Street, while four doors up, at number 43, lived William Neilson Hancock, who had been commissioned to produce the 1868 House of Commons Select Committee report on the pawnbroking industry. Few people in Ireland can have had as comprehensive an overview as he did of the business to which his neighbours objected. By 1894, when Ellen McGuinness was running the business herself at number 39, and living at number 38, Hancock had moved. However, Charles Kavanagh, City Marshal, pawnbrokers' regulator and auctioneer, had moved in to number 21. The residents of Upper Gardiner Street had plenty to do with pawnbroking, whether they liked it or not.

The language used by Johnson J. in *R. v Woodlock* suggests that questionable respectability was not overblown in the portrayal of pawnbrokers in fiction and stereotype, but something real and troublesome, and a potential barrier to setting up in business. The respectability of the pawn office was not necessarily the main concern of someone who needed money in a hurry, and knew that pawnbrokers provided a more-or-less no-questions-asked route to ready cash for goods. However, the notion of respectability was something of which all pawnbrokers and would-be pawnbrokers must have been aware, perhaps particularly so if they were women, whose respectability was more easily tainted.

---

<sup>339</sup> McGuinness had applied to a magistrate for a certificate of fitness, and it had been refused after objections from certain neighbours. The central question in the case was whether or not the magistrate was entitled to take anything into account in providing the certificate other than the applicant's fitness. It was decided that he was not so entitled, and therefore it did not fall to the court to consider whether or not the pawnshop would in fact cause the property devaluation predicted.

Wendy Woloson writes of a pawnshop in Philadelphia which maintained a separate entrance for women, but remarks that a pawnbroker could 'only do so much to shield customers from each other, or, more to the point, from their own shame'<sup>340</sup>. The shamed pawner echoes Dickens's character who 'slinks in' to the shop, a customer of degradation and unfortunate fate'.<sup>341</sup>

The shame of pawning even extended to sexual shame in the eyes of the middle-class moraliser: Elizabeth Coggin Womack interprets the pawner in English nineteenth-century literature (particularly the novels of Dickens and Eliot) as hovering, by visiting 'the always reviled pawnbroker', on the brink of a moral fall.

A visit to the pawnbroker was thought to precipitate an economic fall that paralleled ... a sexual fall. The threatened or actual fall is often fetishized in a pawned item – a physical token of domesticity that hovers between home and the marketplace as a symbol of a character's uncertain fate.<sup>342</sup>

Womack also deals with the young woman in the central stall in the Cruikshank illustration from *Sketches by Boz*. About to pawn her jewellery, sharing the commercial space with a prostitute, a moral fall is imminent, in Womack's interpretation: 'as she accustoms herself to the loss of her trinkets, she will resign herself to the loss of her sexual purity and end her life as those beside her will do'.<sup>343</sup>

The danger of a sexual fall, or an association with a sexual fall, meant much more for a woman's reputation and future than for a man's. If the act of pawning could be interpreted as an act twinned with sexual shame, that moral shade must also have been cast on the broker who facilitated the act. For a woman considering entering the business, any lingering doubts over whether or not pawnbroking was

---

<sup>340</sup> Wendy A. Woloson, *In Hock: Pawning in America from Independence through the Great Depression*, p. 68.

<sup>341</sup> Maria Teresa Chialant, 'The shop in Dickens's fiction' in *E-rea: Revue électronique d'études sur le monde anglophon*, (2016), pp. (<http://journals.openedition.org/ereaa/4931>) (3 September 2019)

<sup>342</sup> Elizabeth Coggin Womack, 'A Pledge out of Time: Redemption and the Literary Pawnshop', p. 452.

<sup>343</sup> Elizabeth Coggin Womack, 'A Pledge out of Time: Redemption and the Literary Pawnshop', p. 459.

an appropriate occupation for a respectable woman may well have been cancelled out by hunger piqued by the promise of healthy profit margins, or simply by the practicality required to put food on the table. For customers, their knowledge of the cycle of pawning must have told them that though one day brought surrender, there were many subsequent days that held the possibility of redemption.

The picture of pawnbrokers solving the short-term cash flow problems of the very poor is one that was frequently echoed in literature. Victorian novelists found dramatic plotlines in anything to do with money:

[a] young person's diligent efforts to overcome financial disadvantages to arrive at prosperity and happiness; the competition among family and friends to secure a portion of a vast estate; a family's struggle to keep up appearances despite financial ruin through unwise investments or a failed business: these are some of the nineteenth century's most familiar storylines.<sup>344</sup>

The pawnbroker's shop made an ideal setting for the drama of an immediate or anticipated change in fortune, although, interestingly, the potential changes are for the customer, never the broker him or herself. These changes in fortune weren't always for the worse, at least not financially, though morally it might have been a different story, as mentioned earlier, in the context of reputation and the pawnbrokers' possible association with a moral or sexual fall. Thackeray's characters move in the opposite direction, as they use pawnbroking as a route to a more glamorous, more outwardly successful milieu: in *Barry Lyndon* (1844), *Vanity Fair* (1848), and *The Virginians* (1859) the main characters all use a pawnbroker not to pay for the necessities of everyday life, but to lubricate their upward social mobility. This idea enriches the view of brokers themselves benefiting from social mobility, which will be reviewed later, particularly in the context of pawnbrokers' changes in residence.

It wasn't only customers who coped with shame and transgression, but brokers themselves. The question of respectability, raised but not resolved in *R v*

---

<sup>344</sup> Jennifer Tate Becker, 'Round the Corner: Pawnbroking in the Victorian Novel' (PhD thesis, Washington University in St Louis, 2014).

*Woodlock*, constantly hinted at in the newspaper reports of endless problems at the City Marshal's office, remained something which dogged pawnbrokers in numerous ways. Those who had to deal with pawnbrokers were 'unfortunate persons', as William Duggan had written in his heartfelt letter to the Chief Secretary. 'Our trade is looked on with a suspicious eye by the public at large,' wrote one pawnbroker in 1852.<sup>345</sup>

The public's misgivings about the trade did not arise only because of what people knew of the profits, some legal and some illegal, made at the expense of the poverty or misfortune of others and the corruption in the office of the regulator. These misgivings were also the result of a number of other issues which came up repeatedly in the newspapers and in public discussion, including the association of pawnbroking with dirt and disease; and its association with crime. Pawnbrokers' shops were a kind of crossroads at which people from different social strata, different business sectors, and different geographical areas might meet. The business permeated many areas of life, meaning it was ever-present for people, but usually in the shade cast by the problems up for discussion. If you were a pawnbroker, it was likely that everyone would have an opinion on your business. The nature of the business was problematic: even if every pawnbroker played a straight bat, clients were in difficult financial circumstances and did not necessarily want to be seen going in to the shop. The discretion of the pawnbroker, and the privacy in which the client could do business, were essential to a customer who might be conscious of not wanting his or her personal circumstances to be deduced by passers-by. Just as other businesses advertised themselves repeatedly as "respectable", pawnbrokers frequently specified respectability in their recruitment advertising: "PAWNBROKING Wanted, a respectable Young Girl, who understands the above business, as an Assistant"; "PAWNBROKING Wanted, a respectable Lad as an Apprentice; must be good writer".<sup>346</sup>

---

<sup>345</sup> Anon., 'Truths from a pawnbroker', in Charles Chetwynd Talbot (ed.), *Meliora: or, Better Times to Come, being the contributions of many men touching the present state and prospects of society* (London, 1852).

<sup>346</sup> *Belfast Telegraph*, 11 February 1882 ; *Belfast Telegraph*, 2 September 1881



Naturally, not every broker did play a straight bat. Some found themselves in court repeatedly. In Sligo, in 1860, Ellen Curren, alias Ellen Currid, pleaded guilty at the court of petty sessions to fraudulently obtaining a pair of women's boots by falsely representing that they were for someone else, and pawning them.<sup>347</sup> She was sentenced to one calendar month's imprisonment in Sligo Gaol. In Ballybricken, Co. Waterford, in the same year, pawnbroker Eleanor (sometimes Elenor, sometimes Ellen) Grannon (sometimes Grannan, sometimes Grennon) pleaded guilty to selling a petticoat which was the property of the Board of Guardians of the Poor of the Waterford Union, the complainant. She was fined £1 to the Crown and 6d to the complainant. Eleanor Grannon was already familiar with petty sessions proceedings: in January 1854, she had been accused of failing to deliver up a coat which Michael Duggan claimed he had bought and paid for; and, the following month, of having refused to deliver up to Bridget Fitzgerald 'two Blankets and one Blue Cloth Cloak'.<sup>348</sup> Both these charges were dismissed. In January 1856, Ellen Fogarty accused her of having in her possession 'a Trowsers and several other articles which Trowsers Defendant hath refused to return'; the next month Mary Brennan complained that Eleanor Grannon had refused to return 'a dress which she had pawned with Defendant'; and in August Mary Kennedy said Grannon 'had in her possession a Trowsers which had been stolen from Complainant'.<sup>349</sup> Sarah Kearney was another disgruntled customer, who in 1859 accused Grannon of having 'within the last six months refused to deliver a ring up to complainant her property and of the value of one pound this though the money lent and interest thereon is paid to said Defendant'.<sup>350</sup> While none of these prosecutions was successful, Eleanor Grannon had to deal with each as it arose, and take time away from running her pawnshop, either closing it or paying someone to mind the shop, to make an appearance in court and respond to the charges. Nor was this always in company she might have regarded as respectable:

---

<sup>347</sup> Sligo Prison General Register 1858-1879, Book number 1/34/4.

<sup>348</sup> Petty Sessions Court Registers 27/01/1854; Petty Sessions Court Registers 10/02/1854.

<sup>349</sup> Petty Sessions Court Registers 18/01/1856; Petty Sessions Court Registers 29/02/1856; Petty Sessions Court Registers 20/08/1856.

<sup>350</sup> Petty Sessions Court Registers 08/07/1859.

taking as an example her August 1854 court appearance, the five other defendants entered on the same page of the register as Eleanor Grannon were all pleading guilty to public drunkenness; in 1859, her fellow defendants were all accused of assault, two convicted and one, like Grannon herself, failing to appear. Despite the fact that most of the charges went nowhere, Grannon's repeated presence in court (or, on the occasions she did not appear, the reading aloud of her name, trade and address) in the company of the drunk and the violent cannot have done much for her reputation as a pawnbroker, nor for the reputation of the pawnbroking trade in general. In 1866 Grannon was one of four women out of a total of 14 pawnbrokers in Waterford city. Four of the pawnbrokers, including Grannon herself, ran shops in Ballybricken in the heart of Waterford city, and if the kinds of goods which appear in the petty sessions registers entries about Grannon were typical of the goods pledged with her, they were mainly second-hand clothes, meaning Eleanor Grannon's shop must have been a reasonably modest one.<sup>351</sup> Certainly, when she died in 1882, her assets amounted to only £10, and the greater part of that would have fallen due for the following year's licence.<sup>352</sup>

Given the possible fines, disruption to work and damage to reputation that an incident with stolen goods could involve, responsible pawnbrokers were always on the alert: Henry Cunningham, who worked for Margaret Lowry as manager of the First-Class Pawn Office at 85 Marlborough Street in Dublin, was experienced in spotting stolen property and turning it away. In 1899, he stopped some stolen golf trousers, and he was still being offered stolen goods ten years later in 1909, when he reported to the police that he had refused to accept three boxes of furs, valued at £102, which turned out to have been the property of McBirney's, a smart department store. Mr Drury of the Southern Police Court 'commended the action of the pawnbroker in the matter', and Margaret Lowry must have been pleased too.<sup>353</sup>

---

<sup>351</sup> *Harvey's Waterford Almanac and Directory*, 1866.

<sup>352</sup> National Archives of Ireland, Calendar of Wills.

<sup>353</sup> *Irish Times*, 29 August 1899; *Irish Times*, 21 January 1909.

The problems persisted, though, and it must have seemed to some brokers as if there was always some issue to be dealt with. Margaret Lowry was one of five women defendants of fifteen summonsed in May 1899 for 'having refused or neglected to deliver to the plaintiff, as registrar of pawnbrokers, during certain specified months, an exact amount of the sums lent by the defendants'. It emerged in court that John Howard Parnell, the new Marshal, and brother of the more famous Charles Stewart, had decided not to proceed with these charges after all, and costs were given at the rate of 10s per defendant. Asked why the City Marshal was not represented in court, counsel for all fifteen defendants said that the case had been twice adjourned,

for the convenience of Mr Parnell... The City Marshal required some kind of caution, for he seemed to have no conception of what the law was.<sup>354</sup>

In addition to the dreadful reputation of the Marshal's office, and the brokers' own regulatory breaches such as failing to submit returns, another problem was a public health issue, sparked by the circulation and recirculation of textile goods. Through the second half of the nineteenth century, the state began increasingly to take responsibility for the health of the general population, and in Ireland there were public health campaigns against various communicable illnesses, including scarlet fever, smallpox, typhus, and cholera.<sup>355</sup> Along with these campaigns, awareness developed of pawnshops as breeding grounds of disease, and discussion of the issue clarified the low status of pawnbrokers:

the class of the community, above the rank of operatives, who suffer most are those who are brought by business into direct communication with the affected, such as victuallers, pawnbrokers, undertakers and small shopkeepers; and again, those of the better ranks, who as clergymen, district visitors, physicians, and nurses, work in the dwellings of poverty.<sup>356</sup>

---

<sup>354</sup> *The Daily Express*, May 20, 1899. Counsel for the fifteen defendants was Tim Healy, a well-known MP and barrister who had disagreed most bitterly with Charles Stewart Parnell over the leadership of the Irish Parliamentary Party.

<sup>355</sup> Catherine Cox, 'Health and Welfare, 1750-2000', in Eugenio F. Biagini, and Daly, Mary E. (ed.), *The Cambridge Social History of Modern Ireland* (Cambridge, 2017). pp. 263-311. p. 269.

<sup>356</sup> *British Medical Journal*, 7 April 1866.

In 1874, a smallpox epidemic in Birmingham resulted in a caution to pawnbrokers to ascertain whether there was smallpox in the house of origin of any textile items received.<sup>357</sup> The topic continued to be raised repeatedly. The press in Ireland pointed out that, not only could diseases be spread in infected textiles, but once an epidemic broke out it increased the likelihood of a family turning to the pawnshop.

When the head of a poor family is stricken down by illness (perhaps by a contagious illness) the first thing that the wife or the daughter does is to have recourse to the pawnbroker in order to raise a few shillings upon the only article available for pledging – the clothes of the sick person. The pawnbroker, who of course, has no means of knowing the fact that the clothes possibly contain the germs of some very contagious sickness, takes them in the ordinary course of business, and places them on the shelf, perhaps, on the top of a parcel of linen, deposited by the washerwoman, who will take it out next day, and return it to a family, where mourning and desolation may follow, through the anxiety of the woman to obtain possibly an extra quantity of liquor. Many of the pawnbrokers' assistants have from time to time contracted dangerous diseases through handling goods thus brought in. This is not the only risk we run. We are informed that our dressmaker pawns the material for our dress, our tailor the piece of cloth entrusted to him; and our bootmaker, the boots we send to be repaired.<sup>358</sup>

Pawnbrokers were not the only people whose business was problematic from a public health perspective: of course, other dealers in second-hand goods sold infected textiles, cab drivers drove passengers on infected upholstery, and boarding house keepers put guests to sleep in bedding which, even if it had been washed, was not disinfected. Dairies sold infected milk, butchers sold tubercular meat. But through the conduit of the pawnbroker, anyone who held goods on a temporary basis, and might end up pawning them in extremis, represented a risk, a risk of which the owners, taking possession of their newly-made suit of clothes, or repaired pair of boots, would be completely unaware. Public health legislation did introduce penalties against the careless:

Any person who ... gives lends sells transmits or exposes without previous disinfection any bedding clothing rags or other things which have been

---

<sup>357</sup> *British Medical Journal*, 28 February 1874.

<sup>358</sup> *The Tyrone Constitution*, 21 January 1887.

exposed to infection from any such disorder... shall be liable to a penalty not exceeding five pounds.<sup>359</sup>

Antony Roche, Professor of Hygiene at the Catholic University in St Stephen's Green, pointed out Dublin pawnbrokers had in a six-month issued 1,771,554 tickets. They should be warned, he said, and an offer should be made,

to disinfect the whole or part of their stock. The pledged items are warehoused in rooms, frequently containing many hundreds, from different customers; one infected bundle may infect others. Infectious diseases are more rife among the poor; want compels them to pawn. How many infected bundles are now stored away, retaining the infection for months[?]<sup>360</sup>

During a smallpox epidemic in 1903, two pawnbrokers' assistants contracted the disease from handling infected items of clothing, and a woman called Esther Ryan, with an address at 3 North Anne Street, was prosecuted for having pawned for 6d in a North King Street pawn office 'the robe of an infant who died in a house in which typhus and smallpox had occurred'. The defendant argued in vain that 'it was not the robe of a child that died from the smallpox', and she was fined 40s.<sup>361</sup>

Dirt and disease constituted one dark side of pawnbroking which filtered out into society at large. Crime constituted another. In 1901, Inspector John Roe, a detective in the Dublin Metropolitan Police's G Division, told an inquiry that his 'pawn office men' had to 'go round the pawn offices every day. It is disagreeable, dirty work; and there is always some epidemic going, and there is more or less danger in that way'.<sup>362</sup> The police who patrolled the pawnbrokers' shops were in such frequent attendance there because of their convenience as a place to dispose of stolen goods. The police oversight that this required was one of the reasons that pawnbrokers were required to make a special contribution to the upkeep of the police: Dublin pawnbrokers had to pay an additional £100 per year to support the

---

<sup>359</sup> s. 142, Public Health (Ireland) Act, 1878

<http://www.irishstatutebook.ie/eli/1878/act/52/enacted/en/print.html>, accessed 8 January 2018.

<sup>360</sup> *Freeman's Journal* 13 February 1897.

<sup>361</sup> *Irish Independent*, 2 May 1903.

<sup>362</sup> *Report of the Committee of Enquiry on the Dublin Metropolitan Police, 1901*, HC 1902 [1088] 42 209, p. 10

DMP, a charge which inevitably ended up being passed on to their customers. The pressure of this levy was felt not just by customers, but also by those embarking on business, or doing limited business in a small way. The charge had to be paid whether you were starting out or established, whether your business was extensive or small scale, and was, in Dr Hancock's words,

a very serious impediment to beginners and to those who wish to do business on a small scale, and thus it produces an artificial monopoly in favour of those who have an extensive or long established business.<sup>363</sup>

**Table 9: Pawnbrokers' contribution to Dublin Metropolitan Police annual budget.**<sup>364</sup>

<b>Year</b>	<b>DMP annual budget £</b>	<b>Pawnbroker contribution £</b>	<b>Pawnbroker contribution %</b>
1867	106098	5630	5%
1868	134458	6000	4%

Sample figures indicate that the support was an appreciable percentage of the force's annual budget: at the time that these contributions were made, they constituted four to five per cent of the city's annual policing budget. Women, in their roles as pawnbrokers, contributed from their income to this four to five per cent: and, for example, the receipt reproduced in Figure 14 records that Margaret J. Lowry of the First-Class Pawn Office, 85 Marlborough Street, paid her £100 police duty for 1898.

<sup>363</sup> *Report of the commissioner appointed to inquire into the laws of pawnbroking in Ireland.*

<sup>364</sup> Documenting Ireland: Parliament, people and migration 'Account of receipt and expenditure Dublin Metropolitan Police, 1867'  
[http://www.dippam.ac.uk/eppi/documents/15114/eppi\\_pages/392329](http://www.dippam.ac.uk/eppi/documents/15114/eppi_pages/392329), accessed 4 January 2018;

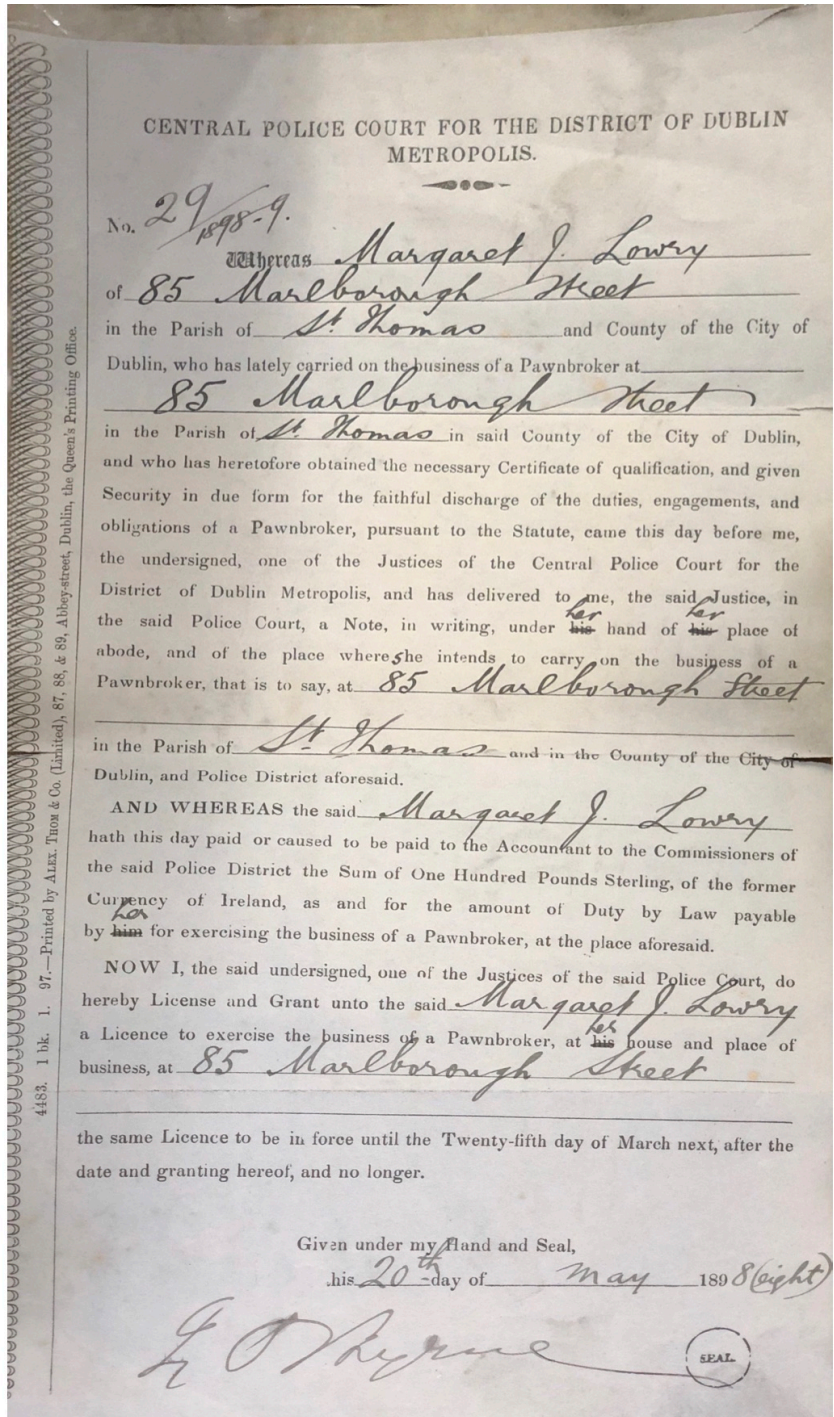


Figure 14: Receipt for £100 paid to the Central Police Court by Margaret J. Lowry in 1898.<sup>365</sup>

Apart from the recurring reputational question, here obviously relating to the association of pawnbroking with crime, the significance of the pawnbroking

<sup>365</sup> Private archive of Pat Carthy, Carthy Pawnbrokers, Marlborough Street.

business's role in supporting policing in the city lies in the larger issue of the integration of the work of businesswomen with the work of men, and with the local and national economy. It clarifies the view of businesswomen already seen in their lodging-houses, their public houses and their spirit grocers' shops, the view of women in business not simply working in a female enclave, not simply reacting to the world they lived in, but affecting it. As the introductory chapter made plain, women's businesses were a clear and recurrent presence on the city streets, offering frequent opportunities to transact with women. In this instance, money made by pawnbrokers, including women pawnbrokers, enabled the police force to do its work in the country's capital.

### **Conclusion**

The sources and figures, mismatched and dense as they are, do go some way to revealing the nature of the pawnbroking industry as a place for women to do business. Perhaps the most basic piece of evidence in relation to women's participation in pawnbroking is that as early as the eighteenth century there was no legislative bar to women becoming pawnbrokers. In fact, the language of the relevant legislation is evidence that the opposite is true; that it was expected that women would apply for and be granted pawnbroking licences. It is clear from the available statistics that women did make such applications and they were granted such licences. There was no shortage of women in the trade. Women were licensed, and ran their own businesses: as Table 3, with its gender breakdowns for pawnbrokers, clearly indicates. Women's representation climbed, from 12 per cent in 1844, to the 1901 high of 17 per cent. Although they were always present in healthy numbers, women hit their peak representation, not during the middle of the century when the trade was booming, but once the trade overall had begun its decline, suggesting that women remained while men were beginning to turn their sights elsewhere.

A high representation of women should not be taken as an indicator of an easy path into or through pawnbroking. In fact, despite the legislative inclusion of women, the characteristic qualities of the business seemed designed to exclude



women, and this makes it all the more remarkable that they were active in it. There were high financial rewards to be had, making it a competitive marketplace, and a position in it desirable to both men and women. It was a business with a poor reputation, which flowed partly from the trade's publicly discussed associations with poverty, crime, and public health issues, but also from its regulatory difficulties, and the irregularities within the office of the City Marshal, which were commonly known and reported in the newspapers. It was an industry in which abuses were so common that members of the public begged the authorities to act.

Flirting with any kind of reputational damage was always a riskier business for a woman than a man, but it may have been the case that the lure of financial reward was such that it outweighed that risk, because problems of respectability and reputation do not appear to have impeded the development of financially rewarding careers for women pawnbrokers. This may have deterred hundreds of unseen women who diverted to other businesses or other ways of life, but there were plenty who were not deterred nor diverted. The potential financial rewards appear to have outweighed the risk of reputational damage by being associated with the business. Operating a financial services business in a licensed and regulated environment was not undertaken without consideration, preparation and the investment of capital. Survival was tough for men and women, who had to be fiscally responsible, forward-thinking, and ready with contingency plans. A woman, simply through not being able to access banking as readily as a man, was likely to have more difficulty in coming up with the capital required to get started in the business. It was most competitive, and most expensive, to do business in Dublin, where rents, rates, and overheads were higher, and the £100 levy for the police created an additional financial burden. This may explain Dublin's relatively low representation of women: one out of 42 brokers in 1844, seven out of 41 brokers in 1894, and only two left in the capital in 1911.

The City Marshal's office, the DMP and the courts appear to have been robust in their interactions with women, and women pawnbrokers do not appear to have been treated differently from male pawnbrokers, so far as it is possible to

tell. Further interactions with officialdom, in the form of the Poor Inquiry and the House of Commons inquiry into pawnbroking, will be reviewed in the following chapter. Although the regulatory framework might in theory seem to make a more restrictive environment in which to work, the reality was that regulation was erratically, and often improperly, enforced. Certainly during the 1830s and 1840s this allowed the trade to swell dramatically, and these conditions may have increased its permeability to women. The figures support this argument, showing women coming into the industry in the late 1830s. Women reached their peak of representation when the industry started to decline sixty years later, suggesting that male brokers were setting their sights elsewhere while women remained. This indicates that the pawnbroking business became more permeable at certain points, and that it was at those points that women gained and maintained their foothold. It also reflects the decline, over the early years of the twentieth century, in other opportunities for women to find employment in urban settings.

The final view of pawnbroking is that of a business seemingly inextricably linked with crime, to such an acknowledged extent that Dublin brokers were required to prop up the city's policing budget to compensate for the extra work they created. This underlines earlier issues of questionable respectability, but it also connects pawnbroking, and by extension the women working in it, to the city's budget and policy on policing. Women pawnbrokers were part of the cityscape not only by virtue of their street-facing premises, but also because of their financial support of the administration of the capital, and because of the meshing of their everyday work with the work of men. This everyday work, and how it was shaped by and shaped the work of men, will now be examined in more detail, in an exploration of case studies of the two women whose words opened this chapter: Margaret Farrell, divisional auctioneer, and Margaret Lowry, pawnbroker of Marlborough Street in Dublin. They operated in two different but connected spheres of the brokers' world, but both were successful in their businesses, and made enough money to live comfortably and respectably.

## Chapter 5

### Taking the Pledge: two women in pawnbroking

#### Introduction

This examination of the business lives of Margaret Farrell and Margaret Lowry will form the foundation for the argument that, in this sector, women's business lives were fully integrated with men's. Both these women entered their businesses through their husbands' involvement, but the success of their careers was all their own work. Although they may have begun their working lives under the influence of men, they finished them by exercising their own influence over the men who worked with and for them, as well as paying fees and salaries which made up the livings of at least ten men. The last chapter sketched out the size, value and significance of the Irish pawnbroking industry, along with its licensing and regulatory requirements, as well as assessing the participation of women in the trade. It argued that the problems of respectability and reputation identified did not impede either the development of financially rewarding careers for women in pawnbroking, nor their social advancement. It is now time to turn to a closer examination of the experiences of individual Irish women working in pawnbroking. The two significant original case studies here offer insights into the careers of Margaret Farrell and Margaret Lowry, whose careers delivered them prominent positions in the industry. In both cases, pawnbroking provided the women with good incomes, security, and the chance to live outside the city centre.

#### **Margaret Farrell, Dublin city: 'She carries on the business in her own name.'**

Henry Sutherland Edwards's account of the Parisian *monts-de-piété* included references to the sale rooms, where unredeemed pledges were auctioned off. A similar system operated in Irish pawnbroking shops, but pawnbrokers were not permitted to carry out the auctions themselves: divisional auctioneers were

appointed to do so. There were four divisional auctioneers in Dublin, each serving one of the districts Rotunda, Barrack, St Stephen's Green and Workhouse. These auctioneers were the only people allowed to sell off forfeited pledges for the pawnbrokers of the city. The office was in the gift of the Lord Lieutenant. Fifty years before the Sex Disqualification (Removal) Act of 1919 made it legal for her to be appointed to do so, Mrs Margaret Farrell was acting as one of Dublin's divisional auctioneers when in 1868 she gave evidence of her work, and how she came to do it, to the Commission of Inquiry into the Laws of Pawnbroking in Ireland. The minutes of evidence given to the Commission record the summary of the situation given by John Bentley, deputy divisional auctioneer:

Mr Gray was appointed [divisional auctioneer]. Mr Gray never acted himself. He lets it to Mr. Fitzgerald in trust for Mrs. Farrell, who is the real deputy. Mr. Fitzgerald is an assistant of hers, and his name is used to get over the difficulty of having a female deputy auctioneer. She, however, advertises and carries on the business in her own name.<sup>366</sup>

It was common practice for the holder of a public post to appoint a deputy to carry out the work. The deputy was not an assistant nor a second-in-command, but someone to whom the work of the office was officially farmed out for a fee. Bentley's extraordinary summary of Margaret Farrell's position reveals that two men conspired to create a situation in which Margaret Farrell could carry on the auctioneering business, lending their names for the official record. They did so because they knew her to be the best and most experienced person for the job.

In 1850, Charles Farrell was appointed the divisional auctioneer by the Lord Lieutenant. Farrell was an agricultural auctioneer, accustomed, according to his wife, to sell £2,000 worth of property in one day. Auctioning off forfeited pledges seems to have been beneath him, and he left it to his wife, who told the Commission:

Once or twice he attempted to sell the rags, but jumped out of the perch almost with disgust and indignation. He was a very extensive wool

---

<sup>366</sup> *Report of the commissioner appointed to inquire into the laws of pawnbroking in Ireland, HC 1867-68, [3985], xxxii, 345, p.52.*

merchant besides. In point of fact all through it was I carried on the business.<sup>367</sup>

Farrell became ill, with some kind of creeping paralysis or softening of the brain, and so for about ten years his wife continued to run the auctioneering business. When he died, his widow kept the business going for another year. Two Dublin MPs, Jonathan Pim and Arthur Guinness, undertook to represent her case to be appointed in her husband's place, and wrote to the Lord Lieutenant, Lord Wodehouse, to the effect that it would be 'an act of justice' to give her the appointment. However, it subsequently turned out that the letters of recommendation, which Mrs Farrell delivered to the Lord Lieutenant's office herself, somehow went astray before reaching his desk. Eventually Gerald Gray was appointed in Charles Farrell's place, and he appointed, on paper, John Fitzgerald as his deputy. In the case of Dublin's divisional auctioneers, their deputies paid them an annual fee, and had to provide exactly the same sureties to the divisional auctioneer as the divisional auctioneer had himself given to the government. The deputies did the work, in this case advertising, organising and holding regular auctions, and were then entitled to keep any of the profits which might accrue. John Fitzgerald, the new deputy, was bookkeeper to Mrs Farrell, but it was in fact Mrs Farrell herself who paid the surety and acted as deputy. When Mrs Farrell was called before the Commission of Inquiry she gave evidence describing this arrangement:

[D]uring [my husband's] life I conducted the room entirely myself. Upon my husband's death, Mr Gerald Gray got the appointment, and Mr Gray had an objection to my name lest it should not be perfectly legal. Then my cashier's name was put in as deputy, but it is I who absolutely had given the security. I gave Mr Gray £1,900 security to carry on the room according to the Act of Parliament, to obey the law.<sup>368</sup>

In addition, Mrs Farrell paid Mr Gray £260 annually for the position. Gray described how he did not want to have 'a lady' appointed as his deputy. Notwithstanding his

---

<sup>367</sup> *Report of the commissioner appointed to inquire into the laws of pawnbroking in Ireland*, p.70.

<sup>368</sup> *Report of the commissioner appointed to inquire into the laws of pawnbroking in Ireland*, p.66.

reluctance to 'to take the room from the widow and orphans', he had been advised that it would be illegal for him to appoint her, and that he should instead appoint 'a respectable, solvent man', and so he chose John Fitzgerald, knowing that he could do so without depriving Mrs Farrell of the business, which would have meant significant losses. Asked by Dr Hancock, heading the Commission, what Mrs Farrell's interest in the room was, Mr Gray replied:

There is over £8,000 sunk in it, and they never could collect a penny of it if it went out of her hands ... it would be ruin if I worked it myself.<sup>369</sup>

Mr Gray knew nothing about auctioneering, and didn't claim to know anything about it. In fact, he had only applied for an auctioneer's licence once he knew there was a chance of the public appointment. The £8,000 represented the credit allowed by Mrs Farrell to the dealers who bought at auction. Dr Hancock sought final clarification of the arrangement:

And although the agreement is legally between you and Fitzgerald, it is really an agreement between you and Mrs Farrell? – Not precisely; I have Mrs Farrell's name to the bond.

She is one of your sureties? Yes, for the due performance of the duty – for its being discharged correctly.

I presume those people know more about how sales are conducted? – Infinitely more. I go in about two or three time a week to see that everything is going on right.

At the auction room at 177 Church Street, Mrs Farrell employed two auctioneers and two clerks as well as the cashier, John Fitzgerald, Gray's nominal deputy, sometimes referred to as the bookkeeper, who had 'no power or authority in the room'. She kept accounts, which were checked by her firm of accountants, Kidd and Reid, signed off by Gerald Gray and sent in regularly to the City Marshal. Sales were advertised in her name, and she supervised her auctioneers during the sales themselves. Notice of the sales was placed in the newspapers. As Mrs Farrell described it, it was a busy job, and one which caused 'anxiety, trouble and

---

<sup>369</sup> *Report of the commissioner appointed to inquire into the laws of pawnbroking in Ireland*, p.65.

everything else'. She gave 'unlimited credit' to those who bought at the auction, people who were mostly dealers and brokers. Sometimes she didn't recover the money at all.

All the money sunk in the room is absolutely sunk for ever, you are obliged to give such unlimited credit to a number of poor brokers who attend the sales.... The better class of brokers come from all parts of Ireland, and we are obliged to give them credit to the amount of £60 or £80 perhaps. They constantly break and run away, and our losses are tremendous. The expense of carrying on the business is £26 a week, before I put the price of a loaf in my pocket. I have to pay that independently of all losses which occur every year in the way of trade.<sup>370</sup>

This picture gives a good sense of what a fine balancing act it was, as it still is, to keep the show on the road in a credit economy, just as it was for those businesswomen who ended up being declared bankrupt after getting stock on credit and then letting their own customers have it on credit. People ran into cashflow problems, or worse, and pawned items. Unable to pay the interest or redeem the items, the goods went off to auction, where the auctioneer let someone else have them on credit, and, according to Mrs Farrell, often ended up out of pocket herself as a result. However, Mrs Farrell may have been painting a bleaker picture than accurately represented reality. The returns of local taxation in Ireland for 1869 show the figures for the Barrack Divisional Saleroom over 1867, 1868 and 1869. The average figure for fees generated by the sale of forfeited pledges is £1,610. After deducting clerks' salaries and other expenses, (which at an average of £24 per week are not far off Mrs Farrell's own estimate of £26 per week), the average figure for the profit taken home by Mrs Farrell is the tidy sum of £430.

Margaret Farrell had also been able to produce as a surety the huge sum of £1,900, more than the fees for an average year. Home was pleasant: in 1870, the year before her death, she was listed in Slater's Directory under 'Nobility, Gentry and Clergy', occupying house number 3 on the recently-completed north terrace of

---

<sup>370</sup> *Report of the commissioner appointed to inquire into the laws of pawnbroking in Ireland*, p.66.

Clarinda Park in the seaside suburb of Kingstown (now Dun Laoghaire)<sup>371</sup>, a large, two-storey over basement house, from whose bay windows Mrs Farrell could look out onto the park. Her Clarinda Park neighbours included the respectable figures of medical doctors, barristers and a Justice of the Peace.<sup>372</sup> Taking into account such an attractive and enviably-located home, combined with £430 a year, and some cash reserves, it becomes harder to imagine Mrs Farrell, regardless of the losses she suffered, struggling to put the price of a loaf in her pocket. Practical, commercially-minded Mrs Farrell, who unlike her husband had not considered herself above dealing in rags; whose daily work involved the lives of the hard-pushed working classes; who gave credit in pennies as well as pounds; and who was matter-of-fact about working in a field which was exclusively male not just de facto but de jure, found herself, at the end of a life of hard work, in a most middle-class situation, with a good income, a beautiful house and professional neighbours.

She was not alone in securing her social position on the profits of pawn; a picture of pawnbroking funding and facilitating social advancement is drawn by Paul O'Brien, in his book on the Glynn family of Kilrush. O'Brien considers the case of Jane Lane-Joynt, the Limerick pawnbroker's daughter, mentioned in the last chapter, who had learned the skills of bookkeeping and business management from her mother. Jane's father died when she was 11, and her mother took over his pawnbroker's shop, providing her family on its profits with a comfortable life<sup>373</sup> through the 1850s. Jane, 'a formidable woman with a head for business',<sup>374</sup> married Michael Glynn in 1859, and she managed her own household, as well as several properties in Kilrush and Castleconnell, and co-managed the family milling business M. Glynn and Sons, using the skills she had learned at her mother's shoulder. Her own daughters had nothing to do with the business as they grew up, though: all four were sent to boarding school in Dublin. Their mother's move away

---

<sup>371</sup> Peter Pearson, Anne Brady, and Daniel Gillman, *Dun Laoghaire Kingstown* (O'Brien Press, 1991).

<sup>372</sup> *Slater's Royal National Commercial Directory of Ireland*.

<sup>373</sup> Paul O'Brien, *The Glynn's of Kilrush, County Clare, 1811-1940*, p. 59.

<sup>374</sup> Paul O'Brien, *The Glynn's of Kilrush, County Clare, 1811-1940*, p. 62.



from pawnbroking had been facilitated not only by the funds from the business, but by her experience of it.

Although Mrs Farrell's business was at one remove from the pawnbrokers themselves, the image of her Kingstown retreat accords with Raymond's observation that:

[o]ne of the rewards for the Victorian pawnbroker in Dublin was a rise in social status, for if the odium attached to visiting a pawnbroker's was still prevalent in contemporary society, the pawnbrokers themselves were slowly but surely creeping up the social ladder – at least in terms of residence.<sup>375</sup>

Raymond assessed changes in pawnbrokers' residences over the nineteenth century, starting from a point where almost everyone lived either over or next door to their pawnshops, and, in 1824, 65 per cent of all licensed pawnbrokers lived and worked in the poorest areas of the city. The difference in status between those who lived over the shop and those who lived away from it is highlighted in the status gulf between Mary Brangan and Mary Anne Kellett, in May Laffan's 1876 novel *Hogan MP*:

Mary Anne's father was poor, and the family lived over their shop; whereas Alderman Brangan lived in Mountjoy Square, and had men to look after his shop, - or rather shops, for he had several. They were not at all in the same set, though in the same business.<sup>376</sup>

By 1838, 75 per cent of Dublin pawnbrokers were living and trading in respectable areas of the city; by 1870, 12 per cent were living and working in very fashionable areas of the city. By 1870, loans of less than 2s 6d still made up over 80 per cent of the loans issued by pawnbrokers, suggesting that the poor were still the main customer base, and that profits were therefore being made at the expense of those who could least afford it.<sup>377</sup>

---

<sup>375</sup> R.J. Raymond, 'Pawnbrokers and Pawnbroking in Dublin: 1830 - 1870', p. 21.

<sup>376</sup> May Laffan, *Hogan, M.P.*

<sup>377</sup> R.J. Raymond, 'Pawnbrokers and Pawnbroking in Dublin: 1830 - 1870', p. 22.

Farrell's position became hers, initially, through her husband's incapacity. After his death it was bolstered by the complicity of men. If one moved out of the agreed line, her position would have been threatened. Although the general sense of Farrell is of a capable, resourceful, practical woman, she cannot have been unshakeable. It is clear that she worried about money, and that she was, as anyone would be, affected emotionally at certain difficult times. 'I was dreadfully knocked up at the time he died', she said of her husband's death. The knowledge that the structure supporting her could be removed at any point is likely to have increased her sense of her own precarity at work. She relied on those men who created and sustained the fiction of their involvement as divisional auctioneer and deputy divisional auctioneer. They were not protecting or promoting her as weaker person by virtue of her gender. They recognised the value of her experience, her knowledge, and her ability, and agreed that the business needed her in control if it were to succeed. There were men all around her, working with and for her. She remarked that she had 'a slight partnership with Mr Dillon', another auctioneer who used to transact some sales for her husband, and now did so for her.<sup>378</sup> The auctioneers and clerks who worked for her relied on her for their salaries and security. The accountants who prepared her accounts regularly must have counted on her fees when they made their financial projections; and, ultimately, the Lord Lieutenant also relied on her expert fulfilment of her role. Whether or not he was already explicitly aware of this, he must have been made so after the publication of Hancock's report in 1868. There is no evidence of anyone raising any question as to her gender impeding her from doing the job, other than the question of illegality, which seems to have been regarded as a technicality to be dealt with.

Farrell's financial success, and the respectability imparted by her middle-class address, was not unique in the industry, as will now be illustrated in tracing the journey of Margaret Lowry.

---

<sup>378</sup> *Report of the commissioner appointed to inquire into the laws of pawnbroking in Ireland*, pp. 69, 70.

APPENDIX XVIII.—SUMMARY of RETURNS of Taxation on Pawnbrokers\* by Fees received by the City Marshal and by Auctioneers of Forfeited Pledges in the City of Dublin, in the Years 1867–8–9.

RECEIPTS.	1867.			1868.			1869.			EXPENDITURE.	1867.			1868.			1869.												
	£	s.	d.	£	s.	d.	£	s.	d.		£	s.	d.	£	s.	d.	£	s.	d.										
City Marshal:										City Marshal:																			
Paid by Deputy Auctioneer, . . . . .	159	0	0	265	0	9	260	0	0	Remuneration of Marshal, . . . . .	350	0	0	300	0	0	300	0	0	Remuneration of Clerks, . . . . .	168	10	0	170	10	0	168	10	0
Fees on Notices of Sale, . . . . .	267	3	1	267	15	4	200	14	2	" of Clerks, . . . . .	93	10	3	77	13	4	84	19	6	Incidental Expenses, . . . . .	29	4	7	270	12	8	215	9	10
" Pawnbroking Returns, . . . . .	217	16	9	279	5	8	309	0	1	Balance paid Town Council of Dublin, . . . . .																			
" Certificates of Securities, . . . . .	7	5	0	0	15	0	8	4	7																				
Workhouse Divisional Saleroom:										Workhouse Divisional Saleroom:																			
Fees for Sale of Forfeited Pledges, . . . . .	2,151	4	10	2,160	11	4	2,189	7	0	Remuneration to Clerks and General Trade Expenses, . . . . .	746	18	8	954	19	5	829	7	11	Paid Non-acting Auctioneer (to 22nd Oct., 1869), . . . . .	260	0	0	260	0	0	232	16	0
										Balance Profit received by Mr. Edward Garland, auctioneer, . . . . .	1,144	6	2	945	11	11	1,157	3	1										
Barrack Divisional Saleroom—										Barrack Divisional Saleroom:																			
Fees for Sale of Forfeited Pledges, . . . . .	1,735	16	6	1,530	3	6	1,565	16	3	Remuneration to Clerks and Trade Expenses, . . . . .	988	8	11	879	1	1	891	2	10	Paid late Non-acting Auctioneer, . . . . .	260	0	0	260	0	0	260	0	0
										Balance Profit received by Mrs. Farrell, auctioneer, . . . . .	487	9	7	391	2	5	414	13	5										
Rotunda Divisional Saleroom:										Rotunda Divisional Saleroom:																			
Fees for Sale of Forfeited Pledges, . . . . .	1,690	12	11	1,753	7	2	1,784	13	2	Remuneration to Clerks and Trade Expenses, . . . . .	741	14	6	750	15	2	771	9	7	Paid Swordbearer, . . . . .	260	0	0	260	0	0	260	0	0
										Balance received by Mr. Bentley, auctioneer, . . . . .	688	18	5	742	12	0	753	5	7										
Stephen's-green Divisional Saleroom:										Stephen's-green Divisional Saleroom:																			
Fees for Sale of Forfeited Pledges, . . . . .	913	2	8	1,095	4	9	1,170	2	11	Remuneration to Clerks and Trade Expenses, . . . . .	338	3	7	400	16	3	352	9	11	Paid the City Marshal, . . . . .	260	0	0	260	0	0	260	0	0
										Balance received by Mr. Bentley, auctioneer, . . . . .	814	19	1	484	8	6	527	13	0										
Less received by City Marshal from Stephen's-green Saleroom, double return, . . . . .	159	0	0	265	0	0	260	0	0	Expenditure of same, . . . . .	159	0	0	265	0	0	260	0	0										
	6,973	3	9	7,093	2	9	7,218	18	2																				

\* For tax on Pawnbrokers paid to Dublin Metropolitan Police Commissioners, see Appendix V.

Printed image digitised by the University of Southampton Library Digitisation Unit

Figure 15: Local Taxation Returns showing Mrs Farrell's profits.<sup>379</sup>

<sup>379</sup> Documenting Ireland: Parliament, People and Migration, 'Returns of local taxation in Ireland, 1869', <http://www.dippam.ac.uk/eppi/documents/15582/page/408750>, accessed 7 April 2017.

## Margaret Lowry, Dublin city: the First-Class Pawn Office

For many years, Margaret Lowry owned the First-Class Pawn Office at 85 Marlborough Street. Known by four names through three marriages and a long, busy life, she went from being Margaret McGrath to Margaret Keyes, then Margaret McNally, and finally Margaret Lowry. The name 'First-Class Pawn Office' sought to convey that here was a respectable establishment. This was an important first impression to create, given that respectability could not be taken for granted. A pawnshop wasn't always the most respectable shop in the most respectable district of a city, and the newspapers frequently contained some snippet or other about a pawnbroker receiving stolen goods, or a wrangle in the Marshal's office.

Margaret Josephine McGrath was the daughter of Robert McGrath, who was described on her first marriage certificate as a 'gentleman', of 115, Lower Baggot Street, in what is now Dublin 2, though on her third as 'farmer'.<sup>380</sup> In 1880, Margaret married Humphrey O'Sullivan Keyes, a successful Limerick veterinary surgeon with a keen interest in breeding hunters.<sup>381</sup> Keyes had been married before, for eleven years, to Mary Theresa Cleary.<sup>382</sup> They had at least three children: Cornelia in 1868, Mary Theresa in 1871, and Humphrey in 1875. Humphrey and Cornelia both died in 1875, though, when he was still a baby and she a seven-year-old. The sorrow, heartache, and stress must have been unbearable in the Keyes household, and things weren't to improve. The loss of these two children was followed by a scandalous court case, in 1877, in which Keyes claimed damages of £500 from an uncle, claiming that Mary Theresa was a drunkard, with a habit of spending her days drinking at the uncle's private house, where, Keyes said, prostitution was encouraged. Keyes also claimed to have had a sexual relationship with his cousin, the defendant's daughter, when she had been

---

<sup>380</sup> Irish Genealogy, [https://civilrecords.irishgenealogy.ie/churchrecords/images/marriage\\_returns/marriages\\_1894/10553/5844404.pdf](https://civilrecords.irishgenealogy.ie/churchrecords/images/marriage_returns/marriages_1894/10553/5844404.pdf) accessed 11 March 2018.

<sup>381</sup> Irish Genealogy, [https://civilrecords.irishgenealogy.ie/churchrecords/images/marriage\\_returns/marriages\\_1880/1035/8035673.pdf](https://civilrecords.irishgenealogy.ie/churchrecords/images/marriage_returns/marriages_1880/1035/8035673.pdf) accessed 11 March 2018.

<sup>382</sup> *Clare Journal and Ennis Advertiser*, 17 June 1867.

16 or 17. Describing in court how he had gone to his uncle's house searching for his wife one day, Keyes reported:

I was excited but sober, when I went to Coomey's house in search of my wife. I said to Miss Coomey, defendant's sister, 'This is a house of prostitutes, and you are making one of my wife'.<sup>383</sup>

The judge said he had never heard evidence given with such 'brazen effrontery' and dismissed Keyes's claims. The atmosphere at home after Keyes lost his action must have been grimmer than ever. On top of everything, Mary Theresa developed cancer of the womb, which caused what must have been a horribly painful and distressing death a year after the case, in July 1878. She was 26.<sup>384</sup>

A little under two years afterwards, Margaret McGrath walked down the aisle of St Andrew's Church in Westland Row, half a mile from her home in Baggot Street. Here, at the same altar where Mary Theresa had married Humphrey, Margaret McGrath married him, and became stepmother to her nine-year-old daughter, Mary Theresa. Margaret may or may not have known about the tensions in Keyes's relationship with his first wife, the allegations he had made against her, and his claim in relation to his cousin, though they were certainly available to be studied by his new bride and in-laws. The details had been publicly reported, excruciatingly enough by the *Freeman's Journal*, and more explicitly still by the *Irish Times*.<sup>385</sup> If the new Mrs Keyes, and her family, were fully aware of the scandal, this suggests that she was prepared to defy prevailing standards of respectability. If she was prepared to do so even in her youth, to pursue a personal relationship, she cannot, when older and more experienced, have been much bothered about what people thought of her becoming a licensed pawnbroker and following the trade. At any rate, the new marriage was to be a short-lived one, as Humphrey Keyes died in October 1882.

---

<sup>383</sup> *Irish Times*, 16 July 1877.

<sup>384</sup> Irish Genealogy  
[https://civilrecords.irishgenealogy.ie/churchrecords/images/deaths\\_returns/deaths\\_1878/020489/7190062.pdf](https://civilrecords.irishgenealogy.ie/churchrecords/images/deaths_returns/deaths_1878/020489/7190062.pdf) accessed 11 March 2018.

<sup>385</sup> *The Weekly Freeman and Irish Agriculturalist*, 21 July 1877; *Irish Times*, 16 July 1877.

Margaret Josephine Keyes appears to have mended the shards of her broken heart, as thirteen months later she married again, this time a Dubliner named Laurence McNally.<sup>386</sup> Like Humphrey Keyes, he was older and experienced than Margaret. Another widower, McNally was the son of a victualler, and already in his late fifties. He described himself on their marriage certificate as a gentleman, although on his first marriage certificate he had described himself as pawnbroker. He had married his first wife, Mary Maguire, in 1868. They were married in St Mary's, the Pro-Cathedral, only sixty yards away from the shop at 85 Marlborough Street. McNally also had premises at 7 Upper Buckingham Street, but it was the Marlborough Street shop which was mentioned in the 1878 diary of John J. Hayden, a Dublin student, who wrote on April 25<sup>th</sup>:

My clothes today made another journey from 85 Marlborough Street, Miss Mary's watch being the security.

The following day, Hayden suffered from the rather high-class problem of being 'unable to write any poetry this morning as I had no paper', but seemed in good spirits nonetheless, and

[r]edeemed the gold watch at about 2 o'clock. The journey through the streets especially the respectable ones seemed thank God less disagreeable than usual and McNally did not appear disinclined to give the extra shilling.<sup>387</sup>

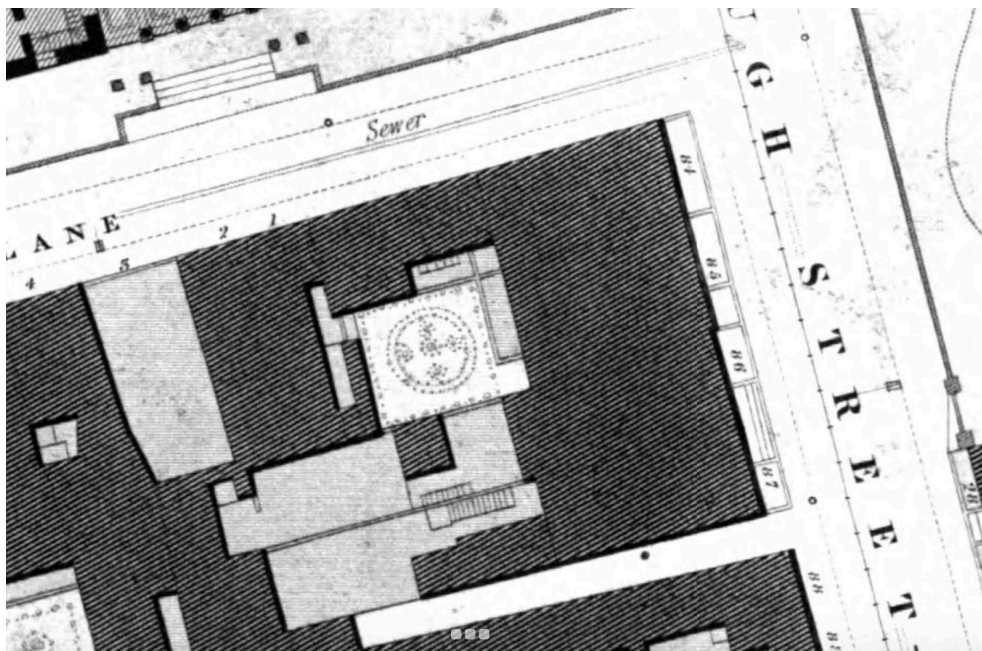
Marlborough Street, as described in the introductory chapter, was a busy commercial street running directly parallel to Sackville Street (now O'Connell Street), from Eden Quay up to Great Britain Street (now Parnell Street). When Margaret married Laurence in 1883, more or less the first building as you turned up off the quays was the city morgue, and there were other public buildings, including, next door to Laurence's shop, the returned letters department of the General Post Office; opposite it, the Commissioners for National Education; and on the other

---

<sup>386</sup> Irish Genealogy  
[https://civilrecords.irishgenealogy.ie/churchrecords/images/marriage\\_returns/marriages\\_1883/1\\_0950/8002236.pdf](https://civilrecords.irishgenealogy.ie/churchrecords/images/marriage_returns/marriages_1883/1_0950/8002236.pdf) accessed 11 March 2018.

<sup>387</sup> F.E. Dixon and John J. Hayden, 'A Dublin student's diary of 1878' in *Dublin Historical Record*, 34, no. 1 (1980), pp. 28-40.

side of the crossroads, St Mary's Pro-Cathedral, where Laurence and Mary were married. The rest of the long street was a lively mix of food and drink shops, boarding houses and hotels, tailors and dressmakers, confectioners, tobacconists, printers and booksellers, and a number of buildings which had been kept as private houses.



**Figure 16: 85 Marlborough Street, 1847, showing landscaped gardens.**<sup>388</sup>

Laurence McNally, gentleman pawnbroker, appears to have been financially successful, as he and Margaret were able to live out of the city at 4, Bayswater Terrace in Sandycove, a mile or so further south than Margaret Farrell's house in Kingstown. It was an elegant house on an acre of garden running down to a private sea bathing place. The quiet atmosphere and salty air must have represented a total change from busy Marlborough Street and the city.<sup>389</sup> Laurence did not have

---

<sup>388</sup> 1847 Ordnance Survey Map, sheet 14.

<sup>389</sup> Bayswater Terrace is a Georgian terrace of four three-storey-over-basement houses. The McNally's house, 4, Bayswater Terrace, Sandycove changed hands in 2015 for €2.5 million.

the monopoly on business acumen, though, as his wife proved after his death. He died in March 1891, at the age of 66, and surviving pawn tickets from 85 Marlborough Street for the 1890s show that Margaret J. McNally, Licensed Pawnbroker, became the proprietor of the shop (Figure 17). The book of tickets was printed on pale blue paper by H. & M. Woods, a Dublin firm of stationers and printers. It is headed:

Advances Made on Stocks & Shares The First Class Pawn Office Established at 85, Marlborough Street Never Elsewhere.

The form is printed with spaces to be filled in by hand. After the date, the form reads:

Lent to Mr. \_\_ the sum of \_\_ Pounds and \_\_ Shillings and \_\_ Pence on the following goods viz \_\_ £\_\_ to be sold in \_\_ months if not redeemed or interest paid[.] Please see that your name and address are correctly entered.



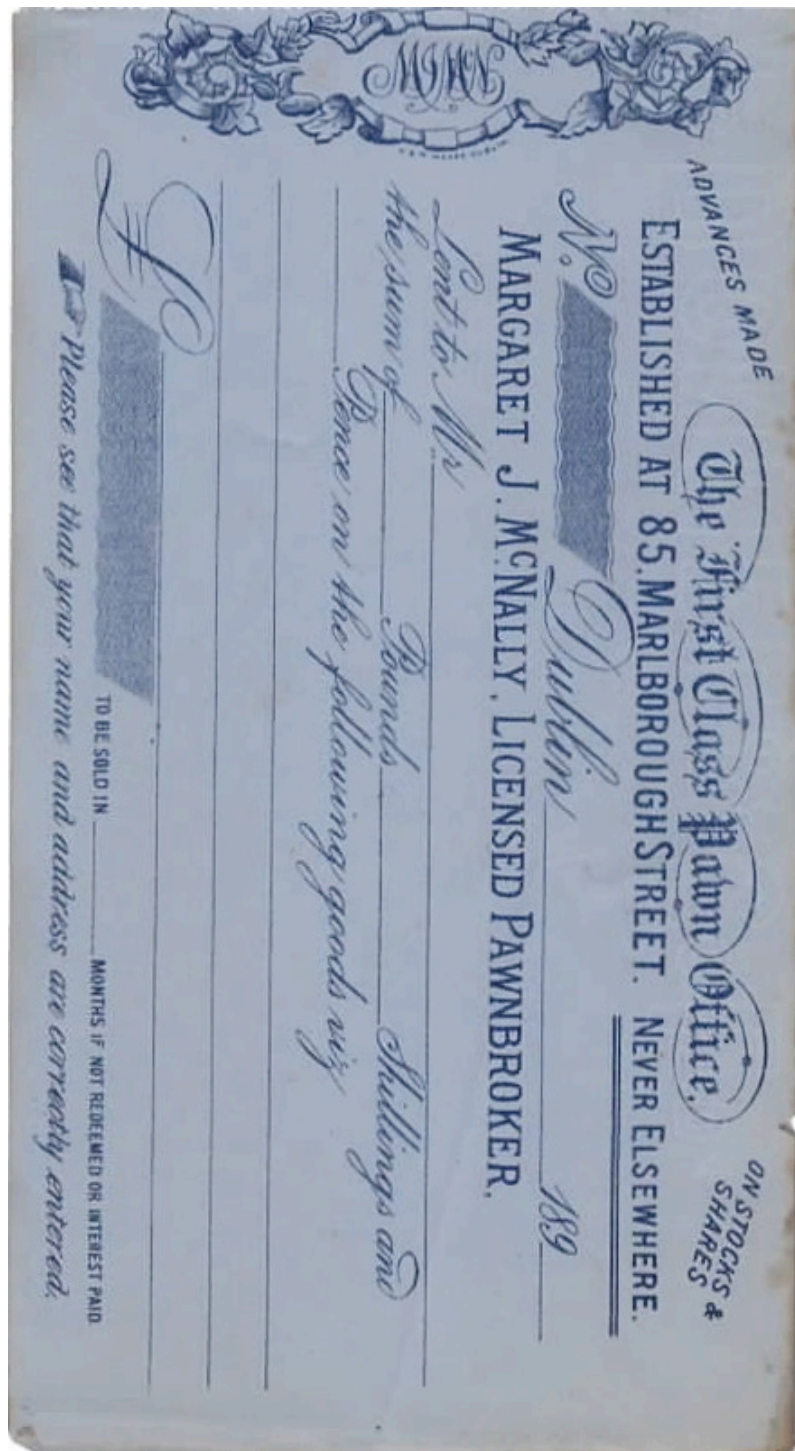


Figure 17: Original unused ticket from the First-Class Pawn Office.<sup>390</sup>

<sup>390</sup> Private archive of Pat Carthy, Carthy Pawnbrokers, Marlborough Street.

The initials MJMcN, in decorative script, are enclosed by a design of foliage. Despite women being frequent pawners, the form was printed with a masculine title as it were only going to be filled in for a man. This was not unusual. While the pawn ticket required only a small handwritten amendment to convert it to a feminine, the receipt completed to confirm that the year's £100 had been paid by Margaret J. Lowry (as McNally later became) in 1898 shows the five amendments necessary to convert it to a feminine form.<sup>391</sup>

To get her pawnbroker's licence, Margaret McNally had to jump through the regulatory and administrative hoops already described. Before picking up the reins of the business, she knew she would need capital, a network of connections with capital and a network of connections prepared to provide character references. She must have known from watching her husband at work that organisational and administrative skills were essential, that she needed to be financially literate, and she would have to plan for access either to further capital or to credit to fund all the costs associated with continuing to operate the business. As the shop dealt in precious metals, a plate licence was also required, as noted on the bottom of the licence in Figure 18 and shown in Figure 19. A tobacco licence was needed too, as shown in Figure 20. Every document came at a price: these three testify to an annual expenditure of £7-10s for the pawnbroking licence, £5-15s for the plate licence, and 5/3 for the tobacco and snuff licence, while the police payment recorded by Margaret McNally's receipt reproduced in the previous chapter was a further £100. The sums had to be paid over in total, and could not be spread out over the year. Despite their long occupancy, the McNallys do not appear to have owned the Marlborough Street building – certainly, when Margaret appears on the electoral rolls in the early 20<sup>th</sup> century, she is listed as a 'rated occupier' of the house, office and yard – and so rent and rates bills would have been another constant expense.

---

<sup>391</sup> This receipt is reproduced in Figure 14, in the previous chapter.

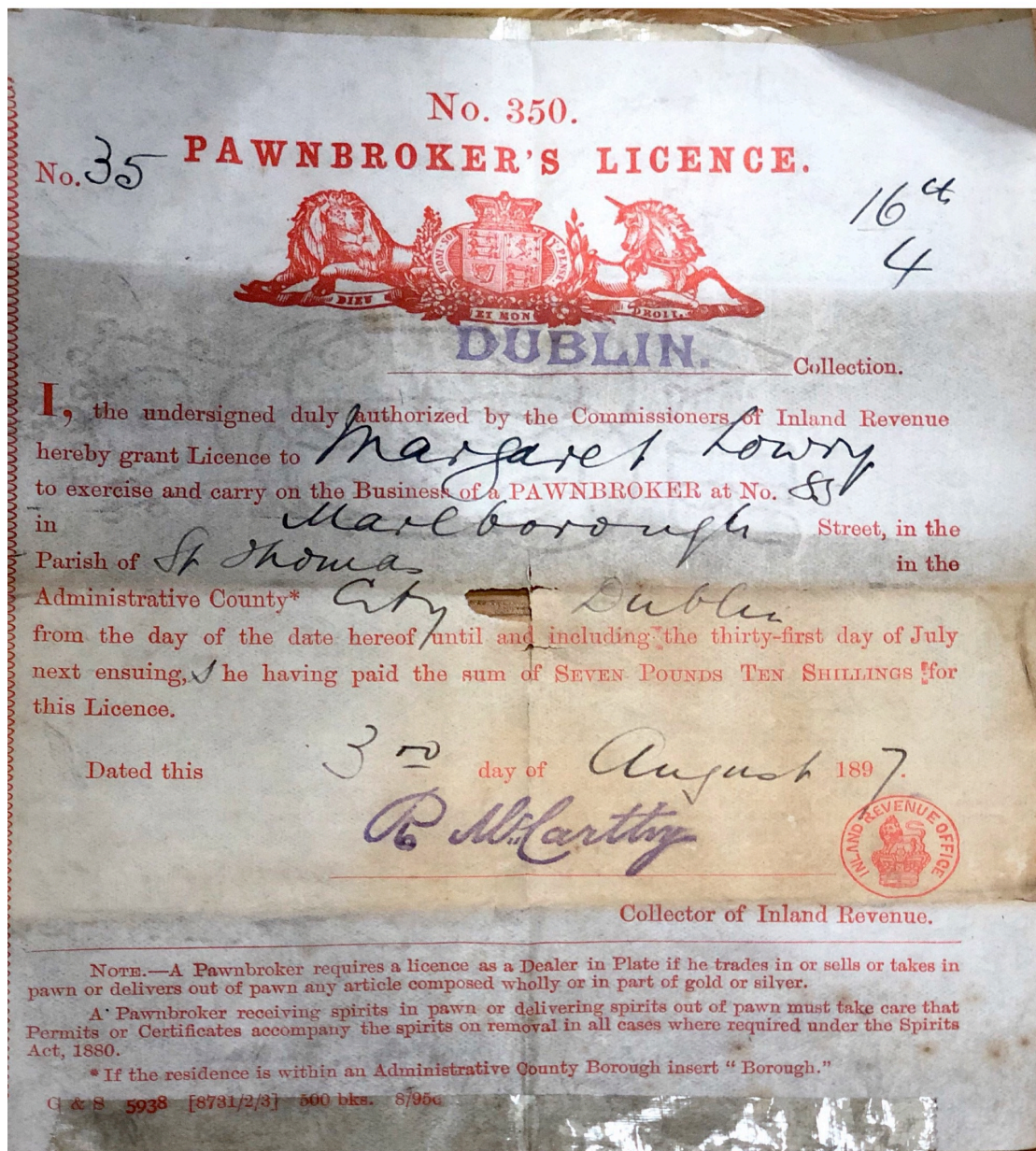


Figure 18: Margaret Lowry's pawnbroking licence, 1897.<sup>392</sup>

<sup>392</sup> Private archive of Pat Carthy, Carthy Pawnbroking, Marlborough Street.

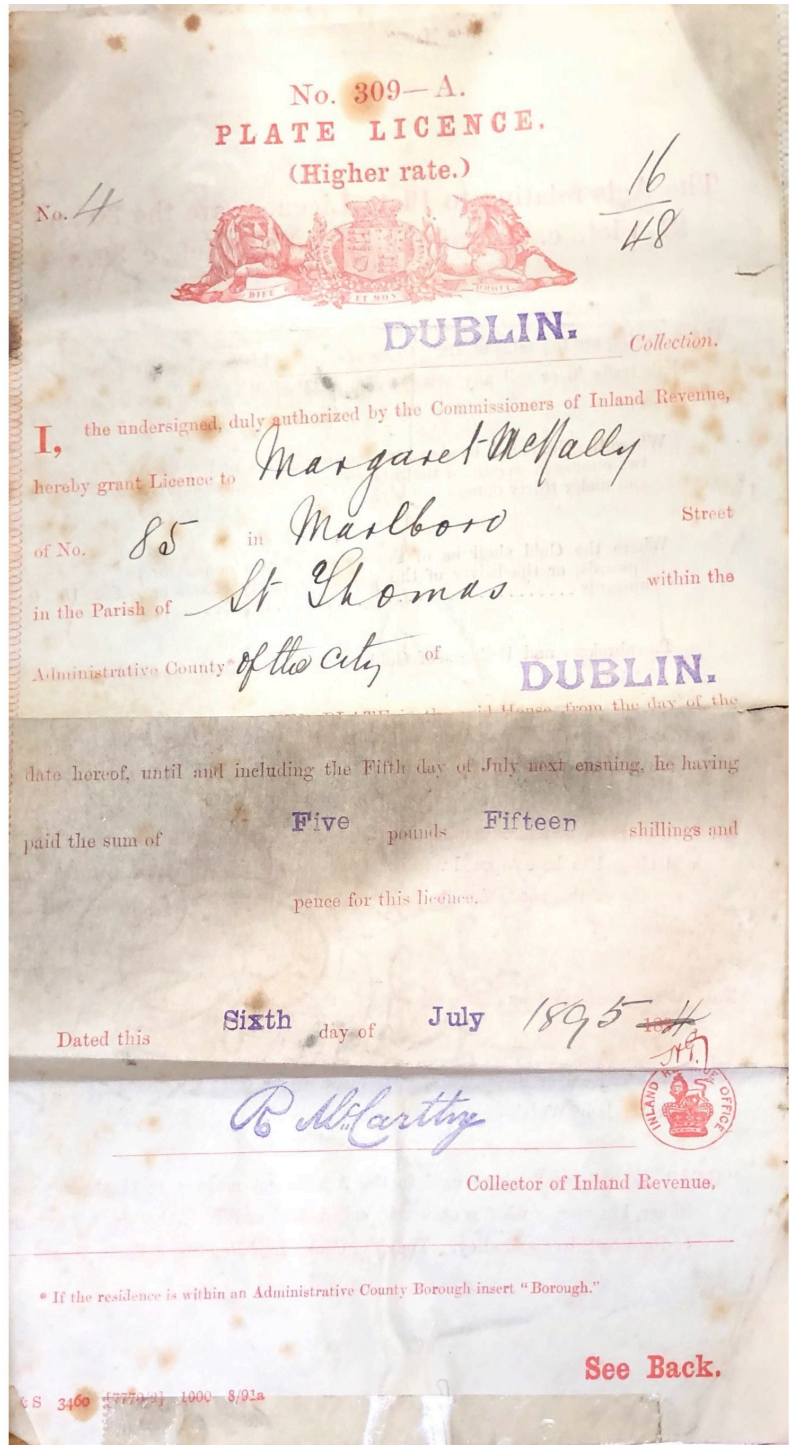


Figure 19: Margaret McNally's plate licence, 1895.<sup>393</sup>

<sup>393</sup> Private archive of Pat Carthy, Carthy Pawnbroking, Marlborough Street.

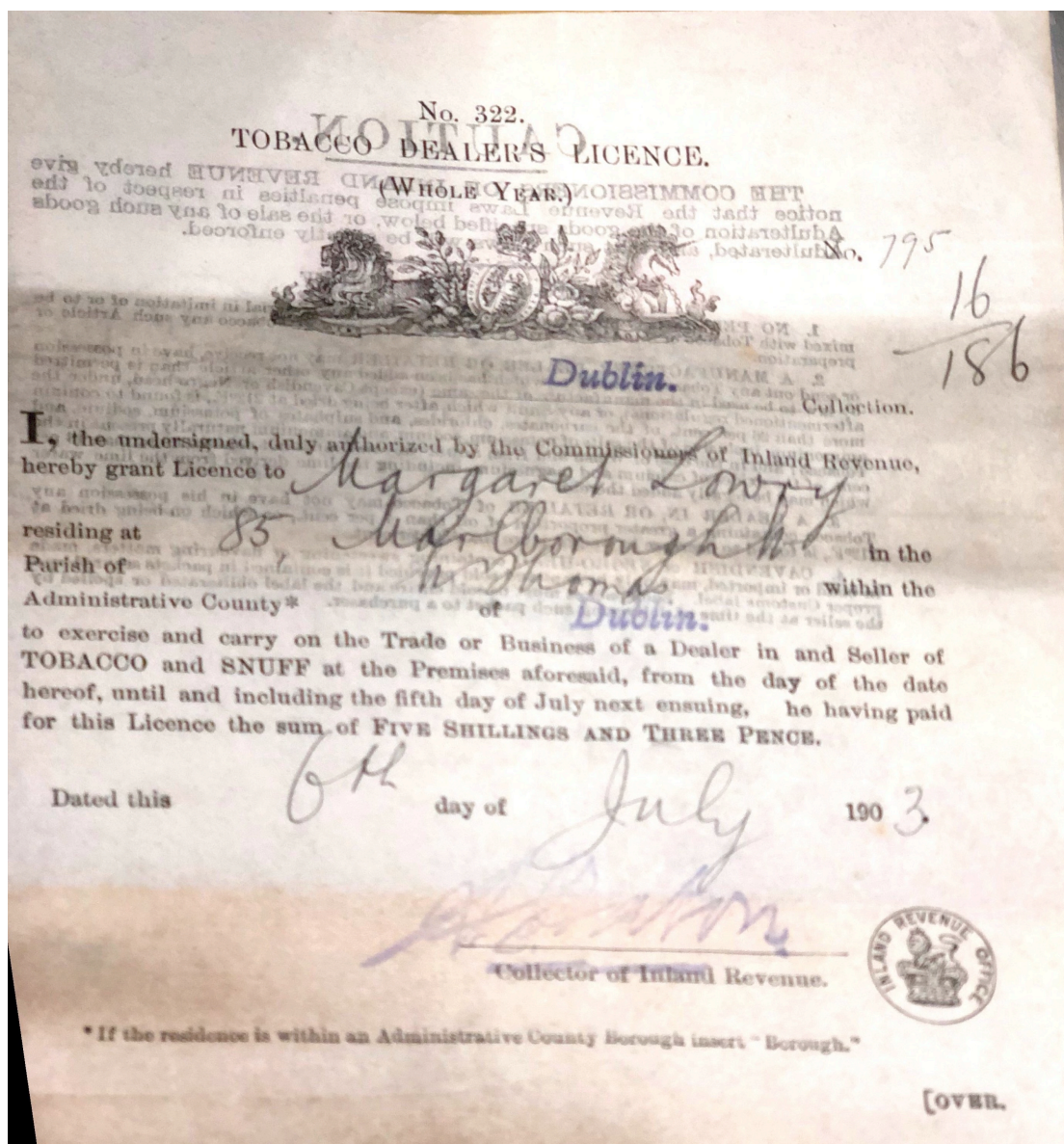


Figure 20: Margaret Lowry's tobacco dealer's licence, 1903.<sup>394</sup>

The details of Laurence McNally's death were furnished by Edwin Vincent Lowry, of Peafield Terrace, in Blackrock.<sup>395</sup> In another quick turnaround, within three years of Laurence's death, Margaret married Edwin Lowry.<sup>396</sup> Perhaps in a conscious attempt to retain the name of McNally, which had been associated for so

<sup>394</sup> Private archive of Pat Carthy, Carthy Pawnbroking, Marlborough Street.

<sup>395</sup> According to the register at Glasnevin Cemetery, where Laurence McNally is buried.

<sup>396</sup> Marriage certificate digitised at Irish Genealogy [https://civilrecords.irishgenealogy.ie/churchrecords/images/marriage\\_returns/marriages\\_1894/10553/5844404.pdf](https://civilrecords.irishgenealogy.ie/churchrecords/images/marriage_returns/marriages_1894/10553/5844404.pdf)

long with 85 Marlborough Street, Margaret went out of her way to keep her deceased husband's name on the pawn tickets. She changed the wording on the ticket from 'Margaret J. McNally, Licensed Pawnbroker' to 'Laurence McNally (Deceased) Margaret J. Lowry Administratrix Licensed', placed within a much plainer design (Figure 21). A later version reverts to the original style, and features her new initials, ML, printed within a new design of foliage (Figure 22).

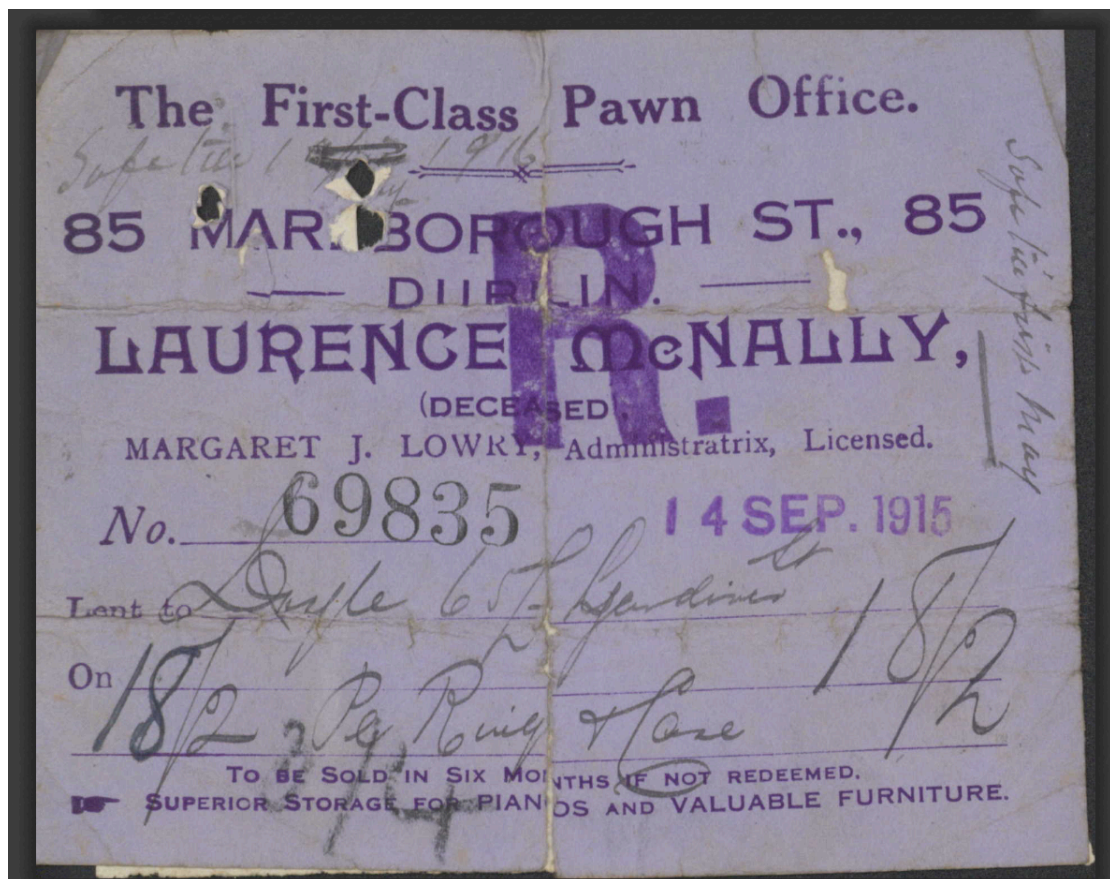


Figure 21: Pawn ticket from 1915 showing Margaret Lowry as administratrix following the death of Laurence McNally.<sup>397</sup>

<sup>397</sup> National Archives of Ireland, Property Losses Ireland Committee, PLIC/1/6210.

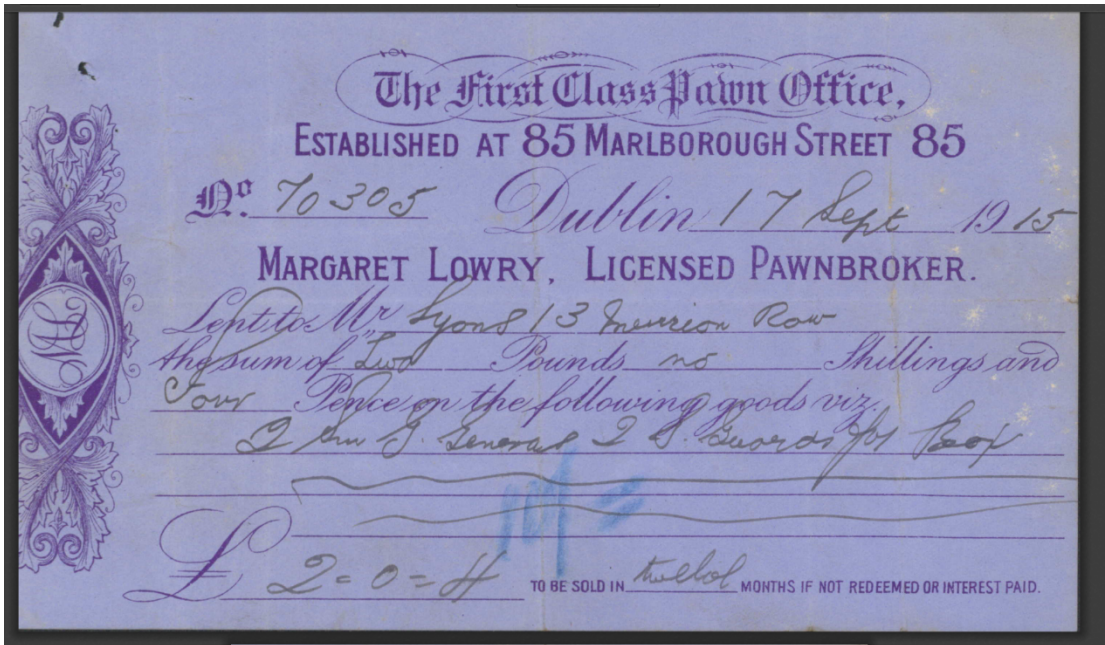


Figure 22: A 1915 pawn ticket showing 'Margaret Lowry, Licensed Pawnbroker'.<sup>398</sup>



Figure 23: Modern elevation of 84-85 Marlborough Street showing the neighbouring St Mary's Pro-Cathedral.<sup>399</sup>

<sup>398</sup> National Archives of Ireland, Property Losses Ireland Committee, PLIC/1/6210.

<sup>399</sup> Drawing by Mahoney Architects, reproduction courtesy of Elaine Mahoney McCabe.

The First-Class Pawn Office operated at the higher end of the pawn business. An advertisement for the auction at the divisional auction rooms of forfeited pledges from the shop gives a snapshot of the variety of goods pawned, and suggests that Margaret McNally took over a business dealing in luxury goods. Rather than sacrificing a few threadbare, flimsy items essential to everyday life, the McNallys' clients were in a position to pawn what they could afford to do without: a box of good cigars, or shares in the tram company. In 1875, the forfeited pledges included:

An immense variety of men's fashionable and Seasonable ready-made goods, Whole pieces and ends of cloths, tweeds, silks, Satins, Velvets, Cashmeres, stuffs, &c, Seal skin jackets, Valuable Paisley, French, and Indian shawls, Blankets, quilts, sheetings, table linen, &c, &c, &c, A collection of excellent household furniture And Other Valuable Property, Including – Parlour, drawingroom and hall chairs, Loo, dining, cards and work tables, sofas, bedsteads, Drawers and glass cases, Carpets, hearth rugs, fenders and fire irons, Feather beds, bolsters, and pillows, hair mattresses, Bed and window curtains, Writing desks, work boxes, and dressing cases, Pier, chimney and dressing glasses, An extensive collection of miscellaneous property. Guns, revolvers, opera glasses, Musical and other instruments, sewing machines, Meerschaum pipes, plated ware, Ironmongery, oilpaintings, and engravings.

This list, with its luxurious fabrics, clothing and furniture, suggests that the customers of 85 Marlborough Street came from more, as well as less, comfortable homes. It also gives an idea of the extent of the warehousing required on the premises to accommodate all these items. Jewellery was easier to store, and a similar sale in 1874 showed what went unredeemed at 85 Marlborough Street:

diamonds, fine gold jewellery, superior watches, silver plate, plated ware, &c., principally consisting of single-stone and cluster diamond rings, demi-guard, and Albert chains, brooches, earrings, and bracelets; 5 dozen gold and silver watches, by Donegan, Dent, Benson, Baume, Mottu, and other eminent makers; several cups, cream ewers, and sugar bowls, beautifully chased; dozens and half-dozens of table, tea, and dessert spoons, 12 boxes of good cigars, and a great variety of select miscellaneous property.<sup>400</sup>

---

<sup>400</sup> *Freeman's Journal*, 18<sup>th</sup> July 1874.



Other advertisements make it plain that the shop's target market went beyond individual pieces of jewellery, clothing or furniture from a household in need, to include surplus goods from other shops, which presumably came in excellent condition and would therefore have a good resale value, and share certificates, which, while their value would have fluctuated, could be held in a strongbox or safe and did not need to be warehoused. Thus, in 1881, during Margaret's short marriage to Humphrey Keyes, Laurence McNally at the First-Class Pawn Office offered

the largest cash advances on the most liberal terms. Any loan to £1000 can be had without delay or call again, on deposit of plate, jewellery, pianos, high-class furniture, watchmakers', drapers', grocers' and all traders' surplus stocks; also dock warrants, tram and other shares.<sup>401</sup>

Whether you were getting a few pence on some tattered clothes or a few pounds on your diamond necklace, you wanted privacy and discretion around the transaction. Margaret McNally understood that, and she finalised the text of an 1897 newspaper advertisement with this in mind. It reassured those considering pawning their goods that, for those who lived further than convenient walking distance away, the office was 'two minutes' walk from Nelson's Pillar, where all trams stop'. For those who required discretion, it was 'the most privately situated office in Dublin'; and for those who could not, or would rather not, attend in person, 'N.B. – Property sent per Registered or Parcel post immediately attended to with strictest privacy.' So, once you had skimmed the whole advertisement, you understood that you could take a tram to the city centre and walk for two minutes to pawn your goods in Marlborough Street, dealing with the pawnbroker in privacy once you got there; or you could post your goods to Dublin from anywhere in Ireland and receive a cash advance on them through the post. Interestingly, Margaret Lowry appears to have set her sights further afield than Ireland, because in 1901 and 1902 she placed advertisements in England.<sup>402</sup>

If you were more local to your pawnbroker's office, you might be able to

---

<sup>401</sup> *Dublin Evening Telegraph* 3<sup>rd</sup> November 1881.

<sup>402</sup> For example, *Northants Evening Telegraph* 8 March 1902.

benefit from the services of a pawnbroker's tout, which meant you didn't have to put in an appearance at the shop yourself. A 1902 piece in the *Lady's Gazette*, picked up by the *Dublin Evening Telegraph*, described how such a service worked. The touts circulated on Monday mornings and collected

the bundles of threadbare garments or flimsy chattels upon which they wish to realise, carries or carts them to the broker for whom she touts, receives the money (plus often a commission for herself) and pays it to her clients less a fee for her labours, amounting to anything from 7½ to 15 per cent on the amount realised. On Saturday nights she returns to her clients, collects their moneys, redeems their goods, again charging a commission on the transaction.

The tout is another woman, on the periphery, making a living from the pawnbroking industry. In such reduced circumstances, it seems like a considerable sacrifice to pay 'anything from 7½ to 15 per cent' on the money you got for your threadbare garments and flimsy chattels, but perhaps if you were pawning your boots or your winter coat it was simpler not to leave the house to do so.

Divisional auctioneer Margaret Farrell explained to the 1868 Commission of Inquiry that 'few respectable people give their own address', although 'some people pawning silver plate give their own address, for they mean to redeem it'. One reason to give your real address would be to receive in the post a notice of the goods' imminent sale by auction, once the redemption period had expired, but Mrs Farrell felt that 'poor people' just wanted to 'get their money on goods in the first instance' - using a false address didn't matter, as the notice of sale was of little value. 'It just reminds them that the property is about to be sold. I don't consider it is of any value at all.'<sup>403</sup>

James Joyce touches on the shame, or at least the embarrassment, of pawning, when clapped-out barrister JJ O'Malley pawns his gold watch 'in Cummins of Francis street where no-one would know him in the private office', and, when asked by the pawnbroker for his name, he gives a false one. This

---

<sup>403</sup> *Report of the commissioner appointed to inquire into the laws of pawnbroking in Ireland, 1868*, p. 68.

reflected reality. On 29<sup>th</sup> January 1916, Thomas J. Malone went in to Margaret Lowry's pawn office at 85 Marlborough Street in Dublin. In her shop, he pawned a gold bangle with turquoise and pearls, a gold ball bangle, a gold signet ring, a fine gold Albert chain with a battered silver matchbox attached, and a second-hand gold and platinum hunting crop pin. He gave his name and address as Mr Cosgrave, Clontarf, and was given twelve months to redeem the items. If he failed to do so, the items would be sold. But the jewellery was still in the shop, unredeemed, three months later, in April 1916, when the Easter Rising began. Marlborough Street saw heavy rifle fire, and looting and damage to shops, including a public house at number 33, run by Edward O'Reilly. His front door, and the door from the hall into the pub, were burst open and damaged. Anne McCarthy's shop was occupied by military forces, and damaged in the process; Mrs O'Connor's tobacconist's shop was looted for cigarettes, tobacco, cash, and a gold watch.<sup>404</sup> The First-Class Pawn Office was also looted, and Thomas Malone's jewellery was taken. Malone had to explain to the Property Losses (Ireland) Committee, when claiming for his missing jewellery, that he had given a false name and address. 'The goods were pawned by me in name on ticket', he wrote on the pawn ticket, submitting it as documentary evidence in support of his claim. While there's no evidence as to Thomas Malone's reasons for giving false details, it's not hard to imagine any number of reasons he might have done so. Margaret Lowry had already advanced him £2 0s 4d and so the Committee decided that £3 would be appropriate compensation for his lost property, which must have been disappointing, given that Malone had hoped for £12 0d 7s.<sup>405</sup>

At least sixteen of those whose pledged property was looted from Margaret Lowry's shop at 85 Marlborough Street during Easter week made applications for compensation from the Property Losses (Ireland) Commission. Of those 16 people, 11 were women. Perhaps women were more likely to pawn jewellery, which would

---

<sup>404</sup> These incidents are reported in the files of the Property Losses (Ireland) Committee, digitised by the National Archives of Ireland and available online at <http://centenaries.nationalarchives.ie/centenaries/plic/index.jsp>.

<sup>405</sup> Claim of Thomas Malone, [PLIC/1/6300](http://centenaries.nationalarchives.ie/reels/plic/PLIC_1_6300.pdf), National Archives of Ireland, [http://centenaries.nationalarchives.ie/reels/plic/PLIC\\_1\\_6300.pdf](http://centenaries.nationalarchives.ie/reels/plic/PLIC_1_6300.pdf), accessed 3 December 2018.

be small, valuable, and easy for a looter to grab and stuff in a pocket, or perhaps women were for some reason more likely to make a compensation claim. The largest claim for compensation was made by a woman, Mary Fitzpatrick, an artist who lived on the Cabra Road, who wanted £95 15s for nine items of jewellery, including a diamond cluster ring she valued at £60. The committee found her claim exaggerated and awarded her £47, but the payment was still the largest of the 16, and nearly five times the size of the next largest. Margaret Lowry herself entered a claim for compensation, but she was allowed to claim only for her own, and not for her clients' losses. The final amount paid to her by the Committee was £165.

In July 1916, Margaret Lowry was still listed as the pawnbroker at 85 Marlborough Street, but it is evident from the claims forms that a manager, Henry Barnaby Cunningham, also a licensed pawnbroker, was by now in place to run the shop. It gave Cunningham a good living: home was a comfortable house in Carlton Villas, Ballsbridge, a pretty terrace of substantial redbrick villas. Cunningham's house was spacious enough to accommodate himself and his wife, their six children, a cook and a children's maid. The salary Margaret Lowry paid him was evidently generous enough to support this busy home. Lowry appears to have employed four staff to assist Cunningham in the shop, perhaps including his sixteen-year-old son James, listed as a pawnbroker's assistant, along with three more young assistants who live over the shop.<sup>406</sup> Similarly to Margaret Farrell, Margaret Lowry maintained at least five men through the payment of their salaries. In return, they looked after the business, particularly as she aged and grew ill. Her solicitors, Casey, Clay and Collins, noted in July 1916 that Mrs Lowry was 'very seriously ill in England and quite unfit to be troubled about business matters'.<sup>407</sup> It was the capable Henry Cunningham who dealt, on her behalf, with the compensation issues raised by the Property Losses (Ireland) Committee.

While Margaret was so seriously ill, and her manager was coping with the

---

<sup>406</sup> Census of Ireland 1911, National Archives of Ireland, <http://www.census.nationalarchives.ie/reels/nai000066779/> accessed 9 November 2017.

<sup>407</sup> Claim by Margaret Lowry [PLIC/1/3322](http://centenaries.nationalarchives.ie/reels/plic/PLIC_1_3322.pdf), National Archives of Ireland, [http://centenaries.nationalarchives.ie/reels/plic/PLIC\\_1\\_3322.pdf](http://centenaries.nationalarchives.ie/reels/plic/PLIC_1_3322.pdf), accessed 4 December 2018.

PLIC-related matters on her behalf, her husband Edwin Lowry was dealing with his own troubles. His car and contents were taken from him by force by armed men on the road between Dundalk and Castlebellingham. It looks, from the list of personal property he submitted to the PLIC a few months later, as this hijack came when Lowry had been on his way home from on a golf trip, as his claim includes a couple of golf coats, and some golf boots, as well his ordinary effects. Even these ordinary effects seem fairly top-drawer: a dress suit and dress boots, a couple of sets of gold cufflinks and studs, a gold pin, some silk handkerchiefs, suggesting that the couple's combined incomes from the Dublin Gas Company, where Edwin worked, and the First Class Pawn Office, added up nicely.

There is some sense that in this later part of their marriage, at least, Edwin and Margaret may have lived somewhat independently of one another. Although Edwin himself may also have applied for, and obtained, a pawnbroker's licence – suggested by the fact that he appears as one of the 15 co-defendants in the City Marshal's 1899 case – perhaps in order to help run the business, the Thom's Dublin Directory for 1910 lists him at his mother's house in Mount Merrion Avenue, and Margaret at the pawnshop in Marlborough Street. Though a married man of 50, Edwin also gave his mother's address, without Margaret, in the 1911 census, and again during his own 1916 correspondence with the PLIC.

Towards the end of her life, Margaret appears to have lived in Chester. The illness she suffered during the flurry of activity surrounding the compensation claims was indeed serious, and her third and last marriage ended with her death in September 1916. She left an impressive estate of £4065 18s 2d, with her executors named as Henry F. O'Brien and Robert J. O'Brien. Fifteen months after her death, in January 1918, Edwin married Alice Mary Manning. Surviving pawn tickets for 1928 suggest that the First-Class Pawn Office was transferred to Margaret's manager, Henry Cunningham. Cunningham's tickets were printed 'Laurence McNally

(deceased), H. B. Cunningham, Licensed', making no mention of the woman whose tenure had intervened for so long.<sup>408</sup>

## Conclusion

As discussed in the previous chapter, the pawnbroking industry's size, value and significance makes it all the more fascinating that women's contribution to it was such a sizeable one, and that they played such an important part in the daily issue of loans, the payment of interest, and the redemption or resale of collateral. While some women involved in pawnbroking, like Gardiner Street pawnbroker Ellen McGuinness, veteran of the High Court and a neighbour of the City Marshal, can be glimpsed here and there in a newspaper report or a directory listing, Farrell's and Lowry's businesses can be seen at slightly closer range and over a longer period. Their careers spanned their lifetimes, proving that they were not simply caretakers of their businesses, but fully committed. When Margaret Farrell died in Kingstown in 1871, it was over 20 years since she had become the de facto divisional auctioneer, and it would still be nearly 50 years before legislation was passed which made it legal to appoint a woman to do her job.<sup>409</sup> As for Margaret McGrath, later Keyes, later McNally, later Lowry, the first female owner of the First-Class Pawn Office at 85 Marlborough Street, she appears to have made plenty of money from the business that some might have considered barely respectable. Like Margaret Farrell, she had moved out to the suburbs; she employed a manager to run the city-centre shop and deal with administrative issues, even the tricky ones like compensation claims. She could still get the tram into the city when she wanted to, from Kingstown to Nelson's Pillar, where all the trams stopped. While Farrell and Lowry, and the people they worked and traded with may have considered themselves respectable, there is no evidence to suggest that they were considered so by their upper-middle-class neighbours. Money and property alone did not confer respectability. Lowry's first marriage certificate noted that her father was a 'gentleman', but of course, so much of respectability was bound up in how

---

<sup>408</sup> Tom Lyng, *Bankers to the People* (Adelphi Press, 1995), p 83-84.

<sup>409</sup> Sex Disqualification (Removal) Act, 1919.

other people saw you, rather than in how you described yourself. Women whose comfortable lives were made possible on the profits of pawnbroking may well have been regarded with a similar contempt to May Laffan's 'common publicans' who were the 'laughing-stock of Dublin for vulgarity', even though they had made enough money to move into one of the smart city squares.<sup>410</sup>

The similarities between Farrell and Lowry were not simply that the fruits of the pawnbroking industry gave them both good incomes and comfortable lives. Both took over businesses from their husbands, but this does not detract from their own abilities, shrewdness and capacity for management. In this context it is worth analysing the role of the men in their lives. Even in her husband's lifetime it was Margaret Farrell who kept the work flowing and the business going. When, after his death, a strict interpretation of the law meant she had to operate behind a curtain, the curtain was merely a scrim, and lit from behind. The men who put their names to the arrangement that kept her in charge did so in the expressed knowledge that she was the best and most experienced person for the job. In all the discussion about this arrangement there is no mention of any man being worried about any adverse consequences for themselves, nor are any sanctions. The evidence, so far as it is possible to tell from the transcript, was heard and accepted by a Commission of Inquiry which scarcely turned a hair. This reinforces the argument that women in business were a common feature of nineteenth-century Ireland, even in the context of their having been specifically ruled out of positions.

Margaret Lowry might seem to have been defined by her husband's work, and it is true that she came to the business through her marriage to Laurence McNally. However, she got her own licence, either before or after she was widowed, and she operated the business at the higher end of the pawnbroker scale. She advertised carefully, ensuring that the most subtle and important messages were conveyed to current and potential customers. She employed men, both as assistants and as manager, and the business was so successful that her

---

<sup>410</sup> May Laffan, *Hogan, M.P.*, p. 31.

third, and last, husband followed her into her role as licensed pawnbroker, perhaps hoping to leave the gas company and get in on the business. Between them, Farrell and Lowry directly provided livings for at least ten men, and probably more. At a minimum, Farrell employed two auctioneers, two clerks and a bookkeeper, Lowry four assistants and a manager. Lowry also provided the lodgings for three of her assistants, over the shop in Marlborough Street, and given that one of them, Joseph McMahon, was only fourteen when he lived there and worked as an assistant, it seems likely that Lowry was also responsible for their training. Both women also engaged men for professional services: Farrell used Kidd and Reid for her accounts, and Lowry used Casey, Clay and Collins as her solicitors. The privilege of coming to a business through family ownership cannot be denied; but it is argued that, despite their inheritance through widowhood, and men's facilitation of Farrell's situation, rather than being in any way propped up by men, the two women were themselves bolstering and facilitating the careers of men.

These profits, these salaries, these luxurious homes, were generated not just by women's hard work. The money came from interest payments on loans to the needy, and the resale of unredeemed goods, in an industry linked with dirt, disease and crime, regulated by an office brought repeatedly into disrepute. Women in pawnbroking were required, not just to roll up their sleeves, but to look directly at the poverty and want which fuelled so many of their transactions. Margaret Farrell described this poverty to the 1868 Commission of Inquiry. In spite of all the luxury goods that entered and left her shop, Margaret Lowry acknowledged, through her advertising, that people frequently came to the pawnshop reluctantly, and with a sense of shame and failure. However many barriers there were in place for women to break through, those barriers were many times multiplied for those who lived in poverty, whose wages would never be enough to live on, without having recourse to moneylenders and living in a cycle of debt.



**Section 3 - Credit and Crisis: agency and precarity in the credit environment**

## Chapter 6

### Burden and Benefit: carrying and using debt

#### Introduction

Eliza Jane Bell and Mary Caughey were two young Irish women well separated by birth, by geography, by education, by fortune and by their interactions with the system of debt recovery. Mary Caughey, an illiterate working-class woman from a village in Down, struck out alone in Belfast city, working as a prostitute, putting money in the bank and setting up her own business; but the debt she incurred in her early twenties, and the legal processes it triggered, overtook her before she properly got started. By the time the fierce and brilliant lawyer John Rea weighed in on her side, it was at the inquest into her death. Middle-class, Eliza Jane Bell, was widowed young, and so she inherited in her late twenties, from her dynamic husband, a successful, established business in a prime commercial location in Dublin city centre. Bell generated two income streams from her Dublin city centre premises: money from renting out offices, and the profit from Butlers Medical Hall. She extended credit and, when it was not repaid, successfully used the law as a tool to recover her money. At home, she had a servant living in, to relieve her of the burden of domestic work. Mary Caughey and Eliza Jane Bell exemplify the extremes of precarity and stability that could characterise a woman's business and her life.

The condition of precarity was ever-present in the businesses of the women already examined. For pawnbrokers in particular, their whole business model depended on the precarity of others, who then sought to lean on the rapid credit solution offered by pawnbrokers. Individual precarity could be gendered, as in the case of Margaret Farrell. That there was no certainty in her position as the pawnbrokers' divisional auctioneer was evident both to herself and to the men who provided the scaffolding which supported her, and it became evident to the

authorities during the official inquiry. Fortunately for her, this particular precarity was never tested, and the authorities' clear willingness to turn a blind eye must have been some comfort. Particularly in the context of credit and debt, precarity and agency were either side of the double-edged sword that was the law. On one hand, the variety of remedies for debt gave women tools to recover money owed, tools which Eliza Jane Bell successfully employed; on the other, they left women exposed, as Mary Caughey discovered, with the worst possible consequences.

So far, this study has examined boarding- and lodging-houses, the licensed trades, and pawnbroking, in an attempt to determine what it was like for a woman to operate a business, what women's businesses revealed about the society they worked in, and women's position in it. It has also made an assessment of the extent to which women's businesses lives were enmeshed with men's. It is important to augment this with an analysis of the results for women in business when things went awry, either because they were unable to recover debt from customers or debtors, or because of their own insolvency, or both.

Traditionally, under the common law doctrine of coverture, a married woman was not a separate or distinct person from her husband. If she had real estate then on marriage her husband became entitled to the rents and profits of it; he could alienate her leaseholds *inter vivos*, and take possession of her chattels personal (and they did not revert to her on his death). These rights accrued to her husband in consideration of his obligation to maintain his wife, not that she had any remedy should he neglect that obligation. Partly because of this, equity intervened with its doctrine of separate estate, under certain conditions. Separate estate, meaning a wife's property was free from a husband's rights over it at common law, could be created by an agreement with the future husband, or by an express limitation by deed or by will to a wife for her separate use. The equitable doctrine of separate estates was codified by a series of Married Women's Property Acts beginning in 1870.<sup>411</sup> From 1857, a married woman could by statute hold property as a *feme sole* if she were judicially separated from her husband, so long

---

<sup>411</sup> Acts of 1870 and 1874, subsequently extended by the Acts of 1882, 1884, 1893, 1907 and 1908.

as it were property acquired during the separation.<sup>412</sup> From 1870, she could do so even if living with her husband; the fuller provisions of a further Act in 1882 stated that anyone who married after that year was entitled to hold as her separate property all the real and personal property she either held at marriage or acquired after marriage.<sup>413</sup> Before the 1882 legislation a married woman could not be made bankrupt even if she had separate estate; after it she could, if she were carrying on a trade.<sup>414</sup> This remained the situation until the provisions of the 1882 Act were repealed by further legislation in 1935; the 1882 Act therefore obtained in all cases in the current sample of bankruptcy petition files.<sup>415</sup> In this way, as legislation began to fuse equity and common law, it picked away at coverture, whose fundamental rationality had become compromised over years of judicial interpretation.<sup>416</sup> The new legislation of the 1880s established clear property rights for married women in business on their own account, and in doing so made them legally responsible for their own debts, open to contractual liability and capable of being made bankrupt.

The vulnerability of an economically and socially underprivileged woman trying to make her own way was almost complete, as will be illustrated in this chapter's examination of the case of Mary Caughey. The innate precarity of her birth, education, and fortune was compounded by her choice of an unlawful business: a brothel. At the other end of the scale, Eliza Jane Bell, proprietor of Butler's Medical Hall, was a woman for whom the potential precarity of being a young widow was almost completely erased by her inheritance of a large and long-established chemist's business in the desirable heart of commercial Dublin. Neither had a credit or debt profile which was particularly concerning on the face of it. The

---

<sup>412</sup> With the passage of the Matrimonial Causes Act.

<sup>413</sup> Married Women's Property Act 1870.

<sup>414</sup> Even before these various statutes were passed into law, equity ensured that a married woman's property could be protected from her husband's common law rights over it, and so a married woman with separate estate could have the same property rights as her unmarried counterparts: she could receive income from her own property, make her separate property liable for debts, and sue or be sued, so long as the action was prosecuted in the courts of equity.

<sup>415</sup> Law Reform (Married Women and Tortfeasors) Act 1935.

<sup>416</sup> For a full discussion of coverture in this context, see Karen Pearlston, 'Married Women Bankrupts in the Age of Coverture' in *Law & Social Inquiry*, XXXIV, no. 2 (2009), pp. 265-299.

sums owed by Caughey and owed to Bell were small. However, while Caughey was imprisoned because of her unpaid debt, and ultimately paid the highest price because of it, Eliza Bell secured her position by using the law as a tool to recover debts owed to her.

This chapter looks first at the development of legislation and reviews the changes for women in business. Through Mary Caughey's case history, it examines how a system which was regarded as sophisticated and quick was not always implemented effectively: Mary Caughey had saved enough money to cover her debt, yet this money was not traced and used for that purpose. It will be argued that, despite all the factors which contributed to powerlessness on the part of Mary Caughey, she demonstrated some agency at various points in her life.

The records of women recovering money through civil bill proceedings in 1901 show that the most common causes were goods and promissory notes. Through Eliza Jane Bell's case study, it will be argued that her readiness to use the law to pursue even small debts was a contributing factor to her success. It will highlight that her privileged background left her in a position from which her business was more likely to succeed, and from which she could afford to take this necessary legal action even over small debts. Not all businesswomen were necessarily willing or able to engage in the relatively streamlined system of civil bills to recover their debts. Both Bell's and Caughey's relationships with men, to the extent that they are visible, will also be examined, and their reciprocal influences assessed. To understand and contextualise the consequences of debt for female business owners, it is first necessary to outline remedies for debt and the role of the state.

### **Consequences of debt: civil bill decrees**

The quickest, cheapest legal remedy for small debts – anything too small for the assizes - was to make a civil claim, which was initiated in the county court by a civil bill. To see how well represented women were in these actions, both as plaintiffs and defendants, a full year of civil bills in Green Street court, in Dublin

city, was examined. The year was January to December, 1901, chosen in the hope that the digitised census records for April of the same year would allow individual women to be matched with their census entries. The records showed a total of 4859 cases, with 321 of them involving women. Of these, 193 featured a woman plaintiff, and 153 a woman defendant, with a crossover of only 29 cases in which a woman plaintiff sued a woman defendant. This suggests that, in 1901, if you were a woman involved in a civil bill case in Dublin, you were more likely to be bringing the action than defending it. Nearly two hundred women bringing actions, and women being more likely to bring than defend actions, seems at first like a healthy enough picture. With nearly five thousand civil bill actions brought at the Civil Bill Sessions Court in Green Street in 1901, over nine months of sessions (as was usual, there were no sessions in June, August and September), the cases involving women represented 7% of the total. Just under 4% of those were brought by women plaintiffs; just over 3% of them were defended by women. These low percentages suggest that women may still have been reluctant to engage the law as a tool to recover what was owed, or to assert their rights. Whether or not recourse to the law seemed intimidating, there were a few women, such as Mary Power, who used the courts repeatedly. Over the months of January, April and May 1901, Mary Power took 31 actions at the Green Street civil bill sessions. Of these, one was for costs and four had no cause specified. The remaining 26 had promissory notes listed as the cause of action. A promissory note was generally used in a shop in respect of goods received, but it might also have been given when a cash loan was issued. Whatever business she was operating, over the first half of 1901 Mary Power recovered £159.8s.6d in money owed to her on promissory notes.<sup>417</sup> The individual amounts she sued for were generally between one and five pounds, with one action for £27, and she was successful in all but three of her 31 actions that year. Mary Power was exceptional in bringing so many actions, but also in bringing them for promissory notes, as no other woman brought an action for a promissory note, although 16 defended such actions. 124 of the actions involving either a female plaintiff or defendant were brought with a claim for 'Goods', 'Goods & c.',

---

<sup>417</sup> It proved more difficult than expected to trace any biographical facts about Mary Power. There are 62 adult females in Dublin with the name Mary Power in the 1901 census.

or 'Goods. Work.', and in just over half of these, 68, the woman involved was the plaintiff. This is easily the largest category of female-initiated action. If the next largest category, 26 actions for promissory notes, is discarded as exceptional, given that all of these actions were taken over a few months by one woman, there are four times more actions for goods than for the next largest category, which is 16 actions each for damages and rent.

**Table 10: Causes of action by women plaintiffs, Green Street Civil Bills Sessions, 1901.**

<b>Cause of action</b>	<b>Number</b>
Goods	68
Promissory notes	26
Rent	16
Damages	16
Instalment orders	9
Board and lodging	5
Cash lent	4
Work done	3

An action for goods suggests that goods had been supplied but not paid for, and that the plaintiff was seeking to recover either the goods themselves, or the money owed for them. A plaintiff bringing such an action is likely to have been supplying goods on a commercial basis, and, while this is not conclusive, it does appear, therefore, that such a plaintiff was doing business on her own behalf and was therefore either a sole trader or a small business owner. Damages, the next category, do not necessarily suggest women in business. Damages might have been sought for injury to property in a business or personal context, or as the result of a

personal injury. All this points to the most frequent female initiators of civil bill actions operating businesses in retail and property renting.

Smaller debts, then, could be recovered by this civil bill process, and the debts themselves could be paid off in instalments if necessary, with a court order made to that effect. Legislation regulating debt recovery had meant, initially, either imprisonment until the debtor could make payment, or the seizure of real or personal property which could be liquidated to make good the debt. If a person was insolvent there was, finally, the process of bankruptcy, triggered by a petition brought either by the debtor or by a creditor, and bankruptcy will be dealt with separately in the next chapter. The 1870s and 1880s were a time of significant reform in the law relating to the treatment of debtors, in particular the abolition of the imprisonment of debtors, the law relating to married women's property ownership and their legal ability to be declared bankrupt; and the law relating to how and where bankruptcy proceedings were heard.<sup>418</sup> Each of these areas of legislation had a direct impact on women running businesses. To understand and contextualise the position of businesswomen in the economy, it is necessary to outline the broad landscape of debt recovery. In the nineteenth-century, Ireland's system of recovery of debt was 'much more sophisticated and efficient' than England's, according to Elina Moustaira, writing on the history of international insolvency law.<sup>419</sup> In the first half of the nineteenth century, Ireland had a higher rate of imprisonment for debt than England, and also a greater number of debtors imprisoned for smaller sums. Kevin Costello attributes this specifically to Ireland's advanced system of small claims courts, in the shape of the civil bill courts, which heard claims for debts up to (from 1851) a maximum of £40; and the courts of request, of which there were 43, with jurisdiction to hear small claims and powers to commit for non-payment of debt.<sup>420</sup> This was a popular route for creditors:

---

<sup>418</sup> The Debtors Act, 1872; Married Women's Property Act, 1882; Local Bankruptcy (Ireland) Act, 1888.

<sup>419</sup> Elina Moustaira, *International Insolvency Law: National Laws and International Texts* (Springer International Publishing, 2019).

<sup>420</sup> Kevin Costello, 'Imprisonment for debt in early nineteenth-century Ireland, 1810-1848' in *UCD Working Papers in Law, Criminology & Socio-Legal Studies*, Research Paper (2013).



Costello writes that '[c]ourts of request were far cheaper – about half the price - and less formal than civil bill courts, and creditors pursuing their debtors flocked to them'.<sup>421</sup> The Civil Bill Courts Act (Ireland) 1851 established that civil bill decrees could be paid off in instalments, as already mentioned, and the decree could be executed against the person or the goods of the debtor, meaning imprisonment or seizure of assets, with the execution normally then in the hands of a sheriff, or one of his bailiffs. Costello notes that 'the sight of the bailiff was usually enough to induce rapid settlement of the debt. In 1867, in Wexford, out of 16 arrests, 12 debtors settled'.<sup>422</sup>

Debt and insolvency were long associated with public stigma and shame: early punishments included the debtor being pilloried, or having an ear cut off.<sup>423</sup> Scholars tend to agree that the association with stigma and shame continued throughout the nineteenth century and beyond, although occasional dissenting voices are heard. Shane Kilcommins argues, for example, that the public's view of debtors was that they were not people to be maligned, but people deserving of sympathy. He writes of 'the considerable sympathy they invoked in the public at large', and of the understanding extended to them, on the basis that debtors' inability to pay what they owed might have been caused by illness, theft, accident, poor trade or any other external influence which had nothing to do with morality.<sup>424</sup> More common is the view that debt in general and bankruptcy in particular carried the taint of immorality. Rafael Efrat, analysing current attitudes to bankruptcy, also traces the history of public attitudes and he concludes that it was associated in the nineteenth century with a form of moral deviance, because the debtor has already violated the creditor/debtor relationship of trust, and in filing for bankruptcy is anticipating further violation.<sup>425</sup> A similar view is expressed by

---

<sup>421</sup> Kevin Costello, 'The Irish Shopkeeper and the Law of Bankruptcy 1860-1930' in *Irish Jurist*, LVI (2016), pp. 180-198.

<sup>422</sup> Kevin Costello, 'Imprisonment for debt in early nineteenth-century Ireland, 1810-1848'.

<sup>423</sup> Stephen P. Parsons, *Consumer Bankruptcy Law in Focus* (Wolters Kluwer Law & Business, 2016).

<sup>424</sup> Shane Kilcommins, 'Impressment and its genealogical claims in respect of community service orders in England and Wales'.

<sup>425</sup> Rafael Efrat, 'The evolution of bankruptcy stigma' in *Theoretical Inquiries in Law*, VII, no. 2 (2006), pp. 367-369.

Barbara Weiss, who describes bankruptcy as, for Victorians, ‘the most spectacular form of economic failure’, and sets it up, as ‘sudden, catastrophic and final’, as an acute condition, in counterpoint to insolvency, ‘a chronic and tedious condition’.<sup>426</sup> The negative associations seem to be both morally founded, in that indebtedness was regarded as a morally poor position, even ‘fatal to morality’, and competency-founded, in that insolvency represented, and was expressed as, a failure at business.<sup>427</sup> Neither view took into account external factors such as, for example, impossibly low wages, as outlined in the opening chapters of this study. An understanding of the attitudes to debt is important not just because of what it reveals about how high the stakes were for businesswomen who exposed themselves to debt, because also of what it tells us about what was and was not considered morally acceptable. If financial and business conduct could have negative moral connotations then it could also have positive moral connotations, important in the context of the idea, expressed by Catherine Bishop, that it was possible for female respectability to be associated with business rather than domesticity.<sup>428</sup>

### **Consequences of debt: imprisonment**

During the Famine years, pressure on the legal and prison systems was intense. George Scrope MP told the House of Commons in 1847 that ‘the assistant barrister for the county of Mayo was almost wholly occupied with these civil bill processes by which poor cottiers were turned from their farms’. At Ballina Quarter Sessions on 11<sup>th</sup> January that year, he said, ‘between 1,500 and 2,000 of these civil bill processes were tried’.<sup>429</sup> The prisons were overfilled and an urgent argument began about reducing debtor numbers. Imprisonment for debt was ‘absurd and

---

<sup>426</sup> Barbara Weiss, *The Hell of the English: Bankruptcy and the Victorian Novel* (Bucknell University Press, 1986), p. 14.

<sup>427</sup> *Commercial Journal*, 13 April 1861. This is illustrated in a number of the bankruptcy records examined in the following chapter, such as, for example, *In re Radcliffe*, Public Record Office of Northern Ireland BANK/1/1/1025.

<sup>428</sup> Catherine Bishop, 'When Your Money is Not Your Own: coverture and married women in business in colonial New South Wales' in *Law and History Review*, XXXIII, no. 1 (2015), pp. 181-200.

<sup>429</sup> *Dublin Evening Post*, 13 March 1847.

barbarous', in the view of *The Spectator*, weighing in on the side of abolition of imprisonment, 'favouring the rich... and pressing severely on the poor'.<sup>430</sup> From a small merchant's or shopkeeper's point of view, imprisonment was little enough use. Mercantile credit was, as has been shown in the previous chapters, absolutely essential to the operation of any small business, but what shopkeepers needed was their money paid, not their customers locked up. However, given how hard it was to get their money, or to seize any property worth liquidating, the merchant community as a whole preferred to retain imprisonment as an option, so that there was at least a deterrent, if not a solution. Costello quotes a Dublin tailor who said he might as well shut up shop if imprisonment were no longer an option, as most of his customers had little or no property to seize.<sup>431</sup> In 1848, initial legislation was passed, bringing Ireland in line with English law and abolishing imprisonment for small debts of under £20, though it would take over 20 years before full abolition was implemented, in 1872.<sup>432</sup>

Until 1872, however, Irish debtors knew that if they couldn't get back into the black, there was the possibility of debtors' jail. In Dublin, this might have meant the City Marshalsea, which formed part of the Green Street court complex, or the Four Courts Marshalsea. If there was no distinct debtors' jail in the locality, debtors were confined in ordinary prisons, where, in theory, debtors were accommodated apart from the criminal population of the prison,<sup>433</sup> and a distinction was drawn between those debtors who could support themselves while imprisoned, and those who could not. Mistress debtors, or, more commonly, master debtors, were given better accommodation, for which rent was paid, and family members could bring in not just food but furniture, and some of the comforts of home.

Debtors escaped from time to time. An escape by a female debtor illustrates the strangeness of the life of an imprisoned debtor. Mrs Phillips, a

---

<sup>430</sup> Reprinted in the *Belfast Commercial Chronicle*, 28 March 1836.

<sup>431</sup> Kevin Costello, 'Imprisonment for debt in early nineteenth-century Ireland, 1810-1848'.

<sup>432</sup> Execution Act, 1848.

<sup>433</sup> This separation was established by the Prisons (Ireland) Act, 1826.

solicitor's wife, was in the habit of visiting Miss Octavia Henrietta Thompson in the Four Courts Marshalsea during her detention in 1850. One evening a supper party was got up for Miss Thompson in the Marshalsea, with servants employed 'in preparing for the banquet'. During the evening, Mrs Phillips passed to and from the Marshalsea via a manned hatch, so that 'little notice was taken of her on the several occasions by the turnkeys'. About dusk, however, Miss Thompson put on Mrs Phillips's 'other dress', along with her bonnet and cloak, and so walked freely out of the prison.<sup>434</sup> This might be a scene in a novel by Charles Dickens, who wrote so vividly about London's various debtors' prisons, and 'the crowding ghosts of many miserable years'; but it was a tried and tested method, and worked again nearly twenty years later for a female debtor named Hunt, who made a successful escape from the Four Courts Marshalsea in 1869. A visiting friend had sneaked her in a dress to change into, which she did, and then just walked out past the guards, who took her for a visitor.<sup>435</sup>

For most ordinary debtors, though, time spent in confinement did not consist of getting up enjoyable supper parties and foxing the guards. The *Waterford Mail* reported on the accommodation provided for female debtors in Waterford County Gaol in 1859:

There is one small day room and one sleeping room for the use of all female debtors, whether of the higher or lower class. No yard for exercise, or privy. Female debtors are therefore obliged to use a yard for exercise which is common to female felons, prostitutes, &c., &c., and avail themselves also of their privy. – Deficiency – 1 ward room for the better class of female debtors, one bedroom for ditto, two yards and two privies.<sup>436</sup>

Kelly Donahue, in her unpublished 2013 PhD thesis on the experiences of women in British and Irish jails, examines the system of classification in accordance with the states of 'degradation' of the inmates. She traces the thinking behind separation to the eighteenth-century British prison reformer John Howard. His ideas filtered into Ireland through Sir Jeremiah Fitzpatrick, whose inspector-generalship oversaw the

---

<sup>434</sup> 'A Lady's Escape Out of Prison', *Freeman's Journal*, 24 June, 1850.

<sup>435</sup> Charles Dickens, *Little Dorrit*, first published 1855-7 (Wordsworth Classics, 1998). Preface, p.5.

<sup>436</sup> *Waterford Mail*, 5 March 1859.

development of proper, regular inspection of prisons in Ireland, ahead of England.<sup>437</sup> Debtors were not to be mingled with those convicted of crimes or misdemeanours. The chairman of the Board of Superintendence of Waterford Gaol, William Villiers Stuart, summarised the problem of ‘contamination’ when different kinds of inmates mixed in the yard in the prison, where

all classes of female prisoners, debtors, felons, prostitutes, tried and untried prisoners, must take their exercise, and however great the care which the matron may take to prevent it, it is to be feared that contamination and demoralization must be the consequence of such and illegal, such a soul destroying mingling of the confirmed criminal with the pure and innocent.<sup>438</sup>

In recent work on imprisonment practices, Catherine Cox and Hilary Marland compare the practice of individual separation, proposed and implemented as an aid to prisoner reform and repentance in the nineteenth century, to the current practice of imposing solitary confinement as a punitive or controlling measure. They describe how, in the second half of the nineteenth century, at Pentonville, the model for individual separation,

[m]edical officers, chaplains and other prison officers were preoccupied on a daily basis with dealing with mentally ill prisoners, subduing their efforts to self-harm, commit suicide or to commit acts of destruction or violence.<sup>439</sup>

Those who wrote prison memoirs were quick to criticise individual separation, and also ‘highlighted the sluggishness of prison staff in responding to cases of mental illness and delays in receiving adequate treatment’.<sup>440</sup> This practice of the

---

<sup>437</sup> Kelly Donahue, 'Prodigal Daughters: Imprisoned Women, Reform, and the Feminine Ideal in the British Isles, 1800-1877' (University of Minnesota, 2013).

<sup>438</sup> *Waterford Mail*, Sat 05 March 1859.

<sup>439</sup> Catherine Cox and Hilary Marland, "'He Must Die or Go Mad in This Place" Prisoners, Insanity, and the Pentonville Model Prison Experiment, 1842–52' in *Bulletin of the History of Medicine*, 92, no. 1 (2018), pp. 78-109, p. 32.

<sup>440</sup> Catherine Cox and Hilary Marland, "'We Are Recreating Bedlam': A History of Mental Illness and Prison Systems in England and Ireland", in Alice Mills, and Kendall, Kathleen (ed.), *Mental Health in Prisons: critical perspectives on treatment and confinement* (2018). p. 36. Cox and Marland's chapter also references a recent report by the Prison Reform Trust highlighting the 'toxic' effects of segregation in today's prisons: 'social isolation, reduced sensory input/enforced idleness and increased control of prisoners'. Sharon Shalev and Kimmett Edgar, 'Deep Custody: Segregation Units and Close Supervision Units in England and Wales', (Prison Reform Trust UK, 2015)

individual separation of prisoners, effective solitary confinement, had been formalised in 1840, in an Act which set out not just the accommodation requirements, including a warm, lit, ventilated cell, fifteen feet by seven, with a means of communicating with a prison officer, but also requirements for moral and religious development: inmates would have books, and be given employment.<sup>441</sup> Prison buildings were 'lamentably inadequate' for putting this system into operation, according to the 1854 report, and 19 of the country's 42 prisons were unable to make any attempt at implementing it. Four enforced complete separation: Antrim, Armagh, Kilkenny, and Louth.<sup>442</sup> In Antrim, the practice was enforced to the extent that all prisoners were required to wear masks when, for example, leaving their cells to attend religious services.

The thirty-ninth report on the *General State of the Prisons in Ireland*, published in 1861 and reflecting activity in the previous calendar year, shows a total of 668 debtors imprisoned across Ireland.<sup>443</sup> Of these, 54 were women: 36 of them mistress debtors and 18 paupers. The 1860 figures show that Antrim and Dublin County had the highest numbers of mistress debtors, with five each, and Limerick city, with five, had the highest number of female pauper debtors.<sup>444</sup> Figures for female debtors compiled for 1873 and 1874 show totals of 28 and five, respectively, and the figures for men were dropping dramatically, too, from 262 in 1873 to 80 in 1874, reflecting the impact of the Debtors' Act, 1872, which saw the end of imprisonment for debt.

---

<sup>441</sup> Prisons (Ireland) Act 1840.

<sup>442</sup> *Report of the Inspectors-General on the General State of Prisons in Ireland*, HC 1854-1855 [1856] 26, 307, p. xxi.

<sup>443</sup> *Thirty-ninth report of the inspectors-general on the general state of the prisons in Ireland, 1860 with appendixes*, HC 1861 (2861), xxix, 181,

<sup>444</sup> *Thirty-ninth report of the inspectors-general on the general state of the prisons in Ireland, 1860 with appendixes*. Data from Table VIII 'Number of Debtors Committed to the several County and Town Gaols in the Year 1860, distinguishing Master and Mistress from Pauper'.

Table 11: Numbers of debtors imprisoned in Ireland (39<sup>th</sup> and 53<sup>rd</sup> Reports)

Year	Male	Female	Total
1860	614	54	668
1873	262	28	290
1874	80	5	85

The 1860 figures indicate that there was only one female death among the prison population of Antrim that year. The same single female death appears in the Appendix to the *Fifty-Third Report*, as the second of four deaths in Antrim in 1860: the report refers to 'M.C.', a 23-year-old female, whose 'crime' was recorded as debt. She was committed to the prison on 22 December 1859, and died on 26 March 1860; the cause of death was suicide. The same table shows that, out of a national total of 48 prison deaths, no other male or female prisoner in Ireland had their death recorded as suicide in 1860.

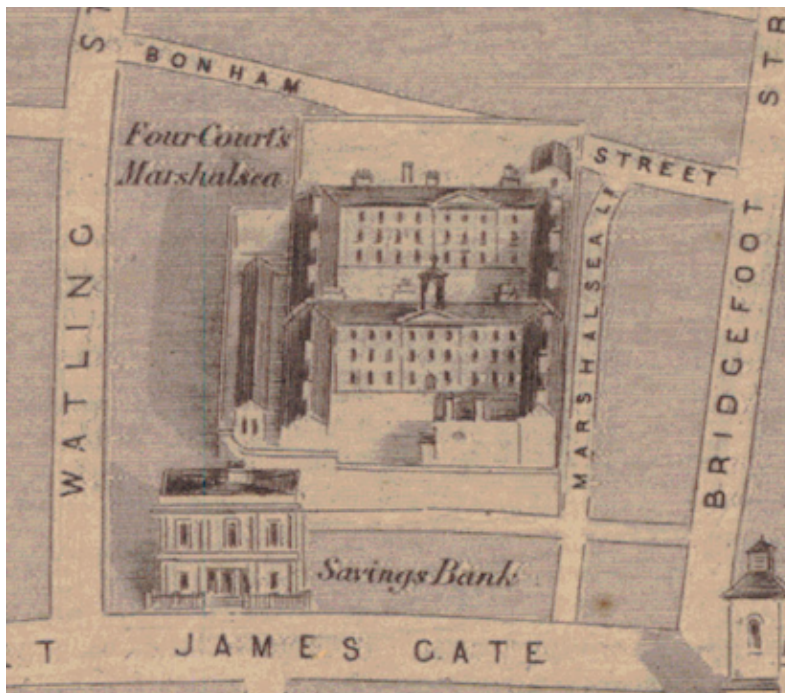


Figure 24: Detail of Daniel Heffernan's 1861 map of Dublin, showing the Marshalsea.<sup>445</sup>

<sup>445</sup> Digital version of map accessed from the website of Architecture Ireland, 18 February 2019.



**Figure 25: Andrew Reid, *The Main Courtyard of the Four Courts Marshalsea (Debtors) Prison, Thomas Street, Dublin, 1860.*<sup>446</sup>**

### **Mary Caughey's case: debt, prison and precarity**

The 'M.C.' who died by suicide in Antrim Gaol, and whose death was recorded in the 1860 report, was a young woman named Mary Caughey, and her story illustrates the pressure exerted by the system on a woman caught up in debt. Contrary to what the prison report noted, Mary Caughey had in fact not been convicted of anything. Her suicide and subsequent inquest generated pages of newspaper coverage and brought the treatment and conditions of debtors – both male and female – under the microscope in court, in the press and in public.

---

<sup>446</sup> National Gallery of Ireland, NGI.2641



TABLE X.—DEATHS and their CAUSES in 1860.—No. 1.

COUNTY AND TOWN GAOLS IN WHICH DEATHS OCCURRED.	No.	Name.	Sex.	Age.	Crime.	Date of Committal.	Cause of Death.	Date of Death.
Antrim, . . .	1	J. M'G	M.	72	Assault, . . .	12 Aug. 1859.	Debility, broken down Constitution, . . .	11 Mar.
" . . .	2	M. C.	F.	23	Debt, . . .	22 Dec. 1859.	Suicide, . . .	26 Mar.
" . . .	3	S. M.	M.	21	Larceny, . . .	14 July, 1860.	Disease of Chest, . . .	29 Oct.
Armagh . . .	4	J. K.	M.	25	Malicious Assault.	6 April, 1859.	Inflammation of	

Figure 26: Extract from the *Thirty-ninth Report of the Inspectors-General on the General State of Prisons in Ireland*, showing the entry for Mary Caughey's death.

Mary Caughey, born in the late 1830s, was a millworker at Killyleagh, a village in County Down, on the shore of Strangford Lough, where she lived with her parents and siblings. A tall, red-haired eighteen-year old, she left home and moved to Belfast, barely twenty miles away from her home village, but a completely different environment.<sup>447</sup> There, 'being possessed of considerable personal attractions, she was enticed into evil company, and afterwards became the keeper of an improper house'.<sup>448</sup> The way this news report is phrased is interesting, in the context of agency and vulnerability, because it doesn't reproach Mary Caughey. Her 'personal attractions' were a gift of nature; the evil company she kept was company she was 'enticed into', suggesting that that the blame lay with the enticers; and she 'afterwards became', sounding almost like a natural consequence of events outside her control, 'the keeper of an improper house'. The expression of this single sentence seems to relieve Mary Caughey of perceived moral guilt through removing her agency.

Caughey's actions suggest a woman who took her own agency for granted.

<sup>447</sup> This physical description was given by *The Belfast Morning News*, Thursday, March 29, 1860, which also noted that at the time of her death she was 'of very full habit of body ... at least fourteen stone'. This weight is unusual in a young woman of limited means, and, although it is nowhere suggested, points at least to the possibility that she was expecting a child.

<sup>448</sup> *Belfast Morning News*, 29 March 1860.

Word about her way of life got back to her family, who were horrified at the thought of her running a brothel, and her father swiftly arranged for her to be arrested and brought home again. However, Mary Caughey had no intention of staying put, and as soon as she could, she made her way back to Belfast, and took and furnished another house from which she could run her business. Trade was evidently swift enough, and she garnered a profit of at least £29, which she lodged to her savings account at the Belfast Bank. Caughey had failed to settle her bills, though: she owed £23 3s 5d to Mary Kingan (sometimes recorded as Kerigan), a furniture dealer, who had supplied some of the furniture used for the fit-out of Caughey's 'house of ill-fame'.<sup>449</sup> A debtor who owed over £20 was still, in 1859, liable to imprisonment for it. Mary Caughey was arrested a few days before Christmas, and was immediately imprisoned in Antrim Gaol.

Mary Caughey might have used her banked money to settle her debt had she not previously lodged the savings book with a pawnbroker, in order to get a quick cash sum on it. She later agreed that if Mary Kingan, the dealer, came with her to the pawnbroker and paid the necessary money to release the book, Kingan could then get payment from the bank. When in March of 1860 the first part of Caughey's case was heard, the women's stories diverged in details. Kingan swore that they had attended the pawnbroker together, and that she (Kingan) had paid the £3 3d owing on the book, whereupon Caughey had 'snapped it up' off the counter and refused to give it up, threatening to leave for America, and not pay Mary Kingan what she was owed. Caughey refuted this, saying that she had taken (rather than snapped up) the bank book, and that Mrs Kingan had plied her with two glasses of whiskey in an attempt to get her to give it up; and that despite having had several opportunities to go to America, she had never had any intention of so doing.

Mary Caughey, illiterate, and with a most modest background, was someone whose business would never gain her legitimacy. For these reasons she might be regarded as vulnerable. Before her imprisonment, though, she acted with

---

<sup>449</sup> *Belfast News-Letter*, 5 March 1860.

agency and forethought, refusing to be deterred from the course she had chosen, building up savings and opening a bank account to keep them safe, while leveraging these cash reserves both to get a quick loan from the pawnbroker and furniture on credit from Mary Kingan. They were actions which might well have paid off. While Caughey was free and independent, she thrived, made her own decisions, sought to improve her business and her life. Imprisonment meant she was immediately hamstrung. In prison, she waited for the case to be heard. Her sisters visited her each week, bringing her food, and reporting any developments in the case. Because she was illiterate, papers relating to the case were read to her. One of these papers detailed an apparent misappropriation by a third party of the saved funds Caughey was relying on to get her out of debt, and when she heard this, she exclaimed that her case was lost. From that moment, she became despondent. One day she fastened a bed sheet to the ventilator over the door and placed a table near it; a few days later she threw herself over a balustrade and fell twenty feet. On this occasion, her act was observed by the governor of the prison, Mr Forbes, as well as several other officers of the prison. She escaped serious injury, and returned to her cell to lie down. Soon,

she had fastened a sheet to the ventilator, mounted a table, secured her neck in a noose, and thus died. When cut down, there was no sign of life.<sup>450</sup>

An inquest followed, at which the deceased's family was represented by John Rea. Rea was an energetic Belfast solicitor with a reputation for courtroom brilliance, characterised by tenacity, eloquence, and rapid-fire repartee which could draw laughter in the most serious of situations. He was a superb orator and advocate, if argumentative and volatile. After his death in 1881, 'one who knew him well' described the make-up of his character, his talents and contradictions, in a sketch for the *Leinster Leader*.

Savage as a bear to most, he rarely took a genuine liking to anybody... [but h]e would quarrel with you for sixpence over a game of whist, and give you a cheque for £100 next minute if you asked him... No one in real distress

---

<sup>450</sup> *The Belfast Morning News*, 29 March, 1860.

ever appealed to him in vain.<sup>451</sup>



**Figure 27: John Rea, the Belfast solicitor who represented Mary Caughey's family at the inquest which followed her death.**<sup>452</sup>

This, then, was the lawyer who represented the Caughey family, and who took so wholeheartedly the part of their daughter Mary, on one reading an illiterate, indebted, imprisoned prostitute, on another, a brave woman who defied the expectations of society and her family to run her own business and build up a capital reserve, frustrated only in the final furlong when incarceration removed her ability to act. John Rea was a man who weighed in wholeheartedly against the system, empathising with Mary Caughey and using his own powerful position to speak up for her. Even with next to no notice - the inquest into Mary Caughey's death was held the day after she died - Rea was more than capable of constructing and making to the court the argument, on behalf of the Caughey family, that the conditions of her imprisonment and her solitary confinement, and the actions of her jailers, had driven her out of her mind, and in that state she had brought about her own death – suggesting that her death was not in fact her choice nor her decision. This was a necessary argument, partly to maintain the reputation of the

---

<sup>451</sup> *Newry Reporter*, 21 October 1884.

<sup>452</sup> Image digitised by Sharon Brown and reproduced with the permission of Christine Wright.

deceased and to comfort remaining family members, and partly because there remained the significant consequence of suicide that the deceased was buried outside consecrated ground. The fear of this led both to concealment and to verdicts of temporary insanity, which, as Georgina Laragy has pointed out,

could be understood as a loophole that prevented punishment and the link between suicide, insanity and medicine could be seen as merely a construct to evade legal and ecclesiastical authority<sup>453</sup>.

So, the recording of 'temporary insanity' may have started out as a kind of compassionate concealment but may have ended up entangling the condition of insanity with the desire to end one's life. In any event, Laragy notes that:

[t]he majority of suicide verdicts ... were returned 'temporarily insane'. The evidence ... suggests that those suicides considered sane could be concealed under open verdicts.<sup>454</sup>

John Rea was certain, he said, that the jury would 'not dream of staining the reputation of her family by a verdict of *felo de se*'. The verdict recorded for Mary Caughey was neither an open one nor one of temporary insanity. It was simply that 'the deceased had committed suicide by hanging'.

Notes of disapproval sounded in the newspapers. Some took issue with what they regarded as slurs cast by John Rea on the officials of the prison. The *Ulster General Advertiser* noted with relish that the debt had been incurred in fitting up a brothel, 'the deceased having for some time led a life of prostitution', and claiming that

while in jail, she was subjected to exactly the same discipline as similar debtors under the circumstances of the case; and that her relatives had more frequent opportunities of visiting her than those of other prisoners in the ward.<sup>455</sup>

Caughey's mother, Catherine, gave evidence about her single visit during the three

---

<sup>453</sup> Georgina Laragy, 'Suicide and insanity in post-Famine Ireland', in Catherine Cox, and Luddy, Maria (ed.), *Cultures of Care in Irish Medical History, 1750-1970* (2010). pp. 79-91.

<sup>454</sup> Catherine Cox and Maria Luddy (eds.), *Cultures of Care in Irish Medical History, 1750-1970*. (Palgrave Macmillan, 2010) at 84.

<sup>455</sup> *Ulster General Advertiser, Herald of Business and General Information*, 31 March 1860.

months of Mary's imprisonment. Having travelled sixteen miles to the prison, she had to wait for two hours before being permitted to see her daughter, and give her the gifts she had brought:

I spoke to the girl (a matron) to let me stay. She went to Mrs Ash and asked her, and she refused. I asked the girl, Do they lock up the debtors here? She said - Yes; they were kept locked up.<sup>456</sup>

Mary's sister, Harriett Caughey, gave evidence that she visited her sister once a week, and brought food to her. Examined by John Rea, she tried to speak about the treatment her sister received in the prison. The Coroner interposed, but the jury did hear her say that 'on one occasion the deceased had said 'I am going to hang myself, for the treatment I get here -'', before she was cut off.

Harriett was prevented from speaking about a connection between her sister's state of mind, and expressed intent to kill herself, and her experiences in prison, but John Rea himself described in some detail the specific objections to the treatment Mary Caughey received. They were, first, that debtors were imprisoned alongside felons, and, second, that solitary confinement was imposed, both of which were presented as general objections to the operation of the system as well as specific objections to Mary Caughey's treatment. A further issue was that the prison officers did not act responsibly even after she had expressed herself intent on suicide, and had made two attempts at it. This reflects Cox and Marland's 'sluggishness of prison staff' in responding to this kind of crisis. In Mary Caughey's case, her solitary confinement was relieved only temporarily by the admission of another debtor to share her room. As soon as she was alone again, she made her final attempt.

It was usual for debtors to have a certain amount of freedom within a prison, but Mary Caughey was locked in her cell, alone, as her mother Catherine had been told when she came, with her gift of oil, two vivid, fragrant oranges, and a looking glass, for her pretty daughter. Mary Caughey had been locked in for three

---

<sup>456</sup> *Belfast Morning News*, 29 March 1860.

weeks or a month, allowed out once a day six days a week to take solitary exercise in a caged area, and on a Sunday for church. John Rea drew a laugh in court by drily remarking that Caughey's Sunday visit to the Presbyterian service 'would not enliven her spirits much'. Even this short excursion did not allow her any opportunity of engaging with anyone, because, as Rea pointed out, 'in going, or returning, all except the officers wear masks'.

The wearing of masks was not unique to Belfast. At Pentonville Model Prison in London, established in 1842, separate confinement was imposed on all prisoners, with rigour, and hoods or masks were used<sup>457</sup>. Under the extraordinarily harsh regime of Pentonville, suicide attempts were commonplace, although successful suicides were relatively low in number, perhaps due to the vigilance of prison officers.<sup>458</sup> However, Pentonville was a prison for convicted criminals, either sentenced to a term of imprisonment or awaiting transportation. Although locked up in Belfast, Mary Caughey had not been convicted of any crime, and John Rea expressed his horror that she had been treated as if she had:

I never supposed, that directly or indirectly, a party immured in a jail for debt should be treated as one imprisoned on a charge of felony or misdemeanour.

He went on to argue that in a prison where debtors were treated as if they were felons, if one of those debtors acquired 'the disease of suicide monomania' and acted on a suicidal impulse without intervention, a coroner's jury should 'make an

---

<sup>457</sup> This is described by Marland and Cox: 'Prisoners were forbidden to communicate with each other, and locked 23 hours a day in their cells, where they ate, worked and slept. They were moved through the prison with their faces covered by hoods, seated in chapel in separate stalls, exercised in separate airing yards.' Hilary Marland and Catherine Cox, 'Prisoners, Insanity and the Pentonville Model Prison Experiment' ([https://histprisonhealth.com/arts-projects/disorder-contained-a-theatrical-examination-of-madness-prison-and-solitary-confinement/disorder-contained-background-reading/prisoners-insanity-and-the-pentonville-model-prison-experiment/#\\_ftn1](https://histprisonhealth.com/arts-projects/disorder-contained-a-theatrical-examination-of-madness-prison-and-solitary-confinement/disorder-contained-background-reading/prisoners-insanity-and-the-pentonville-model-prison-experiment/#_ftn1)) (January 10, 2019) <https://histprisonhealth.com/arts-projects/disorder-contained-a-theatrical-examination-of-madness-prison-and-solitary-confinement/disorder-contained-background-reading/prisoners-insanity-and-the-pentonville-model-prison-experiment/>

<sup>458</sup> Prison officers were also 'vigilant in watching for cases of shamming and feigned or 'insincere' suicide attempts, which occurred on a regular basis, suspecting that prisoners feigned insanity to secure relief from the full rigor of prison discipline', Catherine Cox and Hilary Marland, "'He Must Die or Go Mad in This Place'" Prisoners, Insanity, and the Pentonville Model Prison Experiment, 1842–52'.

example of the parties concerned in such conduct'. He described the jail as 'a catacomb of living death':

these whited halls, these polished iron balustrades, and these scrupulously clean cell doors and walls, in point of fact cover what may be called graves in which the living are confined.<sup>459</sup>

John Rea himself had spent nine months in Kilmainham Gaol as a newly-minted solicitor, the result of some of his activities with the Young Irelanders. As well as his natural sympathy for the imprisoned, and his understanding of the importance of the right verdict for the Caughey family, Rea may also have had a deep understanding of what it felt like to wish to put an end to the struggle of life. Rea suffered from periods of depression, and following a particularly difficult six weeks in the spring of 1881, he shot himself in the head with his pistol, in his bedroom at home at 80 Donegall Street, and died on the spot.<sup>460</sup> As in the case of Mary Caughey, an inquest followed immediately. The jury's verdict was that John Rea had committed suicide whilst in a state of unsound mind, the same verdict he had once hoped and argued for in the case of Mary Caughey.

Mary Caughey's case does not simply illustrate in unpleasantly vivid detail how difficult it was to endure prison life, and how disproportionate was the suffering imposed over a relatively small debt. It reveals a woman who might have operated from a position of precarity, but instead seemed to operate – while free – from a position of agency. It illustrates the reality of a small trader trying to recover a debt, and highlights what a blunt instrument the law's intervention could be. It also offers some insights into women's engagement with legal remedies. The newspaper reports focused on the inquest and therefore the facts surrounding Caughey's death, rather than on the facts surrounding the debt she owed. This means that one relationship on which very little light is thrown is the core creditor and debtor relationship. Mary Kingan gave Mary Caughey the goods on credit in the first place, and it was at her suit that Caughey's imprisonment is triggered. It

---

<sup>459</sup> *Belfast Morning News*, 29 March 1860.

<sup>460</sup> Described by Rea's doctor, Henry Wales, at the inquest held after his death: *Belfast Morning News*, 18 May 1881.



did no-one any good. Mary Caughey suffered and died; the Caugheys lost Mary; Mary Kingan did not recover what was owed to her. Mary Caughey had money in the bank sufficient to cover the debt she owed, but there were complications about retrieving it. There was no need for these complications to have been dealt with by messy negotiations at a pawnshop counter between the two parties, with or without whiskey. There was nothing about that which was 'sophisticated and efficient', to use Moustaira's phrase, nor even 'swift and unfussy', to use Smail's about the late medieval period. The state's efforts to recover the money for Mary Kingan seem to have been non-existent, and the state's method of dealing with Mary Caughey seems to have ham-fisted at best and cruel and careless at worst. Kingan and Caughey both seem to have occupied the lower rungs of society. Kingan was described as a furniture dealer, and may be the same Mary Kingan who is described as a clothes dealer in Belfast's Smithfield market, in the city directories of the 1850s and 1860s, surrounded by furniture dealers and perhaps selling the odd piece herself. She may have chosen to continue her dealings with Caughey herself because it seemed a simpler first step, and engaged legal help once her own efforts had failed. One possible reason for Kingan not to have taken out a civil bill is because of the expense of it, a cost she would have shouldered if she hadn't been successful. She may not have been comfortable dealing with court officials, nor particularly clear on what she needed to do herself in order to get the process going. As will be seen in the last part of this chapter, there does seem to have been some reluctance on the part of women to engage in the civil bill process; there were powers there to be used, but they were of no use if not invoked.

Mary Kingan is the only one of Mary Caughey's suppliers in evidence. The only other people visible in the narrative of Caughey's business life are men. They were customers, literally using her for their own purposes, but also paying her for it, and it was the fees they paid that Mary Caughey was able to salt away, giving her a cushion of money on which she relied when setting up a business premises. Her father tried to put a stop to her work: he brought her home, and arranged for her to be arrested, but that action can reasonably be read as a result of the specific and illegal nature of her business. The brilliant John Rea who gave Mary such a

powerful voice after death had to do so in a way which portrayed her as insane, and therefore stripped her of any remaining agency at the last moment. Suicide was not understood as a manifestation of acute mental distress, pain and fear, but as a sin and a crime. However understandable the reasons for it, it remains the fact that the narrative spun out of Mary Caughey's life and death, in court, was a means to an end, chosen specifically to show Caughey's death as an excusable act. It is not possible to tell what narrative Mary herself would have chosen, and her sister Harriett was silenced in court when she tried to speak up on Mary's behalf, reporting that Mary had said she wanted to die because of the treatment she received in jail.

The women in Mary Caughey's family – her sister Harriett and her mother Catherine – were undercut when they tried to act: Harriett was overtly silenced, in court; Catherine was told she could not see her child. The two visible men in Mary's life are her lawyer, whose actions might have been attributable to conviction, and her father, whose actions might have been attributable to love, or a moral or religious code. Both men used their own power and agency to govern the narrative and course of Mary Caughey's life. She had done her best, during her life, to make her own fortune by garnering profit from men. She sold sex, and this commodification of heterosexual sex was perhaps not so distant from the commodification of domesticity, in that it was something perceived as belonging exclusively in the female sphere. She was successful, in that she was able to bank savings, and set up on her own. At the end of her life, she had exercised agency, in doing what her jailers tried not to allow, and ending her life at a point of her choosing. However, this agency was, perhaps necessarily, masked during the inquest into her death.

### **Eliza Jane Bell, Dublin city: Butler's Medical Hall, privilege and agency**

Brave, passionate Mary Caughey was determined to plough her own furrow, and did so even when almost every route seemed barred. The briefest glance at the circumstances of Eliza Jane Bell's life and business suggests that, in almost every respect other than religion – they were both Presbyterian - they could not be

further removed from Mary Caughey's. Eliza Jane Beattie was born in Dublin and at the age of 26 married Dr Sandeman Bell, who had recently inherited, and immediately revamped, Butler's Medical Hall on Sackville Street. Two years later, she was widowed, and assumed control of the business, running the retail chemist on the ground floor, and renting out the floors overhead.

Precarity does not seem to have troubled Eliza Jane Bell, despite her youth, early widowhood, and lack of qualification as a chemist. On the contrary, her situation was characterised by its stability. She was bolstered by her possession of property in Sackville Street; a thriving business over fifty years old 'generally regarded in times gone by to be the most exquisitely decorated and most elegant place of business of its kind in the three kingdoms', and recently modernised by her husband; and a secure home, initially on the Sackville Street premises. Bell was living at 48 Grosvenor Road, in what is now Dublin 6, when she described herself in the 1901 census as 'Proprietress of Medical Hall'. By the time of the next census, ten years later, she had moved up the road to number 25, again with a single maidservant, and she described herself as 'Chemist'. As a chemist, she could have compounded and sold remedies, but not prescribed them, as an apothecary or doctor could have; but Eliza Bell may have used 'chemist' as a shorthand description of her ownership of a chemist's shop; or she may have felt that after forty years of running Butler's Medical Hall she had earned an honorary title. The pharmacists' profession developed from a number of related disciplines, including apothecaries, chemists, and druggists. Pharmacists were

legally entitled to keep open shop for the retailing, dispensing and compounding of poisons and medical preparations... [a later amendment] provided for the registration of druggists who were entitled to mix and sell poisons, but not to dispense or compound prescriptions.<sup>461</sup>

However, Bell does not appear on the register of the Pharmaceutical Society of Ireland, which kept records of registered pharmacists and pharmaceutical chemists

---

<sup>461</sup> Peter Weedle and Leonie Clarke (eds.), *Pharmacy and medicines law in Ireland*. (London: Pharmaceutical Press, 2011)

from 1875.<sup>462</sup> Irish apothecaries were regulated by the Apothecaries' Hall, established in 1791, and recognised as a distinct profession, almost a quarter of a century before this happened in Britain.<sup>463</sup>

The nineteenth-century distinction between the work of the apothecary and the chemist was clarified in the cases of *Allyson v Haydon* and *Apothecaries' Co. v. Lotinya*, recently summarised:

[w]hereas an apothecary selected the medicines and determined what ought to be given, a chemist sold medicines which were asked for. A chemist could prepare and sell, but could not prescribe nor administer medicine.<sup>464</sup>

Apothecaries 'kept a shop, compounded and dispensed drugs, and were taught by apprenticeship', as Caroline Roberts summarises. Thus, their work was a trade rather than a profession, which explains why Charles Butler, who was both apothecary and doctor, called his business a 'medical' hall.<sup>465</sup>

While the first female pharmaceutical chemist in England, Mary Clarke, qualified in 1875, the first in Ireland did not qualify until 1900. 'Miss Clarke', reported the *Dublin Evening Telegraph* on New Year's Eve, 1875,

is the first and only qualified chemist in Great Britain, ... about to commence business in one of the great West-end thoroughfares, not in a cowardly, timid fashion, displaying her initials only in order to disguise her sex, but openly and boldly, avowing herself "Mary Clarke, Pharmaceutical Chemist. Prescriptions carefully prepared, horse medicines, &c., &c.," in large golden letters over the door.<sup>466</sup>

---

<sup>462</sup> Private email from Úna Ní Chárthaigh, Communications Unit, PSI – The Pharmacy Regulator, dated 5 February 2019; The Pharmacy Act (Ireland), 1875.

<sup>463</sup> Apothecaries' Hall Act, 1791; Susan M. Mullaney, ' "The evolution of the medical professions in eighteenth-century Ireland: An institutional perspective"' (University College, Cork, 2013).

<sup>464</sup> [1826] 4 Bing. 619, 621; [1843] 2 Mood. & R. 495, 500; 'Historical development of medicines and pharmacy law', P. Weedle, F Crean and L. Clarke, in Peter Weedle and Leonie Clarke (eds.), *Pharmacy and medicines law in Ireland* vols. at 18.

<sup>465</sup> Caroline Roberts, *The Woman and the Hour: Harriet Martineau and Victorian Ideologies* (University of Toronto, 2002), p. 59.

<sup>466</sup> *Dublin Evening Telegraph*, 31 December 1875.

In Ireland, by 1914, only 35 of the 1150 registered pharmacists were women. Women in the profession were still unusual enough that a correspondent to the *Manchester Guardian*, whose letter was reproduced for a Derry audience in 1916, wrote:

although in recent years there [has] been a steady growth in the number of women who adopted pharmacy as a career, there were at the most only a few hundred women on the chemists' register, and very few of these were actually employed in chemists' shops ... A few, probably not more than a dozen, have shops of their own.<sup>467</sup>

Yet there, in the middle of Lower Sackville Street, was Eliza Jane Bell's business, Butler's Medical Hall, a business of significant size and prestige. It had been established, by brothers John and Charles Butler, in 1817. Charles was an apothecary licensed in Dublin and London, and a chemist, as well as a medical doctor, as the frontispiece of his 1832 handbook of domestic medicine, *Butler's Medicine Chest Directory*, announced: 'Apothecary and Chemist to His Majesty and His Excellency the Lord Lieutenant of Ireland'.<sup>468</sup> An address at 54 Sackville Street was smart, fashionable, and convenient, and the business was successful. It supplied veterinary medicines, fitted up medicine chests for seafarers, prepared compounds to the general public according to prescriptions written by surgeons and physicians, and sold branded products over their own counter, through outlets across the country, and eventually in London branches. The *Medicine Chest* details at least twenty-one Butler's-branded medicines, and seven kinds of Butler's-branded lozenges. Charles Butler oversaw the compounding department, and worked on his own speciality of 'venaesection, cupping and the application of leeches' as well as 'every other Operation within the province of an Apothecary'.<sup>469</sup> The motto the firm applied to itself in its advertisements was *sunt mille mala, mille*

---

<sup>467</sup> *Londonderry Sentinel*, 29 April 1916.

<sup>468</sup> Charles Butler, *Butler's Medicine Chest Directory, and Family Catalogue of Drugs, Chemicals, etc., with the Properties and Doses of Such as are more Generally Used in Domestic Medicine* (Messrs. Butler, Medical Hall, 1832).

<sup>469</sup> *Dublin Evening Post* - Thursday 12 April 1821.

*etiam remedia* – there are a thousand ills, and a thousand remedies – which Charles Butler must have found comforting, from a commercial point of view.<sup>470</sup>

On Charles Butler's death, under the terms of his will, the business transferred into the hands of Dr Sandeman Bell, a Tyrone man and licensed apothecary who had worked in the Medical Hall for some years as Dr Butler's assistant.<sup>471</sup> Bell undertook some significant renovations to the Sackville Street premises, including removing some internal partition walls to open up the retail space, and commissioning and installing 'five colossal busts', mounted on the pediment of the balustrade on the shopfront: Aesculapius, the Greco-Roman god of medicine; the late Dr Charles Butler; Dr Sandeman Bell, the new proprietor himself; William John Howard, Esq; and Mr Thomas McAnaspie, the artist of the whole, who represented himself draped in a tunic and crowned with a civic wreath of laurel.<sup>472</sup> The whole effect, completed in 1870, while described by the *Irish Times* as 'very fine' in this 'leading thoroughfare in our city', sounds unappealingly self-aggrandising all round. Established in charge of a prestigious, successful business in the heart of the capital; his likeness erected in full view of shoppers at the spacious Sackville Street premises; Sandeman Bell's satisfaction increased only with his marriage to Eliza Jane Beattie on 16<sup>th</sup> September 1870.<sup>473</sup> However, two years later, at the premature age of 41, Sandeman Bell died, leaving 28-year-old Eliza Jane Bell to 54 years of widowhood, without children, and 50 years of business ownership.

---

<sup>470</sup> For example, *Dublin Evening Post*, 24 May 1821.

<sup>471</sup> *Saunders's News-Letter*, 22 September 1870.

<sup>472</sup> *Irish Times*, 21 September 1870.

<sup>473</sup> *Newry Telegraph*, 20 September 1870.



Figure 28: An illustration of Sackville Street, about 1887. Butler's Medical Hall is the third shopfront on the west side of the street, shown here on the left.<sup>474</sup>



Figure 29: A photograph of Sackville Street in 1890, from the same vantage point.<sup>475</sup>

<sup>474</sup> Spencer Blackett, *The Industries of Dublin*.



Figure 30: Goad's map, 1893, with Butler's at 53 & 54 Lower Sackville Street.<sup>476</sup>

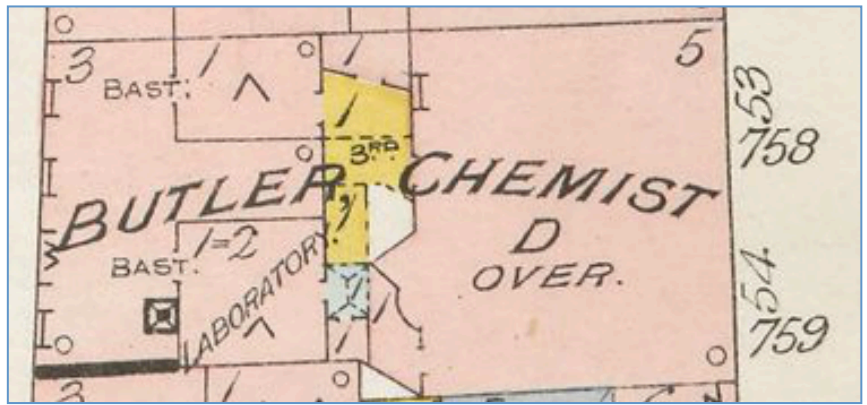


Figure 31: Zoomed portion of the same map showing the floor layout of 53 and 54 Lower Sackville Street, with laboratory marked.

<sup>475</sup> National Library of Ireland, L CAB 0291.  
<sup>476</sup> Fire insurance maps drawn by Charles E. Goad, 1893, digitised and made available online by the British Library at <http://www.bl.uk/onlinegallery/onlineex/firemaps/ireland/zoomify146666.html>, accessed 14 December 2017.



GOODS LOOTED & DESTROYED

Entire stock of Razors, both Safety & Ordinary  
Nail brushes  
Hair brushes  
Tooth brushes  
Manicure requisities  
Wines  
Suspensory bandages  
Elastic Hosiery  
Shaving brushes  
Tooth pastes and powders  
Thermometers  
Surgical dressings  
Lozenges & Pastiles  
Salines  
Combs  
Body belts  
Toilet creams  
Sponges  
Perfumes  
Fancy bottles  
Thermos flasks  
Toilet soap &  
Toilet Requisites etc.

Value £150

Figure 32: List of stock looted from Butler's Medical Hall during Easter Week, 1916, as submitted to the Property Losses (Ireland) Committee.<sup>477</sup>

<sup>477</sup> The National Archives of Ireland, Property Losses (Ireland) Committee files, PLIC/1/4334.

Like almost every other shop owner in the street, Eliza Jane Bell extended credit to her customers, and it was to recover money owed that she ended up taking her two civil bill actions in 1901. The first action, in January, was taken against P. Rynd, in which a ruling was given for £2.0.1, and the second, in October, was against Frederick Rambant, a wine merchant who lived in Killiney. In this case a ruling was given for £1.1.8, with 6/4- in costs also awarded. For Eliza Jane Bell, this kind of debt was a problem to be swiftly dealt with. She started from a strong position. She could afford to both attract and facilitate customers by extending credit when they needed it, then reel the money back in with legal action if requests for payment were ignored. The money was recovered, preferably in full and with costs, and business continued. The sums of money involved were not sufficiently significant individually to cause a problem with cashflow in a business the size of the Medical Hall. Mrs Bell's secure financial position meant that she could take the legal action needed to ensure that individual debts did not accumulate into a sum that represented to her the precarity that £23 might have represented to the furniture seller Mary Kingan. In the pursuit of even small debts as a matter of course, Bell may have been continuing a practice established by the previous owners of the business, her husband Sandeman Bell, and the Butler brothers. In other difficulties, she summoned the police: in 1883, a 15-year-old messenger boy, John Wallis, of Wentworth Place, was remanded on a charge of stealing a half sovereign and ten shillings in silver from the shop.<sup>478</sup>

Mrs Bell let the upper part of 53 Sackville Street to Andrew Smith, who ran the Hibernian Lace Company, and must have been horrified to lose £2,000 worth of his pristine and delicate stock during Easter Week 1916, when, like so many other businesses, his premises was damaged and looted.<sup>479</sup> Mrs Bell's shop downstairs was damaged too, by 'fire shelling and looting'. Her manager, Charles A. Troughton, pharmaceutical chemist, member of the Pharmaceutical Society of Ireland, and a Tyrone man, as Sandeman Bell had been, filled in a compensation claim on her

---

<sup>478</sup> *Irish Times*, 25 May 1883.

<sup>479</sup> The National Archives of Ireland, Property Losses (Ireland) Committee files, [http://centenaries.nationalarchives.ie/reels/plic/PLIC\\_1\\_1322.pdf](http://centenaries.nationalarchives.ie/reels/plic/PLIC_1_1322.pdf), accessed 6 March 2018.

behalf. The work required involved rebuilding walls, roofing, and decorating work, as well as reglazing the plate glass of the shopfront, replacing locks which had been forced, and renewing an 'antique press' which had been shattered by a shell. This claim, part of the records of the Property Losses (Ireland) Committee, shows that Butler's Medical Hall was much more than just a chemist's shop.<sup>480</sup> The concept of the chemist's shop as a retail hall rather than simply a place to have a prescription made up was already well-developed by the time Eliza Bell took over the business in 1872. There were plenty of other 'medical halls' in the vicinity - Price's in Clare Street, Graham's in Westmoreland Street, Oldham's in Grafton Street, and on the other side of Sackville Street, Hamilton's, which had previously been Bewley and Evans.<sup>481</sup> These medical halls catered to the Victorian preoccupation with health by providing all kinds of ready-made products with which people could self-medicate. The model was a perfect fit for the firm who had promised, as far back as 1821, that there were a thousand illnesses and a thousand remedies, and which specialised in its own patent remedies.

It's possible to glimpse the kinds of goods Eliza Bell sold from the list of what was looted and destroyed. It includes personal necessities such as razors and shaving brushes; items like thermometers, surgical dressings, lozenges and pastilles, which formed part of domestic medicine cabinets, and luxury items such as perfumes, toilet creams, and fancy bottles. In a practical and progressive move, Eliza Bell stocked 'Southall's sanitary towels', sold at 6d per half-dozen packet, 'for the convenience of ladies', as early as 1904.<sup>482</sup> Taken together, this range of goods builds a picture of Eliza Bell's store as very similar to a modern retail chemist's shop, where a customer might be as likely to buy a birthday present as to buy first aid equipment, or have a prescription filled.

---

<sup>480</sup> The National Archives of Ireland, Property Losses (Ireland) Committee files, [http://centenaries.nationalarchives.ie/reels/plic/PLIC\\_1\\_4334.pdf](http://centenaries.nationalarchives.ie/reels/plic/PLIC_1_4334.pdf), accessed 6 March 2018.

<sup>481</sup> *Saunders's News-Letter*, 4 January 1868; *Sligo Champion*, 2 December 1865; *Commercial Journal*, 3 April 1869.

<sup>482</sup> *Weekly Irish Times*, 24 September 1904.

Eliza Jane Bell died aged 82, in 1926.<sup>483</sup> The business of Butlers Medical Hall had in 1922 been transferred to Apothecaries Hall at 40 Mary Street, under a four-man board of directors, all of whom were pharmacists licensed by the Pharmaceutical Society of Ireland; 53 and 54 Sackville Street are today occupied by a branch of Burger King.<sup>484</sup> Eliza Bell, proprietress for half a century, had not been some kind of sleeping partner, a business widow simply accepting a share of the annual profits, but she had taken an active role in the business, prepared to take legal action should it prove necessary, and even describing herself in an official document as a chemist. Over a long period of time, for almost the whole of which it was highly unusual to be a woman chemist at all, let alone a woman chemist running her own business, Eliza Bell ran a successful and well-established business whose premises was a significant element of the capital's main street, a business which, until she took over, had been run exclusively by men, under whose busts she still passed every day.

In the credit environment, Bell stands out somewhat, in that she appears to have used the civil bill process twice in 1901, the year reviewed in the opening pages of this chapter. As indicated in that review, women do not feature strongly in the records of the civil bills; and some, like Mary Kingan, were not effective in the debt recovery process. Bell's actions were both for goods which had not been paid for, and at the time she took them she had been in business for almost thirty years, which meant she must have had an enormous amount of experience, and probably little patience, with problematic customers. In that regard she is similar to Mary Casey, the Westport boarding-house keeper who in her seventies brought a troublesome customer to court in order to eject him. These two experienced women were not about to be anybody's fool. The two civil bills Bell initiated in 1901 were for small sums – one and two pounds. The reasons for her success may be in this narrative: that she inherited a long-established business in a good location; that she employed a manager with specialist knowledge; that she sought

---

<sup>483</sup> She was buried by J.C. Nichols, recorded at <http://www.igp-web.com/IGPArchives/ire/countrywide/cemeteries/nichols-1926-1.htm>, accessed 10 August 2018.

<sup>484</sup> *Freeman's Journal*, 28 July 1922.

to develop the business rather than keep it ticking over; that she used the premises to develop a second strand of income in rent; and that she was willing to pursue even small debts through the courts. Like Elizabeth Perry, it seems likely that Eliza Bell's stability and initial good fortune flowed from the privileged circumstances of her life, and her benefiting from the reach of Dr Butler's work, which extended over a hundred years, and from her husband's business network, which enabled him to take over the medical hall in the first place.<sup>485</sup> Her husband was an apothecary and businessman, her manager was a man, and a pharmacist, and the four directors of the company who followed Eliza Bell were all men, and pharmacists. It appears that Eliza Bell did not have a professional qualification, but there is no evidence that this held her back. The odds were stacked in favour of Eliza Jane Bell as much as they were stacked against Mary Caughey. Perhaps Caughey's £29 in savings was a greater achievement, proportionally, than Bell's fifty-year tenure of the Medical Hall.

---

<sup>485</sup> Elizabeth Perry, medical boarding-house keeper, whose case study is discussed in Chapter 2.



**Figure 33: Sackville Street in 1920, two years before Mrs Bell sold the business. The Gunpowder Office occupied the corner site, then Chancellor's. Next along was The Medical Hall, occupying both 53 and 54.<sup>486</sup>**

## **Conclusion**

This chapter has examined of women in business at points of failure characterised by indebtedness. The development of legislation in the nineteenth century addressed issues relating to the hearing and nature of bankruptcy petitions, the legal capacity of married women to own property and bear responsibility for their own debts, as relating to the treatment of debtors. Despite Ireland's having a 'sophisticated and efficient' system of debt recovery, the test of any system is at the point of implementation. It is clear from the rather jumbled processes which led to Mary Caughey's imprisonment that the implementation was not always ideal. Although imprisonment for debtors was abolished, the practice of separate confinement, described in such detail in the newspaper reports of her death in 1860, continues to damage prisoners today.

---

<sup>486</sup> Photograph by John Chancellor, RTE Photographic Archive, Murtagh Collection, image number 0500/040.

Mary Caughey's debt was incurred in setting up a business, but she worked as a prostitute, and the business she was trying to set up was a brothel, which marked her out as part of 'an evil which had to be contained'.<sup>487</sup> This may well have affected the level of compassion she attracted while imprisoned. Caughey was someone whose disadvantageous circumstances might have produced a person who felt or appeared powerless. She came from a poor rural background, she was brought up illiterate, quickly became indebted and ended up imprisoned. One way of looking at her story, of course, is that she started without advantages, and each step she took along the road led her further into disorder and danger. She left the protection of her parents' home, embarked upon an illegal business, accrued debt over its fit-out, made a mess of her pawning and negotiating, ended up, as was inevitable, in prison, and found herself loathing the present and dreading the future. However, the same actions, looked at through a different lens, tell a story of Mary Caughey as a person with agency. She broke from home when she wanted to, she set up the business of a brothel, in the teeth of society's disapproval, made a profit from it, and shored up her money in a savings account – something many of the businesswomen in the bankruptcy records had failed to do. When it seemed that her future was lost, she wanted the end of her life to be her own decision, and it was. After her death, one of the most brilliant lawyers of the day lent her his voice and publicised her ill-treatment, highlighting through her story the specific cruelties of solitary confinement and the difficulties of imprisoning debtors with felons. Though it should be acknowledged that the narrative around her death was told with a very particular spin, chosen and honed without her knowledge, her case does highlight injustices in the system of imprisonment, and fundamental questions about the imprisonment of debtors. It also highlights that state intervention in the debt recovery process was not always successful.

The 1901 civil bill files reveal the most common causes of action to be goods and promissory notes, and the lending of money, which matches the picture painted of women running shops and supplying goods, and the movement of cash

---

<sup>487</sup> Maria Luddy, 'Prostitution in Nineteenth-Century Ireland', in Alan Hayes, and Urquhart, Diane (ed.), *The Irish Women's History Reader* (2001).

through informal credit networks. The civil bills initiated by Eliza Jane Bell are just an opening into the history of her business, but they indicate that she was not prepared to let even small debts go, and this was a strategy that worked. Her business was successful, and continued after her death. Would Eliza Bell, without qualification or experience, have been successful in running a medical hall had it not been already a successful, established business, had she not been the widow of its latest proprietor, and had she not been in a position to employ a pharmacist as manager? It cannot be answered for sure, but it does seem unlikely.

Mary Caughey's experience was almost the opposite, in that she set herself up in spite of the efforts of certain men, such as her father, and the police, to frustrate her. Other men, in the form of her clients, paid for her services. John Rea spoke up for her, but her story was adapted to suit the legal system and gain a specific outcome, and to that extent it lacked integrity. Within the family, Caughey's father appears in the surviving narrative only at points where he was seeking to control her. Her mother and sister played more supportive roles. Although often confounded by the jail's personnel, and its system of applying for visiting permissions, they repeatedly made the 20-mile journey from home to the jail. They were horrified by the idea that Mary was in solitary confinement, and they offered solidarity, in the shape of loyalty and companionship, practical comforts in the shape of little luxuries, and brought news of Mary's case. Other women played a dual role: Mary Kingan facilitated Mary Caughey's business by extending credit, but was also instrumental in her arrest; the matron took some steps to protect Mary Caughey's life, but also implemented the harsh regime which contributed to her misery.



## Chapter 7

### The Reckoning: Irish businesswomen and bankruptcy

#### Introduction

Many businesswomen fell somewhere between extremes: not quite as buttressed by privilege as Eliza Jane Bell, and not quite as precarious or unlucky as Mary Caughey. This chapter uses bankruptcy records, relating to 106 businesswomen in Antrim and Down from 1889-1922, to examine a variety of business types, reasons for business failure, and the balance of power which existed, both between businesswomen and their creditors, and between businesswomen and the legal system. It will argue that it was possible for the balance of power to shift, and for women to recover agency and fight back; even against the large wholesalers, and even to regain a lost reputation by annulling the adjudication of bankruptcy. Relationships in businesswomen's lives will be reviewed, along with the effects of interventions by powerful men, and a female family network. Privilege and advantage came in many forms, from inheriting a ready-made business, to amassing enough capital to invest in a business, to having available cash loans and business advice in your immediate family circle. It might come in the shape of literacy, education, and experience; or a phalanx of professional legal, medical, or financial contacts among your neighbours and family. Precarity might be entwined with personal circumstances, like coming to a business without experience or the necessary skills, or might be intrinsic to a particular business. Any small retail business was at the mercy of market forces and wholesalers, and there were specific trades, like tobacco, where price fixing affected the retailer's ability to turn a profit. Precarity might be induced by external political events, such as the 1914-18 war, which affected all luxury and food retailers, or the 1916 Rising, which caused the destruction of businesses and the loss of jobs in Dublin city centre. Resilience in the face of external events could depend on your available cushion of resources, or your ability to fill in a compensation claim form correctly and to a

deadline. Without some form of leg-up, success was hard-won, with failure often lingering in the wings.

The modern law of bankruptcy was introduced in the mid-sixteenth century, and the first statute, after a 'thunderous preamble', set out the basic rules on the seizure and sale of assets to pay creditors, and formulated the principle of *pari passu* distribution, which has been the basis of British and Irish legislation ever since.<sup>488</sup> The process of bankruptcy was triggered on the presentation of a petition of bankruptcy either by the debtor or by a creditor. Once the petition was granted, and an adjudication of bankruptcy was made, the court took possession of all the bankrupt's available real and personal property, and distributed it *pro rata* among the creditors according to the nature of the debts owed. An alternative was for the debtor to propose an arrangement, under which the bankrupt, via the Official Assignee, could apply to the court for a stay on the realisation of his or her estate, allowing him or her to make an offer of composition to the creditors. The bankrupt then published the details of the offer to the relevant creditors; if 3/5 of them accepted the offer, then it became binding on all creditors. Once this was paid, the bankruptcy could be discharged.

A new Court of Bankruptcy and Insolvency was constituted by statute in 1857, and local bankruptcy courts were set up after 1888 in certain areas. Initially, these were Cork, Antrim and Down, and later Derry, Waterford, Galway, and Limerick.<sup>489</sup> After considerable public debate, 1872 saw the abolition of imprisonment for debt, a reform which had already occurred in the United States in 1839 and in England in 1869.<sup>490</sup> Towards the end of the century, legislation consolidated the Court of Bankruptcy with the Supreme Court and jurisdiction in bankruptcy was assigned to the Queen's Bench.<sup>491</sup> Appeals were to be brought in

---

<sup>488</sup> Roy Goode, *Principles of Corporate Insolvency Law* (Sweet & Maxwell, Thomson Reuters, 2005), p 10. Statute of Bankrupts, 1542.

<sup>489</sup> Irish Bankrupt and Insolvent Act, 1857; Local Bankruptcy (Ireland) Act 1888.

<sup>490</sup> The Debtors' Act, 1872; 25th United States Congress, Public Law 25-35 ~ 5 Stat. 321 (February 28, 1839); The Debtors' Act, 1869.

<sup>491</sup> Supreme Court of Judicature (Ireland) Act, 1897.

the Court of Appeal, a route which was to be important to tobacconist, Ursula Radcliffe, who successfully overturned her adjudication of bankruptcy, in a case reviewed later in this chapter.<sup>492</sup>

The Antrim and Down files chosen for this record set all relate to cases heard in the Belfast Local Bankruptcy Court, and the east Ulster businesswomen who were the subject of the originating petitions were all operating in a broadly similar economic and cultural environment. These bankruptcy files are not uniform in their content. Most contain the originating petition (brought either by the debtor or by a creditor, or a group of creditors) and the debtor's statement of accounts, of which the main elements are a schedule of debts owed by and to her, and a list of her available assets. There is a brief report, written by the Official Assignee, an officer of the court appointed to distribute the assets of a debtor justly among her creditors. Some files contain affidavits provided by the debtor, and the fuller files also contain transcripts of examination of the debtor in court, and sometimes transcripts of the examination of witnesses. In relation to the facts of each case, while there is no obvious reason to doubt the accuracy of the transcripts, it has to be remembered that the transcripts do not represent everything that was said in court.<sup>493</sup> In some cases, it is possible to trace further details of an individual through newspaper reports or advertising, and through the available census returns. It has to be borne in mind that the census is an unreliable source for female occupations. Cronin warns that in the census records women's occupations were often omitted or distorted, and that men's occupations could be distorted as well, as the census made no distinction between, for example, journeymen and masters.<sup>494</sup> There are numerous examples of discrepancies between the bankruptcy sample and the census returns. The 1901 returns include London-born Belfast dweller, Mary Baastad, as 'wife', while her Norwegian-born

---

<sup>492</sup> Judicature (Ireland) Act, 1877.

<sup>493</sup> Although there are certain archiving or clerical errors which do stand out: for example, the hand which wrote 'Elizabeth Scott Suffern' has been misread as 'Elizabeth Scott Duffern', while 'Eliza Gawley' has been recorded as 'Eliza Galway'.

<sup>494</sup> Maura Cronin, 'You'd be disgraced!' Middle-class women and respectability in post-famine Ireland', E. Margaret Crawford, *Counting the people: a survey of the Irish censuses, 1813-1911* (Four Courts, 2002) 154 p.

husband, Henry, is a 'ship-store merchant'. In her bankruptcy arrangement petition of 1905, Mary swore that she had been carrying on business as a ship-store dealer separately from her husband for twelve years.<sup>495</sup> A 1901 Belfast city directory listed Henry as a ship store broker, at a different address to his wife, who was listed as a ship store dealer. So in 1901, Mary Baastad was a ship-store dealer, yet she acknowledged herself only as a wife, not just as her relationship to the head of the household, but entered separately as her occupation. It looks as if, whether it was Mary, Henry, or a census official who filled in the form, Mary's business was discounted as less important than her role as a wife. Mary's bankruptcy arrangement petition was filed in February 1905, when she was in the early stages of pregnancy. That August, at the age of 38, she died from parametritis, a postpartum infection, after giving birth to her seventh child. Her 'rank, profession, or occupation' was recorded as 'Wife of Henry Andrew Baastad Ship Chandler'.<sup>496</sup>

---

<sup>495</sup> *In re. Mary Elizabeth Baastad*, ship store dealer, Public Record Office of Northern Ireland, BANK/1/2/583.

<sup>496</sup> Irish Genealogy, Department of Arts, Culture and the Gaeltacht, [https://civilrecords.irishgenealogy.ie/churchrecords/images/deaths\\_returns/deaths\\_1905/05589/4570623.pdf](https://civilrecords.irishgenealogy.ie/churchrecords/images/deaths_returns/deaths_1905/05589/4570623.pdf), accessed 24 November 2019.

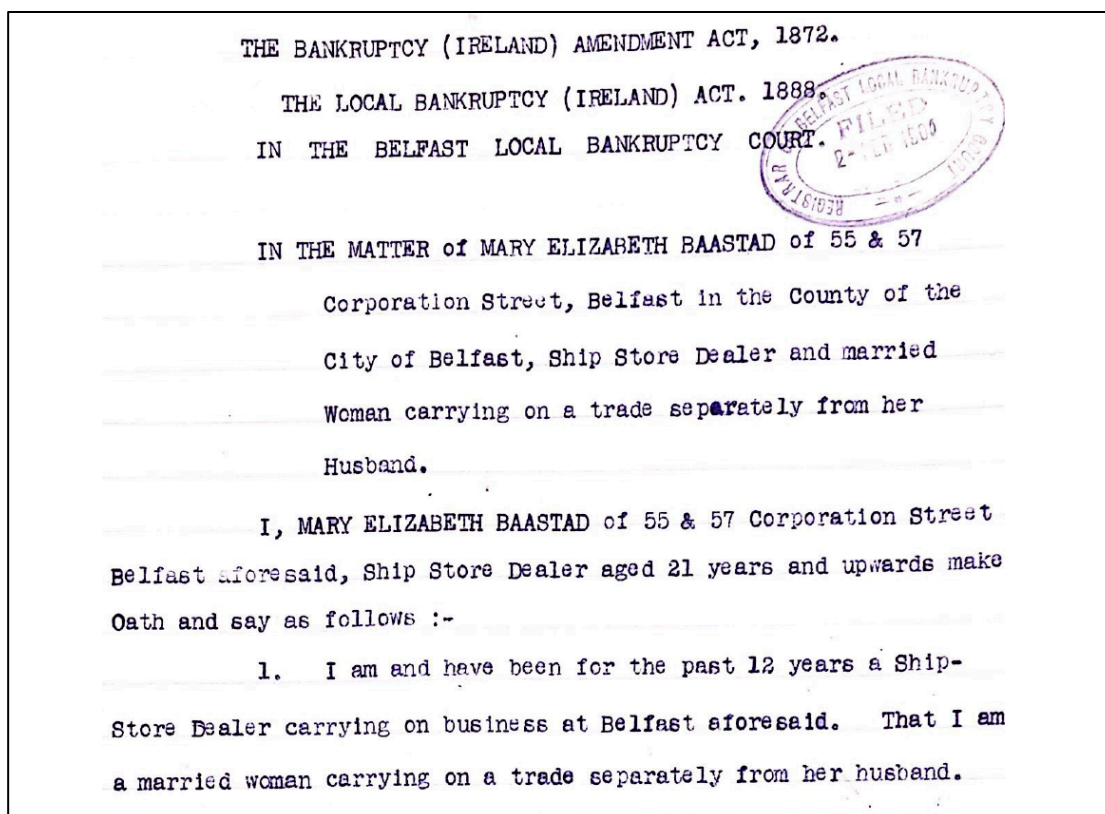


Figure 34: Excerpt from Mary Elizabeth Baastad's arrangement petition in 1905, including her declaration that she had been a ship-store dealer for the previous twelve years.<sup>497</sup>

The abolition of imprisonment for debt, the new rules on married women trading separately from their husbands being open to the adjudication of bankruptcy, and the introduction of the new local bankruptcy courts combined to create an entirely new legal environment for women business owners in the later part of the nineteenth century. It was out of this new environment that the bankruptcy and arrangement petitions studied in this chapter were produced. In the petitions analysed below, it was to establish that the debts and assets of the businesswoman in question were hers and not her husband's that the particular phrase 'a married woman carrying on business separately from her husband' was used. This was the case with Mary Bastaad.<sup>498</sup> As is evidenced in some of the

<sup>497</sup> *In re. Mary Elizabeth Baastad*, ship store dealer, Public Record Office of Northern Ireland, BANK/1/2/583.

<sup>498</sup> *In re Mary Elizabeth Baastad*, ship store dealer, Public Record Office of Northern Ireland, BANK/1/2/583

transcripts of examinations and cross-examinations, there were often suspicions that this was invoked as a convenient device to shield assets.<sup>499</sup> This will be examined in more detail in the following section.

Mary Caughey's homeplace of Killyleagh is situated on the western shore of Strangford Lough in east Ulster, twenty miles from the city of Belfast. East Ulster in general, with Belfast at its core, was the only area to undergo large-scale industrialisation in post-Famine Ireland.<sup>500</sup> While the population of the country as a whole declined, emigration from north and east Ulster remained low through the second half of the nineteenth century, and by the end of the century, Belfast, which sits at the head of Belfast Lough in the Lagan valley, and occupies parts of both County Antrim and County Down, had overtaken Dublin to become the largest city in Ireland.<sup>501</sup> The hundred years leading up to 1911 were years of vigorous growth, from a modest population of 25,000 to 385,000. The booming economy and rising population were fuelled both by the traditional linen industry and by shipbuilding, as well as brewing, distilling, cotton making and tobacco processing.<sup>502</sup> The linen industry provided opportunities for women, first in domestic weaving and then in factory work, and was the traditional staple of the north-eastern counties. Jane Gray describes the mechanisation and feminisation of the industry through the 1860s, and notes that in 1872 men accounted for under 40 per cent of the workforce; until the late nineteenth century (when skilled male labour underpinned the shipbuilding industry), in many Belfast households, the income generated by women was 'the crucial, if not the only, means of support'.<sup>503</sup> The expansion of industry had indirect effects, too, including the democratisation of previously luxury items such as tea and tobacco, which became for hard workers 'less the flashy symbols of artisanal independence, than the necessary stimulants

---

<sup>499</sup> As in the case of Newtownards publican Rachel McIlroy, *In re Rachel McIlroy*, Public Record Office of Northern Ireland, BANK/1/1/771.

<sup>500</sup> R. F. Foster, *Modern Ireland 1600-1972* (Allen Lane, The Penguin Press, 1988), p. 342.

<sup>501</sup> Mary E. Daly, *Dublin - the Deposed Capital* (Cork University Press, 1984), p. 2.

<sup>502</sup> Morgan D. Thomas, 'Manufacturing Industry in Belfast, Northern Ireland' in *Annals of the Association of American Geographers*, XLVI, no. 2 (1956), pp. 175-196.

<sup>503</sup> Jane Gray, 'Gender and plebeian culture in Ulster' in *The Journal of Interdisciplinary History*, XXIV, no. 2 (1993), pp. 251-270, pp. 268-269.

for survival under the rigors of the factory system'.<sup>504</sup>

East Ulster society was already witness to the value of women's commercial work, and home to a spreading appetite for consumer goods, which may have made it fertile ground for small businesses. Thomas noted that in the second half of the nineteenth century:

Changing habits and tastes of the people also contributed to the development of such industries as those which made soft drinks, bakery-made bread and cookies, and ready-made clothing.<sup>505</sup>

The bridge from production to consumption was retail, which offered, as it had in the United States and in Europe, another opportunity for women to make money.<sup>506</sup> For retail purposes, products like tea and sugar, tobacco, and cheap cloth made convenient and popular stock that was easy to acquire, store and handle, and, one hoped, easy to sell. Opening a shop was not necessarily straightforward, given that capital was required for premises and fit-out, and that some initial investment in stock was required. The large wholesale merchants in Dublin and Belfast, and further afield in London, Liverpool, Manchester, and Birmingham, were willing to extend credit to small shopkeepers; some actively courted credit custom, vying with one another to offer the most competitive terms.<sup>507</sup> The wholesalers kept a close eye on the shopkeepers' accounts, ready to call out the cavalry at the first hint of trouble.

### **Bankruptcy petition and arrangement petitions**

Although 95% of the 2,168 bankruptcy and arrangement files held at the Public Record Office of Northern Ireland relate to men, this still leaves over a hundred files, remarkably rich both in narrative and in financial detail, relating to the operation of businesses, albeit struggling ones, by women. All the businesswomen

---

<sup>504</sup> Jane Gray, 'Gender and plebeian culture in Ulster', p. 254.

<sup>505</sup> Morgan D. Thomas, 'Manufacturing Industry in Belfast, Northern Ireland', p. 186.

<sup>506</sup> Béatrice Craig, "'Petites bourgeoises" and penny capitalists: women in retail in the Lille area during the nineteenth century'.

<sup>507</sup> Kevin Costello, 'The Irish Shopkeeper and the Law of Bankruptcy 1860-1930'.

who ended up the subject of a bankruptcy petition were operating under a considerable strain, facing expectant creditors, coping with failed or failing businesses, answering the requirements of the bankruptcy process to supply supporting paperwork and financial records. The official forms contained pages requiring the entry of every possible financial detail, a laying bare of the knotted messes of a business's credit and debt columns, extending beyond goods supplied and sold, into overdue rents, rates, mortgages and salaries, and itemised, monetised lists of stock-in-trade and other assets, and money borrowed. When the day in court arrived, the courtroom was likely to have been an unfamiliar and an intimidating environment for most of the women in the bankruptcy records. For the court officials, the official assignee, the lawyers, any ordinary working day could be spent in court, and these men (there was of course no female lawyer in Ireland until the 1920s) would have been at ease both in the porticoed neo-Classical county courthouse and with the formal language and patterns of the proceedings. From a businesswoman's point of view, the balance of power must have seemed tipped out of her favour.

A concentration in the city of Belfast could be expected, and this is evidenced by the 65% who operated their businesses situated in the healthy urban economy, though even those female-run businesses located in the city centre are largely outside the main shopping streets. Trade directory entries for a sample year, 1910, show the desirable trade addresses in the city almost exclusively populated by male traders: of seven hundred businesses and sole traders operating in Royal Avenue, Donegall Place and the High Street, only twelve of them are listed under names which are clearly female; in 1901 this same set of streets shows nineteen identifiably female principals within 650 businesses<sup>508</sup>. This is a noticeable contrast to the 1890 Dublin city centre sample, where, as outlined in the introduction, nearly ten per cent of three hundred businesses were run by women.

Belfast had been a largely Presbyterian town from its development in the seventeenth century. However, the dramatic industrialisation of the 1800s drew an

---

<sup>508</sup> *Belfast and Ulster Street Directory, 1910; Belfast and Ulster Street Directory, 1901*



influx of Catholics as people flocked to the city to work. By the time the census was taken in 1911, the city's Roman Catholic population had risen to 24%, though Catholics were still easily outnumbered by Presbyterians, at 34%, and members of the Church of Ireland, at 30%. It has not been possible to trace the religious affiliation of all the women in the sample, with data not available for 57 of them, but among those for whom data is available (either through a direct reference in the file, or from the woman's census return in 1901 or 1911), the breakdown of Protestant religions across the three counties Antrim, Down, and Armagh closely mirrors that in the city; with Presbyterians at 35%, members of the Church of Ireland at 29%, and Methodists at 6%. It is Catholics who appear to be underrepresented in this community of businesswomen in debt. Their 19% does not seem to reflect their recorded presence in the wider community, though this cannot be taken to mean that Catholic women in general were less represented in business, nor that they were less likely to end up with a queue of creditors. Like her religious affiliation, a woman's marital status is not always available, though it sometimes becomes obvious from the file itself (where, for example, a husband is examined in court, or his death is mentioned as the cause of her being in business).<sup>509</sup> In other cases, it can be traced through the census. Data was not available for 33 women, but of the remaining sample, a significant 53% are widows, with 21% being unmarried and 26% married.

Bankruptcy proceedings were greatly simplified by the existence of written financial records, which were by no means available in every case. Officials did not necessarily even expect to find books kept: the official assignee, Edward Allworthy, remarked, in an 1890 case, that

The vouching in this case, as in most cases of publicans, is chiefly estimated, there being no proper books kept, and is consequently unreliable.

The estimation naturally led to discrepancies, some of which were significant, like the absence of a whole day's trade in the week:

---

<sup>509</sup> *In re Sarah Rainey*, Public Record Office of Northern Ireland, BANK/1/1/809; *In re Martha Craig, trading as Henry Brownlee*, Public Record Office of Northern Ireland, BANK/1/1/58.

the Bankrupt only enters in the weekly statement receipts for 6 days trading – whereas the licence is for 7 days – she explained this by stating the house was not regularly opened during this time – and when pressed as to not making the returns of those times when opened she stated that the takings on those occasions were small and never included in the returns made.<sup>510</sup>

However, the publican, Catherine Ellen Mahon, was reported as being as helpful as possible, though she was coming under the combined pressures of ill-health and the necessity to provide for a good-sized blended family. Allworthy noted: ‘There is a large family, in fact three families by the former husband, present husband + children of present husband by a former wife’.<sup>511</sup> Other businesswomen could offer next to no detail. Belfast draper, Jane Branagh, was unable to provide the information needed for the proceedings, and her handwritten note on the accounting statement form read: ‘I kept no books to shew my trading so am unable to prepare this statement’.<sup>512</sup> Draper and milliner, Sarah Irvine, did keep a record of what her customers owed her, but, as was established during her examination in court in 1899, she kept no record, other than a file stuffed with unpaid invoices, of what she herself owed.<sup>513</sup> Even those who kept books didn’t necessarily use banks: spirit grocer, Susan Percy, declared bankrupt in 1892, could and did provide details of credit and debt, but wrote ‘I have not any account with any bank’.<sup>514</sup> Nor did Jane Geoghegan, proprietor of the Prince of Wales Hotel, have a bank account, even though she was doing a significant volume of business at the hotel. She owed about £3000, and had borrowed £1500 from the National Bank against the security of her lease on the hotel premises in Victoria Street. A minority did have bank accounts. Another spirit grocer, Mary Elizabeth Cheetham, had an account with the National Bank in Belfast, although the thirteen shillings she had in it may as well

---

<sup>510</sup> *In re Catherine E. Mahon* Public Record Office of Northern Ireland, BANK/1/1/24.

<sup>511</sup> *In re Catherine E. Mahon* Public Record Office of Northern Ireland, BANK/1/1/24.

<sup>512</sup> *In re Jane Branagh* Public Record Office of Northern Ireland, BANK/1/1/380.

<sup>513</sup> *In re Sarah Irvine* Public Record Office of Northern Ireland, BANK/1/1/328.

<sup>514</sup> *In re Susan Percy* Public Record Office of Northern Ireland, BANK/1/2/142.

have been nothing for the good it did against her accumulated debts of almost £1000; flesher, Ellen Donnelly, had an overdrawn account with the Ulster Bank.<sup>515</sup>

Even with the advantage of written records, getting through the process required time, energy, and professional services. The file relating to Sarah Allison, a draper and married woman, contains the details of the time taken by her accountant, and assistant in the firm, to complete various tasks, and the associated costs. The line items illustrate the steps of the process leading to the declaration of Mrs Allison's bankruptcy in 1922, from her initial 2-hour meeting with the accountant, in which she set out her position and produced 'a considerable number of letters from creditors threatening proceedings for the payment of their accounts', through a day and half of reviewing Mrs Allison's ledgers, bank book and cheque books and extracting the details of 170 debts due, and a creditors' meeting. Before the meeting, 12 copies of a statement of affairs were typed and, after it, 17 copies of minutes, as well as lengthy correspondence with creditors. This was work carried out by the accountant; a solicitor was also engaged.<sup>516</sup> Not all the women who were the subject of bankruptcy petitions used accountants, held bank accounts, nor even kept books. The example given here illustrates the level of detailed work required to be undertaken by paid professionals before order could be imposed on one tangle of liabilities and assets. Although Mrs Allison's affairs had got out of hand to the tune of over £700, she had at least the administrative advantage of having a bank account and ledgers, which enabled the accountant to determine the flow of money into and out of the business.

### **Asset manipulation**

The shielding of assets within a family was something for which the courts were constantly on the lookout. Sarah Irvine, the Cromac Street draper and milliner who kept no records, married a farmer in November 1898. The following month her

---

<sup>515</sup> *In re Mary Elizabeth Cheetham*, spirit grocer, Public Record Office of Northern Ireland, BANK/1/2/244; *In re Ellen Donnelly*, flesher, Public Record Office of Northern Ireland, BANK/1/2/49.

<sup>516</sup> *In re Sarah Allison*, draper, Public Record Office of Northern Ireland, BANK/1/1/1096.

assets amounted to about £96 and her liabilities to about £300. By February 1<sup>st</sup>, Sarah Irvine was selling her few assets, including some described, in a way which would minimise their value, as ‘short pieces, and they were soiled’, and a glass case from the shop, to her new husband.<sup>517</sup> By February 20<sup>th</sup>, he had used these items to help set up his own drapery business in Ballynahinch. Less than a month later, the directors of Robb & Co, a large firm of wholesale silk mercers and woollen drapers, filed a petition of bankruptcy against Sarah Irvine, who by then had left her shop and gone to live at Ballynahinch with her husband, where, she told the court, she took no part in the business. Her creditors suspected that the few items entered in the books covered up much more stock which Irvine passed over to her husband, stock which might have enabled them to recover their debts, or a portion of them. This would explain, they said, ‘the small stock found on the premises’.

Sarah Rainey was a spirit grocer with shops in Medway Street, Chadolly Street, and St. Leonard’s Street. As well as the usual challenges of commerce, such as maintaining cash flow, controlling stock, and paying staff, Mrs Rainey had to deal with a husband who, when she gave him money to make payments on her debts, spent it at the bookmakers.<sup>518</sup> She also had an outstanding bill for legal costs incurred in taking an unsuccessful personal injury action against the Belfast Station Cab company.<sup>519</sup> Mrs Rainey sold the St Leonard’s Street shop to her sister, along with £35 worth of stock, but allowed her husband access to the money. Mr Rainey said he had blown the money at the races, which lawyers and creditors refused to be believe possible.

Cash disappeared easily, and Kevin Costello describes the bankruptcy court as having to work ‘like a military operation’ in order to save stock from being concealed or made away with. The adjudication was usually issued within hours of the petition being presented, and then ‘one of the key figures in the staff of the Bankruptcy Court, the bankruptcy messenger, who had powers of forcible entry

---

<sup>517</sup> *In re Sarah Irvine*, draper, Public Record Office of Northern Ireland, BANK/1/1/328.

<sup>518</sup> *In re Sarah Rainey*, grocer, Public Record Office of Northern Ireland, BANK/1/1/809.

<sup>519</sup> *The Irish Times*, 15 January, 1907.

under s.72 of the Bankruptcy Act 1857, would race to the countryside to rescue the goods.<sup>520</sup> In the Rainey's case, the loss of stock was reported as the result of a raid. Mr Rainey described how, immediately after Mrs Rainey's bankruptcy was declared, the Medway Street shop was surrounded, with 'two or three hundred round the premises', and raided. Mrs Rainey's husband was asleep in bed when,

about a quarter past one, & it was very dark & there was only the street lamp burning ... they burst the door off & threw it open... When I came down the whiskey & the rum was running down the floor.

Rainey said it was not unusual:

It is not if you knew anything of the way that crowds collect in Ballymacarrett when the bailiffs are put on you would know that.<sup>521</sup>

The implication running throughout the examination of Rainey was that cash was unaccounted for, and that the raiders had been tipped off by the couple, and perhaps facilitated. It also contains the suggestion that they would not have raided a local business unless they knew that the stock was going to be sold to appease creditors, and perhaps even had come to some arrangement over it.

In other cases, either before or during the bankruptcy process, there was no elaborate covert rearrangement of assets, but the bankrupt disappeared: in legal terms, they absconded with intent to defeat or delay their creditors, which was itself an act of bankruptcy. Spirit grocer, Annie McCashin, disappeared, and was last reported 'roaring and crying' when selling off her stock of flour, cheese, and brandy cheaply to a fellow spirit grocer; bankrupt stationers, Martha and Marion Stitt, were thought to have left the jurisdiction and gone to live with their father in Glasgow; a neighbour of missing grocer, Elizabeth McIlroy, reported that he 'had seen furniture being removed from the premises and that he had been informed that it was Mrs. McIlroy's intention to depart to Canada shortly'; and Elizabeth

---

<sup>520</sup> Kevin Costello, 'The Irish Shopkeeper and the Law of Bankruptcy 1860-1930', p. 3.

<sup>521</sup> *In re Sarah Rainey*, grocer, Public Record Office of Northern Ireland, BANK/1/1/809.

Gilmer, grocer and confectioner, departed from Ireland 'with intent to defeat her creditors'.<sup>522</sup>

Just as questions arose in relation to the wrongful, or at least covert, removal of stock, so questions arose as to who within a family owned assets. Jane Branagh's mother claimed that the furniture in her daughter's draper's shop was hers and therefore not available for liquidation.<sup>523</sup> In the case of Adela Maude Sloan, much of her examination in court was devoted to whether it was she or her husband who owned their household furniture. If the furniture had been hers, it would have been considered an asset to be liquidated in favour of her creditors. If it had been her husband's, as they both asserted, then it was not available for that purpose. There was some discussion as to whether her husband's weekly wage of £1 could have been sufficient to furnish a house of six bedrooms and two sitting-rooms. Mrs Sloan said she had bought the furniture at auction with £14 given to her by her then fiancé. As for receipts: 'We never kept them. We never expected anything like this to turn up.'<sup>524</sup>

Robert Carlisle wound up his business in 1900 and went to work for Lindsay Brothers, one of the largest textile wholesalers in the north of Ireland.<sup>525</sup> His wife, Maria, then commenced a drapery business on her own behalf, buying stock from Lindsay Brothers to sell in her shop. When she became unable to meet the payments due to Lindsay Brothers, they took it up with her husband, their employee. Eventually, they told him to do a full stock-take so that they could get sight of the business's assets, but neither they nor Mr Carlisle spoke to Mrs Carlisle about it. Questioned about whether a book, produced in court, represented the stock in her shop on a particular date, Mrs Carlisle could not say. Pressed about the handwriting, she answered: 'I don't know. I just served the customers.' Her

---

<sup>522</sup> *In re Annie McCashin*, spirit grocer, Public Record Office of Northern Ireland, BANK/1/1/199; *In re Martha and Marion Stitt*, stationers, Public Record Office of Northern Ireland, BANK/1/1/205; *In re Elizabeth McIlroy*, grocer, Public Record Office of Northern Ireland, BANK/1/1/913; *In re Elizabeth Gilmer*, grocer and confectioner, Public Record Office of Northern Ireland, BANK/1/1/527.

<sup>523</sup> *In re Jane Branagh*, draper, Public Record Office of Northern Ireland, BANK/1/1/380.

<sup>524</sup> *In re Adela Maud Sloan*, Public Record Office of Northern Ireland, BANK/1/1/966.

<sup>525</sup> *In re Robert Carlisle*, draper, Public Record Office of Northern Ireland, BANK/1/2/420.

husband also organised a cheap sale of stock, but Mrs Carlisle knew nothing of the proceeds, nor that Lindsay Brothers were pressing to have the business wound up:

‘I suppose your husband knows?’ asked a lawyer, in court.

‘He knows more than I do,’ Mrs Carlisle replied.

When Robert Carlisle was himself examined, it emerged that some of the stock fabric was seventeen or eighteen years old, moth-eaten and worth next to nothing. Its age, as the lawyer pointed out, meant it dated back to a time when Robert Carlisle had been in business with his brother, Samuel. This suggested that Maria Carlisle had opened her business with stock that had belonged to her bankrupt husband’s business.<sup>526</sup> It was evidently Robert Carlisle who kept track of stock and made decisions, and Lindsay Brothers, who had both supplied and employed Robert Carlisle since at least 1893, knew it, which is why they didn’t bother negotiating or even communicating with Maria Carlisle.<sup>527</sup> When it came to the bankruptcy petition, however, it had to be in her name. Two failed businesses in eight years affected the whole family: the Carlisles were required to support at least eight people, because in fifteen years of marriage Mrs Carlisle had borne six children. Their youngest of these was only two at the time of the bankruptcy proceedings.<sup>528</sup> Maria Carlisle was required to take an active part in this process, even though she had ‘just served the customers’, and had put her name to a business it looks likely she had little control over. Agnes Sloan and her husband ‘never expected anything like this to turn up’; Maria Carlisle knew exactly what could turn up, because she had already watched it happen, when her husband’s business had been wound up eight years previously.

---

<sup>526</sup> *In re Maria Carlisle*, Public Record Office of Northern Ireland, BANK/1/1/778.

<sup>527</sup> Examination of Robert Carlisle in Maria Carlisle’s case.

<sup>528</sup> Census of Ireland, 1911, digitised by the National Archives of Ireland at [http://census.nationalarchives.ie/pages/1911/Antrim/Cromac/Sandymount\\_Street/166925/](http://census.nationalarchives.ie/pages/1911/Antrim/Cromac/Sandymount_Street/166925/) accessed 7<sup>th</sup> October 2017.

## Causes of failure

Some of the bankruptcy files contain an affidavit sworn by the business owner in question, outlining a précis of her affairs. These affidavits often included the reason why she could not meet the demands of her creditors. In general, the reasons boiled down to bad debts, though these bad debts were sometimes cited in conjunction with either 'bad trade' or 'want of capital'.<sup>529</sup> Occasionally, there was a more specific reason given, as when Catherine Hevey ascribed her difficulties to having been compelled to vacate her former business premises in Donegall Square East and the 'consequent falling off of business', or when Catherine Kelly ascribed hers to 'heavy rents, bad trade, and sickness in my family'.<sup>530</sup> The files do not record enough explicitly stated reasons for failure to enable the compilation of a statistical picture, though the phrases which reoccur in the narratives include bad debts, poor trade, insufficient turnover, high rent, sickness, depression in trade, want of capital, and falling off of business.

Hardly anyone records their own inability as the cause of failure, but Oscar Berry, an accountant and fellow of the Institute of Grocers, argued in 1913 that poor accounting skills were usually behind business failures, causing shopkeepers 'to begin in a muddle, to proceed in a muddle, to live in a muddle, and therefore to end in a muddle'. There are plenty of cases in which the evidence reveals that the women did not have the knowledge or experience to continue profitably.<sup>531</sup> Ellen Williamson, a widow who took over her dead husband's chair manufacturing business, H&H Shirlow, and carried it on 'without investigation', ascribed her failure to 'want of capital and knowledge of the business'.<sup>532</sup> Martha Craig took over her husband's successful and profitable provision dealing business, after his death in 1889. Her father, executor of his son-in-law's will, swore on affidavit:

---

<sup>529</sup> *In re Mary Thompson*, Public Record Office of Northern Ireland, BANK/1/2/600; *In re Sarah McDowell*, Public Record Office of Northern Ireland, BANK/1/2/761.

<sup>530</sup> *In re Catherine Hevey*, Public Record Office of Northern Ireland, BANK/1/2/195; *Re Catherine Kelly*, Public Record Office of Northern Ireland, BANK/1/2/609.

<sup>531</sup> Oscar Berry, *The grocer and his trade* (Duckworth, 1913), p. 16.

<sup>532</sup> *In re Ellen Williamson*, Public Record Office of Northern Ireland, BANK/1/1/276.



I was not aware nor did I suspect that so much money was being lost in carrying on the business else I would have realised the Chattels of the deceased and compelled my Daughter to close the place,

suggesting she did not prove a safe pair of hands.<sup>533</sup>

Specific external events were also cited. Embattled tobacconist, Ursula Radcliffe, described how the war had had ‘an injurious effect on all businesses in the nature of luxuries, and a particularly injurious effect on my business, withdrawing as it did from Belfast a very large number of my best customers’.<sup>534</sup> Annie Lee, who operated a multi-stranded business as a timber merchant, cabinet-maker and draper, also attributed commercial difficulties to ‘losses in the timber trade and the cabinet-making business because of the war’.<sup>535</sup> Matilda Aicken, a grocer with a shop at Larne Harbour, told the same story in 1918, writing that her inability to meet her creditors’ demands was down to ‘depression in trade, derangement of business due to the war, bad debts and want of capital’.<sup>536</sup> However, it should be noted that the incidence of women in the bankruptcy files does not peak noticeably from 1914-1918. Although there are six in 1917, there were seven in each of 1901 and 1909. The rest of the war years show only in ones, twos, and threes.

### **The Byrne sisters, Belfast: tobacconists**

Small retailers, in general, were at the mercy of market forces and large wholesalers, and this is particularly clear in the tobacco trade. Tobacco itself had been a luxury product, deeply fashionable in the second half of the nineteenth century, but was increasingly democratised, as Jane Gray, cited earlier, described, and demand was high. A shrewd tobacconist could become very successful. While cigarettes were increasingly available from corner shops, tobacconists still sold

---

<sup>533</sup> *In re Martha Craig*, Public Record Office of Northern Ireland, BANK/1/2/76.

<sup>534</sup> *In re Ursula Radcliffe, tobacconist*, Public Record Office of Northern Ireland, BANK/1/1/1025.

<sup>535</sup> *In re Annie Lee, draper, timber merchant and cabinet maker*, Public Record Office of Northern Ireland, BANK/1/2/1012.

<sup>536</sup> *Re Matilda Aicken, grocer*, Public Record Office of Northern Ireland, BANK/1/2/1030

loose tobacco in small amounts from specialist shops.<sup>537</sup> In addition to a range of blends of loose tobacco, a tobacconist might sell snuff, ready-rolled cigarettes, pipes and papers, matches, and other smoking accessories. Frequently they also sold sweets and chocolates; 41 per cent of Belfast tobacconist shops in 1910 combined a second strand of business.<sup>538</sup> There was a good market for the product, and it was possible to enter the trade in a modest way, needing only a small premises; the *Tobacco Trade Review* noted sniffily in 1911 that anyone with a little capital could enter the business, as most tobacconists just sold a selection of other people's products.<sup>539</sup>

With dedication and a good work ethic, it was possible to run the business as a one man – or woman – band, controlling the flow of stock, keeping the books, dealing with suppliers and running the shop floor. However, the nature of the essential product tobacconists sold meant that they dealt with significantly-sized, sometimes international, wholesalers, and as Ursula Radcliffe's case will show, you could work your fingers to the bone and still not manage to make the business pay.

A 1910 directory shows that out of 211 tobacconists listed in Belfast city, a healthy 48 of them (23%) were women. One of these was Julia Byrne, born in Louth and with plenty of experience in the trade, first as a manageress for J&T Sorahan, and then running her own shop in Victoria.<sup>540</sup> She lived with her sisters at 18, Mountcharles, and ran her tobacconists at 34, University Road, a substantial road running past the entrance to the university and the Botanic Gardens, towards Methodist College and on into the Malone Road, where many of the more comfortably-off inhabitants of Belfast had their homes. University Road was mixed residential and commercial, home to a selection of doctors (including at least one

---

<sup>537</sup> Matthew Hilton, "'Tabs', 'Fags' and the 'Boy Labour Problem' in Late Victorian and Edwardian Britain' in *Journal of Social History*, XXVIII, no. 3 (1995), pp. 587-607.

<sup>538</sup> Kelley Graham, *Gone To The Shops: Shopping In Victorian England* (Praeger, 2008). *Belfast and Ulster Street Directory for 1910*.

<sup>539</sup> Quoted in Chris Hosgood, 'A Brave and Daring Folk'? Shopkeepers and Trade Associational Life in Victorian and Edwardian England' in *Journal of Social History*, XXVI, no. 2 (1992), pp. 285-308, p. 296.

<sup>540</sup> *Belfast News-Letter*, 24 March, 1909.

woman doctor), dentists, lecturers, bankers and lawyers. The highly respectable premises around Miss Byrne's tobacconist shop at number 34 included a draper, a fruiterer, a spirit merchant, a flour merchant, a girls' school and a Presbyterian church.

Despite her shop's excellent address and her experience in the tobacco trade, Julia Byrne struggled to keep the business going. By March of 1909 her account with the Belfast Banking Company was overdrawn, and her liabilities, as nearly as she could estimate them, amounted to £734:2:4. Of the total amount owed, more than a third of it, £276:0:0, appears to have been owed within the family, suggesting that she had been trying to keep the business going by borrowing from her sisters: she listed an IOU to Alice Byrne of 18 Mountcharles, for £120:0:0, and one to Bridie Byrne of the same address for £36:0:0. She also listed a (waived) debt of £120:0:0 in 'cash lent' by Kate Byrne, c/o Miss Byrne of the same address. With rent on the Mountcharles house set at £3:3:4 per month, one of the larger sums lent by the sisters would have kept a roof over their heads for three years.<sup>541</sup> In addition to these family debts, Julia Byrne owed her suppliers. J & T Sorahan, her past employers, had already sued her for £323.5.3; she owed smaller sums to Belfast-based tobacco wholesalers W. & J. Glover, Clarke & Co., and Leahy, Kelly and Leahy; and to Lambert & Butler of Drury Lane in London, Hignett Bros. of Liverpool, John Player & Sons of Nottingham, and the Hygienic Cigarette Company of Birmingham. She also owed a hefty £90 to her solicitor, and a backlog of rates and rent – two months on the Mountcharles house, and a more worrying eight months on the shop lease. As a sole trader, there was no legal distinction to be drawn between her business debts and her personal debts.

By 1911, the business was still going. Julia still lived with her sisters, and Bridget and Margaret still had no listed occupations, her third sister, Alice, was also now a tobacconist. As described in Chapter 2, opening the home could become a convenient way of supplementing income. The Byrnes now had three boarders in the Mountcharles house, suggesting that one or more of the sisters was exercising

---

<sup>541</sup> *In re Julia Byrne, tobacconist*, Public Record Office of Northern Ireland, BANK/1/2/769.

business skills in a direction other than the tobacco trade.<sup>542</sup> Maura Cronin noted the importance of identifying these 'hidden' businesswomen, women like the Byrnes who made their income out of offering boarding: 'most remain hidden behind the term 'housewife' or 'unoccupied', their entrepreneurial role being revealed only by the listing of other residents as lodger and boarders'.<sup>543</sup> Julia's sister Bridget may have lent her name to the business, in the wake of Julia's bankruptcy, because in March 1913, three wholesale tobacconists successfully sought an adjudication of Bridget Byrne's bankruptcy on the basis of unpaid debts for supplies to the business at 34 University Road.<sup>544</sup>

All four sisters seem to have benefited from having a shared household and a number of contributing income streams, including the shop, run first by Julia and then by Bridget, perhaps with input from Alice, and the boarders, one of whom was a pawnbroker. Julia was able, when customers didn't pay quickly enough to enable her to pay the suppliers, to benefit from the breathing space afforded by a series of loans from her sisters. Julia Byrne also borrowed £15 from Elizabeth Warnock, a debt which was listed in her statement of affairs. Elizabeth Warnock was a pawnbroker who lived in the Mountcharles house as a boarder, and so Julia also benefited from the boarding business.<sup>545</sup> Bridget may have been able, when things didn't look any more promising for her than they had for Julia, to have had Alice working in the shop, and she also had Julia, at home and probably also in the shop, to advise her. The bolstering factor, in the Byrnes' case, was the presence of family members and connections who could share living costs, help one another out with loans, help one another with business advice, share the workload, and devise new income streams when necessary.

---

<sup>542</sup> Census of Ireland, 1911, digitised by National Archives of Ireland, [http://www.census.nationalarchives.ie/pages/1911/Antrim/Windsor\\_Ward/Mountcharles\\_Street/169956/](http://www.census.nationalarchives.ie/pages/1911/Antrim/Windsor_Ward/Mountcharles_Street/169956/) accessed 3 May 2017.

<sup>543</sup> Maura Cronin, 'You'd be disgraced!' Middle-class women and respectability in post-famine Ireland', at 110.

<sup>544</sup> *In re Bridget Byrne*, tobacconist, Public Record Office of Northern Ireland, BANK/1/1/969.

<sup>545</sup> Census of Ireland, 1911, digitised by National Archives of Ireland, <http://www.census.nationalarchives.ie/reels/nai001494432/> accessed 3 May 2017.

### **Ursula Radcliffe, Belfast: tobacconist**

A few months after Bridget Byrne's bankruptcy, Ursula Radcliffe acquired a tobacconist's business in Bridge Street, in Belfast city centre, from the owner, Mr Rea; the inexperienced Radcliffe fell into the *Tobacco Trade Review's* 'anyone with a little capital' category. The cost of stock, fittings, and goodwill was £300, of which Radcliffe paid £150 down on getting possession, with the remainder to be made in staged payments. She was disappointed to find that the business was not as healthy as she said she had been led to believe. Receipts from the shop did not amount to two-thirds of the figure represented to her before she bought the business. Like many other tobacconist shops, it also sold fancy goods, but these made only small sales, and the profits on tobacco sales were not what the previous owner had suggested they were. Radcliffe had a strong work ethic, however, and was determined to bring the business to profitability, even if that necessitated working a 74-hour week and saving on an assistant's salary:

I practised the most rigid economy in my personal expenditure, arranging for special terms of £1 a week at the International Temperance Hotel, Belfast. I arranged no assistant as the business would not afford it, and for the two years during which I carried on the business, with the exception of about three weeks for holidays I attended in the shop every week day from 9. a.m. in the morning to 9. p.m. at night and on Saturdays from 9. a.m. in the morning to 10.30 to 11 p.m. at night. During all this period, two years, my total expenditure on clothes for personal wear did not exceed £15.00.

However, despite these efforts, the profits did not come:

The wholesale tobacco people are formed into a ring, and fix the prices under which the retailers may not sell... [t]hese prices are such as to give the retailer only a very small profit indeed on his turnover, and to convert the retailer into a mere distributing agent for the good of this tobacco ring, which are nearly all proprietary articles like patent medicines.

Stuck selling tobacco at unprofitable prices, with no apparent market for the fancy goods which formed the other part of her stock, Radcliffe soon ran into difficulties in producing the remaining instalments of the purchase money, and so was forced to seek an extension of the time fixed for that purpose, and a loan of £50. She

described one of the difficulties she encountered, the tight control exerted by the tobacco wholesalers, whose price fixing left her hamstrung:

Notwithstanding all I could do I found it impossible to pay off the balance of the instalments of purchase money within the time fixed for that purpose, and had to get the time extended, and even to borrow the last £50 of the money to pay off Mr. Rea from whom I purchased the business.<sup>546</sup>

By November 1914, sixteen months in to her new business venture, the mental and physical burdens of constant worry and a punishing working week were such that Radcliffe's doctor ordered her to take a rest. Acting on his advice, she 'with great reluctance engaged an assistant' to look after the shop, and went to visit friends in England for nine days. It must have been a considerable relief to her that this holiday brought her not just a change of scene and a distraction from her business worries, but a job offer. Working for someone else might have been a step down, to 'assistant' rather than 'tobacconist', and the job involved a move to Cheltenham, but as well as a fresh start, it also, reassuringly, 'offered me a comfortable home, and a reasonable salary, with reasonable working hours', and Radcliffe accepted. Before setting out on her new life, however, Radcliffe returned to Ireland. She was determined to set her Belfast affairs in order, and sought advice from her solicitors in relation to giving notice to her landlord and selling the tobacconist's business. The same issues which she had identified as having affected her own success in the business, the difficulty of turning a profit, now exacerbated by the stringencies of wartime, seemed to her to deter potential purchasers. None of them, she said, could come up with the necessary capital, and none of them felt like taking on the risk of a business dealing in luxuries during wartime. She ended up selling for a disappointingly low figure.

Radcliffe then wrote to each of her trade and cash creditors offering 6/8 in the pound. As she had undertaken to start her new position in Cheltenham on 1<sup>st</sup> August, she instructed her solicitors to pay themselves and distribute the remainder of the money among her creditors. She handed back the key of the shop to the landlord's agent on 29<sup>th</sup> July, and left for Gloucestershire. She learned that

---

<sup>546</sup> *In re Ursula Radcliffe* Public Record Office of Northern Ireland BANK/1/1/1025.

she had, *in absentia*, been on 18<sup>th</sup> August adjudicated bankrupt at the petition of the Imperial Tobacco Company, the same company which had earlier petitioned for Bridget Byrne's bankruptcy. She challenged it, detailing not just her efforts to ensure that funds were made available to her creditors through her solicitors, but also emphasising that she had when the adjudication was made neither business nor residence in Ireland. Although it is not here explicitly stated, this was to back up an argument that the Belfast Local Bankruptcy Court had no jurisdiction over her at the time of the adjudication.<sup>547</sup> The petitioner had to state that the debtor 'as I believe resides within the jurisdiction of this Honorable Court'. In Radcliffe's case, the standard printed form has been amended with a handwritten insertion so as to read 'as I believe resides *and has an office or place of business* within the jurisdiction of this Honorable Court', perhaps because the creditors knew that Ursula Radcliffe had in fact moved to Cheltenham. She had been gone for only two and a half weeks, and perhaps recognising that this was not long enough to have established residence out of Belfast, she spelled out in a typewritten affidavit her intention that the move was a permanent one:

When I realised my stock in trade I did so with the intention of permanently retiring from business, and when I left Ireland I did so without any intention of returning, and for the purpose of taking up said situation and making my permanent residence in England.

The file does not contain an order of annulment, but she was eventually vindicated in the Court of Appeal on the grounds that the orders of bankruptcy had been made 'without jurisdiction, wrongfully in point of law, and against the weight of evidence'.<sup>548</sup> The case was heard over two days before the Lord Chancellor, Ronan LJ, and Molony LJ, who found unanimously in Ursula Radcliffe's favour, holding that

there was not a particle of legal evidence to justify adjudication. They found that the appellant had not committed an act rendering her morally or legally liable to be adjudged a bankrupt<sup>549</sup>.

---

<sup>547</sup> This argument was made explicit in, and was one of the grounds of, the subsequent successful appeal proceedings *In re Radcliffe* [1916] 2 IR 534.

<sup>548</sup> *Belfast News-Letter*, November 2, 1915.

<sup>549</sup> *Belfast News-Letter*, November 2, 1915.

The Lord Chancellor noted that it was unfortunate for Miss Radcliffe that

she started business in the retail tobacco trade in Belfast at a time when profits for the retailers were small... the circumstances were such that she could not struggle successfully, and finally her health broke down.<sup>550</sup>

Ursula Radcliffe's relief at the result must have been the sweeter for his remarks that she seemed to have been 'a singularly honest woman, and scrupulously careful to spend as little as possible on herself', as well as for the fact that costs for proceedings in the lower court and in the Court of Appeal were to be borne by the Imperial Tobacco Company, as petitioning creditors.<sup>551</sup> The fierceness and bravery of Ursula Radcliffe's response to her adjudication suggests a woman who knew she was in the right. It was true that she could not settle her debts, but it was not true that she had committed any act of bankruptcy. To commit such an act would have been, for Ursula Radcliffe, unconscionable, and so her vindication by the Court of Appeal restored her to respectability.

There are few biographical details available to fill in the background to Ursula Radcliffe's life, but the surviving paperwork relating to her financial affairs, her correspondence, and her advertising leave an impression of a literate, articulate, conscientious person. Radcliffe invested everything she had in a business she believed to be profitable, but she had been misled on the figures by the man who sold it to her. So far as it is possible to tell, she negotiated the sale, interpreted and assessed the books herself, without the help of anyone with specific accounting expertise, or experience in the tobacco trade. Professional advice might have made her more cautious about the price she paid for the business; an ally might have given her greater confidence in negotiating the sale; an advisor, after the sale was completed, might have helped her to manage her stock and forecast difficulties. It's even possible that her staunch refusal to spend money on an employee was in fact shortsighted, as an experienced manager might

---

<sup>550</sup> *In re Radcliffe* [1916] 2 IR at p.542.

<sup>551</sup> *In re Radcliffe* [1916] 2 IR 534.



have played a useful role in shaping the business, as managers did for Margaret Lowry in the First-Class Pawn Office, and Eliza Jane Bell in Butler's Medical Hall.

Ursula Radcliffe's case shares a certain similarity with Mary Caughey's case, in that at the last moment a powerful professional man weighs in on her side. The thirteen-page judgment in *In re Radcliffe* was based in interpretation of the law and assessment of the facts, but it is possible that complimentary comments about Ursula Radcliffe made by the Lord Chancellor were based in some natural sympathy for the hardworking businesswoman. The Lord Chancellor, Ignatius O'Brien, was born in Cork in 1857, the ninth child of a chandler and brewer's agent, but:

[h]is father lacked business capacity; the business was kept afloat only through the labours and sacrifices of his mother ... O'Brien grew up ... acutely aware of the need to earn a living.<sup>552</sup>

As was illustrated in Mary Caughey's case in the previous chapter, the lawyer John Rea may also have had something more than a purely professional response to Caughey's situation, given both his experience of imprisonment, and his personal struggles. The intervention of a powerful or influential man could certainly make a significant contribution to women's business lives. Inheriting a business successfully established by a husband, father or other man was a leg-up, as was evident in the case of Eliza Jane Bell in the previous chapter, but it was no guarantee of success for a businesswoman if she were neither skilled nor experienced enough to manage it, as the cases of Susan Percy and Martha Craig demonstrate. On the other hand, a hard-working, conscientious and thrifty businesswoman like Ursula Radcliffe could put all her energies into bringing a business to profitability, yet fail, regardless of how hard she tried.

## Conclusion

Success in business was hard-won, whatever your circumstances. Eliza Bell was bolstered by a number of fortunate circumstances, including the inheritance of

---

<sup>552</sup> O'Brien, Ignatius John, Dictionary of Irish Biography <http://dib.cambridge.org.elib.tcd.ie/quicksearch.do;jsessionid=931FFB44B69E658702FC8F68BB4C160F>, accessed 7 April 2017.

a good business in a good location, and the judicious employment an experienced specialist as a manager. The same was true of Margaret Lowry, who inherited the long-established First-Class Pawn Office, and towards the end of her career employed a manager to run it. There is no evidence of a particular privilege attaching to the lives of Julia Byrne, Bridget Byrne, and their sisters. Julia, at least, served her time by working for a tobacco company and in another shop before running the business in University Road. Their advantages came in the shape of one another: four sisters living together, lending each other money, sharing the burden of living costs and the workload of the shop, managing to keep the business going after Julia's bankruptcy, and having Bridget take over. For all that, they were not successful in their tobacconist business, with two bankruptcies in four years related to the same business at the same premises.

Had the inexperienced but hardworking Ursula Radcliffe taken over a well-established premises, and been able to employ someone with specialist knowledge, she might have been more successful. However, Radcliffe was operating alone, and she had no cushion of money. The tobacconist's trade may have looked appealing, but after she had invested all her capital in the business, and borrowed the remainder of the purchase price, the realisations that her hands were tied as to pricing, and that the business was not as profitable as she had been led to believe, came too late.

The bankruptcy files show a colourful cast of characters operating in a range of businesses. The individual narratives reveal the numerous ways in which women – some more properly regarded as businesswomen than others – sought to retain some agency through their input into the outcome of this final tussle over assets, whether simply by arguing over their ownership, or by engaging professional advisors to control the paperwork. The files also reveal the numerous ways in which women failed. When asked to state the reasons for their failure, they do not ascribe it to their own inability or inexperience, but there were many cases in which this was at least a contributory cause. Ursula Radcliffe's case illustrates a businesswomen's ability to use the legal system to her advantage in regaining her

reputation, even as an adjudicated bankrupt facing a giant wholesaler, and even when it seemed that the axe had finally fallen.

## Chapter 8

### Conclusion

This thesis has presented a picture of many hundreds of Irish women owning and managing their own businesses in a variety of sectors, including boarding- and lodging-houses, public houses, spirit grocers, and a number of retail businesses. It has demonstrated the importance of credit and debt transactions in maintaining relations on both the customer and supplier side, and has also revealed the role of women in the supply of credit, in the form of collateralised loans, from the pawnbroker's counter.

This picture places businesswomen in public-facing roles, in commercial environments, making economic decisions and operating with autonomy, which they sought out and claimed. This narrative is in counterpoint to the prevailing preoccupation with women's morality and virtue, and the belief that a woman's most important job was to shine her angelic light and her sweet smile around the home, once she had mopped the floors and turned the threadbare sheets sides to middle. Private realities diverged from public ideals, though, and disparity in women's characters, preferences, economic and social circumstances, and many other factors meant that staying at home to be angelic was not always, nor perhaps even usually, the route taken.<sup>553</sup> The evidence in the sources studied in this research does not support the existence of separate spheres, that "particularly crippling ideology of virtuous femininity" for Irish women.<sup>554</sup> The public ideal of the virtuous and woman, monogamous or chaste, devoted to the care of the home and those in it, was not reflected in private, whether or not that was acknowledged. A businesswoman, who chose, other than in the most contrived circumstances, to deal in the public sphere, could not submit to such rigid categorisation.

---

<sup>553</sup> M. Jeanne Peterson, 'No Angels in the House: The Victorian Myth and the Pauper Women', p. 3.

<sup>554</sup> Amanda Vickery, 'Golden Age to Separate Spheres? A Review of the Categories and Chronology of English Women's History' in *The Historical Journal*, 36, no. 2 (1993), pp. 383-414.

Business brought women out of the domestic sphere and private life into public life, and this experience was reflected in North America, in France, in Spain, and in England.<sup>555</sup> There was a measure of exposure in this – not just financial exposure, but personal. In a business context, existing in public meant being open to the critical gaze of strangers, who might not even be customers, but passers-by examining goods in a shop window; to people in another county reading a newspaper account of a court appearance; to witnesses called to give evidence to a committee commissioned to make a report into the business of pawnbroking, or the licensed trades. The necessity of exposing yourself to the public gaze was part of running a business which could be as stressful as navigating the difficulties of business management.

Not only that, but quite apart from the ordinary day-to-day dealing with people in a public sphere, businesswomen were also, by the nature of their trades, involved in public issues of health, housing, morality, and temperance. Political and legislative developments involved them, too. This included the series of acts which dealt with married women's property rights and set them, as businesswomen, apart from and independent of their husbands, and allowed them to assume liability for their own debts and face the public scrutiny of bankruptcy proceedings. Later, during the revolutionary period, even those women who were not overtly politically involved could not avoid engagement, if their premises were shelled and burned, like Emily Dalby's, or looted by Crown forces, like Margaret Lowry's. The dichotomy in the expression 'public house' encapsulates the issues of the hospitality businesses. They were of necessity public, but at the same time relied on a set of skills traditionally associated with the home. While the home was sacrosanct and what Ruskin called the 'outer life' should never be allowed to intrude into it, let alone get roaring drunk and display questionable morals in it, even the temperance evangelists who broadcast the idea that women should

---

<sup>555</sup> Edith Sparks, *Capital Intentions*; Béatrice Craig, 'Where have all the businesswomen gone? Images and reality in the life of nineteenth-century middle-class women in northern France'; Lina Galvez Muñoz and Paloma Fernández Pérez, 'Female Entrepreneurship in Spain during the Nineteenth and Twentieth Centuries' in *Business History Review*, LXXXI, no. 3 (2007); Jennifer Aston, *Female Entrepreneurship*.

retreat to the home had themselves to enter the public sphere to do so. A woman in business had little choice. Business must be conducted with the public, and when business failed, the reckoning was a public one.

An analysis of their business lives has enabled us to connect women with the credit economy, businesswomen with businessmen, and women with the wider society in which they lived and worked. Some of the percentage representations are low: 7 per cent of those listed in Bassett's *Kilkenny Directory 1884* are women; 6 per cent of businesses listed in *Industries of Dublin* are women's.<sup>556</sup> Others are higher, such as the 10 per cent of businesses on the looped Dublin city walk described in the introduction, and mapped on the online StoryMap.<sup>557</sup> However, this figure becomes more meaningful when read in the context of these being women with businesses in the heart of commercial Dublin, and when it is considered in terms of businesswomen's visibility to passersby and the effect of their presence on the urban streetscape. Walking this route, as mapped, a shopper or stroller passed a woman's business once every thirty seconds. This kind of context matters because it is important, not only to establish how many Irish women were in business, but also what difference their presence made to the cities, towns and villages in which they worked.

Boarding and lodging were business areas traditionally associated with women, and, the census figures bear this out. In 1901, in Dublin, boarding-house keepers were 87 per cent female, and lodging-house keepers were 74 per cent female. Women were also well represented in pub licensing, with 24 per cent of County Dublin licences being issued to women in 1896. These women were in solid positions, too: in 1901, though the percentage had dropped to 19 per cent, 45 per cent of those women owned their own premises, an enviable situation for any business owner. Pawnbroking – a valuable, licensed, and regulated industry -

---

<sup>556</sup> George Bassett, *Kilkenny City and County Guide and Directory* (Sealy, Bryers and Walker, 1884); Spencer Blackett, *The Industries of Dublin*.

<sup>557</sup> *Thom's Official Directory of the United Kingdom of Great Britain and Ireland for the year 1894*. 'As I Was Going Down Sackville Street: mapping women's businesses, Dublin 1894', <http://www.tinyurl.com/wib1894>, uploaded 24 November 2019. Helen Doe, *Enterprising Women and Shipping*.

showed a good representation of women. Figures for 1844 showed 12 per cent of brokers nationally to be women, rising to 13 per cent by 1866. Regional figures were strong, particularly in Munster: 22 per cent of Munster brokers were women in 1856; 43 per cent of Cork brokers were women in 1870. In Dublin, by 1894, 17 per cent of brokers were women.

Court records do not offer information on numbers of businesswomen in specific areas, but they do offer a useful window on how and when women used the law to help them to navigate the credit economy. The bankruptcy records from Antrim, Down, and Armagh from 1889-1922 show that only 5 per cent of the over 2000 bankruptcy and arrangement petition files relate to businesswomen. This record set of 104 women does, however, illustrate the rich range of businesses run by women. These are dominated by retail food, retail clothing and textiles, and hospitality in the form of food, drink, and accommodation, as might be expected. There is plenty of variety, too, including, among others, a chair manufacturer, a mineral water manufacturer, a sawmills proprietor, a commission agent, stationers, a flesher, a bootmaker, and a coal merchant.

The giving and taking of credit was pivotal in transacting personal and commercial business through the late nineteenth century, but by then it was essential to the functioning of the economy not because of a shortage of coin, as it had originally been, but because of the difficulty in getting by on wages which, no matter how judiciously they were managed, would never stretch far enough to cover the basics. Cash borrowings from friends, family, and suppliers; collateralised loans; and buying goods or contracting services on credit were often necessary just to make it to the end of the week. For businesswomen, the evidence shows that solutions to short-terms credit issues were dealt with in a number of ways, including getting cash loans from family members and suppliers, and pledging goods against loans from a pawnbroker. Longer-term solutions sometimes involved developing secondary income streams, as in the case of the Byrne sisters in Belfast, who let rooms in their house. Eliza Jane Bell, who in addition to her main business of running Butler's Medical Hall, let out the upper floors of her premises; and Emily

Dalby, who in addition to her main business of running a boarding-house, let out the street-facing portion of her premises to commercial tenants. Combination businesses were common, and were occasionally operated along different lines, like the Hannans' funeral business in Kilmallock, which operated on a cash-only basis, while the other arms of the business - a shop and public house - offered credit. Combination businesses did not always succeed, though. Belfast shopkeeper, Ursula Radcliffe, attributed some of the blame for the overall failure of her tobacconist business to the specific failure of the fancy goods strand of it.

The ubiquity of credit meant that weighing what you owed against what you were owed was a constant preoccupation. The sums didn't always work out as hoped, and if you couldn't come to an understanding with your creditors, the consequences of debt could be unpleasant. Until 1872, you still risked debtors' prison. A creditor might choose to take legal action to compel a debtor to pay her debts; if a successful petition for bankruptcy was brought against her, then a calculation of her assets and liabilities was made, and each creditor was paid proportionately. In a society where reputation and respectability were key, and where debt and failure were tainted with immorality, these consequences could impinge significantly on the debtor's life. Anyone who was in business and carrying debt was putting herself in a vulnerable position. The modernising legislation of the 1880s, which codified married women's right to retain ownership of property, cut both ways and also exposed them to the same liabilities as men, making them responsible for their own debts, and capable of being declared bankrupt, if they were carrying on business separately from their husbands. Debt recovery could be a burden, but it could also be a tool, and women were not impotent. They could flex their muscles, and evidence from the civil bill records studied suggests that despite a generally low representation of women, any woman appearing in a civil bill action was more likely to be taking it than defending it, which does speak to the agency of women. However, it was more likely that a woman of privilege would use the courts to shore up her business than that a woman in a precarious position would do so. Going to court was never a straightforward business, though for women like Elizabeth Perry who had grown up with lawyers in her family and lived



in their milieu, it was less of a hurdle. There were fees to be paid, documents to be read or completed, financial records to be produced or explained, and all in a stressful, intimidating, and probably alien legal environment. Mary Casey, a woman of advanced age, with a credit history which suggested that business had to be most carefully managed to make the books balance, had the energy and determination to take a tenant to court despite the expense and risk of losing. The stakes were higher for Mary Casey in prosecuting her action than for Elizabeth Perry in defending hers. Such high stakes may have been the deciding factor for more precarious women, weighing up whether or not to go to court: Ursula Radcliffe had already lost everything when she appealed her adjudication of bankruptcy, but the process, once successful, was worth the effort to restore her reputation.

Although class, privilege, and respectability were intertwined, each was distinct, and one did not guarantee another. Class was perhaps the least likely condition to change over a lifetime. While structural privilege would work for or against you depending on the class you were born into, there were privileges which could be bought. It could be a life's work to gain, or maintain, respectability. It is evident that a woman like Elizabeth Perry enjoyed the status of the upper-middle class and the privileges that brought: a comfortable upbringing, professional connections, familiarity with the legal milieu, servants to take care of her substantial homes in and out of Dublin. Yet her business seemed to threaten the residential respectability of Fitzwilliam Square. Meanwhile, Ursula Radcliffe, without family support, without financial security, without knowledge of her trade, did not rest until she had seen her declaration of bankruptcy set aside. Her view of happiness was a character untainted, and 'a comfortable home, and a reasonable salary, with reasonable working hours'.

Reputation and respectability in business mattered, and had to be maintained. Landladies, keen to maintain respectability, which was a mutable quantity, went to some lengths to define their businesses in such a way as to identify them as respectable. This was why Catherine Barrett was so outraged that

the Corporation of Dublin classified her business as a 'lodging-house' rather than a 'hotel', and was prepared to go to court over it. Respectability was a general preoccupation, and a restriction. As discussed in relation to Johnson J.'s language in the case of *R. v Woodlock*, the questionable respectability of pawnbrokers was a real and troublesome matter, and a potential barrier to setting up in business.<sup>558</sup> The 'respectable' nature of the businesses advertised in *Industries of Dublin* was flagged repeatedly, to the point where the claim must have lost all meaning to the reader. Pawnbrokers wanted respectable employees, customers wanted respectable brokers. The newspapers were full of stories of pawnbrokers who were less than respectable, in breach of regulations, trading without licences, handling stolen goods, and overcharging interest. Even the reputation of the regulator, in the person of the City Marshal, was problematic. Yet women could flourish in this industry which seemed to hover on the fringes of respectability. Women like Margaret Farrell and Margaret Lowry could hold their positions in the industry for many years, and make excellent livings out of it. There is evidence that both these women were prepared to flout conventional standards. Margaret Farrell occupied a man's role, which she could not do within the law. Margaret Lowry had, as a young woman, married a widower wreathed in a public scandal. Perhaps this willingness to break societal norms enabled them to progress in an industry like pawnbroking, in which customers could feel such an acute sense of shame that they used assumed names, or brought their business far from home. They both achieved the outward appearance of respectability and status, judging by their homes and incomes, but given that respectability had a lot to do with whether other people thought you were socially acceptable, their acquaintances and neighbours may have some snobbish reservations about trade in general, and pawnbroking in particular.

The introduction to this thesis opened a discussion about whether Irish businesswomen operated in general within a predominantly female economy, as

---

<sup>558</sup> *R v Woodlock* [1883] QB 178.

was the case with some trades, or an integrated one.<sup>559</sup> The evidence presented establishes that women working in the sectors studied were doing so not segregated from men but fully integrated with them: men were present as employees, partners, suppliers, customers, and backers. The boarding-house business presented what was potentially the most problematic example of integration, in that a great majority of boarders and lodgers were men, who entered, on a commercial basis, a space which had traditionally, and might until a short time before have remained, both private and domestic. Despite this difficulty of having home and business converge in what was a naturally private setting, the overwhelming majority of boarding-house keepers throughout the period studied were women. Being a woman, however, and meeting society's expectations that you would therefore be able to cook, clean, sew, launder and generally keep house, did not necessarily equate to being able to run a business.

Women's business lives were integrated with men's business lives. However, rather than showing exclusively feminine dependencies, the evidence shows that mutual commercial dependencies arose between men and women. This can be seen in numerous examples, including the credit relationship between Westport boarding-house keeper Mary Casey and publican Richard Walsh, and the referral network through which medical men sent their patients to stay at Elizabeth Perry's boarding-house. Other examples include the commercial tenancies given by Emily Dalby at 12 Eden Quay to Hewett's shipping office and Joseph Corringham, the tobacconist; Mary Anne Locke, who was the daughter of a distilling entrepreneur as well as the widow of one, ran the distillery at Brusna until one of her sons was responsible and experienced enough to take the reins; Catherine and Bridget Hannan took care of the shop and pub side of the business, giving credit where needed, leaving Thomas free to run the undertaker's as a cash-only business. Perhaps the clearest of all examples is that of Margaret Farrell, operating as divisional auctioneer. The men who were complicit in keeping her in charge of the business were dependent on her skill and experience. She was dependent on

---

<sup>559</sup> Wendy Gamber, *The Female Economy*; L. Cluckie, 'Embroidery, business enterprise and philanthropic ventures in nineteenth century Britain' (; Edith Sparks, *Capital Intentions*.

them, because they were men, to sign the official documents, though she put up the security herself and was, and was acknowledged to be, the only one capable of running the show.

The study of Westport boarding-house keeper, Mary Casey, and the credit dependency that existed between her and her neighbour, publican, Richard Walsh, offers an example of the linkage of the shopkeeper and the customer in a relationship of power. If you were a woman and a boarding-house keeper, and the man who lent you money was also a neighbour, and was also the publican and grocer who provided you with the supplies you needed to keep your lodgers happy and comfortable, it is likely that you would be careful not to upset that relationship in a way that your neighbour, publican, grocer and moneylender might not.<sup>560</sup> It seems unlikely that this was a man you would challenge if you suspected him of charging you over the odds for tea and sugar, or if you asked him for five shillings and he offered you four, and that therefore it was not a relationship of equals.

Power almost always passes to the creditor. It was the creditor who, up to a point by personal action, and after that point by invoking action by the state, could choose how, when and to what extent to disrupt the debtor's life and business in pursuit of payment. The potential consequences of this have been made plain. Mary Caughey, a more or less powerless prostitute with a small debt for brothel furniture could end up, before a hearing had even taken place, imprisoned, in solitary confinement, and driven to take her own life<sup>561</sup>. Ursula Radcliffe, a female tobacconist in Belfast, who played by the rules and acted scrupulously fairly in her treatment of her creditors, could end up declared bankrupt anyway. In a surprise reversal, she reclaimed her reputation and her creditworthiness in the Court of Appeal.<sup>562</sup> Other women fled the country when their debts, or their creditors,

---

<sup>560</sup> See the case study of Westport boarding-house keeper Mary Casey, Chapter 2.

<sup>561</sup> See the case of Mary Caughey, Chapter 6.

<sup>562</sup> *In re Radcliffe* [1916] IR 534.

seemed likely to swallow them whole.<sup>563</sup> Debts, of course, were not just owed to creditors in the shape of natural persons, but to legal persons too, which often had no shortage of muscle: it was, for example, the Imperial Tobacco Company which brought the petition of bankruptcy against Ursula Radcliffe. While being in business and being in debt made women vulnerable, it is important to acknowledge that they did retain agency. Sometimes this was shown in their reaction to an aggressive creditor, but it was also the case that businesswomen themselves were creditors, actively pursuing debt through the courts, and thereby bolstering their own position.

Margot Finn writes that the fact that credit transactions took place among friends, neighbours and other personal connections ‘encouraged all parties to surround their contractual agreements with a scaffolding of extra-legal customs, obligations and expectations’. Family relationships, which were often central to the operation of businesses. Family members were a useful source of loans, and sometimes it was a family member who was the biggest creditor.<sup>564</sup> Families could also provide a casual (and occasionally unpaid) labour force, even down to a child who was sent on an errand for the business.<sup>565</sup> Businesses were transferred within families, either by inheritance or between the living, and family members went into business together. Partnerships existed between mother and daughter, and between sisters.<sup>566</sup> In some cases, such as Jane Faulkner and her two sisters, Margaret and Mary Courtney, all three lived together and worked as pawnbrokers, meaning it has not been possible to tell where one’s businesses ends and another’s

---

<sup>563</sup> Such as stationer sisters Martha and Marion Stitt (Public Record Office of Northern Ireland BANK/1/1/205), who fled to Scotland, and grocer Elizabeth McIlroy (Public Record Office of Northern Ireland BANK/1/1/913), believed to have fled to Canada.

<sup>564</sup> Jane, Ellen, and Joyce Boyd of Boyd & Co., Main Street, Larne, owed their brother, William Andrew Boyd, their biggest debt, of £410. *In re Jane, Ellen, and Joyce Boyd*, Boyd & Co., Public Record Office of Northern Ireland BANK/1/2/1028.

<sup>565</sup> *In re Jane Hunter*, mineral water manufacturer, Public Record Office of Northern Ireland BANK/1/2/466.

<sup>566</sup> For example, *In re Elizabeth Coulson and Mary Coulson*, pinafore and apron manufacturers, Public Record Office of Northern Ireland BANK/1/2/559; Ada Yeates and Sisters; *In re Martha and Marion Stitt*, stationers, Public Record Office of Northern Ireland BANK/1/1/205; *In re Jane, Ellen, and Joyce Boyd*, Boyd & Co., Public Record Office of Northern Ireland BANK/1/2/1028.

begins.<sup>567</sup> In the case of Elizabeth Perry, medical boarding-house keeper, the leasehold on her property was held from her sister; in Eliza Dalby's case, the name on the lease was transferred to her second husband after their marriage, though it was her name that remained on the certificate of insurance. Importantly, the family often provided the only training from which a woman benefited before entering the business.<sup>568</sup> Later on in the life of the business, family members often shielded, or attempted to shield assets, from the claims of creditors.<sup>569</sup> Businesses run by men who were declared bankrupt were often resurrected under a wife's name, and this also happened when a woman was declared bankrupt and her sister resumed business in the same trade, at the same address, with the same suppliers.<sup>570</sup>

Some of the women in business in this study did not make an independent choice to take on proprietorship, but found themselves suddenly in charge, usually after the death or incapacity of a husband or parent. While sometimes the woman had already been an employee (formally or informally) of the husband, parent or other family member who was the original owner, and had learned her trade in this way, as well as by living with and discussing the business, observing and perhaps advising, in other cases the woman had either not been interested, or had not paid much attention, or for some other reason had not learned her trade well enough. It is evident that some grasped the opportunity with relish and exhibited skill and

---

<sup>567</sup> Census of Ireland, 1901, National Archives of Ireland, [http://www.census.nationalarchives.ie/pages/1901/Louth/Drogheda\\_Town/St\\_Laurence\\_s\\_Street/1566761/](http://www.census.nationalarchives.ie/pages/1901/Louth/Drogheda_Town/St_Laurence_s_Street/1566761/), accessed 18 August 2019.

<sup>568</sup> The Boyd sisters grew up seeing their father change from 'farmer and shophelper' in 1901 to 'spirit dealer and farmer' in 1911. *In re Jane, Ellen, and Joyce Boyd*, Boyd & Co., Public Record Office of Northern Ireland BANK/1/2/1028.

<sup>569</sup> *In re Jane Branagh*, draper, Public Record Office of Northern Ireland BANK/1/1/380  
*In re Adela Maude Sloane*, dairy proprietress, Public Record Office of Northern Ireland BANK/1/1/966.  
*In re Sarah Irvine*, draper and milliner, Public Record Office of Northern Ireland BANK/1/1/328;  
*In re Sarah Rainey*, spirit grocer, Public Record Office of Northern Ireland BANK/1/1/809.

<sup>570</sup> *In re Maria Carlisle*, draper, Public Record Office of Northern Ireland BANK/1/1/778; *In re Julia Byrne*, tobacconist, Public Record Office of Northern Ireland BANK/1/2/769;  
*In re Bridget Byrne*, tobacconist, Public Record Office of Northern Ireland BANK/1/1/969.

good judgement, as shrewd negotiators, innovators, and marketers.<sup>571</sup> Others were unprepared for the task and failed to execute it. Failure was often fairly quick. There are cases in which the business had been too run down, either because of illness or bad decisions or credit difficulties, by the time the woman took control of it, and again, it ended badly and quickly.<sup>572</sup>

This picture of women carrying on businesses in all kinds of trades contributes to a fresh understanding of what the Irish female experience was throughout the late nineteenth century and into the early years of the twentieth. They ran businesses in a society which was acutely conscious of class and respectability, of gender and morality, and yet they chose to operate businesses in some barely respectable sectors, like pawnbroking. Women worked alongside men, formed commercial credit relationships with them, employed them, and brought them business.

In order to stay afloat, they continually balanced credit and debt, extending credit to customers while benefiting themselves from supplier credit, bridging gaps with cash loans from family and business connections. They contributed directly to the functioning of the credit economy by issuing collateralised loans at the pawnbroker's counter. The picture shows us that, despite legal, financial and social barriers, women owned and managed their own businesses, and made independent economic choices. They earned their own livings, created opportunities for others to earn theirs, and in doing so made significant contributions to society and the wider economy.

---

<sup>571</sup> Such as, for example, in the drinks industry, Ellen Jane Corrigan of Old Bushmills, Mary Anne Locke of Kilbeggan, and the great Champagne widows Clicquot and Pommery; or, in the pawnbroking industry, Margaret Farrell and Margaret Lowry.

<sup>572</sup> Such as, for example, the Belfast spirit grocer Susan Percy.

## Appendices

### Appendix 1: Women's businesses advertised in Industries of Dublin, 1887.573

Name	Business	Address
Armstrong	boot and shoe maker and dealer	29, Parliament Street
Byrne	newsagent, bookseller, and stationer	17, Harcourt Road
Cahill	vestment and church ornament ware-house	9, Parliament Street
Carty	The XL Café	86, Grafton Street
Dixon	boot and shoe Dealer	54, Rathmines Road
Dromgole	wholesale and retail tea, wine, and spirit merchant	80, Pill Lane
Fitzsimons	newsagent	11A, Great Brunswick Street
Foley	drapers and haberdashers	5, Merrion Row
Henry	draper (business started by Miss EJ Young, 1877)	87, Rathmines Road
Hughes	court dress, millinery, and mantle maker	30, Nassau Street
Lawler	mattress and palliase manufacturer	7 and 25 Upper Liffey Street
Lewers	ladies' outfitters, baby linen, children's dress	67, Grafton Street
Lynch	The Express Laundry	87, Marlborough Street
Martin	dealer in antiquities	28, Lower Liffey Street
Matthews	court dressmaker	49, Upper Sackville Street

<sup>573</sup> Spencer Blackett, *Industries of Dublin, Historical, Statistical, Biographical An Account of the Leading Business Men Commercial Interests Wealth and Growth*.



<b>Name</b>		<b>Business</b>	<b>Address</b>
Mount	Miss A.	chandler, soap and lamp-oil dealer	41, Great Britain Street
Murphy	Mrs	watch maker	25, Amiens Street
O'Connor	Miss	old chandlery establishment	45, Lower Camden Street
O'Toole	Miss M.	boot warehouse	78, Lower George's Street, Kingstown
Pasley	Miss	Scientific Dress-Cutting Association	3 Westmoreland Street
Piggott & Co.	Messrs	musical instrument importers and music publishers	112, Grafton Street
Telfourd	Mrs E.	prop, Wynn's Hotel	35, 36, 37 Lower Abbey Street
Valentine	Mrs S.	purveyor	163, Great Brunswick Street
Yeates & Sisters	Ada	law stationers	74 Dame Street

Appendix 2: **Women's businesses in Dublin city centre, 1894.574**

These businesses are in Lower Sackville Street, Eden Quay, Marlborough Street and North Earl Street, and can also be viewed online, mapped by Antonia Hart at <http://tinyurl.com/wib1894>.

<b>Name</b>			<b>Business</b>	<b>Address</b>
Ross	Jane St. C.		restaurant	4 Sackville Street Lower
Craig	E.J.	Mrs	The Sackville Café and Restaurant	7 Sackville Street Lower
Dunckley	E.P.	Mrs	Ladies' Outfitting Warehouse	16 Sackville Street Lower
Foley		Mrs	ladies' tailor, habit-maker, mantle and costume manufacturer	30 Sackville Street Lower
Bell	Eliza Jane	Mrs	Butler's Medical Hall	53 Sackville Street Lower
Ross		Mrs	purveyor	32 Earl Street North
Jordan	Annie	Mrs	tobacconist	31 Earl Street North
Jordan	Annie	Mrs	tobacconist	1 Earl Street North
O'Reilly	M.A.	Miss	purveyor	7 Earl Street North
Sheridan	Elizabeth	Mrs	grocer, wine & spirit merchant	26 Earl Street North
Carver		Mrs	draper	23 Earl Street North
Coyne		Mrs	provision dealer	6 Marlborough Street
O'Connor	A.	Mrs	tobacconist	7 Marlborough Street
Tierney	Kate		dairy	14 Marlborough Street

<sup>574</sup> *Thom's Official Directory of the United Kingdom of Great Britain and Ireland for the year 1894.*

<b>Name</b>			<b>Business</b>	<b>Address</b>
Lynch	B.	Miss	provision dealer	15 Marlborough Street
Fraser		Mrs	provision dealer	16 Marlborough Street
Moran		Mrs	provision dealer	18 Marlborough Street
Brennan	E.	Mrs	newsagent	23 Marlborough Street
Levy	Rosanna		dress and mantle maker	41 Marlborough Street
Nicholl	Cecilia		confectioner	42 Marlborough Street
Bennett	Teresa		chandler	43 Marlborough Street
Creighton		Mrs	dress and mantle maker	55 Marlborough Street
Harvey		Mrs	The Commercial Hotel	73 Marlborough Street
Cavanagh		Mrs	dairy	77 Marlborough Street
Wynne		Mrs	dressmaker	81 Marlborough Street
McNally	Margaret	Mrs	pawnbroker	85 Marlborough Street
Dorney		Miss	newsagent	106 Marlborough Street
Kavanagh	Sophia		The Mona Hotel and Restaurant	10 Eden Quay
Murphy	Bridget Mary		wine and spirit merchant	14 Eden Quay

Appendix 3: Irish women pawnbrokers, 1844.575

Name	Place of trading
Aylward	Kilkenny
Bailey	Strabane
Barry	Youghal
Bennett	Cork
Bunton	Ennis
Cary	Nenagh
Case	Waterford
Dawson	Lisburn
Edwards	Bandon
Hannigan	Clonmel
Harding	Carrick-on-Suir
Hare	Cork
Higgins	Cappoquin
Higgins	Middleton
Higgins	Mallow
Higgins	Youghal
Homan	Limerick

<sup>575</sup> Return from the Marshal of the City of Dublin of the Pawnbrokers of Ireland for the year ending 31 December 1844.

<b>Name</b>		<b>Place of trading</b>
Hosford	Mary	Cork
Howard	Anne	Cork
Johnston	Isabella	Belfast
Johnston	Margaret	Limerick
Joyce	Mary Anne	Strabane
Keighran	Mary	Sligo
King	Catherine	Cork
Kingston	Dorothy	Bandon
Lardner	Anne	Tuam
Lawton	Eleanor	Waterford
Lundon	Anne	Bruff
Macklin	Stephania	Passage West
Mahoney	Louisa & E.	Cork
Manning	Margaret	Waterford
Mays	Sarah	Portadown
McCarthy	Eliza	Ross (New)
Miller & Co.	Rebecca	Cork
Murphy	Maria	Boyle
Murphy	Grace	Kanturk
O'Donovan	Bridget	Listowel
O'Reilly	Bridget	Waterford
Pounder	Hannah	Waterford
Raleigh	Ellen	Charleville
Rourke	Ellen	Kilkenny
Russell	Hannah	Limerick

Name		Place of trading
Ruttle	Elizabeth	Tralee
Scott	Jane	Cork
Shanahan	Honora	Gort
Shannon	Honora	Clonmel
Sheehan	Oney	Kanturk
Sibbins	Catherine	Belfast
Smith	Grace	Adare
Spencer	Eleanor	Dublin
St Lawrence	Margt.	Limerick
Turkington	Mary	Lurgan
West	Kezia	Carrick-on-Shannon
Williams	Mary	Kinsale

Appendix 4: **Women publicans issued licences, county Dublin, 1896576**

<b>Name</b>		<b>Address of licensed premises</b>
Aherne	Margaret	Mountpleasant Ave
Ashford	Mrs Judith	12 Balls Bridge
Barry	Sarah	Dublin Street, Balbriggan
Brady	Kate	61 Northumberland Rd
Brady	Elizabeth	Terenure
Burke	Margaret	Old Bawn, Tallaght
Byrne	Mary Anne	Bridge Street, Swords
Byrne	Eliza	Skerries
Byron	Katherine	The Sheds, Clontarf
Cabena	Mary	Hill of Howth
Clifton	Mary	Castle Street, Bray
Clinton	Jane	Balbriggan
Cormack	Bridget	Merrion House Merrion
Daly	Mary	Saggard
Delany	Jane	Knocklyon
Donnelly	Hannah	2 Main St Blackrock

<sup>576</sup> National Archives of Ireland, Publicans Licence Register County Dublin 1896, IC-40-58.

<b>Name</b>		<b>Address of licensed premises</b>
Dowling	Mary	Clondalkin
Dowse	Martha	Coolock
Doyle	Jane	Barraculla, Sanddyford
Doyle	Anne Mary	6 Balls Bridge
Flood	Hannah	Finglas
Flood	Anne	Finglas
Glennen	Mary	Moortown
Hanlon	Mary (widow)	The Embankment, Tallaght
Harrison	Catherine	Sunny Bank, Bray
Johnston	Margt Mary	32 Cullenswood
Jones	Bridget	Drumcondra
Keeling	Bridget	Bridge St, Balbriggan
Kelly	Mary Philomena	72, York Street, Kingstown
Kennedy	Anne	Balscadden
Kennedy	Margaret	Phoenix Park, Cabra
Landy	Margaret	Rush
Landy	Christina	Skerries
Langan	Bridget	Windyarbour
Logue	Mary	Howth
Lowes	Anne	Ringsend
Maguinness	Emily R.	Crofton Road, Kingstown
Maher	Mary Anne	Balbriggan
Mahon	Alicia	Templeogue, Tallaght
Martin	Anne	Kilnamanagh
McArdle	Catherine	Ballough



<b>Name</b>		<b>Address of licensed premises</b>
McDowell	Mary Anne	Rathfarnham
McGuinness	Mary	St Laurence, Lr Palmerstown
McKenna	Margaret	Howth
McKenna	Margaret	Blanchardstown
McKenna	Margaret	Castleknock
Monks	Elizabeth	Balbriggan
Murphy	Elizabeth	Lucan
Murphy	Martha	Tallaght
Murphy	Elizabeth	Rathfarnham
Murray	Jane	Garristown
Murtagh	Elizabeth	13 Cullenswood
O'Connor	Elizabeth	Ballyboden
Ratcliffe	Elizabeth	Baldoyle
Rickard	Ellen	Howth
Rydall	Mary Anne	Stillorgan
Senior	Sophia	
Skehan	Rose	Sandyford
Smith	Fanny	Lucan
Smith	Fanny	Lucan
Smyth	Mary	1 Dublin Street, Balbriggan
Sweeney	Kate	Blackhorse Bridge, Inchicore
Tallow (Tullow?)	Mary	Baldoyle
Tegan	Mary Anne	Church Street, Skerries
Train	Elizabeth Mary	82 Lr Georges St. Kingstown
Tully	Margaret	Clondalkin

<b>Name</b>			<b>Address of licensed premises</b>
Waters	Esther		Saggart
Weldon	Mary		Balgriffin
Williams	Elizabeth		Astagob

Appendix 5: Businesswomen in Antrim, Down and Armagh who were subjects of bankruptcy or arrangement petitions, 1889-1922.

Name	Trade	PRONI Reference	Year of Petition
Sloan	dairy proprietress	BANK/1/1/966	1913
Mahon	publican	BANK/1/1/24	1889
Craig	provision dealer	BANK/1/1/43	1890
Percy	spirit grocer	BANK/1/1/104	1892
Bethel	spirit merchant	BANK/1/1/172	1894
Gribben	grocer	BANK/1/1/185	1895
McCashin	spirit grocer	BANK/1/1/199	1895
Geoghegan	hotel proprietress	BANK/1/1/204	1895
Stitt	stationers	BANK/1/1/205	1895
Gordon	publican	BANK/1/1/246	1896
Williamson	chair manufacturer	BANK/1/1/276	1897
Sayers	spirit merchant	BANK/1/1/282	1898
Dinsmore	tea merchant & grocer	BANK/1/1/305	1898
Irvine	draper	BANK/1/1/328	1899
McLeish	publican	BANK/1/1/370	1899
Branagh	draper	BANK/1/1/380	1900
Rice	spirit grocer	BANK/1/1/439	1901

<b>Name</b>	<b>Trade</b>	<b>PRONI Reference</b>	<b>Year of Petition</b>
Hunter	Jane	BANK/1/1/472	1901
Douglas	Eliza Jane	BANK/1/1/476	1901
Riddell	Elizabeth	BANK/1/1/477	1902
Carlisle	Margaret M.	BANK/1/1/508	1902
Gilmer	Elizabeth	BANK/1/1/527	1902
Galway	Eliza	BANK/1/1/544	1903
McConnell	Sarah A.	BANK/1/1/597	1904
Martin	Charlotte	BANK/1/1/671	1905
Weise	Martha	BANK/1/1/688	1906
Suffern	Elizabeth Scott	BANK/1/1/690	1906
O'Neill	Sadie J.	BANK/1/1/714	1906
Mulholland	Mary	BANK/1/1/768	1907
Mcllroy	Rachel	BANK/1/1/771	1907
Carlisle	Maria	BANK/1/1/778	1908
Smyth	Isabella	BANK/1/1/806	1908
Rainey	Sarah	BANK/1/1/809	1908
Courtney	Sarah	BANK/1/1/817	1909
McLaughlin	Catherine	BANK/1/1/839	1909
Gorman	Bridget	BANK/1/1/850	1909
O'Hanlon	Mary	BANK/1/1/851	1909
Rooney	Margaret	BANK/1/1/884	1910
Byrne	Sarah	BANK/1/1/906	1911
Mcllroy	Elizabeth	BANK/1/1/913	1911
McFadzean	Elizabeth	BANK/1/1/923	1911
Byrne	Bridget	BANK/1/1/969	1913

<b>Name</b>	<b>Trade</b>	<b>PRONI Reference</b>	<b>Year of Petition</b>
Tomlinson	draper	BANK/1/1/976	1913
Nesbitt	hotel proprietress	BANK/1/1/977	1913
Ferguson	credit draper	BANK/1/1/988	1913
Hale	draper	BANK/1/1/1005	1914
O'Brien	laundry proprietress	BANK/1/1/1024	1915
Radcliffe	tobacconist	BANK/1/1/1025	1915
Keenan	draper & outfitter	BANK/1/1/1041	1917
Livingstone	draper & boot maker	BANK/1/1/1045	1917
McDermott	draper	BANK/1/1/1047	1917
Cunningham	draper	BANK/1/1/1053	1917
Harper	grocer	BANK/1/1/1054	1917
Moody	draper	BANK/1/1/1066	1918
Hamilton	butcher	BANK/1/1/1082	1920
Allison	draper	BANK/1/1/1096	1921
McKee	grocer	BANK/1/1/1103	1921
Simpson	commission agent	BANK/1/1/1120	1922
Mahon	publican	BANK/1/1/124	1889
Dunn	music teacher	BANK/1/2/37	1899
Donnelly	flesher	BANK/1/2/49	1890
Belt	letter of apartments	BANK/1/2/61	1890
Craig	provision dealer	BANK/1/2/76	1890
Green	grocer	BANK/1/2/115	1892
Murray	draper	BANK/1/2/116	1892
Percy	spirit grocer	BANK/1/2/142	1892
McGeagh	spirit grocer	BANK/1/2/161	1893

<b>Name</b>	<b>Trade</b>	<b>PRONI Reference</b>	<b>Year of Petition</b>
Deeves	fancy stationer	BANK/1/2/181	1894
Barry	spirit grocer	BANK/1/2/189	1894
Dover	dressmaker	BANK/1/2/193	1894
Hevey	hotel proprietor	BANK/1/2/195	1894
Cheetham	spirit grocer	BANK/1/2/244	1895
Burns	publican	BANK/1/2/287	1897
Walsh	spirit grocer	BANK/1/2/289	1897
Cramsie	shoe and boot	BANK/1/2/295	1897
Bullock	draper, haberdasher, servants' employment agent	BANK/1/2/305	1897
Ferguson	delph & china	BANK/1/2/312	1898
Denham	ironmonger	BANK/1/2/341	1898
Smyth	draper and stationer	BANK/1/2/431	1901
Carlisle	spirit grocer	BANK/1/2/457	1901
Macartney	grocer	BANK/1/2/464	1901
Hunter	mineral water manufacturer	BANK/1/2/466	1901
Macklin	spirit grocer	BANK/1/2/507	1903
Coulson	pirafore and apron manufacturer	BANK/1/2/559	1904
Baastad	ship store dealer	BANK/1/2/583	1905
Thompson	draper	BANK/1/2/600	1905
Kelly	tobacconist	BANK/1/2/609	1905
O'Neill	china merchant	BANK/1/2/637	1906
Hastings	flesher	BANK/1/2/639	1906
McDowell	draper	BANK/1/2/761	1909

<b>Name</b>	<b>Trade</b>	<b>PRONI Reference</b>	<b>Year of Petition</b>
Byrne	tobacconist	BANK/1/2/769	1909
MacNeill	publican	BANK/1/2/792	1909
Richards	coal merchant	BANK/1/2/803	1910
O'Hara	hotel proprietor	BANK/1/2/814	1910
Carter	glass and china	BANK/1/2/820	1910
Couser	draper	BANK/1/2/823	1910
Patton	boot and shoe	BANK/1/2/846	1910
Hunter	grocer	BANK/1/2/867	1911
Heslip	draper	BANK/1/2/881	1911
Carmichael	hatters	BANK/1/2/910	1912
Savage	general merchant	BANK/1/2/920	1912
Lee	draper, timber merchant, cabinet maker	BANK/1/2/1012	1916
Butler	merchant	BANK/1/2/1027	1917
Boyd	grocer provisions	BANK/1/2/1028	1918
Aicken	grocer	BANK/1/2/1030	1918

Appendix 6: Female newspaper proprietors (1884-1911)

Name	Position and publication	County
Maxwell	proprietor, <i>The Kilkenny Journal</i>	Kilkenny
O'Hanlon	proprietor, <i>The Anglo-Celt</i>	Cavan
Henry	proprietor, <i>The Newtonards Chronicle</i>	Down
Corcoran	proprietor, <i>The Wexford Free Press</i>	Wexford
Conlon	proprietor, <i>The Carlow Nationalist and Leinster Times</i>	Carlow
O'Mahony	proprietor, <i>The Waterford Star</i>	Waterford
Hughes	newspaper proprietor	Louth
McCormack	newspaper proprietor	Tipperary
Walsh	retired newspaper proprietor	Wexford
Turner	part-proprietor, <i>The Leitrim Advertiser</i>	Leitrim
Turner	part-proprietor, <i>The Leitrim Advertiser</i>	Leitrim
Kiely	newspaper proprietor	Cork
Powell	newspaper proprietor	King's Co.
Knox	newspaper proprietor	Clare
McKeown	newspaper proprietor	Meath



## Bibliography

### Primary Sources

#### National Archives of Ireland

Ledger of Walsh's, Westport, BRS Mayo 17/1 BC4.

Ledger of Hannan's, BRS LIM, 12/1.

OP1848/58 Letter from William Duggan to Sir William Somerville.

Crown and Peace Office, City of Dublin, Applications for confirmation of registration of licence book (Recorder's), 1885-1903, 1C-14-81.

Crown and Peace Office, Publicans' Licences Register County Dublin, 1896-1903, 1C-40-58.

Letter enclosed in Publicans' Licences, Applications for Confirmation Book, (Recorder's), 1885-1903, 1C-14-81.

Will of Ada Yeates, T7699.

Will calendar entry, 1914, Louisa Susanna Daniell.

Will calendar entry, 1917, Margaret Josephine Lowry.

Will calendar entry, 1889, Mary Anne Locke.

Will calendar entry, 1872, Sandeman Bell.

**Property Losses (Ireland) Committee files**, digitised and made publicly available at

<http://centenaries.nationalarchives.ie/centenaries/plic/index.jsp>

John J. Dalby PLIC/1/3167 and PLIC/1/3168

Miss Dalby PLIC/1/5875

Joseph Corringham PLIC/1/0092

Frederick Hobbs PLIC/1/1469

Nellie Briercliffe PLIC/1/3553

Ethel Armit PLIC/1/1350

Margaret Bull PLIC/1/2083

Henry Barnaby Cunningham, representing Margaret Lowry PLIC/1/3322

Edwin V. Lowry PLIC/1/4362  
William Kirkpatrick PLIC/1/6019  
Mary Fitzpatrick PLIC/1/6084  
Selina Roberts PLIC/1/6171  
Mary Parsons PLIC/1/6210  
James C. Long PLIC/1/6251  
Annie McCran PLIC/1/6265  
Ellen Doyle PLIC/1/6273  
Thomas Malone, PLIC/1/6300  
Edith Smith PLIC/1/6308  
Anna Lyon PLIC/1/5753  
John Smith PLIC/1/6020  
Catherine Jameson PLIC/1/6494  
Elizabeth Curtis PLIC/1/6339  
EM Gunning PLIC/1/6530  
Maude Moreau PLIC/1/5587  
Charles AJ Troughton, representing Eliza Jane Bell PLIC/1/4334

### **National Library of Ireland**

MS 49,352/1/11, Kathleen Daly to Tom Clarke, 12 March 12 1899;  
MS 49,352/1/12, Kathleen Daly to Tom Clarke, 20 April 1899.  
MS 49,352/1/14, Kathleen Daly to Tom Clarke, 25 May 1899.  
MS 49,352/1/43, Kathleen Daly to Tom Clarke, 26 May 1900.  
L CAB 0291

### **Public Record Office of Northern Ireland**

#### **Bankruptcy Petitions**

*In re Adela Maude Sloan* BANK/1/1/966  
*In re Catherine E. Mahon* BANK/1/1/24  
*In re Martha Craig* BANK/1/1/43

*In re Susan Percy* BANK/1/1/104  
*In re Mary Ann Bethel* BANK/1/1/172  
*In re Jane Gribben* BANK/1/1/185  
*In re Annie McCashin* BANK/1/1/199  
*In re Jane Geoghegan* BANK/1/1/204  
*In re Martha and Marion Stitt* BANK/1/1/205  
*In re Rachel Gordon* BANK/1/1/246  
*In re Ellen Williamson* BANK/1/1/276  
*In re Agnes Sayers* BANK/1/1/282  
*In re Annie Dinsmore* BANK/1/1/305  
*In re Sarah Irvine* BANK/1/1/328  
*In re Sarah McLeish* BANK/1/1/370  
*In re Jane Branagh* BANK/1/1/380  
*In re Elizabeth Rice* BANK/1/1/439  
*In re Jane Hunter* BANK/1/1/472  
*In re Eliza Jane Douglas* BANK/1/1/476  
*In re Elizabeth Riddell* BANK/1/1/477  
*In re Margaret M. Carlisle* BANK/1/1/508  
*In re Elizabeth Gilmer* BANK/1/1/527  
*In re Eliza Galway* BANK/1/1/544  
*In re Sarah A. McConnell* BANK/1/1/597  
*In re Charlotte Martin* BANK/1/1/671  
*In re Martha Weise* BANK/1/1/688  
*In re Elizabeth Scott Suffern* BANK/1/1/690  
*In re Sadie J. O'Neill* BANK/1/1/714  
*In re Mary Mulholland* BANK/1/1/768  
*In re Rachel McIlroy* BANK/1/1/771  
*In re Maria Carlisle* BANK/1/1/778  
*In re Isabella Smyth* BANK/1/1/806  
*In re Sarah Rainey* BANK/1/1/809  
*In re Sarah Courtney* BANK/1/1/817

*In re Catherine McLaughlin* BANK/1/1/839  
*In re Bridget Gorman* BANK/1/1/850  
*In re Mary O'Hanlon* BANK/1/1/851  
*In re Margaret Rooney* BANK/1/1/884  
*In re Sarah Byrne* BANK/1/1/906  
*In re Elizabeth McIlroy* BANK/1/1/913  
*In re Elizabeth McFadzean* BANK/1/1/923  
*In re Bridget Byrne* BANK/1/1/969  
*In re Annie Tomlinson* BANK/1/1/976  
*In re Elizabeth Nesbitt* BANK/1/1/977  
*In re Mary Ferguson* BANK/1/1/988  
*In re Rose Anne Hale* BANK/1/1/1005  
*In re Emily H. O'Brien* BANK/1/1/1024  
*In re Ursula Radcliffe* BANK/1/1/1025  
*In re Minnie Keenan* BANK/1/1/1041  
*In re Elizabeth Livingstone* BANK/1/1/1045  
*In re Annie McDermott* BANK/1/1/1047  
*In re Ellen Cunningham* BANK/1/1/1053  
*In re Lily Harper* BANK/1/1/1054  
*In re Florence Moody* BANK/1/1/1066  
*In re Margaret C. Hamilton* BANK/1/1/1082  
*In re Sarah Allison* BANK/1/1/1096  
*In re Margaret McKee* BANK/1/1/1103  
*In re Alice E. Simpson* BANK/1/1/1120  
*In re Catherine E. Mahon* BANK/1/1/24

#### **Arrangement Petitions**

*In re Sarah Dunn* BANK/1/2/37  
*In re Ellen Donnelly* BANK/1/2/49  
*In re Bridget Belt* BANK/1/2/61  
*In re Martha Craig* BANK/1/2/76

*In re Annie Eliza Green* BANK/1/2/115  
*In re Ellen Murray* BANK/1/2/116  
*In re Susan Percy* BANK/1/2/142  
*In re Mary McGeagh* BANK/1/2/161  
*In re Sarah Mary Deeves* BANK/1/2/181  
*In re Jane Barry* BANK/1/2/189  
*In re Alicia Harris Dover* BANK/1/2/193  
*In re Catherine Hevey* BANK/1/2/195  
*In re Mary Elizabeth Cheetham* BANK/1/2/244  
*In re Ellen Burns* BANK/1/2/287  
*In re Elizabeth Walsh* BANK/1/2/289  
*In re Mary Cramsie* BANK/1/2/295  
*In re Emma Bullock* BANK/1/2/305  
*In re Rachel Ferguson* BANK/1/2/312  
*In re Margaret Denham* BANK/1/2/341  
*In re Maria Smyth* BANK/1/2/431  
*In re Margaret Carlisle* BANK/1/2/457  
*In re Elizabeth Macartney* BANK/1/2/464  
*In re Jane Hunter* BANK/1/2/466  
*In re Isabella Macklin* BANK/1/2/507  
*In re Coulson* BANK/1/2/559  
*In re Mary Elizabeth Baastad* BANK/1/2/583  
*In re Mary Thompson* BANK/1/2/600  
*In re Catherine Kelly* BANK/1/2/609  
*In re Sadie O'Neill* BANK/1/2/637  
*In re Margaret Hastings* BANK/1/2/639  
*In re Sarah McDowell* BANK/1/2/761  
*In re Julia Byrne* BANK/1/2/769  
*In re Martha MacNeill* BANK/1/2/792  
*In re Annie Richards* BANK/1/2/803  
*In re Annie O'Hara* BANK/1/2/814

*In re Annie Louisa Carter* BANK/1/2/820  
*In re Annie R. Couser* BANK/1/2/823  
*In re Sarah Patton* BANK/1/2/846  
*In re Dorothea Hunter* BANK/1/2/867  
*In re Mary Eileen Heslip* BANK/1/2/881  
*In re Janette Carmichael (with Eliz Millar)* BANK/1/2/910  
*In re Mary Savage* BANK/1/2/920  
*In re Annie Lee* BANK/1/2/1012  
*In re Martha Butler* BANK/1/2/1027  
*In re Jane, Ellen & Joyce Boyd* BANK/1/2/1028  
*In re Matilda Aicken* BANK/1/2/1030

## **Newspapers and Periodicals**

*Irish Society*  
*Saunders's News-Letter*  
*Saunders's News-Letter*  
*The Belfast Commercial Chronicle*  
*The Belfast Morning News*  
*The Belfast News-Letter*  
*The British Medical Journal*  
*The Clare Journal and Ennis Advertiser*  
*The Commercial Journal*  
*The Cork Constituion*  
*The Derry Journal*  
*The Derry Journal*  
*The Dublin Builder*  
*The Dublin Evening Post*  
*The Dublin Evening Post*  
*The Freeman's Journal*  
*The Freeman's Journal*

*The Freemason*  
*The Irish Independent*  
*The Irish Times*  
*The Londonderry Sentinel, 29 April 1916*  
*The Morning Advertiser*  
*The Morning Post*  
*The Newry Reporter*  
*The Newry Telegraph*  
*The Northants Evening Telegraph*  
*The Sligo Champion*  
*The Sligo Champion*  
*The South Wales Echo*  
*The Spectator*  
*The Tuam Herald*  
*The Tyrone Constitution,*  
*The Ulster Gazette*  
*The Ulster General Advertiser, Herald of Business and General Information*  
*The Waterford Mail*  
*The Weekly Freeman and Irish Agriculturalist*  
*The Weekly Irish Times*

## **Cases**

*R v Woodlock* [1883] QB 178.  
*Pembroke v Warren, Perry & ors* [1896] 1 IR 76.  
*In re Radcliffe* [1916] IR 534.  
*Dowling v O'Loughlin* [1877] IR 488.  
*Re. Application of Power Supermarkets Ltd.* [1988] IR 206.  
*R. (O'Leary) v Kerry Justices* 3 NIJR 533.  
*R (Collins) v Donegal Justices* [1903] IR 533.  
*Lord Mayor of Dublin v. Hayes* [1877] IR 10 CL 226

## Official Publications

- First Report of Inquiry into the Condition of the Poorer Classes in Ireland, and Appendix (a); with supplement, (369) XXXII, Part I.*
- Report from the Select Committee on the Sale of Liquors on Sunday (Ireland) Bill, HC 1867-1868 (280) 14 547, 697.*
- Report from the select committee on pawnbroking in Ireland; together with the minutes of evidence, appendix and index. HC 1837-38, (677), xvii, 173.*
- Report of the commissioner appointed to inquire into the laws of pawnbroking in Ireland, HC 1867-68, [3985], xxxii, 345.*
- Return from the marshal of the city of Dublin of the pawnbrokers of Ireland, for the year ending 31 December 1844, HC 1845, (141), xlv, 329.*
- Return of Excise Duty payable by Spirit Grocers in Ireland on Retail Spirit License HC 1845 XLV, 359.*
- Twenty-ninth report of the inspectors-general on the general state of the prisons in Ireland, 1850 with appendixes, HC 1851 (1364), 357.*
- Report of the inspectors-general on the general state of prisons in Ireland HC 1854-1855 [1856] 26 307.*
- Thirty-ninth report of the inspectors-general on the general state of the prisons in Ireland, 1860 with appendixes, HC 1861 (2861), xxix, 181.*
- Report of the inspectors-general on the general state of prisons in Ireland, 1861, HC 1861 [2861] 29, 181*
- Forty-eighth Report of the inspectors-general on the general state of prisons in Ireland, 1870, HC 1870 [173] 37, 233.*
- Fifty-third Report of the inspectors-general on the general state of prisons in Ireland, HC 1875 [1256] 38 1.*
- Minutes of Evidence taken before the Royal Commission on Liquor Licensing Laws (Ireland), HC 1898 [8980] 38, 527.*
- Report of the Committee of Enquiry on the Dublin Metropolitan Police, 1901, HC 1902 [1088] 42, 209.*
- Papers relating to Proceedings for Relief of Distress, and State of Unions and Workhouses in Ireland, 1849, XLVIII, 221.*



## **Statutes**

An Act for Keepers of Ale-Houses to be bound by Recognizance, 1635, (10 & 11 Cha. 1) c.5.

An Act to Establish the Business of a Pawnbroker, 1786, (26 Geo. 3) c.43.

An Act to Establish the Business of a Pawnbroker, 1788, (28 Geo. 3) c.49.

Prisons (Ireland) Act, 1826, (7 Geo. IV) c. 74.

Prisons (Ireland) Act, 1840, (3 & 4 Vict.) c. 44.

Dublin Improvement (Amendment) Act, 1849, (12 & 13 Vict.) c. 97.

Civil Bill Courts (Ireland) Act, 1851, (14 & 15 Vict.) c. 57.

Towns Improvement (Ireland) Act, 1854, (17 & 18 Vict.) c.103.

Dublin Improvement (Amendment) Act, 1864, 27 & 28 Vic, c. 305.

Married Women's Property Act, 1870, (33 & 34 Vict.) c. 93.

Married Women's Property Act, 1882, (45 & 46 Vict.) c. 75.

Local Bankruptcy (Ireland) Act, 1888, (51 & 52 Vict.) c. 44.

Licensing (Ireland) Act, 1902, (2 Edw. 7) c. 18.

Sex Disqualification (Removal) Act, 1919, (9&10 Geo. 5) c. 71.

## **Secondary Sources**

### **Directories, Guides and Advertising**

*Purcell & Co.'s Commercial Cork Almanac for the year 1852 of our Lord* (George Purcell & Co., 1852).

*Slater's Royal National Commercial Directory of Ireland* (Isaac Slater, 1856).

*Slater's Royal National Commercial Directory of Ireland* (Isaac Slater, 1870).

*Thom's Irish Almanac & Official Directory* (Alexander Thom & Co. Ltd., 1884).

*Dublin, Cork and South of Ireland* (Stratten & Stratten, 1892).

*Thom's Official Directory of the United Kingdom of Great Britain and Ireland for the year 1894* (Alexander Thom & Co. Ltd., 1894).

*Thom's Official Directory of the United Kingdom of Great Britain & Ireland* (Alexander Thom & Co. Ltd., 1910).

Bassett, George, *Kilkenny City and County Guide and Directory* (Sealy, Bryers and Walker, 1884).

Blackett, Spencer, *The Industries of Dublin* (Spencer Blackett, 1887).

Shaw, Henry, *The Dublin Pictorial Guide and Directory of 1850* (Friar's Bush, 1988).

## **Books**

Andrews, C. S., *Dublin Made Me: an autobiography* (Mercier Press, 1979).

Aston, Jennifer, *Female Entrepreneurship in Nineteenth-Century England: Engagement in the Urban Economy* (Palgrave Macmillan, 2016).

Barker, Hannah, *The Business of Women: female enterprise and urban development in northern England 1760-1830* (Oxford University Press, 2006).

Barnard, Alfred, (Harper's Weekly Gazette, 1887).

Berry, Oscar, *The Grocer and his Trade* (Duckworth, 1913).

Bielenberg, Andy, *Locke's Distillery: a history* (Lilliput Press, 1993)

Bourke, Joanna, *Husbandry to Housewifery: Women, Economic Change, and Housework in Ireland, 1890-1914* (Clarendon Press, 1993).

Boylan, Peter, *In the Shadow of the Eighth* (Penguin Ireland, 2019).

Branca, Patricia, *Silent Sisterhood: middle class women in the Victorian home* (Croom Helm, 1975)

Buckley, Sarah-Anne, *Child Welfare, the NSPCC and the State in Ireland, 1889-1956* (Manchester University Press, 2013).

Bullock, Shan F., *Robert Thorne, the Story of a London Clerk* (T. Werner Laurie, 1907).

Butler, Charles, *Butler's Medicine Chest Directory, and Family Catalogue of Drugs, Chemicals, etc., with the Properties and Doses of Such as are more Generally Used in Domestic Medicine* (Messrs. Butler, Medical Hall, 1832).

Carpenter, Mary, *Reformatory Prison Discipline: As Developed by the Rt. Hon. Sir Walter Crofton, in the Irish Convict Prisons* (Longman, Longman Green, 1872).

Cassidy, Constance, *Cassidy on the Licensing Acts* (Clarus Press, 2010).

- Clark, A., *Working Life of Women, in the Seventeenth Century* (1919).
- Clark, Samuel, *Social Origins of the Irish Land War* (Princeton University Press, 1979).
- Clarke, Alice, *The Working Life of Women in the Seventeenth Century* (George Routledge and Sons, 1919).
- Clarke, Kathleen, *Revolutionary Woman: Kathleen Clarke 1878-1972 an autobiography* (O'Brien, 1991).
- Clarkson, Leslie, and Crawford, Margaret, *Feast and Famine: food and nutrition in Ireland, 1500-1920* (Oxford University Press, 2001).
- Clear, Caitríona, *Social Change and Everyday Life in Ireland, 1850-1922*, (Manchester University Press, 2007).
- Collette, Christine, *For Labour and for Women: the Women's Labour League, 1906-1918* (St Martin's Press, 1989).
- Connell, Joseph E.A., *Dublin in Rebellion A Directory 1916-1923* (2nd ed., Lilliput, 2009).
- Conrad, Kathryn A., *Locked in the Family Cell: gender, sexuality, and political agency in Irish national discourse* (University of Wisconsin Press, 2004).
- Crawford, E. Margaret, *Counting the People: a survey of the Irish censuses, 1813-1911* (Four Courts, 2002).
- Cullen Owens, Rosemary, *A Social History of Women in Ireland, 1870-1970: An exploration of the changing role and status of women in Irish society* (Gill & Macmillan, 2005).
- Curtin, Geraldine, *The Women of Galway Jail: Female Criminality in Nineteenth-century Ireland* (Arlen House, 2001).
- Daly, Mary E., *Dublin - the Deposed Capital* (Cork University Press, 1984).
- Daly, Mary E., *Women and Work in Ireland* (Economic and Social History Society of Ireland, 1997)
- Davidoff, Leonore and Hall, Catherine, *Family Fortunes: men and women of the English middle class 1780-1850* (Hutchinson, 1987).
- Dickens, Charles, *Little Dorrit* (Penguin, 2012).
- Dickens, Charles, *Sketches by 'Boz': illustrative of every-day life & every-day people* (Oxford University Press, 1987).

- Doe, Helen, *Enterprising Women and Shipping in the Nineteenth Century* (The Boydell Press, 2009).
- Drachman, Virginia G., *Enterprising Women: 250 Years of American business* (University of North Carolina Press in association with the Schlesinger Library, Radcliffe Institute of Advanced Study, and Harvard University, 2002).
- Edwards, H. Sutherland, *Old and New Paris: its history, its people, and its places* (Cassell & Co., 1893).
- Epstein Nord, Deborah, *Walking the Victorian Streets: Women, representation, and the city* (Cornell University Press, 1995).
- Farmar, Tony, *Ordinary Lives: three generations of the Irish middle-class experience 1907, 1932, 1963* (Gill and Macmillan, 1991).
- Farmar, Tony, *Privileged Lives: a social history of middle class Ireland, 1882-1989* (A. & A. Farmar, 2010).
- Farrell, Elaine, *'She said She Was in the Family Way': Pregnancy and Infancy in Modern Ireland* (Institute of Historical Research, 2012).
- Ferriter, Diarmaid, *Occasions of Sin: sex and society in modern Ireland* (2009).
- Finn, Margot, *The Character of Credit. Personal Debt in English Culture, 1740-1914* (1, Cambridge University Press, 2003).
- Fitzpatrick, Jim, *Three Brass Balls: the story of the Irish pawnshop* (Collins Press, 2001).
- Fletcher, Holly Berkley, *Gender and the American Temperance Movement of the Nineteenth Century* (Routledge, 2007).
- Foster, R. F., *Modern Ireland 1600-1972* (Allen Lane, The Penguin Press, 1988).
- Francois, Marie Eileen, *A Culture of Everyday Credit: Housekeeping, Pawnbroking, and Governance in Mexico City, 1750-1920* (University of Nebraska Press, 2006).
- Gamber, Wendy, *The Boardinghouse in Nineteenth-Century America* (Johns Hopkins University Press, 2007).
- Gamber, Wendy, *The Female Economy: The Millinery and Dressmaking Trades, 1860-1930* (University of Illinois Press, 1997).
- Gamber, Wendy, *The Notorious Mrs. Clem: murder and money in the Gilded Age*

- (Johns Hopkins Press, 2016).
- Goode, Roy, *Principles of Corporate Insolvency Law* (Sweet & Maxwell, Thomson Reuters, 2005).
- Graham, Kelley, *Gone to the Shops: shopping in Victorian England* (Praeger, 2008).
- Greer, Desmond and Irish Legal History Society., *The Factory Acts in Ireland, 1802-1914* (Four Courts Press in association with The Irish legal History Society, 2003)
- Guinnane, Timothy, *The Vanishing Irish: households, migration, and the rural economy in Ireland, 1850-1914* (Princeton University Press, 2015).
- Gunn, Thomas Butler, *The Physiology of New York: Boarding-houses* (Applewood, 1857).
- Gutzke, David W., *Women Drinking out in Britain since the Early Twentieth Century* (Manchester University Press, 2016).
- Hamlett, Jane, *At Home in the Institution: Material Life in Asylums, Lodging Houses and Schools in Victorian and Edwardian England* (Springer, 2014).
- Hill, Myrtle, *Women in Ireland: a century of change* (Blackstaff Press, 2003).
- Hughes, Kathryn, *Victorians Undone: Tales of the Flesh in the Age of Decorum* (4th Estate, 2017).
- Joyce, James, *Ulysses* (10th ed., The Bodley Head, 1960).
- Kay, Alison C., *The Foundations of Female Entrepreneurship: enterprise, home, and household in London, c. 1800-1870* (Routledge, 2009).
- Kelly, Laura, *Irish Women in Medicine, c.1880s-1920s origins, education and careers* (Manchester University Press, 2013).
- Kinmonth, Claudia, *Irish Rural Interiors in Art* (Yale University Press, 2006).
- Laffan, May, *Hogan, M.P.* (Macmillan, 1876).
- Lemire, Beverly, *The Business of Everyday Life: Gender, Practice and Social Politics in England, C. 1600-1900* (Manchester University Press, 2005).
- Lewis, Gifford, *Edith Somerville: a biography* (Four Courts Press, 2005).
- Lewis, Susan Ingalls, *Unexceptional Women: Female Proprietors in Albany, 1830-85* (The Ohio State University Press, 2009).
- Luddy, Maria, and O'Dowd, Mary, *Marriage in Ireland, 1660-1925* (Cambridge University Press, 2020).

- Luddy, Maria, *Women and Philanthropy in Nineteenth-century Ireland* (Cambridge University Press, 1995).
- Luddy, Maria, *Women in Ireland, 1800-1918: a documentary history* (Cork University Press, 1995).
- Lyng, Tom, *Bankers to the People* (Adelphi Press, 1995).
- MacPherson, DAJ, *Women and the Irish Nation: Gender, culture and Irish identity, 1890-1914* (Palgrave Macmillan, 2012).
- MacSuibhne, Breandán, *The End of Outrage: Post-Famine Adjustment in Rural Ireland* (Oxford University Press, 2017).
- Mahon, John, *Kate Tyrrell, Lady Mariner: The Story of the Extraordinary Woman Who Sailed the "Denbighshire Lass"* (Attic Press, 1995).
- Malcolm, Elizabeth, *'Ireland sober, Ireland free': drink and temperance in nineteenth-century Ireland* (Gill and Macmillan, 1986).
- Martineau, Harriet, *Letters from Ireland* (John Chapman, 1852).
- Mauger, Alice, *The Cost of Insanity in Nineteenth-century Ireland: public, voluntary and private asylum care* (Palgrave Macmillan, 2018).
- Mayhew, Henry, *London Labour and the London Poor: a cyclopaedia of the condition and earnings of those that work, those that cannot work, and those that will not work*. 2 vols. (Vol.2, London street-folk: comprising street sellers, street buyers, street finders, street performers, street artizans, street labourers, 1861).
- McCoole, Sinead, *Easter Widows* (Doubleday Ireland, 2014).
- McCormick, Leanne, *Regulating Sexuality: Women in twentieth-century Northern Ireland* (Manchester University Press, 2009).
- McCreary, Alf, *Spirit of the Age: the story of Old Bushmills* (The 'Old Bushmills' Distillery Company Limited, 1983).
- MacCurtain, Margaret, *Metaphors for Change: essays on state and society* (Arlen House, 2019).
- Minnick, Fred, *Whiskey Women: the untold story of how women saved bourbon, Scotch, and Irish whiskey* (Potomac Books, 2013).
- Mitchell, Flora H., *Vanishing Dublin, with an introduction by the Earl of Wicklow* (Allen Figgis & Co., 1966).

- Moustaira, Elina, *International Insolvency Law: National Laws and International Texts* (Springer International Publishing, 2019).
- Muldrew, Craig, *The Economy of Obligation: The Culture of Credit and Social Relations in Early Modern England* (Palgrave Macmillan, 1998).
- Ó Ciosáin, Niall, *Ireland in Official Print Culture, 1800-1850: a new reading of the poor inquiry* (Oxford University Press, 2014).
- Ó Gráda, Diarmuid, *Georgian Dublin: the forces that shaped the city* (Cork University Press, 2015).
- Ó Gráda, Cormac, *Black '47 and Beyond: the great Irish famine in history, economy, and memory* (Princeton University Press, 1999).
- Ó Gráda, Cormac, *Ireland A New Economic History 1780-1939* (Clarendon Press, 1994).
- Ó hÓgartaigh, Ciarán, *Business Archival Sources for the Local Historian* (Four Courts Press, 2010).
- O'Brien, Paul, *The Glynnys of Kilrush, County Clare, 1811-1940* (Open Air / Four Courts Press, 2019).
- O'Donnell, Ian, *Prisoners, Solitude and Time* (Oxford University Press, 2014).
- O'Dowd, Mary, *A History of Women in Ireland, 1500-1800* (Longman, 2005).
- O'Neill, Ciaran, *Catholics of Consequence* (Oxford University Press, 2014).
- O'Neill, Marie, *From Parnell to De Valera: a biography of Jennie Wyse Power 1858-1941* (Blackwater Press, 1991).
- O'Riordan, Maeve, *Women of the Country House in Ireland, 1860-1914* (Liverpool University Press, 2018).
- Owens, Rosemary Cullen, *A Social History of Women in Ireland 1870-1970* (Gill & Macmillan, 2005).
- Parry-Jones, William Ll, *The Trade in Lunacy: a study of private madhouses in England in the eighteenth and nineteenth centuries* (Routledge, 2006).
- Parsons, Elaine Frantz, *Manhood Lost: fallen drunkards and redeeming women in the nineteenth-century United States* (Johns Hopkins University Press, 2003).
- Parsons, Stephen P., *Consumer Bankruptcy Law in Focus* (Wolters Kluwer Law & Business, 2016).

Patmore, Coventry, *The Angel in the House* (John W. Parker and Son, 1908).

Pearson, Peter, assisted by Brady, Anne, and Gillman, Daniel, *Dun Laoghaire Kingstown* (O'Brien Press, 1991)

Pinchbeck, Ivy, *Women Workers and the Industrial Revolution, 1750-1850* (George Routledge, 1930).

Plunkett, James, *Strumpet City* (Reprint 2006 ed., Gill & Macmillan, first published 1969).

Potter, Matthew and Limerick City and County Council, *Amazing lace: a history of the Limerick lace industry* (Limerick City and County Council, 2014).

Redmond, Jennifer, *Moving Histories: Irish Women's Emigration to Britain from Independence to Republic*. (Liverpool University Press, 2018).

Reidy, Conor, *Criminal Drunkards: the inebriate reformatory system 1900-1920* (The History Press, 2014).

Robb, John, *The Law and Practice of Bankruptcy and Arrangements in Ireland: with statutes, and the rules and forms in the King's Bench division and the local bankruptcy courts* (Ponsonby; Sweet and Maxwell, 1907).

Roberts, Caroline, *The Woman and the Hour: Harriet Martineau and Victorian Ideologies* (University of Toronto, 2002).

Roberts, Robert, *A Ragged Schooling: growing up in the classic slum* (Manchester University Press, 1997).

Robinson, Henry Augustus, *Further Memories of Irish Life* (Jenkins, 1924).

Ryan, W. P., *The Irish Labour Movement from the twenties to our own day* (The Talbot Press, 1919).

Smail, Daniel Lord, *Legal Plunder: households and debt collection in late medieval Europe* (Harvard University Press, 2016).

Snell, Edmund Henry Turner, and Megarry, Robert Edgar, *Snell's Principles of Equity* (Sweet & Maxwell, 1947).

Somerville, E. OE., and Ross, Martin *Some Experiences of an Irish R.M.* (Second ed., Longmans, Green and Co., 1933).

Sparks, Edith, *Capital Intentions: Female Proprietors in San Francisco, 1850-1920* (The University of North Carolina Press, 2006).

Stapleton, Susannah, *The Adventures of Maud West Lady Detective* (Picador, 2019).



- Starkie, Enid, *A Lady's Child* (Faber and Faber, 1941).
- Stevens, Julie Anne, *Two Irish Girls in Bohemia* (Somerville Press, 2017).
- Tebbutt, Melanie, *Making Ends Meet. Pawnbroking and working-class credit* (Leicester University Press, 1983).
- Vickery, Amanda, *Behind Closed Doors: at home in Georgian England* (Yale University Press, 2010).
- Vickery, Amanda, *The Gentleman's Daughter: women's lives in Georgian England* (Folio Society, 2006).
- Walsh, Barbara, *Roman Catholic Nuns in England and Wales, 1800-1937: a social history* (Irish Academic Press, 2002).
- Weekes, Ann Owens, *Irish Women Writers: an Uncharted Tradition* (University Press of Kentucky, 2009).
- Weiss, Barbara, *The Hell of the English: Bankruptcy and the Victorian Novel* (Bucknell University Press, 1986).
- Woloson, Wendy A., *In Hock: Pawning in America from Independence through the Great Depression* (University of Chicago Press, 2009).
- Woolf, Virginia, *The Death of the Moth and other Essays* (The Hogarth Press, 1942).
- Wright, Clare, *Beyond the Ladies Lounge: Australia's Female Publicans* (Melbourne University Press, 2003).

### **Edited Books**

- Bartlett, Thomas, (ed.) *The Cambridge History of Ireland, Volume 4: 1880 to the present* (Cambridge University Press, 2018).
- Beachy, Robert, Craig, Béatrice, and Owens, Alastair (eds.), *Women, Business and Finance in Nineteenth-century Europe: rethinking separate spheres* (Berg, 2006).
- Biagini, Eugenio F. and Daly, Mary E. (eds.), *The Cambridge Social History of Modern Ireland* (Cambridge University Press, 2017).
- Brophy, Christina S. and Delay, Ciara (eds.), *Women, Reform, and Resistance in Ireland, 1850-1950* (Palgrave Macmillan, 2015).

- Cox, Catherine and Luddy, Maria (eds.), *Cultures of Care in Irish Medical History, 1750-1970* (Palgrave Macmillan, 2010).
- Cullen, Mary and Luddy, Maria (eds.), *Women, Power and Consciousness in 19th-century Ireland: eight biographical studies* (Attic Press, 1995).
- Dickson, David (ed.), *The Gorgeous Mask: Dublin 1700-1850*. (Trinity History Workshop, 1987).
- Harris, W.V. (ed.), *The Monetary Systems of the Greeks and Romans* (Oxford University Press, 2010).
- Lane, Fintan (ed.), *Politics, Society and the Middle Class in Modern Ireland* (Palgrave Macmillan, 2010).
- Luddy, Maria and Murphy, Clíona (eds.), *Women Surviving: studies in Irish women's history in the 19th and 20th centuries* (Poolbeg Press, 1990).
- O'Neill, Ciaran (ed.), *Irish Elites in the Nineteenth Century* (Dublin: Four Courts Press, 2013).
- O'Neill, Helen and Toyne, John (eds.), *A World without Famine?: new approaches to aid and development* (London: Palgrave Macmillan, 1998).
- O'Sullivan, Eoin and O'Donnell, Ian (eds.), *Coercive Confinement in Ireland: patients, prisoners and penitents* (Manchester University Press, 2012).
- Preston, Margaret and O hÓgartaigh, Margaret (eds.), *Gender and Medicine in Ireland, 1700-1950* (Syracuse: Syracuse University Press, 2012).
- Weedle, Peter and Clarke, Leonie (eds.), *Pharmacy and Medicines Law in Ireland* (London: Pharmaceutical Press, 2011).
- Whelan, Bernadette (ed.), *Women and Paid Work in Ireland, 1500-1930* (Dublin: Four Courts, 2000).

### **Journal Articles**

- Barclay, Katie, 'Farmwives, domesticity and work in late nineteenth-century Ireland' in *Rural History*, XXIV, no. 2 (2013), 143-160.
- Barrett, Cyril, 'Michael Angelo Hayes and the galloping horse' in *The Arts in Ireland*, I, no. 3 (1973).

- Bishop, Catherine, 'When Your Money is Not Your Own: coverture and married women in business in colonial New South Wales' in *Law and History Review*, XXXIII, no. 1 (2015), 181-200.
- Carbonell-Esteller, Montserrat, 'Women, Small Credit, and Community: Barcelona in the Eighteenth Century' in *Women and Credit in Pre-Industrial Europe*, (2018), 301-320.
- Carboni, Mauro and Fornaseri, Massimo, 'The 'untimely' demise of a successful institution: the Italian Monti di piet  in the nineteenth century' in *Financial History Review*, XXVI, no. 2 (2019), 147-170.
- Church, Roy, 'The British Market for Medicine in the late Nineteenth Century: The Innovative Impact of S M Burroughs & Co' in *Medical History*, XLIII, no. 3 (2005), 281–298.
- Conlon, Michael, 'Debtors in Cork gaols, 1705--1872' in *Journal of the Cork Historical and Archaeological Society*, XLVII, no. 165 (1942).
- Costello, Kevin, 'Imprisonment for debt in early nineteenth-century Ireland, 1810-1848' in *UCD Working Papers in Law, Criminology & Socio-Legal Studies*, Research Paper (2013).
- Costello, Kevin, 'The Irish Shopkeeper and the Law of Bankruptcy 1860-1930' in *Irish Jurist*, LVI (2016), 180-198.
- Cox, Catherine and Marland, Hilary, "'He Must Die or Go Mad in This Place'" Prisoners, Insanity, and the Pentonville Model Prison Experiment, 1842–52' in *Bulletin of the History of Medicine*, 92, no. 1 (2018), 78-109.
- Craig, B atrice, "'Petites bourgeoises" and penny capitalists: women in retail in the Lille area during the nineteenth century' in *Enterprise & Society*, 2, no. 2 (2001), 198-224.
- Crook, Tom, 'Accommodating the outcast: common lodging houses and the limits of urban governance in Victorian and Edwardian London' in *Urban History*, 35, no. 2 (2008), 414-436.
- Daly, Mary E., 'Women in the Irish Free State, 1922-39: the interaction between economics and ideology.' in *Journal of Women's History*, VII, no. 1 (1995), 96-116.
- Diarmaid Ferriter, author, 'Drink and society in twentieth-century Ireland' in

- Proceedings of the Royal Irish Academy Section C* 115C (2015).
- Dickens, Charles, "You Must Drink!" in *All the Year Round*, 11, no. 269 (1864).
- Dixon, F.E. and Hayden, John J., 'A Dublin student's diary of 1878' in *Dublin Historical Record*, 34, no. 1 (1980), 28-40.
- Dochy, Amélie, 'Representing Irishness in Words and Images; Erskine Nicol's Illustrations of Tales of Irish Life and Character ' in *Revue LISA*, XII, no. 3 (2014).
- Dowdall, Leah, 'A tantrum in a teacup': Women in the Irish working-class movement, 1890-1916' in *Saothar*, XLIII (2018).
- Efrat, Rafael, 'The evolution of bankruptcy stigma' in *Theoretical Inquiries in Law*, VII, no. 2 (2006).
- Farrell, Elaine, 'Poor prison flowers': convict mothers and their children in Ireland, 1853–1900' in *Social History*, XLI, no. 2 (2016).
- Fearon, Peter, 'A 'social evil': Liverpool moneylenders 1920s-1940s' in *Urban History*, XLII, no. 3 (2015), 440-462.
- Gamber, Wendy, 'A Gendered Enterprise: Placing Nineteenth-Century Businesswomen in History' in *The Business History Review*, LXXII, no. 2 (1998), 188-217.
- Gamber, Wendy, 'Tarnished Labor: the home, the market, and the boardinghouse in antebellum America ' in *Journal of the Early Republic*, XXII, no. 2 (2002), 177-204.
- Gray, Jane, 'Gender and plebeian culture in Ulster' in *The Journal of Interdisciplinary History*, XXIV, no. 2 (1993), 251-270.
- Guy, Kolleen M., 'Drowning Her Sorrows: widowhood and entrepreneurship in the Champagne industry' in *Business and Economic History*, xxvi, no. 2 (1997), 505-514.
- Higgs, Edward, 'Women, occupations and work in the nineteenth century censuses' in *History Workshop Journal*, XXIII, no. 1 (1987), 59-80.
- Hilton, Matthew, '"Tabs", "Fags" and the "Boy Labour Problem" in Late Victorian and Edwardian Britain' in *Journal of Social History*, XXVIII, no. 3 (1995), 587-607.
- Holmes, Vicky, 'Accommodating the lodger: the domestic arrangements of lodgers

- in working-class dwellings in a Victorian provincial town' in *Journal of Victorian Culture*, IX, no. 3 (2014), 314-331.
- Hosgood, Chris, 'A Brave and Daring Folk'? Shopkeepers and Trade Associational Life in Victorian and Edwardian England' in *Journal of Social History*, XXVI, no. 2 (1992), 285-308.
- Kerber, Linda K., 'Separate spheres, female worlds, woman's place: the rhetoric of women's history' in *The Journal of American History*, LXXV, no. 1 (1988), 9-39.
- Kilcommins, Shane, 'Impressment and its genealogical claims in respect of community service orders in England and Wales' in *Irish Jurist*, XXXIV (1999), 223-255.
- MacPherson, James, "'Ireland Begins in the Home": Women, Irish national identity, and the domestic sphere in the Irish homestead, 1896-1012' in *Eire-Ireland*, XXXVI, no. 3 (2001), 131-152.
- Maume, Patrick, 'The margins of subsistence: the novels of Shan Bullock' in *New Hibernia Review / Iris Éireannach Nua*, II, no. 4 (1998), 133-146.
- McAuliffe, John 'Taking the sting out of the traveller's tale: Thackeray's Irish sketchbook' in *Irish Studies Review*, IX, no. 1 (2001), 25-40.
- McGeevor, Sophie, 'How well did the nineteenth century census record women's regular employment in England and Wales? A case study of Hertfordshire in 1851' in *The History of the Family*, IXX, no. 4 (2014), 1-24.
- McLaughlin, Eoin and Pecchenino, Rowena, 'Ireland's Peculiar Microfinance Revolution, c. 1836-1845' in *European Association for Banking and Financial History Papers*, no. 19-01 (2019).
- McManus, Ruth, 'Dublin's lodger phenomenon in the early twentieth century' in *Irish Economic and Social History*, XLV, no. 1 (2018), 23-46.
- Minkes, A. L. , 'The decline of pawnbroking' in *Economica*, XX, no. 77 (1953), 10-23.
- Muldowney, Mary, 'Breaking the mould? The employment of women in Irish railway companies during the First World War' in *Saothar*, no. 36 (2011), 7-18.
- Muñoz, Lina Galvez and Pérez, Paloma Fernández 'Female entrepreneurship in Spain during the Nineteenth and Twentieth Centuries' in *Business History*

- Review*, LXXXI, no. 3 (2007) 495-515.
- Murhem, Sofia, 'Credit for the poor: the decline of pawnbroking 1880-1930' in *European Review of Economic History*, XX, no. 2 (2015), 198-214.
- Ó Gráda, Cormac, 'Famine, trauma and memory' in *Béaloides*, no. 69 (2001), 121-143.
- O'Brien, Dillon, 'Widow Melville's Boarding House' in *The Irish Monthly* IX, no. 96 (1881), 279-288.
- O'Brien, Dillon, 'Widow Melville's Boarding-House' in *The Irish Monthly*, IX, no. 98 (1881), 406-418.
- O'Brien, William, 'Mrs. Deane of Ballaghaderreen' in *The Irish Monthly*, LXV, no. 769 (1937), 475-485.
- O'Rourke, Kevin, 'The Economic Impact of the Famine in the Short and Long Run' in *The American Economic Review*, LXXXIV, no. 2 (1994), 309-313.
- Owens, Alastair, 'Una inverió oculta? Dones i empresa a Anglaterra, 1750–1900' (A hidden investment? Women and business in England, c.1750–1900)' in *Recerques: Historia, economía y cultura*, LVI (2008), 61–89.
- Pearlston, Karen, 'Married women bankrupts in the age of coverture' in *Law & Social Inquiry*, XXXIV, no. 2 (2009), 265-299.
- Peterson, M. Jeanne, 'No Angels in the House: The Victorian Myth and the Paget Women' in *The American Historical Review*, LXXXIX no. 3 (1984), 677-708.
- Phelps, Wayne H., 'Cruikshank to Chapman and Hall: A letter concerning "Sketches by Boz"' in *Dickensian*, LXXV, no. 387 (1979), 30.
- Raymond, R.J., 'Pawnbrokers and pawnbroking in Dublin: 1830 - 1870' in *Dublin Historical Record*, XXXII, no. 1 (1978), 15–26.
- Reid, Pat, 'The Monument Creamery Strike, 1937' in *Blue Collar Review*, XII, no. 4 (2009), 22.
- Reidy, Conor, 'Inebriate women in early twentieth-century Ireland' in *History Ireland*, XXII, no. 6 (2014), 22-29.
- Robinson, Mabel F., 'Pawnbroking in England and Abroad' in *Fortnightly Review*, XLIV, no. 259 (1888), 69-88.
- Sanders, Paul D., 'The temperance songs of Stephen C. Foster' in *American Music*, XXXIV, no. 3 (2016), 279-300.

- Shepard, Alexandra, 'Crediting women in the early modern English economy' in *History Workshop Journal*, LXXIX, no. 1 (2015), 1-24.
- Thom, Deborah, 'Women, war work and the State in Ireland, 1914-1918' in *Women's History Review*, XXVII, no. 3 (2018), 450-467.
- Thomas, Morgan D., 'Manufacturing industry in Belfast, Northern Ireland' in *Annals of the Association of American Geographers*, XLVI, no. 2 (1956), 175-196.
- Turpin, John, 'The RHA Schools 1826-1906' in *Irish Arts Review Yearbook*, (1991), 198-209.
- Valiulis, Maryann Gialanella, 'The politics of gender in the Irish Free State' in *Women's History Review*, XX, no. 4 (2011), 569-578.
- Vickery, Amanda, 'Golden age to separate spheres? A review of the categories and chronology of English women's history' in *The Historical Journal*, XXXVI, no. 2 (1993), 383-414.
- Wills, Clair, 'Women, domesticity and the family: recent feminist work in Irish cultural studies' in *Cultural Studies*, XV, no. 1 (2001), 33-57.
- Womack, Elizabeth Coggin, 'A pledge out of time: redemption and the literary pawnshop' in *Victorian Literature and Culture*, xl, no. 12 (2012), 451-467.
- Wood, Merry Wiesner, 'Paltry peddlers or essential merchants? Women in the distributive trades in early modern Nuremberg' in *The Sixteenth Century Journal*, XII, no. 2 (1981), 3-13.
- 'Government Control of Food Supplies in Great Britain' in *Monthly Review of the U.S. Bureau of Labor Statistics*, 4, no. 6, 928-945.
- 'Special Correspondence' in *British Medical Journal*, 1, no. 275 (1866), 371-372.

### **Unpublished Theses**

- Barlow, Charles T., 'Bankers, moneylenders, and interest rates in the Roman Republic' (PhD thesis, University of North Carolina at Chapel Hill, 1978).
- Cluckie, L., 'Embroidery, business enterprise and philanthropic ventures in nineteenth century Britain' (PhD thesis, Sheffield Hallam University, 2006).

- Doe, H., 'Enterprising women: maritime businesswomen, 1780-1880' (PhD thesis, University of Exeter, 2006).
- Donahue, Kelly, 'Prodigal Daughters: Imprisoned Women, Reform, and the Feminine Ideal in the British Isles, 1800-1877' (PhD thesis, University of Minnesota, 2013).
- Hogan, John W. , 'From Guild to Union: the Ancient Guild of Incorporated Brick and Stonelayers' Trade Union, in Pre-Independence Ireland' (MBS thesis, Dublin City University, 2001).
- Jenns, Phyllis 'Female Business Enterprise in and around Birmingham in the Nineteenth and early Twentieth Centuries' (PhD thesis, University of Birmingham, 1997).
- Kenttä, Tony 'When Belongings Secure Credit...: Pawning and Pawnors in Interwar Borås' (PhD thesis, Acta Universitatis Upsaliensis, 2016).
- Lane, P., 'Women in the regional economy, the East Midlands, 1700-1830' (PhD thesis, University of Warwick, 1999).
- McLaughlin, Eoin, 'Microfinance institutions in Nineteenth-Century Ireland' (PhD thesis, NUI Maynooth, 2009).
- Moylan, Therese, 'Women entrepreneurs and self-employed business-owners in Ireland 1922-1972' (PhD thesis, National University of Ireland, Galway, 2015).
- Parkinson, Alison Claire, '"Marry - Stitch - Die - or Do Worse?' (PhD thesis, University of Oxford, 2002).
- Pullin, N., '"Business is just life': the practice, prescription and legal position of women in business, 1700-1850' (PhD thesis, University of London, Royal Holloway College and Bedford New College 2001).
- Tate Becker, Jennifer, 'Round the Corner: Pawnbroking in the Victorian Novel' (PhD thesis, Washington University in St Louis, 2014).
- Wisikin, Christine, 'Women, finance and credit in England, c.1780-1826' (PhD thesis, University of Warwick, 2000).



## Online Articles

Chialant, Maria Teresa, 'The shop in Dickens's fiction', *E-rea: Revue électronique d'études sur le monde anglophon*, (2016).

(<http://journals.openedition.org/erea/4931>) 3 September 2019.

Hardach, Sophie, 'Public Pawnbroker Keeps Parisians' Secrets Safe', Reuters (<https://uk.reuters.com/article/uk-france-pawnbroker/public-pawnbroker-keeps-parisians-secrets-safe-idUKTRE53N04O20090424>), 24 April 2009.

Marland, Hilary and Cox, Catherine, 'Prisoners, Insanity and the Pentonville Model Prison Experiment' (<https://histprisonhealth.com/arts-projects/disorder-contained-a-theatrical-examination-of-madness-prison-and-solitary-confinement/disorder-contained-background-reading/prisoners-insanity-and-the-pentonville-model-prison-experiment/#ftn1>), January 10, 2019.

## Reports

Shalev, Sharon and Edgar, Kimmett, 'Deep Custody: Segregation Units and Close Supervision Units in England and Wales', (Prison Reform Trust UK, 2015).

## Maps

Goad, Charles E., 'Insurance plan of the city of Dublin' Vol. I, (1893), digitised by the British Library at

[http://www.bl.uk/onlinegallery/onlineex/firemaps/ireland/mapsu145ubu4u2uf001r.html?\\_ga=2.128248014.394240761.1574960281-1593359534.1563632647](http://www.bl.uk/onlinegallery/onlineex/firemaps/ireland/mapsu145ubu4u2uf001r.html?_ga=2.128248014.394240761.1574960281-1593359534.1563632647)

Heffernan, Daniel, 'Dublin', (1861).

Royal Irish Academy of Ireland, Ordnance Survey of Ireland, and Ordnance Survey of Northern Ireland, *Irish Historic Towns Atlas number 26 Dublin Part III 1756-1847* (Arcanum, 2007).

