

# **Beyond Horatia Alger: Breaking through Gendered Assumptions about Business "Success" in Mid-Nineteenth-Century America**

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In 1866, Wilhelmina Jenkins succeeded her father as the proprietress of a modest watch and jewelry shop in Albany, New York. Eight years later, credit examiners dismissed her store as a "small bus[iness] principally repairing" with a "poor class of goods," and characterized Miss Jenkins as "honest but not suited for such a bus[iness]," judging that she "cant possibly make much headway." Two years later her credit report concluded that the concern "ab[ou]t drags along . . ." [6, Vol. 7, p. 60]. Yet in 1878, twelve years after inheriting the family business, Wilhelmina advertised herself in the Albany City Directory as "W. Jenkins, Dealer in Watches, Clocks, Jewelry, Silver Plated Ware, and spectacles of all descriptions." Her advertisement continued by highlighting expertise in:

Engraving, Hair work and repairing, of all kinds, by skilled workmen. Particular attention paid to the Repairing of French and Swiss Clocks [1].

It appears that Wilhelmina Jenkins's own view of her business enterprise was not accurately reflected by the negative tone conveyed in the credit records. In terms of credit-worthiness, Miss Jenkins's shop was not a success. Yet, as suggested by the length of time it operated and the goods and services mentioned in her advertisement, the small business clearly supported its owner, employed others, and provided useful merchandise to the community. How should we, as business historians, assess the discrepancy between what the credit evaluators sent by R. G. Dun thought a "good" business should be, and what Wilhelmina Jenkins's business actually was?

Contemporary feminist scholars have begun to challenge the hegemony of "male" models in a variety of fields, notably biography and literary criticism [2, 3]. Rejecting an individualistic, independent, goal-oriented, linear pattern as the sole

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archetype for a successful human life or literary hero(or heroine), scholars search for models that will be more inclusive of female experience. My research on businesswomen in mid-nineteenth-century Albany, New York, suggests that this endeavor might benefit the study of business history as well. Having begun with the standard assumption that few women were engaged in entrepreneurship in the mid-nineteenth century [13], I have discovered that literally hundreds of women (in Albany alone) carried on businesses as milliners, grocers, fancy goods dealers, small manufacturers, and dozens of other types of proprietors during the period between 1840 and 1885. (I am currently creating a database of "business biographies" for more than 450 individual businesswomen who owned or operated enterprises in Albany during this period; I expect to identify a thousand -- or more -- such women.) Tracing their careers through research in city directories, census records, and the R. G. Dun credit ledgers, it became clear that small businesses provided an essential economic resource for these women and their families, and that women were certainly contributing to the commercial life of the city as it grew in population from approximately 34,000 in 1840 to 98,000 in 1884. Yet, for virtually all of Albany's businesswomen, entrepreneurial accomplishments seem insignificant when compared to those of their most prosperous male counterparts.

In a previous paper, presented at the 1992 meeting of the Business History Conference, I focused on Albany's most successful businesswomen and their careers [14]. That presentation stressed possibilities for business expansion, upward mobility, the gradual accumulation of capital and property, and in particular those unusual women who illustrated what one might call "Horatia Alger" stories of achievement and rising prosperity. However, I believe that to truly understand the vital role played by business in the lives of the vast majority of Albany's enterprising women, it will be necessary to problematize the concept of mid-nineteenth-century entrepreneurial "success" based on male models. The celebrated stories of Andrew Carnegie and Horatio Alger find echoes in the careers of relatively few of the women who engaged in business ventures during this period. Instead, the most striking theme in the business lives of the women who entered the industrial and commercial arena of mid-nineteenth-century Albany was their dependence on enterprises that began small, and remained short-lived -- at least in the eyes of the nineteenth-century male business community and, by extension, its historians.

The single most notable, almost universal characteristic of women's businesses in Albany between 1840 and 1885 is that they were judged "small" by the standards of contemporary credit examiners. The terms "small means" "small affair" and "small concern" pepper the entries in the R. G. Dun credit records describing Albany's businesswomen during this period, even appearing under the names of women who were deemed worthy of credit. Yet far more common was the assumption that such small businesses (estimated from a relative worth of about \$50 to \$2000) did not deserve, and should not ask for credit -- at least not "away from home." Albany's female crockery dealers, dressmakers, confectioners, and saloon keepers were clearly considered reliable credit risks by local suppliers, but were most often judged "unworthy" of credit outside the area by R. G. Dun examiners. (Indeed, credit evaluations, a major source on which business historians must depend for information about female-run businesses, tend because their very nature and purpose to disparage small business operations, whether run by men or women.) Despite these businesswomen's good qualities and best efforts -- the

adjectives "honest," "prudent," "industrious," "attentive," "hard working," "respectable," and "worthy" appear almost ubiquitous (the more glowing "smart," "shrewd," "energetic," and "enterprising" were reserved for rare cases)--their accomplishments were rarely stressed. In the Dun credit records, small businesses generally remain relegated to a kind of "second-class" category of credit "risks."

Leaving aside the question of whether such an assessment reflected an accurate appraisal of creditors' risks, we as business historians must recognize that "small" was a relative term. A small business, characterized as "worth 00" by credit examiners, might well survive for decades. Thus, the trade of milliner Ellen O'Brien was judged a "small concern," "slow" and "worse than slow," in the years between 1859 and 1868, but her business was still listed in city directories as late as 1895 [6, Vol. 7, p. 46K]. Similarly, despite repetitive credit evaluations such as "small," "not good," "of no account," "very small," "no improvement," and "m[a]k[in]g 00 over expenses," Anna Andrews operated a millinery establishment for twenty-five years, eventually employing her sons as clerks [6, Vol. 7, p. 230].

### **Toward a New Paradigm**

Although American history has long focused on the saga of the venture capitalist and the firm, in recent years business historians such as Mansel Blackford have called for more research into the area of small business, particularly the experiences of women and minorities. As Blackford concluded in his 1991 historiographic review article, "We need to learn more about . . . the entire topic of the roles that small businesses have played for women over time" [4, p. 25]. But if few historians have turned their attention to the contributions of women to American business, isn't this largely because of our very definitions of "success" and "failure"? Obviously, few studies are generated in areas where scholars assume there is little to discover. As long as we continue to define business as big business, and "success" as a rags-to-riches story, surely neither historians of women or business will care to fashion research projects to illuminate how imperfectly women were able to approximate the nineteenth-century Carnegie/Alger ideal.

In fact, the very model of "entrepreneur" hardly seems to fit the reality of most mid-nineteenth-century businesswomen --at least in Albany. These dry goods, notions, and variety dealers, these makers of hair jewelry, lace, fringes and tassels were not risk-taking capitalists, but "self-employed" artisans, shopkeepers, and petty manufacturers. Most labored as well as supervised, and "minded" the store as well as ordered the goods. Even the most successful of Albany's businesswomen, those who operated more than one location, supervised up to thirty employees, and continued in business for over forty years, never managed to build up establishments worth exceeding thirty thousand dollars. Does this mean, as commonly assumed, that women were unable or unwilling to take advantage of the booming business climate we associate with mid-nineteenth-century America? Or is it possible to look further, beyond gendered assumptions about what constitutes a successful business, to discover the ways in which women used businesses within the scope of their particular needs and life cycles?

To theorize about what business enterprises may have meant to the mid-nineteenth-century women who pursued them, I would like to appropriate the ideas explored by anthropologist Mary Catherine Bateson in her 1989 group biography, *Composing a Life*. In this provocative study, Bateson considers the

ways in which contemporary female lives are often "improvisations," creative attempts to incorporate different directions, like a "patchwork" or collage of disparate elements, in contrast to the standard "monolithic" model of achievement focused on a single goal, identified early and pursued in a linear fashion. According to Bateson, even today, among intelligent, educated, motivated women, lives tend to be "subordinate," "contingent," and "discontinuous" [3, pp. 9-13]. If this is true of our own era of relative opportunity for women, how much more so must it have been the case one hundred and fifty years ago, when women's lives were far more bound by the limitations of biology, patriarchy, and tradition?

Let us consider, for example, the fact that many businesses operated by women lasted no longer than a few years. Even more than the relatively modest scale of female-owned ventures, this quality of "going in-and-out quickly" seems to have caused scholars to dismiss the impact of business on women, and vice-versa [11, pp. 244-245]. But why must the limited length of most female business endeavors be interpreted as reflecting "failure"? Many aspects of life are transitory -- is an occupation meaningless because it proves temporary? Shall we discount the commercial experiences of women who did not create long-lasting firms? A typical example of a short-lived business can be provided by the millinery shop of Mary T. Carroll, listed in a series of Albany City Directories from 1860 to 1864 [1]. Her store was not large or important enough ever to merit the attention of credit examiners; indeed her total property was only worth about \$40 in 1860, according to census records [7]. The Irish-born Carroll lived in a household with an older woman, also Irish-born (probably her mother), and two young daughters. Neighbors included several young milliners who were not in business for themselves, quite possibly her employees. Mary Carroll is exactly the type of minor dealer who has been neglected as of little account -- not only by nineteenth-century credit examiners, but by business historians, and more recently by historians of women as well. Yet surely her small business was integral to her life, and the lives of her family and employees, for the four years during which it operated.

Instead of contrasting the length of operation of small businesses operated by women to firms created by successful businessmen, it is illuminating to use the experiences of other working women as the point of comparison. When "self-employed" small businesswomen are compared to female wage workers during the same period, an establishment operating for two or three years seems far less of a failure. For instance, in his extensive research on the most common female nineteenth-century occupations, Thomas Dublin has determined that the mean length of employment for women in the Lowell Mills was 2.7 years; for shoeworkers in Lynn, Massachusetts 3.8 years; for servants in Boston 4.8 years; and for needleworker in that same city 5.9 years [5, p.134]. In comparison, Wendy Gamber found that the average millinery establishment in Boston lasted about six years [8, p. 137]. To assume that the only "successful" model is a job, or business, spanning decades, is to ignore the reality of nineteenth-century women's lives.

In order to begin a fruitful study of businesswomen, we need to explore and develop new, female paradigms for business success in mid-nineteenth-century American cities. Such models may well prove useful for studying other small businesses, particularly those operated by immigrants and racial minorities. As suggested above, the development of these new paradigms will require not only revised research priorities, but a reassessment and reinterpretation of familiar patterns recognized by previous historians.

This paper does not claim to present such paradigms, perfectly delineated. Rather, it will discuss a variety of patterns of business activity I have discerned among Albany's female proprietors, considering the range of ways in which women fit business into their lives, and used business -- in preference to wage-work or domestic pursuits -- to meet their needs and achieve their personal and familial goals. In Albany, business careers for women might serve either the ambition for autonomy, or requirements of mutual support and assistance. Indeed, since people operate from a multiplicity of motives, a small business could contribute to both individual and communal needs at the same time.

Businesses provided some of the women who ran them with the opportunity to work, to be their own bosses, to supervise others, to form partnerships with friends and relatives, to develop their skills and talents, to acquire competence in their fields and enjoy the satisfaction of public appreciation. In Albany, it appears that women used business as a method of self-employment and survival, as a means of family as well as personal mobility, and as a strategy for immigrant assimilation into an urban economy and middle-class lifestyle.

### **Survival and Security**

Since the stereotype of a small businesswoman in the mid- nineteenth century has been that of a "helpless" female forced by adverse circumstances to make her way in a cut-throat capitalist environment, let us first explore some of the ways in which small businesses assisted women in their need to support themselves and their families. Most obviously, even a tiny millinery shop could support a maiden lady who had to earn her own living. When a credit examiner wrote of Miss Betsey Easton in 1872: "The old gal dont am[oun]t to much. D[oin]g a v[er]y limited bus[iness] & sh[oul]d be sold C.O.D.," he was speaking of a woman of 62 who had been in business for herself for twenty-six years [6, Vol. 9, p. 186]. Widows also opened millinery businesses, struggling to maintain themselves as well as their children. One typical example was Julia Donn, who was left a widow in 1858, with no estate and a boy of four. Beginning her millinery business in a "small establishment in an out of the way place" the "v[er]y worthy & prudent" Donn never made "much above a living," despite more than twenty years in business. Still, Julia Donn had supported herself, arranged an informal partnership in which she shared her shop and living quarters with corset maker Isabella Crew, provided commodities and services, and raised her son to a productive adulthood as a bookbinder [6, Vol. 7, p. 205; Vol. 9, p. 185].

Yet many widows were not newcomers to the business world, bravely shouldering new burdens. Research in credit records reveals that numerous women were active in family-run businesses before their husband's death. The death of male spouses simply exposes to the light of history the contributions their wives had been making all along, by removing the official, male name under which the company had been operating. Thus when Margaret Burt, Confectioner, and Elizabeth McAneny, Variety and Toy Store proprietress, "took over" their husband's trades, they were experienced individuals continuing, not beginning, their business careers [6, Vol. 9, p. 32; Vol. 9, p. 133]. Indeed, while dry goods merchant and former peddler David Orthelie was described as "no bus[iness] man," his wife Rosalia was praised for her competence seven years before his death in 1874; that year, a credit examiner noted that while the nominal head of the concern

was "very sick & may not recover," his wife was capable and "intelligent," concluding with the remark: ". . . think the bus[iness] will prosper in her hands" [Vol. 8, p. 378; Vol. 11, p. 129].

As suggested above, businesses operated by women were often family affairs. Even small concerns such as shoe stores, bookstores, and laundries frequently required the contributions of husband, wife, and children, or perhaps mothers, sisters, and brothers. Women played many parts in small family businesses: a few merely lending their names to dodge creditors, far more jointly assisting, and others essentially managing the entire family enterprise. Female expertise in fashion and needlework was clearly vital to many of these millinery and fancy goods establishments. For instance, while Julius Paepke operated a Fancy Goods Store specializing in "flosses, silks, embroideries," as well as fringes, tassels, and trimmings, his wife was advertised in 1845 as giving lessons in "all kinds of ladies needlework, on reasonable terms" [12].

In other cases, small enterprises were run exclusively by wives and daughters while their fathers, husbands, and brothers worked elsewhere. Notations such as "they make a living between them" reveal a family's dependence on two incomes -- one from the wife's business, the other from the husband's outside occupation. The way a small business might fit into the structure of a family economy is nicely illustrated by the umbrella shop of Sarah J. McEltwee. According to the credit report of 1881, Mrs. McEltwee was married, "her husband being a bricklayer, her daughter a music teacher and her son a young man underage assists her in the store, he having been brought up to the bus[iness] . . ." [6, Vol. 13, p. 342].

Not all women had such supportive family relations. A small business could provide a woman with economic security during marital problems, even divorce; it could also protect women against the vagaries of a drunken, abusive, lazy, or disabled spouse. Once again, the question of how best to interpret such stories of survival and security can be raised and re-examined. That is, one might argue these women had to run businesses because their husbands' salaries were inadequate, or the men themselves were "no good" -- thus insinuating that business was not a "genuine" or "free" choice by Albany's women (and that all men who entered business were somehow free of economic or familial constraints!) However, one might propose instead that businesswomen with unsatisfactory spouses developed an ability to overcome financial and personal obstacles which most mid-nineteenth-century women lacked. Thus, when William Daley was carted off to the lunatic asylum once again, his wife did not have to appeal to the kindness of relatives or the poor commissioners -- she continued to run their grocery [6, Vol. 9, p. 31]. And, after an abusive John Denmead, "pistol in hand," drove his wife Sarah from her shop in 1857 and sold her goods on the street, she found a way to solve her problems, at least temporarily: "She hires him to go away every once in awhile & when he comes back again she hires him to go away again" [6, Vol. 7, 219]. Although paying off the drunken, womanizing John must have cut into the profitability of her well-run trimmings business, without that business how would Sarah Denmead have managed at all?

Business also assisted Charlotte Armington in bringing up a large, "expensive" family, including two especially "troublesome" boys, and eventually grandchildren as well. By the time she died in 1877, at the age of fifty-nine, Armington had maintained her millinery trade for thirty years [6, Vol. 7, p. 279; Vol. 11, p. 55]. Perhaps her sons had even settled down; the 1875 city directory

lists one as a bookkeeper. The occupations of bookkeeper and store clerk appear regularly among the sons of female proprietors, suggesting that young men were often "brought up" in business techniques, even if they did not move directly into their mother's enterprises. It appears that small businesses served as a training ground for commercial careers and a means of passing on business acumen. Mrs. Alida Hendrickson, praised in her own right as "much respected" and making "something over" a living in her dry goods business for fifteen years, was described in 1862 as having "3 enterprising sons, 2 in store with her" [6, Vol. 8, p. 290]. Twenty years later, these sons were running a real estate venture.

## Opportunity

Small business provided not only a respite in necessity, but a positive opportunity for many women. In mid-nineteenth-century America, employment choices were extremely limited for both mature women and mothers of young children; most wage-work available for females was poorly paid, while working conditions were demanding and oppressive. Using capital investments as small as \$50, women in Albany were able to set themselves up in business. Thus, they could reap the profits of their own labor, control their work environment and conditions, supervise other workers, and employ themselves as long as they wanted an occupation. Above all, small businesses were convenient workplaces since they were usually located in the same building where women and their families lived, sometimes in the front room of a flat.

Because of this common arrangement, operating a modest-sized business was one of the few jobs available to the mother of small children. The reconstructed biographies of a number of Albany's businesswomen reveal that children were raised -- even born -- during the same years their enterprises were flourishing. Thus, Irish-born Sarah Neville gave birth to three children and brought them up while she and her husband operated a canal grocery stand in the 1840's [6, Vol. 8, p. 413]. Caroline Keeler, who ran a millinery establishment from 1850 through 1868, raised four children, three of whom were born after she started in business; her husband worked on the railroad [6, Vol. 8, p. 358].

Widowed mothers especially found opportunity through self-employment in the commercial world. In 1860, at one end of the spectrum, Catherine Powers, an Irish immigrant with a "personal estate" worth only \$150, supported herself and her daughter Mary by operating a Grog shop [7]. Illiterate Irish-born grocer Alice Cassidy also supported herself and three children aged six, three, and one; their total family worth was estimated at \$250 [7]. That same year, at the opposite extreme of reputation and prosperity in Albany's business community, widowed plumbing entrepreneur Julia Ridgway continued to manage a flourishing concern and bring up her daughter Mary, now twelve. Mary Ridgway had been only three years old when her recently widowed mother Julia began to advertise her intention of "carrying on" her husband's plumbing business "in all its branches, as heretofore" as "Proprietress and Licensed Plumber to the Albany Water Works" [15].

The length of Julia Ridgway's commercial career -- she remained as a partner and a manager in the plumbing business more than 30 years, building up a worth of "not less than \$20,000 in R[eal] E[state] and personal p[ro]p[erty]" -- illustrates another opportunity business provided for Albany's enterprising women [6, Vol. 7, pp. 181, 221, Vol. 9, pp. 73, 442]. Albany's businesswomen were able to make the

choice to continue working into their later years. Elsie Dickerman, a "nice old lady" according to credit examiners, was still running her drugstore -- "a sm[all] bus[iness] in an out of the way place" --at the age of sixty. Although she owned property, was worth several thousand dollars, and could count on assistance from a prominent son, the widowed Dickerman remained in business from before 1859 till 1871 [6, Vol. 7, p. 158; Vol. 9, p.1260].

Probably the unique opportunity provided to the female owner/operators of small business ventures in Albany -- at least in terms of mid-nineteenth-century restrictions on female activity -- was as an avenue for competence. When credit examiners described Ellen Owen as doing a "nice snug bus[iness]" in the family's dry goods concern, or noted that Mrs. Mary Roseboom understood her fancy goods business "well," or commended milliner Jane Allen as a woman of "exc[ellen]t character," or remarked that dealer Sarah McGuigan was "very highly reg[ar]de[d]," they reflected more than the satisfactory credit standing of their subjects [6, Vol. 9, p.70; Vol. 9, p. 77; Vol. 7, p. 52; Vol. 11, p.5]. If individuals as sparing of praise as the R.G. Dun credit examiners found positive attributes beyond hard work and respectability, one can assume that these women were noteworthy within the business community where they operated daily.

Finally, to return to the example of Wilhelmina Jenkins with which this paper opened, those unusual cases in which women ventured to advertise their businesses allow us a rare glimpse of the pride with which they offered their merchandise or services to the public. For instance, widow Grace Anderson was a regular advertiser in the City Directories; in 1841 she publicized herself as an "Ornamental" Confectioner, specializing in "Pastry, Jellies, Charlotte Russe, Creams & c. . . Wedding Cakes, Ornamental and Plain, Ornamental Pyramids, & c & every requisite for parties" [12]. More than ten years later, in 1854, she had expanded into "Mrs. Anderson's Eating Rooms" and "Cake Bakery" where she offered "a large assortment of Cakes and Pastry, Oysters in every style, Together with a large assortment of Confectionery, Ice Creams & Soda Water, manufactured daily on the premises" [15]. Who can doubt that Grace Anderson derived satisfaction as well as support from her ongoing business venture?

## Conclusion

In conclusion, there are many significant questions that remain to be answered in my study of Albany's businesswomen. For instance, were women less entrepreneurial than their male counterparts because they were afraid of risk-taking, because they were unable to qualify to adequate credit, or because most preferred for their businesses to remain small? Another vital question is to what extent the women described here -- those individuals who were visible enough to be recorded in official records -- represent the "tip of the iceberg" in terms of women's contributions to Albany's commercial economy and the economic welfare of their families. How many more women operated tiny business ventures part-time, or for a few months, or on-and-off, out of their own homes? And even when I have completed my reconstruction of the lives of "ordinary" women who entered business in mid-nineteenth-century Albany, the picture will be clear for only a single city over a fifty-year period.

Finally, I would like to invite my readers to challenge the gendered assumptions of my own title. Is the Alger/Carnegie model of nineteenth-century



business success truly a "male" model? Weren't there many businessmen, as evidenced by negative reviews in the credit records, who did not "fit" the prevailing nineteenth-century ideology of business success? And, whatever the gender associations for the nineteenth-century, aren't the small businesses created by Albany's women reminiscent of the many home-offices, free-lance enterprises, craft shops, and self-employed "consulting" situations being created today by both women and men? With the news media and government expressing greater interest in small business as a growing sector of the economy, perhaps more business historians will turn their attention to the multitude of small enterprises in the nineteenth century. But for this to generate productive discussion, I believe we must begin by reassessing our preconceptions about what constitutes business "success" and "failure."

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