Received: 13 October 2025 | Revised: 8 January 2026 | Accepted: 14 February 2026

DOI: 10.1111/ehr.70112

THE ECONOMIC HISTORY REVIEW

ORIGINAL ARTICLE

Women in business: Gender and commercial space in nineteenth-century Glasgow

Graeme Acheson[1] | **Gill Newton**[1] | **Linda Perriton**[2]

[1]Strathclyde Business School, University of Strathclyde

[2]Stirling Business School, University of Stirling

Correspondence
Linda Perriton
Email: linda.perriton@stir.ac.uk

Women in business: Gender and commercial space in nineteenth-century Glasgow
This paper shows that women entrepreneurs were integral to Glasgow's nineteenth-century economy, that they made up 12–15 per cent of sole traders, and that their enterprises mapped closely onto the city's patterns of commercial growth.

Funding information
Leverhulme Trust, Grant/Award Number: RPG-2020-382

Abstract

Focusing on women entrepreneurs in a large British city, we examine how women's commercially listed businesses populated that city. Using commercial property rental records, our study allows us to understand sectoral variation and the distribution of businesses across the city and to assess both the absolute and relative contribution of women in the commercial environment. In addition to this, we examine census returns and trade directory information to understand the character of women business owners and how they came to own their businesses. We found that women accounted for 12–15 per cent of the sole trader business population and that they paid in the region of 20 per cent lower rent than equivalent sole trader men. We show differential patterns of women's business activity, with women represented most strongly in key sectors and locations associated with urban expansion. The majority of women's businesses were 'start up' enterprises, whereas businesses formerly extant under the name of a male relative (most often a spouse) and continued by widows were typically larger.

KEYWORDS
Britain, business, gender, nineteenth century, premises, rents

Women's continuing participation in the labour force throughout the nineteenth century has been put beyond doubt. Studies across economies have demonstrated that women were entrepreneurial actors in the economy in their own right.[1] Women were not – as previously presented – squeezed out of business ownership as industrialization progressed, nor were their commercial pursuits sacrificed to an ideology of domesticity.[2]

Having established that women's entrepreneurship was not exceptional, research now needs to refocus to examine women's entrepreneurial activity in the wider public sphere, dealing directly with issues such as the diversity of their commercial operations, business creation, and other aspects of entrepreneurial choice.[3] This paper addresses the need for additional consideration of women's entrepreneurship by establishing its scale and scope within the wider population of all commercially listed businesses in a major nineteenth-century city.

The three most significant impediments to pursuing this broader, more ambitious consideration of women's business activity to date have been data availability at sufficient scale, the effects of coverture within data sources, and the difficulty of differentiating between paid work and entrepreneurship. In respect of the first, data availability, the historical reticence in recording small-scale business activity has resulted in a paucity of information on women in business.[4] When entrepreneurship is used narrowly as shorthand for the pursuit of growth and profit maximization, or the genesis of large companies and corporates, then substantial amounts of 'grass roots' entrepreneurial activity are excluded from our view and from our understanding of an economy.[5] The study of this grass roots activity, which is largely associated with the sole trader population, is particularly important to understanding historical levels of women's entrepreneurship. However, these microbusinesses easily evade capture by population-level historical data sources. The second major challenge, that of coverture, results in the commercial activity of married women not being recorded in sources such as taxation or legal records. Coverture imposed

[1] Notable US works include Gamber, *Female economy*; Kwolek-Folland, *Engendering business*; Lewis, 'Female entrepreneurs'; Murphy and Venet, *Midwestern women*; Sparks, *Capital intentions*; and Yaeger, 'Women change'. See, for the UK, Aston *Female entrepreneurship*; Aston and Bishop, *Female entrepreneurs*; Burnette, *Gender*; Kaye, 'No skill'; Barker, *Business of women, family and business*; Nenadic, 'Rhetoric'; Philips, *Women in business*; Simonton 'Invisibility'; etc. Works that highlight research outside the US and UK include Aston and Bishop, *Female entrepreneurs*; Biajot and Le Chapelain, 'Reassessing women'; and Khan, 'Women's entrepreneurship'. Country-specific studies include Australia (Bishop, *Minding her own business*; Bishop, 'When your money'; Davis, 'One of the sights'), New Zealand (Bishop, *Women mean business*), France (Craig, 'Female enterprise'; Khan 'Women's entrepreneurship'), Russia (Ulianova, 'Female entrepreneurs'), the Ottoman Empire (Ağir, 'Entrepreneurship in Turkey'), Chile (Escober Andrae, 'Women in business'), and the Netherlands (Van den Heuval, *Women and entrepreneurship*).

[2] Van Lieshout et al., 'Female entrepreneurship'; Barker and Ishizu, 'Inheritance'; Simonton, 'Invisibility'; Aston, *Female entrepreneurship*; Aston and Bishop, *Female entrepreneurs*. The 'separate spheres' narrative held that the nineteenth century was one where the division between private and public was socially and legally enforced, with women withdrawing from business and economic activity to manage the home. Merging ideas about the cult of ideal womanhood and the belief that every capitalist needed an economically dependent wife were used to explain women's diminishing political and social influence in the nineteenth century. This so-called zombie theory persisted into the twenty-first century. Critiques of the inadequacy of the 'separate spheres' thesis have been in circulation since the 1970s, for example, Cott, *Bonds of motherhood*.

[3] Van Den Heuval, *Women and entrepreneurship*. Studies that have helped move the debate in this direction include Aston and Di Martino, 'Risk', and Dilli and Boter 'AU-shaped curve', the latter in relation to the long twentieth century.

[4] The establishment of representation rates has often required a combination of business – and business-adjacent – records including census returns, trade directories, local tax records, advertisements, wills, bankruptcy records, probate, records, and protection orders.

[5] Baijot and Le Chapelain, 'Reassessing women'; Van Lieshout et al., 'Female entrepreneurship'; Doe, *Enterprising women*.

a diminished legal capacity for married women to contract financially and legally. As a consequence of this obscured view of married women's activity, we have an uneven understanding of entrepreneurial women within their historical economic context.[6] The third, that of differentiating between businesses operated by women and paid work, creates further challenges in understanding how entrepreneurship presents historically. The narrative surrounding industrialization and women has stressed the removal of production from the household that led to an increase in women's waged work outside the home. This narrative is one of women and *work* and ignores women and *business*, with the result that women lack complete theorization in labour history in terms of class.[7] A similar observation could be made about the extent of theorization about women's position within business and economic history, with problems distinguishing between waged work and business ownership (particularly that taking place in the home) creating challenges in understanding nascent entrepreneurialism.[8]

Our study is able to overcome some of the challenges identified above in the creation of a substantial commercial premises database that captures sole trader activity from Scottish property rental valuation records [valuation rolls (VR thereafter)]. VR are used to examine the city's business population and to assess both the absolute and relative contribution of women in that environment, allowing us to see women entrepreneurs as part of a larger entrepreneurial peer group. Although a business does not require commercial premises to operate and – at its simplest and most basic form, for example, a man with a ladder or a woman with needle and thread – can operate in and out of the home, the decision to operate from commercial premises is deliberate – one that might have been motivated by the business outgrowing the home environment and/or wishing to increase visibility and/or the need to serve a particular population and/or differentiation through specialization.[9] As women and men take on commercial premises, they become visible to us through taxation records, such as VRs. VR data, as opposed to census data, also creates a clear distinction between women operating commercially and entrepreneurial activity in the home.

We have matched the population of women business owners obtained from commercial premises rents to population census data to capture demographic information, which allows us to understand the characteristics of women running businesses. A sub-sample of women's businesses listed in the trade directory and traced across successive years allowed us to establish an understanding of business continuation and creation among widows and unmarried women.

Our paper reveals how women existed as an integral part of the city's business population and how their businesses were distributed across a major and fast-growing industrializing city

[6] Scottish law in this period referred to the *jus mariti* rather than coverture. It was only after the passing of the Married Women's Property Act of 1881 that a married woman could enter into a contract related to her business, but only if that business was hers alone. Not all legal systems restricted the capacity of women to operate as individual entrepreneurial actors, for example, Russia (Ulianova, 'Female entrepreneurs') and the Middle East including Ottoman Empire (Ağir, 'Entrepreneurship in Turkey'), although the point about lack of visibility of women in and across sources in those contexts also holds true.

[7] Klein, *Married women workers*, pp. 2–12, Davis, *Class and gender*, p. 17.

[8] See Van Lieshout et al., 'Female entrepreneurship' pp. 447–8. This is especially the case in the use of pre-1891 census data where a clear distinction between employer, one's own account, and paid work was not often made. Although estimates can be extrapolated at the global level using later census returns to help us understand aggregate entrepreneurship, it is limited in what it can tell us with accuracy about the individual.

[9] The action of taking on premises also subjects the individual to both risk and uncertainty, and a commitment of resource allocation in the hope of future expectations. See Drucker, *Innovation and entrepreneurship*, for discussion on entrepreneurship and risk-taking.

between 1861 and 1881. The industrializing city we focus on is Glasgow. Glasgow was similar to other large cities at this time; its experience was reflective of the complex economic and social change occurring across Great Britain. By 1881, Glasgow had a municipal burgh population of approximately 511,000 (or 675,000 including its suburbs) compared with Liverpool borough's population of 553,000, Birmingham's 437,000 and Manchester's 462,000.[10] By mid-century, Glasgow had already established a global reputation for heavy industry, with many large manufacturing companies located in the city.[11] Within Britain, Glasgow was also considered 'the great commercial emporium' and the mercantile hub for Scotland, presenting diverse professional and commercial opportunities.[12]

This study makes a number of key contributions to our understanding of the historical scale and scope of women operating businesses out of commercial premises. Focusing on businesses operated from commercial premises, we establish that women made up 12.2 and 14.8 per cent of sole trader business owners in that environment in 1861 and 1881, respectively. Women typically occupied lower rental value premises than equivalent sole trader men, paying 18.7 and 20.0 per cent lower on average in those 2 years. In absolute terms, women accounted for 8.7 and 11.2 per cent of sole trader rent paid in the city in 1861 and 1881, respectively. Our analysis also establishes that women disproportionately favoured 'hybrid' premises ('house and shop') that allowed a lower-entry-cost route into street-level and visible business activity. Women are represented most strongly in key sectors for urban expansion, that is, food sales and retail, servicing both the growing affluent suburbs and the city districts where immigrant labourers were based. We observe that businesses that were formerly extant under the name of a male relative (most often a spouse) that were subsequently carried on by widows were typically larger and more successful, that is, paid higher rent. However, the most common scenario of business creation was that both widows and unmarried women started entirely new businesses.

The paper is structured as follows. In the first section, we address valuation roll records and their use in this study. The second section details the characteristics of the businesses of women renting commercial premises in Glasgow in 1861 and 1881. We then look at the location of those businesses across the city before examining the *owner characteristic*s, that is, age, marital status, and the age of co-resident children. The final section summarizes our findings.

I | UNDERSTANDING COMMERCIAL BUSINESS PREMISES IN GLASGOW

Our study is the first to use property rental valuations to assess detailed commercial activity systematically *at scale*. VR provide a very comprehensive and accurate source of information on who occupied a property in Glasgow and its rental cost.[13] The Lands Valuation (Scotland) Act of 1854 established a uniform valuation of landed property throughout Scotland. Assessments were levied

[10] Glasgow municipal burgh and suburban population figures taken from *Census of Scotland, 1881, Vol. I*. BPP 1882 LXXVI [C.3320], Table III: pp. 127–55; 1881 English municipal borough populations taken from *Census of England and Wales 1891, Vol. I*, BPP 1893-4 CIV [C.6948], Table VI, pp. xx–xxi.

[11] Mackenzie, *Second city*.

[12] See Schmiechen, '*Glasgow of the imagination*'.

[13] We tested this by comparing VRs against the census-reported number of inhabited houses. In 1881, when the same definition of house including tenements was used, in the 14 city registration districts the ratio of non-empty houses in VRs to inhabited houses in the census ranges from 0.98 to 1.03. Overall, at 130,375 houses in the Census Report compared with

according to the 'real rent' of lands and buildings.[14] VRs were compiled by assessors over several months, listing every house, premises, or piece of ground, along with the names and occupation or title of the proprietor, tenant and occupier, and the annual rateable value.[15] The rateable value was based on the annual rental value of each property (real, in the case of most properties which were actually rented, or notional, in the relatively uncommon case of an owner-occupied or otherwise unlet property).

VR in this period made a clear distinction between commercial and residential property. Previous research has made use of Scottish valuation records to examine aspects of property ownership, create proxies for relative income across occupational categories, understand industrial development, and provide context in case study analyses of business.[16] For this project, we constructed a VR dataset from manually transcribed information specific to all commercial business listings in Glasgow from the valuation rolls for 1861 and 1881[17] The data recovered from VRs comprise property description (which we used to construct a typology of commercial premises, i.e., shop, workshop, office, etc.) as well as the house number, street, name and title of the tenant plus the occupier if different, and occupation of the tenant/occupier, which we coded to a 17-part sectoral classification used in the British Business Census of Entrepreneurs dataset.[18] The annual rental value was expressed in pounds and shillings, which we converted to decimal pounds.

In total, we have information from 21,405 and 34,877 non-residential (i.e. commercial or mixed-use) valuations in 1861 and 1881. Using tenant/occupier details, we assigned individuals to one of four notional business types – sole traders, partnerships, copartnerships, and corporates – and created a residual category for empty properties.[19] We also recorded male and female tenants/occupiers and those whose sex was unknown.[20] Nearly all women renting premises were sole traders, with just 97 and 175 premises rented by women only or mixed-sex partnerships in 1861 and 1881, respectively, and three women as the identifiable rent payer in corporations or copartnerships in each year.

129,381 in VRs, the number of inhabited houses was very close, with less than 1 percentage point difference between the two sources.

[14] An Act for the Valuation of Lands and Heritages in Scotland (17 & 18 Vict. c.91). See Rodger, 'Property and inequality', p. 1115, for further detail.

[15] Properties under a £4 threshold were permitted to be listed without individual occupier details in the VR. However, properties under £4 are in fact listed in the Glasgow VRs.

[16] See Morgan and Daunton, 'Landlords', and Rodger, 'Property and inequality'; Mackie, 'Family ownership'; and Nenadic, 'Social shaping'.

[17] Glasgow burgh mixed premises (house and shop) were incorporated into the dataset and checked: Brown, C. G., and Butt, J., Glasgow Householders, 1832-1911 [data collection], UK Data Service SN:2838 (1991), DOI: https://doi.org/10.5255/UKDA-SN-2838-1.

[18] Occupiers rather than tenants were assumed to be the rent payer where separately detailed, but in most cases the occupier and tenant was explicitly stated to be the same. Flag values recorded whether the property was owner-occupied or occupied by joint tenants pursuing different businesses, indicated by separate occupations (rare), in which case the rent was assumed to be split equally between them and was so assigned. Partnerships naming two or more individuals running a joint business in a given premises were left as one entity, and subsequently, all sole assignee commercial premises were classified by us as sole traders.

[19] Through a deed of copartnery, (in Scottish law) *un*incorporated joint-stock companies (copartneries) with many members also existed as ordinary partnerships. With an ability to pool capital across many partners these businesses could be considerably larger than a private partnership. See Clark, *Treatise*, for more detail.

[20] A total of 229 individual rent payers without full forenames in 1861 and 140 in 1881 were presumed male, since women are typically clearly differentiated in VRs by titles and forenames.

Decisions influencing premises choice were doubtless complex and individual to the entrepreneur. But for sole traders in particular, it was of existential importance that rents were affordable and covered by business turnover, and as such, rents provide a reasonable proxy for business size.[21] Because rental valuations are made on a common footing across the city (and indeed Scotland) and compiled to a standard format, they offer a relative position from which to make comparisons between businesses. Mackie (2001), for example, has previously made use of rent data as an indication of the relative size of different enterprises.[22] There is a small risk in using VRs to count business numbers because individual entrepreneurs could operate from more than one business location and may be double-counted. However, after checking against trade directory listings, we established that the incidence of multiple premises among the sole trader population was very low, and we did not judge this a significant problem.[23]

Rent information from VRs provides a snapshot of a business's stature in a way other historical sources find difficult to capture. Probate records used to understand the business success of individuals have limited validity, given the death of an individual might occur many years after business ownership, with their accumulated assets subject to life-cycle effects, including the conflation of business earnings with other income and assets transferred before death. Similarly, bankruptcy records are specific to an underperforming and financially distressed subset of businesses at the point of liquidation and therefore record businesses at a nadir.[24]

II | WOMEN AND THE COMMERCIAL ENVIRONMENT

In this section, we present the characteristics of the population of women operating businesses out of commercial premises in Glasgow in 1861 and 1881. Drawing comparisons to all businesses in commercial settings, we offer an understanding of the importance of commercial property to women sole traders in the city. Table 1a,b presents the sectoral classifications of and average rents paid by all sole trader business owners in commercial premises. In 1861, we found 1,918 women sole traders' businesses with commercial premises. This number compares with 13,835 men-owned businesses of the same type and establishes that women accounted for 12.2 per cent of the sole traders operating out of commercial premises. While this represents one in eight businesses, in some sectors women achieved much stronger representation. In retail and food sales, for example, they ran approximately one in five of commercial-premises-based sole trader operations in 1861. These businesses appeared on virtually every street that was populated with shops – with hundreds of women shopkeeper confectioners, grocers, victuallers, and milk dealers and dozens more fleshers/butchers, fishmongers, greengrocers/fruiterers, and bakers, all provisioning households and establishing premises as the city and suburbs expanded.

The five core sectors in 1861 which we found the majority of women's sole trader activity in commercial premises are (i) food sales, (ii) refreshments (comprising wine and spirit dealers, most

[21] Alternative measures such as workforce size or financial indicators are rarely available, even for publicly traded firms in this era.

[22] See Mackie, 'Family ownership', pp. 64–5.

[23] Reviewing trade directory listings (where we might reasonably expect larger businesses associated with such activity), only 1.7% and 4.5% of sole trader women registered additional business addresses in 1861 and 1881, respectively. In nearly every case, the reality of multiple addresses was only one additional address.

[24] See Aston, *Female entrepreneurship*, and Aston and Di Martino, 'Risk', for more detail on the complexity associated with such sources.

TABLE 1 Commercial rents by sector: women and men compared.

(a) 1861		Women's commercial premises (ST)				Men's commercial premises (ST)			
Sector		N	Percentage (%)	Mean rent (£)	Median rent (£)	N	Percentage (%)	Mean rent (£)	Median rent (£)
EA1	Farming/estate work	36	1.9	25.4	13.0	289	2.1	36.0	18
EA2	Mining and quarrying	—	—	—	—	42	0.3	149.9	24.5
EA3	Construction	8	0.4	44.9	17.5	860	6.2	23.9	12
EA4	Manufacturing	219	11.4	15.9	9.0	2,445	17.7	26.1	8
EA5	Maker-dealer	227	11.8	21.7	16.0	1,212	8.8	29.5	16
EA6	Retail	414	21.6	13.7	10.0	1,569	11.3	27.9	14
EA7	Transport	9	0.5	23.9	25.0	400	2.9	16.8	9.9
EA8	Prof. and business services	5	0.3	3.8	4.0	595	4.3	40.9	25
EA9	Personal services	24	1.3	52.2	15.5	487	3.5	25.3	16
EA10	Agricultural produce processing and dealing	4	0.2	10.4	9.7	202	1.5	43.1	19.5
EA11	Food sales	612	31.9	16.2	13.0	2,740	19.8	23.4	18
EA12	Refreshment	204	10.6	30.6	20.0	1,538	11.1	40.8	28
EA13	Finance and commerce	22	1.1	12.3	9.0	367	2.7	24.0	17
EA14	Public admin, military, clergy	2	0.1	18.5	18.5	43	0.3	26.8	18
EA15[a]	Domestic service	2	0.1	105.5	105.5	19	0.1	28.8	16
EA16[b]	Undefined general and factory labourers	—	—	—	—	180	1.3	7.3	6.3
EA17	Undefined businesses	130	6.8	33.4	13.3	847	6.1	34.2	10
Total		1,918	100.0	19.8	13	13,835	100.0	28.9	16

(Continues)

TABLE 1 (Continued)

(b) 1881		Women's commercial premises (ST)				Men's commercial premises (ST)			
Sector		N	Percentage (%)	Mean rent (£)	Median rent (£)	N	Percentage (%)	Mean rent (£)	Median rent (£)
EA1	Farming/estate work	21	0.7	22.4	20.0	152	0.9	47.5	20
EA2	Mining and quarrying	—	—	—	—	66	0.4	47.8	20
EA3	Construction	27	0.9	28.3	20.0	1,505	8.5	20.6	15
EA4	Manufacturing	166	5.4	22.6	15.0	2,210	12.4	36.1	15
EA5	Maker-dealer	439	14.2	30.5	20.0	1,906	10.7	41.0	20
EA6	Retail	639	20.7	19.8	15.0	2,569	14.5	33.5	18
EA7	Transport	3	0.1	31.5	25.0	462	2.6	21.9	12
EA8	Prof and bus services	3	0.1	7.7	4.0	918	5.2	46.5	24
EA9	Personal services	57	1.8	63.5	19.5	673	3.8	43.4	20
EA10	Agricultural produce processing and dealing	6	0.2	40.8	25.0	255	1.4	44.2	20
EA11	Food sales	1,228	39.8	17.6	14.0	3,627	20.4	32.5	23
EA12	Refreshment	326	10.6	61.2	45.0	1,575	8.9	77.5	56
EA13	Finance and commerce	65	2.1	15.9	13.0	728	4.1	30.1	19
EA14	Public admin, military, clergy	3	0.1	65.0	30.0	74	0.4	33.8	17.7
EA15[a]	Domestic service	2	0.1	12.5	12.5	29	0.2	29.4	22.8
EA16[b]	Undefined general and factory labourers	—	—	—	—	260	1.5	9.6	9
EA17	Undefined businesses	103	3.3	54.3	16.0	763	4.3	20.3	7
Total		3,088	100.0	27.0	16.0	17,772	100	37.24	20

Notes: First, empty properties are excluded. Second, residential properties used for commercial activity are excluded; includes mixed use ('house and shop'). Third, Men (ST) includes 229 businesses owners of unknown sex in 1861 and 140 in 1881. Fourth, Women (ST) in 1861 includes 53 additional entries from POD where sex conflicted with VR data. Scrutiny of household circumstances from the census-linked portion revealed them to be predominantly widows and wives whose spouses were absent, and a mismatch on sex was assumed to be an imperfect update to VR following spousal death. No conflicts were found in 1881. Fifth, occupiers are included in place of tenants where they existed while also retaining among them women tenants who have a POD business entry (76 tenants with occupiers among women-occupied premises in 1861 and 51 in 1881). Sixth, POD/census occupation or VR property description used to assign sector where possible to minimize missing VR occupations, with unspecified 'shop' assigned to retail and unspecified 'workshop' assigned to manufacturing, which reflects the majority where occupation was known but may under-represent food sales and maker-dealers. Seventh, partnerships, copartnerships, nonprofits, and corporates are excluded. VR women excluded: in 1861, 97 premises occupied by partnerships, 3 copartnerships, 10 nonprofit, and 2 represented by trusts/others, and in 1881, 175 occupied by partnerships, 1 copartnership, five nonprofits, six represented by others, and two corporate. Eighth, EA15 comprises servant occupations in commercial premises, mainly gardeners who are probably market gardeners. Ninth, EA16 are all described as 'labourer' but in premises such as shop, house and shop, loomstead, and cellar; potentially second jobs or economic activities of another household member. *Admin*, administration, *Prof.* professional, *ST* sole trader.
Source: Valuation rolls dataset.

of whom were publicans, coffee/eating housekeepers, and a small number of hoteliers), (iii) retail (stationers, coal dealers, pawnbrokers), (iv) maker-dealers (milliners, dressmakers, tobacconists), and to a lesser extent (v) manufacturing (furnishers; weavers). Manufacturing was a major sector overall, but also more strongly dominated by men. Together, these five sectors accounted for 87.4 per cent of women's business activity in commercial premises. Compared with sole trader men, we saw a higher propensity for women to own and operate businesses in food sales, retail, and maker-dealer categories but less of one in manufacturing, construction, transport, and services.

Our findings demonstrate the growth in total business numbers in Glasgow between 1861 and 1881. Out of a total of 20,860 sole trader businesses, women owned 3,088. Women's business ownership as sole traders grew at a faster rate than men's (61 versus 28 per cent) and, by 1881, had grown to account for 14.8 per cent of all sole trader businesses.[25] The increase of women moving into sole tradership in this period cannot be considered solely attributable to men needing to consolidate in partnerships, given the increased capital requirements of competing in rapidly industrializing sectors.[26] The increase in Glasgow's urban population created opportunities in sectors that women were well placed to exploit.

In 1881, women's businesses remained concentrated in the same five sectors as in 1861, and those accounted for a similar proportion (90.6 per cent) of women's sole trader activities out of commercial premises. Food sales in particular were of increased importance by 1881, representing 39.8 per cent of commercial premises occupied by women compared with 31.9 per cent in 1861. The refreshment sector, integral to supporting the fast-growing transient visitor population to Glasgow that was attracted to its commercial opportunities and entertainments, stayed unchanged at 10.6 per cent in 1881 as a proportion of women's activity in commercial premises. However, by 1881, women held a greater overall share – 17.1 per cent of all (men and women) sole trader activity in this sector, an increase from 11.7 per cent in 1861.

Other scholars have found overall female business representation from trade directory listings that ranged from a high of Burnette's estimates of 11.8 per cent in Birmingham and 12.1 per cent in Derby in 1850 to a low of Aston's 4.4 per cent in Birmingham in 1882 and 3.3 per cent in Leeds in 1882. In the latter two cases, these figures represented a 2 per cent drop on the same cities some 20 years earlier in 1861. When trade directory figures were used in isolation, they indicated a downward – or at best flat – trajectory in the proportion of urban women's business activity, which stands in contrast to the *increase* from 12.1 to 14.8 per cent that we found in the proportion of women sole traders' businesses operating out of commercial premises in Glasgow between 1861 and 1881. The obstacle of inclusion in a directory may explain some of the differences.[27] Directory listings often came at a cost to the business owner and potentially created a barrier to listing that VRs are not subject to. It is likely that trade directories under-report women's businesses, and both the size and the number of food businesses that are not reliant on advertising account for the higher percentages of women's businesses revealed by VR data.

[25] Gordon and Nair, in *Public lives*, provide a simple tally of women's businesses in Glasgow VRs for 1861 and 1881. Their estimates suggest 600 and 'just over' 1,500 businesses, respectively, for those years. The difference between estimates can only partially explained by catchment area and our inclusion of the expanding suburbs. It is likely their assessment is an underestimation.

[26] See Acheson et al., 'Incidence and persistence', for a discussion of partnership formation and distribution in this period.

[27] After adjusting for male-run partnership, copartnerships, and corporations in Glasgow over both years, women-owned businesses account for 10% and 11% of the total business population in 1861 and 1881, respectively.

Examining business rents across all sole traders, the data in table 1 show women on average paid lower rents for commercial premises than men.[28] Women's sole trader median business rents were 18.7 per cent less than men's in 1861, and 20.0 per cent in 1881. We found sectoral variation across rents paid in the five key sectors highlighted previously as the focal areas of women's business ownership. In both sample years, median rents paid by business owners of both genders were similar in the maker-dealer and manufacturing categories. Between 1861 and 1881, the businesses of men and women were absorbing similar average increases in rental costs – around 35 per cent. In the refreshment sector, however, average rents doubled in the period. For all that, refreshments can be viewed as a logical enterprise in respect of the monetization of women's domestic skills, they cannot be characterized as having low entry costs in this period. Among key industries, refreshment showed the largest mean and median rents paid in both 1861 and 1881.[29] In absolute terms, women accounted for approximately 8.7 and 11.2 per cent of sole trader rent paid in the city in 1861 and 1881, respectively.

Table 2 adds additional context to the rent analysis by placing women's businesses within a profile of commercial rent deciles for all commercial properties within the city and suburbs. The analysis covers premises belonging to the entire business population of the city. That is, it includes male sole trader businesses, partnerships, and corporations in the 'all other' column. We found the highest levels of women's representation in deciles 2–5, indicating a predominance of lower- to middle-income business owners. However, women were not absent from higher deciles. Moderately high rent deciles 6 and 7 contained proportions of sole trader women and men in line with the total population. On similar sole trader operating terms, the business premises of many men and women were not so different in scale, but they were very different in number. Women and men sole traders were least likely to be found among the highest rent payers in deciles 9 and 10. Businesses in the 'all other' grouping (partnerships and corporations) were increasingly dominant in the higher deciles. In the discussion of table 1, we noted that, by 1881, women had gained some ground in terms of proportion of total rent paid versus sole trader men, but data in table 2 show how corporations and partnerships (where men were more likely the business owner), represented the lion's share of high-end commercial property rent paid in the city.

Men and women sole traders favoured different types of commercial premises. Table 3 provides details of premises classifications based on property descriptions in valuation rolls. Data for 1861 showed the great importance of 'house and shop' hybrid premises to women business holders, with 49.2 per cent of women's business activity in premises taking place in them. The typical house-and-shop arrangement was a flexible single-level commercial space on the street level of a multi-storey tenement apartment block. Fire insurance maps from the period show dotted lines (indicating a wooden partition) creating a public 'shop' at the front, separated from a basic living and sleeping area at the rear, and two or three residential storeys above. Such premises offered a low-entry-cost option for commercial business ownership, often in very close proximity to a highly localized customer base. Standalone shop premises rented by women were 58.3 per cent higher in value than the house-and-shop option since they typically offered more space and better frontage, enabling retail activities on a larger scale.

In comparison to the 49.2 per cent of women who opted for combined commercial and domestic premises, we found only 20.7 per cent of male business owners in them, and men were also less likely to occupy shops. The lower occupancy levels were almost certainly a function of women

[28] We have performed a difference in means test between genders for the overall sample and key sectors. Although not reported in table 1a,b, the difference is statistically significant at the 1% level using a Mann–Whitney *U* test.

[29] Within that category, hotels are only a minor component of this classification: 11 in 1861 and 18 in 1881.

TABLE 2 Commercial rent deciles: contribution of women and men compared.

(a) 1861 Decile	Rent range (£)	Women (ST) Percentage (%)	Men (ST) Percentage (%)	All (ST, P, CoP, Corp) N
D1 (low)	0.2–5	7.7	86.1	2,317
D2	5.1–8	13.8	81.1	2,176
D3	8.25–10	17.9	74.5	1,478
D4	10.05–14	16.3	75.4	1,903
D5	14.25–18	14.1	74.6	2,041
D6	18.2–24	9.8	77.2	1,846
D7	24.25–30	8.2	73.2	1,835
D8	30.5–48	6.9	70.4	1,934
D9	48.23–90	3.6	59.9	1,968
D10 (high)	91–3,500	2.1	37.5	1,883
Total		9.9	71.4	19,381
(b) 1881 Decile	**Rent range (£)**	**Women (ST) Percentage (%)**	**Men (ST) Percentage (%)**	**All (ST, P, CoP, Corp) N**
D1 (low)	0–7	8.9	83.1	2,767
D2	7.1–10	15.9	74.3	2,736
D3	10.05–14	20.2	71.4	2,831
D4	14.05–18	18.6	70.1	2,976
D5	18.05–24	14.0	68.5	2,541
D6	24.15–30	11.3	66.9	2,785
D7	30.25–44	8.8	67.7	2,537
D8	44.5–65	6.9	62.6	2,866
D9	65.5–120	4.8	52.2	2,668
D10 (high)	121–7,465	2.3	31.1	2,652
Total		11.3	65.0	27,359

Notes: First, empty properties are excluded. Second, residential properties used for commercial activity are excluded; includes mixed use ('house and shop'). Third, Men (ST) includes business owners of unknown sex. Fourth, Women (ST) includes additional entries from POD where sex conflicted with VR data. Fifth, nonprofits are excluded. Sixth, occupiers are included in place of tenants where they existed, but also retaining among them women tenants who have a POD business entry. Seventh, 'All' excludes railway lines, tramlines, water, gas pipes, and gas infrastructure except in 1881 non-municipal Partick, Hillhead & Maryhill Gas Co. *ST* sole trader, *P* partnership, *CoP* copartnership, *Corp* corporation.
Source: Valuation rolls dataset.

being clustered in retail premises of all types, whereas men's sole trader activities were more diverse and took place in a wider range of premises, and in particular were more likely to entail workshops than women's activities. When we combined 'house and shop' with the 'shop' category, approximately 77.6 per cent of women's business activity was clearly in a 'retail' setting. Men, in comparison, had a 46.7 per cent association with retail premises. Data from 1881 showed the growing dominance of the standalone shop for both men and women business owners and the diminishing importance of the hybrid premises. It is likely that by 1881 the hybrid form had fallen in prestige, as there was an increased divergence in the average rents between shops and house-and-shop hybrid premises.

TABLE 3 Commercial rents by premises type: women and men compared.

	Women (ST) premises				Men (ST) premises			
Premises type	**N**	**Percentage (%)**	**Mean rent (£)**	**Median rent (£)**	**N**	**Percentage (%)**	**Mean rent (£)**	**Median rent (£)**
1861								
Shop (only)	546	28.5	22.1	16.0	3,603	26.0	33.8	24.0
House and shop (hybrid)	943	49.2	13.9	12.0	2,857	20.7	15.1	12.0
Incl. husbandry (byre, etc.)	43	2.2	22.8	14.0	311	2.2	23.5	14.3
Incl. industry (workshop, loom, etc.)	127	6.6	14.8	6.5	2,982	21.6	27.7	8.0
Incl. services (hotel, office, etc.)	63	3.3	67.3	30.0	1,381	10.0	43.2	25.0
Other (stable, store, land, warehouse, etc.)	196	10.2	28.7	12.0	2,701	19.5	31.7	12.7
Total	1,918	100.0	19.8	13.0	13,835	100.0	28.9	16.0
1881								
Shop (only)	1,323	42.8	32.2	22.0	6,782	38.2	43.2	30.0
House and shop (hybrid)	1,332	43.1	15.0	14.0	2,702	15.2	14.8	13.0
Incl. husbandry (byre, etc.)	27	0.9	23.7	20.0	220	1.2	35.0	21.5
Incl. industry (workshop, loom, etc.)	92	3.0	27.5	12.0	2,688	15.1	34.0	15.0
Incl. services (hotel, office, etc.)	93	3.0	126.6	50.0	2,194	12.3	59.2	27.8
Other (stable, store, land, warehouse, etc.)	221	7.2	26.5	10.0	3,186	17.9	31.3	11.0
Total	3,088	100.0	27.0	16.0	17,772	100.0	37.2	20.0

Notes: First, empty properties are excluded. Second, residential properties used for commercial activity are excluded; includes mixed use ('house and shop'). Third, Men (ST) includes business owners of unknown sex. Fourth, Women (ST) includes additional entries from POD where sex conflicted with VR data. Fifth, occupiers were included in place of tenants where they existed, but also retaining among them women tenants who have a POD business entry. Sixth, partnerships, copartnerships, nonprofits, and corporates are excluded. Seventh, husbandry/industry/services are exclusive in that priority order if mixed, so husbandry and services count as husbandry, etc. *Incl.* including, *ST* sole trader.
Source: Valuation rolls dataset.

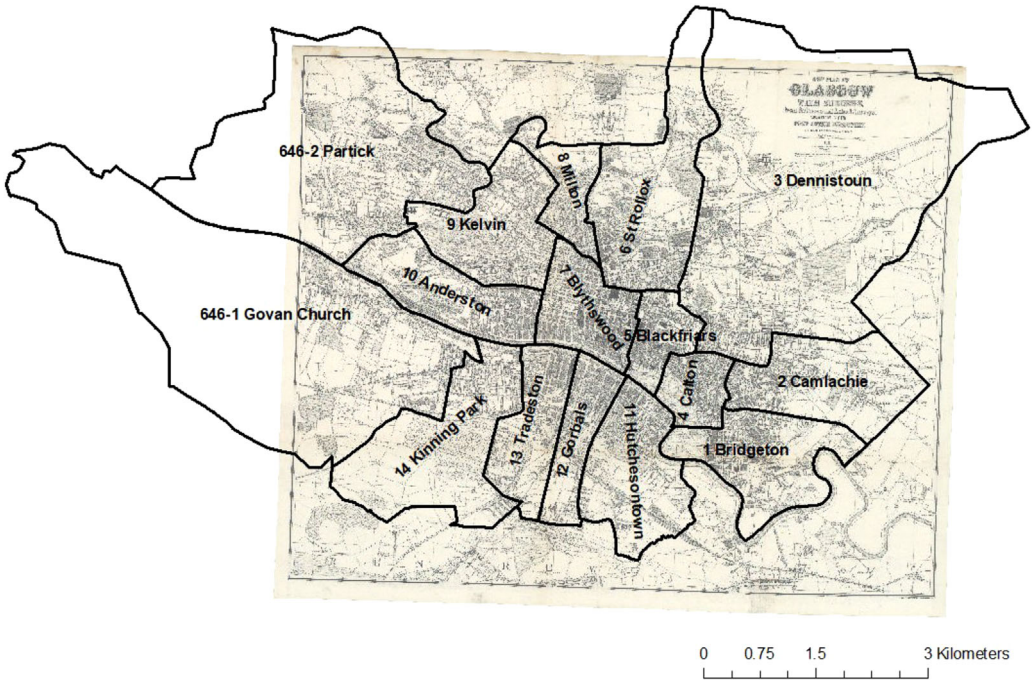

FIGURE 1 Map of Glasgow 1881 registration district locations (overlaid on Bartholomew's Post Office Directory map from 1882). *Sources*: Glasgow Registration District boundaries GIS dataset (see Acheson *et al*, 2025, p.854) and Bartholomew, John: *New plan of Glasgow with Suburbs from Ordnance and Actual surveys, Constructed for the Post Office Directory* (1882), digitised by National Library of Scotland (See https://maps.nls.uk/towns/glasgow.html, accessed on 16 March 2026).

Table 3 points to the growing importance of specialized commercial environments in the city. The 'shop', which would have broadly encompassed a range of retail activity (including food sales), was becoming dominant. For women, more so than men, this meant adaptation. Retail locations dominated their business set up. Wholly commercial units came with higher average rental costs (plus the need to source separate residential accommodation). The trend towards the standalone retail shop reflects the separation of workspace and domestic space noted by both Morris and Aston, and the challenges women therefore faced engaging in the economy as commercial environments became more specialized.[30]

III | BUSINESS LOCATION

In this section, we examine the location of women's businesses across the city and consider factors that might explain the geographic distribution of those businesses. Table 4a,b provides a breakdown of sole trader businesses in commercial premises by registration district (RD) – shown in figure 1 – and an analysis of associated rents.[31]

[30] Morris, *Men, women and property*; Aston, *Female entrepreneurship*, p. 140.

TABLE 4 Commercial rents by registration district: women and men compared.

(a) 1861 Registration district			Women (ST) premises			Men (ST) premises			
		N	Percentage (%)	Mean rent (£)	Median rent (£)	N	Percentage (%)	Mean rent (£)	Median rent (£)
1881 RD1	Bridgeton	82	4.3	10.9	8.0	537	3.9	11.3	8.0
1881 RD2	Camlachie	84	4.4	9.9	7.0	732	5.3	13.6	6.0
1881 RD3	Dennistoun	71	3.7	14.0	11.6	593	4.3	26.8	13.5
1881 RD4	Calton	203	10.6	11.2	9.9	1,308	9.5	13.7	10.0
1881 RD5	Blackfriars	308	16.1	17.7	14.0	1,965	14.2	22.4	15.0
1881 RD6	St Rollox	64	3.3	16.4	14.0	519	3.8	30.9	18.0
1881 RD7	Blythswood	370	19.3	33.1	19.9	3,664	26.5	43.9	25.0
1881 RD8	Milton	89	4.6	16.0	12.0	575	4.2	20.5	15.0
1881 RD9	Kelvin	75	3.9	27.3	18.0	408	2.9	41.2	25.0
1881 RD10	Anderston	148	7.7	16.0	13.0	808	5.8	22.4	15.0
1881 RD11	Hutchesontown	41	2.1	14.1	14.0	260	1.9	49.4	17.0
1881 RD12	Gorbals	171	8.9	14.5	14.0	1,087	7.9	19.2	15.0
1881 RD13	Tradeston	99	5.2	15.9	14.0	578	4.2	22.6	16.0
1881 RD14	Kinning Park	17	0.9	33.1	12.0	109	0.8	31.5	18.0
1881 RD15	Govan	39	2.0	33.6	15.0	295	2.1	58.4	24.0
1881 RD16	Partick	57	3.0	31.6	16.0	397	2.9	38.9	20.0
Total		1,918	100.0	19.8	13	13,835	100.0	28.9	16

(Continues)

TABLE 4 (Continued)

(b) 1881 Registration district		Women (ST) premises				Men (ST) premises			
		N	Percentage (%)	Mean rent (£)	Median rent (£)	N	Percentage (%)	Mean rent (£)	Median rent (£)
RD1	Bridgeton	158	5.1	15.3	12.0	901	5.1	18.7	12.0
RD2	Camlachie	178	5.8	14.9	12.0	964	5.4	18.5	11.0
RD3	Dennistoun	178	5.8	22.5	16.5	870	4.9	33.5	19.0
RD4	Calton	248	8.0	16.6	13.0	1,222	6.9	21.3	13.9
RD5	Blackfriars	242	7.8	24.5	18.0	1,265	7.1	38.4	20.0
RD6	St Rollox	140	4.5	21.2	15.8	808	4.5	30.7	18.0
RD7	Blythswood	335	10.8	67.4	32.0	3,681	20.7	64.4	32.0
RD8	Milton	141	4.6	20.5	15.0	758	4.3	30.4	19.5
RD9	Kelvin	264	8.5	35.5	19.9	1,106	6.2	45.2	25.0
RD10	Anderston	184	6.0	24.0	16.0	913	5.1	34.9	19.5
RD11	Hutchesontown	201	6.5	17.8	14.0	894	5.0	24.8	16.0
RD12	Gorbals	270	8.7	21.3	16.0	1,305	7.3	28.7	18.5
RD13	Tradeston	109	3.5	18.7	15.0	689	3.9	29.7	20.0
RD14	Kinning Park	118	3.8	24.3	16.0	644	3.6	32.7	20.0
RD15	Govan	194	6.3	23.0	16.0	1,025	5.8	27.8	17.0
RD16	Partick	128	4.1	26.3	19.0	727	4.1	37.3	20.0
Total		3,088	100.0	27.0	16.0	17,772	100.0	37.2	20

Notes: First, empty properties are excluded. Second, residential properties used for commercial activity are excluded; includes mixed use ('house and shop'). Third, Men (ST) includes business owners of unknown sex. Fourth, Women (ST) includes additional entries from POD where sex conflicted with VR data. Fifth, occupiers included in place of tenants where they existed, also retaining among them women tenants who have a POD business entry. Sixth, partnerships, copartnerships, nonprofits, and corporates are excluded. *RD* registration district, *ST* sole trader.
Source: Valuation rolls dataset.

Much of what we understand about the socio-economic development of Glasgow – and in particular the western expansion of the city – is reflected in the rent profiles of different neighbourhoods over time. For example, Kelvin (RD9) in the West End, with its large villas and high-quality housing, had higher commercial rents compared with areas such as Govan (RD15) or river-adjacent Anderston (RD10), which became increasingly dominated by ship building, other heavy manufacturing, and working-class residences.

Table 4 shows that women's commercial premises were present in every RD. In 1861, the two most central districts, Blackfriars (RD5) and Blythswood (RD7), contained the highest level of business activity for women and also for men. Blythswood is best described as the Central Business District (CBD) of nineteenth-century Glasgow, covering what is known today as the historic merchant city and major retail areas such as Buchanan Street and bordering fashionable Kelvin (RD9) further west. Blackfriars abutted Blythswood to the east, with the High Street – the old medieval spine of the city – forming the border, and further east the old working-class manufacturing and residential district of Calton (RD4). Between 1861 and 1881 Blackfriars' older stock of properties was affected by slum clearances and railway infrastructure. In 1861, while second in popularity for business premises of women (and also men), it ranked lower in terms of median rent. South of the River Clyde (RDs 11–15) or west of the River Kelvin (RD16: Partick), much of Glasgow's expanding industrial suburbs had yet to be built, and there were relatively few women's businesses. However, premises situated at the urban margins included large factories/works and still a few farms, with the physical extent of these holdings driving up mean rents. In 1861, median rents paid by women business sole traders were unsurprisingly highest in the western-central parts of the city, in Blythswood and Kelvin. These were areas of strong recent urban growth, and the associated higher mean rents capture aspects of affluent westward expansion among those who could afford to escape the pollution and overcrowding of the east end. Men who were sole traders on average paid higher mean rents in all registration districts in 1861, but in the cheaper districts to the east (Calton, Bridgeton, Camlachie), median rents for a typical business were very similar for both sexes.

By 1881, the CBD (Blythswood: RD7) had developed a distinct rental profile from other parts of the city. Women's businesses located in the CBD were paying rents equivalent to those of sole trader men (both mean and median). In absolute terms we see only a small reduction in the *number* of women's businesses in RD7 (CBD) by 1881. However, with growth in business activity elsewhere by 1881, this small drop in individual businesses translates into a large percentage-share drop for RD7 in the latter year. There is a similar proportional drop in men's sole trader activity within the CBD in 1881, even with absolute numbers remaining static.

Examining the mix of businesses in the CBD in more detail, table 5 details commercial premises by business type and also includes information on partnership and corporate businesses. This demonstrates that static numbers of sole trader premises in the CBD between 1861 and 1881 were accompanied by increases in the number of collaborative large scale commercial ventures from which women were largely excluded. For partnerships and corporations, there was approximately 50 per cent growth in premises in this period. The sectoral distribution of these businesses differed from the sole trader population, with higher proportionality of manufacturing firms, and business/professional services, finance and commerce being key industries. Mean and median rents in the sectors key to sole traders [economic activity (EA) 4–6, 11, and 12] give a strong indication that sole trader businesses were being outcompeted in securing CBD locations. Median

[31] All businesses have been assigned to districts by street addresses using the same 1881 Census registration district geographical boundaries in both 1861 and 1881. We do not use the entirely differently arranged 1861 Census RDs.

TABLE 5 Commercial rents by sector in the Central Business District (1881 RD7).

(a) 1861	Women's commercial premises (ST)				Men's commercial premises (ST)				Other commercial premises (P, Corp, CoP)			
Sector	N	Percentage (%)	Mean rent (£)	Median rent (£)	N	Percentage (%)	Mean rent (£)	Median rent (£)	N	Percentage (%)	Mean rent (£)	Median rent (£)
EA1	2	0.5	20.5	20.5	29	0.8	27.8	20	14	0.6	94.1	87.0
EA2	—	—	—	—	14	0.4	35.0	27.5	30	1.4	28.9	23.0
EA3	3	0.8	67.0	15.0	214	5.8	26.1	18	98	4.5	50.0	38.0
EA4	41	11.1	29.1	24.0	571	15.6	46.4	25	556	25.6	111.7	60.0
EA5	61	16.5	33.4	25.0	408	11.1	48.8	32.5	213	9.8	96.1	60.0
EA6	56	15.1	17.9	12.0	393	10.7	57.8	32	216	9.9	120.3	75.0
EA7	2	0.5	28.0	28.0	69	1.9	33.2	15	70	3.2	46.1	40.0
EA8	1	0.3	2.0	2.0	447	12.2	39.4	25	459	21.1	100.7	60.0
EA9	8	2.2	127.6	70.0	187	5.1	34.4	19.95	21	1.0	74.5	40.0
EA10	—	—	—	—	96	2.6	35.2	20	68	3.1	76.7	40.0
EA11	112	30.3	25.1	18.0	474	12.9	38.8	28	135	6.2	80.5	50.0
EA12	55	14.9	52.0	28.0	407	11.1	69.0	41	42	1.9	89.4	80.0
EA13	7	1.9	15.6	11.0	216	5.9	28.4	20	154	7.1	215.9	75.0
EA14	2	0.5	18.5	18.5	11	0.3	18.4	18	—	—	—	—
EA15	1	0.3	175.0	175.0	3	0.1	48.2	16	—	—	—	—
EA16	—	—	—	—	11	0.3	7.8	6.9	—	—	—	—
EA17	19	5.1	37.8	10.0	114	3.1	18.0	7.75	95	4.4	4.4	18.0
Total	370	100.0	33.1	19.9	3,664	100	43.9	25.0	2,171	100	103.5	56.0

(Continues)

TABLE 5 (Continued)

(b) 1881	Women's commercial premises (ST)				Men's commercial premises (ST)				Other commercial premises (P, Corp, CoP)			
Sector	N	Percentage (%)	Mean rent (£)	Median rent (£)	N	Percentage (%)	Mean rent (£)	Median rent (£)	N	Percentage (%)	Mean rent (£)	Median rent (£)
EA1	1	0.3	32.0	32.0	9	0.2	60.1	35.0	9	0.3	229.8	225.0
EA2	—	—	—	—	21	0.6	71.4	55.0	47	1.5	54.9	40.0
EA3	6	1.8	27.0	23.5	195	5.3	28.1	20.0	150	4.6	63.7	40.0
EA4	29	8.7	52.3	40.0	455	12.4	59.4	30.0	671	20.7	149.6	80.0
EA5	70	20.9	66.0	46.3	434	11.8	87.5	42.0	278	8.6	160.2	100.0
EA6	41	12.2	40.5	30.0	397	10.8	73.1	40.0	376	11.6	156.2	90.0
EA7	1	0.3	60.0	60.0	49	1.3	50.1	30.0	126	3.9	130.6	60.0
EA8	—	—	—	—	558	15.2	47.7	30.0	584	18.0	126.1	75.0
EA9	20	6.0	144.6	37.5	249	6.8	63.1	26.0	49	1.5	113.6	50.0
EA10	2	0.6	19.0	19.0	80	2.2	43.8	25.5	140	4.3	101.4	60.0
EA11	93	27.8	34.7	22.0	342	9.3	67.7	40.0	260	8.0	112.7	70.0
EA12	51	15.2	146.8	70.0	304	8.3	150.3	97.5	103	3.2	175.1	120.0
EA13	3	0.9	23.3	22.0	435	11.8	35.1	21.0	299	9.2	298.0	90.0
EA14	2	0.6	22.5	22.5	5	0.1	88.0	25.5	—	—	—	—
EA15	—	—	—	—	1	0.0	100.0	100.0	—	—	—	—
EA16	—	—	—	—	7	0.2	9.3	8.8	—	—	—	—
EA17	16	4.8	49.1	7.4	140	3.8	18.4	9.0	146	4.5	60.4	25.0
Total	335	100.0	67.4	32.0	3,681	100	64.4	32.0	3,238	100.0	145.1	70.0

Notes: First, empty properties are excluded. Second, residential properties used for commercial activity are excluded; includes mixed use ('house and shop'). Third, Men (ST) includes business owners of unknown sex. Fourth, Women (ST) includes additional entries from POD where sex conflicted with VR data. Fifth, occupiers included in place of tenants where they existed, also retaining among them women tenants who have a POD business entry. Sixth, nonprofits are excluded. Seventh, POD/census occupation or VR property description used to assign sector in cases of missing VR occupations. Eighth, EA sector full names are as detailed in Table 1.*ST* sole trader, *P* partnership, *CoP* copartnership, *Corp* corporation.
Source: Valuation rolls dataset.

rents among premises occupied by partnerships and corporates were usually at least double that of women and men sole trader businesses alike, within that same sector.

Table 6 reports select data for key retail streets in the city. Looking at the proportionality of sole trader businesses, we see fewer women on 'blue chip' highest-rent streets in both sample years. These are the premier retail streets in Glasgow as defined by average commercial rental costs. Nonetheless, the high rents these streets attracted was affordable to a businesswomen elite, who competed with men on equal terms so far as their premises are concerned. In 1881, we found women paid the same median rents as men to set up their businesses along these premier retail streets. Three other patterns in women's retail locations are worthy of highlighting. Firstly, arcades were well-populated by women sole traders, constituting about a third of businesses. Secondly, increased proportionality of women's businesses in the old town centre (High Street and adjacent main thoroughfares) suggests that, by 1881, women looking for premises in high traffic parts of the city with affordable rents found more opportunities there than in the increasingly competitive CBD. Thirdly, a higher increase (versus men) in business numbers along major entry routes into the city.

The distribution of women's businesses across different commercial zones of the city helps us understand how they operated within a context of a shifting locus of population, prestige locations, and market segments in their sectors. At both dates the most visible street front locations were attractive to women running businesses. However, it became more costly to maintain a super-prime location over time, and we see fewer women sole traders in the CBD by 1881. But some elite businesswomen remained, operating as high-end apparel makers, publicans, and hoteliers, and they were sufficiently well-rewarded to maintain a commercial presence in the CBD. For other women, in the (retail) food sales sector, it made more sense to seize opportunities to service new customer bases, spreading out along entry roads into the city, or setting up in the High Street area to service the burgeoning working class and immigrant populations to the east. Others able to target a customer base of higher social groups operated in the prosperous suburbs further west, in close proximity to affluent consumers – but at more affordable rents than the CBD.

IV | THE CHARACTERISTICS OF BUSINESS OWNERS, BUSINESS CREATION, AND CONTINUATION

This section examines demographic characteristics of women sole traders, the formation, and continuation of business and how it relates to business size for the 1881 sample. Cross-linking individuals between VRs and census, we built an understanding of who women business owners were; their associated family circumstances; and from successive years of Post Office Directory (POD) trade directory listings, an indication of how they came into business ownership.[32] From a total population of 3,088 women business owners in 1881 we were able to match 1,598 to their census records (51.7 per cent). Within the total population, we matched 66.4 per cent of the hybrid business population and 43.0 per cent of business found in other premises types to the census. Residential addresses, either recovered from linked POD business listings or known from hybrid

[32] As VR records did not include residential details of business owners (if not hybrid), we use PODs as an intermediary stepping stone to enhance matching. Listings in directories often included both a home and business address, and this allowed us to confirm matches with reduced risk of false positives – an essential step when dealing with common names. Our analysis focuses on 1881 only, where Integrated Census Microdata (I-CeM)-transcribed census data provide detailed house numbers at the street level, unlike 1861, and therefore improves the robustness of our matching process.

TABLE 6 Commercial rents by zone: women and men compared.

Zone	Women's commercial premises (ST)			Men's commercial premises (ST)			Women as a percentage (%) of ST activity
	N	Mean rent (£)	Median rent (£)	N	Mean rent (£)	Median rent (£)	
1861							
On top five rent streets (blue chip)	77	41.7	34.0	856	61.6	40.0	8.3
On same five streets as are top in 1881	61	47.5	35.0	801	60.6	40.0	7.1
In arcades	22	38.0	33.0	51	31.9	25.0	30.1
On entry roads into city	127	13.2	12.0	816	22.3	12.0	13.5
Alleyways (wynd/close)*	29	8.0	8.0	258	15.4	7.0	10.1
Old town centre	69	20.1	18.0	548	21.1	18.0	11.2
Waterfront	45	31.2	25.0	242	42.0	30.0	15.7
All locations	1,918	19.8	13.0	13,835	28.9	16.0	12.2
1881							
On top five rent streets (blue chip)	65	79.0	45.0	912	88.6	45.0	7.8
In arcades	25	51.8	40.0	44	45.2	28.0	36.2
On entry roads into city	408	24.0	19.0	2,076	30.7	23.0	16.4
Alleyways (wynd/close)	6	8.5	7.3	60	18.6	10.0	9.1
Old town centre	61	22.4	19.0	228	37.4	24.0	21.1
Waterfront	48	28.9	20.8	232	46.5	28.3	17.1
All locations	3,088	27.0	16.0	17,772	37.24	20.0	14.8

Notes: First, empty properties are excluded.

Second, residential properties used for commercial activity are excluded; includes mixed use ('house and shop'). Third, Men (ST) includes business owners of unknown sex. Fourth, Women (ST) includes additional entries from POD where sex conflicted with VR data. Fifth, occupiers included in place of tenants where they existed, also retaining among them women tenants who have a POD business entry. Sixth, partnerships, copartnerships, nonprofits, and corporates are excluded. Seventh, top five rent streets by non-industrial commercial rent total: Argyle, Buchanan, St Vincent's in 1881 or Trongate in 1861, West George, and Queen in 1881 or St Vincent's in 1861. Eighth, there are four arcades in 1861 and five in 1881. Ninth, alleyways include street numbers identified as vennels leading to closes; many closes were pulled down by 1881. Tenth, entry roads comprise 15 main roads leading to other settlements. Eleventh, Old Town Centre comprises High Street and the intersecting thoroughfares of Saltmarket and Bridgegate. Twelfth, waterfront denotes streets within 60 m of River Clyde or a canal.

Source: Valuation rolls dataset.

premises, enhanced record linkage. Our sub-sample represented 61.2 per cent of businesses listed in the POD and 47.6 per cent of non-POD listed businesses. We achieved matches for 50.4 per cent businesses that were in deciles 6 or above in our rental analysis, and 54.3 per cent of businesses in decile 5 or below. In all, the census record linked subsample is well-balanced across premises type, source, and rental profile.

Table 7 details age, family structure, and presence of children in the households of the matched census sample of women with commercial premises. Married women were uncommon premises holders (9.3 per cent, including those whose spouse was absent, at least on census night). Successive changes in English and Scottish law in the 1870s and 1880s ensured women could retain lifelong ownership of wages and other assets that otherwise were legally their husband's upon marriage. Prior to this, Scotland's *jus mariti*, similar to coverture, imposed a diminished legal capacity for married women to contract financially and legally.

Widows dominated the census matched sample making up 58.3 per cent of business owners. Scottish inheritance law in this period enabled a widow to claim a fixed share of moveable assets (one-third if there were children, and one-half if there were none) and a liferent, which granted her a third of her husband's heritable estate. In practice many widows in lower socio-economic circumstances likely commanded any and all assets their deceased husbands formerly possessed, at least until any children reached adulthood. Widows were associated with higher mean rents, as a consequence of the concentration of higher value businesses held by this group, but median rents were similar across widows and unmarried women.

Approximately a third of our census matched sample were living with young dependents, with the majority of these children located in a widow household. Among widows many had co-resident children who had acquired legal majority, but in the case of both sons and daughters, children rarely had occupations allied to their mother's business interests, with children more often finding opportunities in other sectors. A supplementary count of all-age eldest sons and daughters for widows is included as part of table 7. Most widow's businesses were typically at a separation from, and independent of, their children's occupational choices. Among co-resident children over 14 years, only 14.4 per cent of eldest sons and 14.2 per cent of eldest daughters of widow sole traders were in the same or a closely related occupation. Although rent data for these sub-groupings indicates that businesses were typically larger and perhaps able to support more family members, the low proportion of children in the same line of work as their mother suggests these businesses were not being maintained by a widow after the death of a husband as an opportunity for the next generation.

Married women were uncommon premises holders (9.3 per cent of all women occupiers, including those whose spouse was absent), although incentives for married women to lay claim to their businesses in public records were increasing. Successive changes in English and Scottish law in the 1870s and 1880s ensured women could retain lifelong ownership of wages and other assets that otherwise were legally their husband's upon marriage.[33] The 1877 Married Women's Property Act (Scotland) permitted wives to keep earned income including from trade 'or … business which she carries on under her own name' after its commencement on 1 January 1878. Prior

[33] The 1881 Act further entitled wives to own assets as fully separate estate for property acquired after that legislation was passed in July of that year. The changes provided further functional support for married women's control of their own businesses in Scotland although it was only with the passing of the 1920 Married Women's Property Act (Scotland) that a married woman was able to enter into contracts in all respects as if not married. Even so, her ability to be considered a separate legal partner in a joint business with her spouse was not fully resolved until further legislation passed in Scotland in 1984 (see Clive, *Husband and wife*, p. 261).

TABLE 7 Family and household characteristics of women occupying commercial premises in 1881.

Individual/household characteristics	Businesswomen with premises		Mean rent £	Median rent £	Glasgow population All women 18+ years	
	N	Percentage (%)			N	Percentage (%)
Family						
Unmarried	514	*32.2*	22.5	16	64,466	32.6
Married	58	*3.6*	35.3	13	85,562	43.3
Married – spouse absent	91	*5.7*	20.4	15	17,386	8.8
Widowed	932	*58.3*	28.1	16	29,739	15
Divorced	0	*0*	—	—	0	0
Unknown marital status	3	*0.2*	13.7	10	474	0.2
Child under 14 years co-resident (all)	588	36.8	27.9	16	112,938	57.1
Youngest child under 1 year	31	1.9	77.6	19	25,365	12.8
Youngest child 1–4 years	180	11.3	28.7	15	47,461	24
Youngest child 5–9 years	217	13.6	21.4	15	24,472	12.4
Youngest child 10–13 years	160	10	26.4	17	15,640	7.9
Child under 14 years co-resident with widow	423	45.4	29.6	16	11,741	39.5
Youngest child under 1 year	13	1.4	157.3	15	1,575	5.3
Youngest child 1–4 years	121	13	24.7	15	3,901	13.1
Youngest child 5–9 years	172	18.5	12.7	12	3,643	12.2
Youngest child 10–13 years	117	12.6	30.2	17.25	2,622	8.8
Living with servants	326	*20.4*	49.2	22	29,063	14.7

(Continues)

TABLE 7 (Continued)

Individual/household characteristics	Businesswomen with premises		Mean rent £	Median rent £	Glasgow population All women 18+ years	
	N	Percentage (%)			N	Percentage (%)
Occupation of eldest co-resident daughter of widow ST						
Same or closely related	72	14.2	25.7	19.4		
Different	167	33	19.5	12		
Inconclusive	28	5.5	23.8	18.8		
No occupation	80	15.8	73.9	30		
Scholar or too young	159	31.4	24.5	15		
Occupation of eldest co-resident son of widow ST						
Same or closely related	64	14.4	40.8	28		
Different	197	44.3	24.2	15		
Inconclusive	38	8.5	22.4	15		
No occupation	2	0.4	58	58		
Scholar or too young	144	32.4	20.6	15		

Notes: First, residential properties used for commercial activity are excluded; includes mixed use ('house and shop'). Second, occupiers included in place of tenants where they existed, also retaining among them women tenants who have a POD business entry. Third, partnerships, copartnerships, nonprofits, and corporates are excluded, but see also note 8. Fourth, co-resident children excludes children who are servants and includes other working children; also excludes boarders, lodgers, visitors, and those with an unknown relationship to the head. Fifth, co-resident children age categories are mutually exclusive. Sixth, living with servants includes other household members with a servant relationship to head [Integrated Census Microdata Relationship to Household Head (I-CeM RELA) 6000] or servant occupation [I-CeM 1881 Occupation Code (OCCODE) 84, excluding boarders, visitors, or those with an unknown relationship to the head. Seventh, census matches to multiple household members imply four women counted as sole traders may have been in partnership with female relatives. Eighth, occupational data for the eldest co-resident sons and daughters are specific to children over 14 years. 'Too young' means those who are scholars under 15 years with no occupations, plus a small number of older scholars or students. *ST* sole trader.

Source: Valuation rolls dataset with characteristics of women in the census abstracted from Schurer, K., Higgs, E., FindMyPast Limited, *Integrated Census Microdata (I-CeM)*, 1851-1911 [data collection] 2nd Ed.(2025), UK Data Service SN:7481, DOI: http://doi.org/10.5255/UKDA-SN-7481-3.

TABLE 8 Age characteristics of women occupying commercial premises in 1881.

Age range (years)	Businesswomen with premises				Glasgow population	
			Mean rent	Median rent	All women 18+ years	
	N	Percentage (%)	£	£	N	Percentage (%)
All ages	1,598	*100*	26.2	16	197,627	*100*
14–19	30	*1.9*	19.2	16	*13,493*	6.8
20–9	173	*10.8*	20.5	16	63,414	32.1
30–9	343	*21.5*	24.3	15.5	45,204	22.9
40–9	465	*29.1*	24.9	16	33,881	17.1
50–9	354	*22.2*	34.1	16	21,934	11.1
60–9	175	*11.0*	25.2	14	13,565	6.9
70+	58	*3.6*	19.6	12	6,136	3.1
Mean	45.1				37.0	
SD	13.2				15.0	

Notes: First, residential properties used for commercial activity are excluded; includes mixed use ('house and shop'). Second, occupiers included in place of tenants where they existed, also retaining among them women tenants who have a POD business entry. Third, partnerships, copartnerships, nonprofits, and corporates are excluded. *SD* standard deviation.
Source: Valuation rolls dataset with characteristics of women in the census abstracted from Schurer and Higgs, FindMyPast Limited, *Integrated Census Microdata (I-CeM)*, 1851-1911 [data collection] 2nd Ed.(2025), UK Data Service SN:7481, DOI: http://doi.org/10.5255/UKDA-SN-7481-3.

to this, Scotland's *jus mariti* removed the legal capacity for married women to contract financially and legally. Nonetheless, the number of widows in our data who continued businesses is, logically, suggestive of the number of married women working in partnership with spouses who are not visible in contemporary records.[34]

Age data in table 8 indicates peak business ownership occurring in the 40–49-years age bracket. Compared with the wider population of women in Glasgow, women business owners were typically a little older. Separating age data by marital status, figure 2 plots age distribution for unmarried, married, and widowed women. Age distributions of businesswomen reflect expected life-cycle characteristics for the general population – the numbers of unmarried businesswomen peaked at earlier ages,[35] followed by married women and then widows. Although median rents remained broadly flat across age brackets, mean rents suggest an increase in average rent paid into middle age.

The regression analysis in table 9 brings together the business and location characteristics discussed in the two previous sections and the individual demographic characteristics of women business owners. We did this to investigate how business sector, premises location and type, and household and individual characteristics of businesswomen relate to rent paid. The noted coefficients describe the marginal effects of each variable, and robust standard errors are noted in parentheses. As we were not able to assess how factors such as location and industry interact with rent from a deterministic perspective, any correlations do not necessarily imply causality.

[34] See Bennett, 'Interpreting business', for an account of married women's involvement in family business/partnership, and the challenges of using the census to establish their presence.

[35] Unmarried women, and men, attained full legal competence at 21 years. Even in their minority both genders were able to manage and transact using a surprisingly wide range of legal powers and to enter into contracts with the permission of guardians. Only marriage for women impinged on those rights.

TABLE 9 Business, individual, household, and start-up effects on women's commercial rents, 1861–81 (multiple regression analysis)

Model	(1)	(2)	(3)	(4)	(5)	(6)
Variables	**Logrent**	**Logrent**	**Logrent**	**Logrent**	**Logrent**	**Logrent**
Year 1881	0.289***	0.280***	0.300***			
	(0.0233)	(0.0221)	(0.0217)			
Sector (relative to EA6 retail)						
EA4: Industrial		−0.0401	−0.138***		−0.188**	−0.0101
		(0.0489)	(0.0468)		(0.0875)	(0.123)
EA5: Maker-dealer		0.418***	0.334***		0.301***	0.140*
		(0.0328)	(0.0305)		(0.0570)	(0.0743)
EA11: Food sales		0.0377	0.0522**		0.00333	−0.0590
		(0.0240)	(0.0231)		(0.0440)	(0.0649)
EA12: Refreshment and lodgings		0.849***	0.720***		0.863***	0.548***
		(0.0415)	(0.0392)		(0.0706)	(0.0828)
Other		0.185***	0.0348		0.152	−0.00182
		(0.0573)	(0.0562)		(0.0972)	(0.139)
In Central Business District			0.538***		0.607***	0.471***
			(0.0369)		(0.0728)	(0.101)
Hybrid premises			−0.266***		−0.354***	−0.368***
			(0.0185)		(0.0343)	(0.0492)
Marital status (relative to unmarried)						
Married				−0.162	−0.217**	
				(0.126)	(0.101)	
Married spouse absent				−0.121*	−0.0286	
				(0.0685)	(0.0585)	
Widowed				−0.0124	−0.0279	0.0104
				(0.0392)	(0.0339)	(0.0579)
Age in whole years				0.0320***	0.0258***	0.0394***
				(0.00813)	(0.00677)	(0.0112)
Age squared				−0.000359***	−0.000287***	−0.000411***
				(8.81×10^{-5})	(7.24×10^{-5})	(0.000120)
Co-resides with nonworking children under 14 years				−0.0150	−0.0124	0.0576
				(0.0562)	(0.0431)	(0.0688)
Start-up (not family transfer)						−0.209***
						(0.0560)
Constant	2.605***	2.434***	3.049***	2.248***	2.375***	2.483***
	(0.0186)	(0.0240)	(0.0409)	(0.176)	(0.156)	(0.242)
Observations	4,994	4,994	4,994	1,592	1,592	499
R-squared	0.030	0.143	0.229	0.014	0.358	0.426

Notes: First, residential properties used for commercial activity are excluded; includes mixed use ('house and shop'). Second, partnerships, copartnerships, nonprofits, and corporates are excluded. Third, POD/census occupation or VR property description used to assign sector in cases of missing VR occupations. Fourth, occupiers are included in place of tenants where they existed, but also retaining among them women tenants who have a POD business entry. Fifth, regressions: (1–3) all women (ST) in commercial premises, (4 and 5) women (ST) rent payers matched to 1881 Census, and (6) business origin. Sixth, marginal effects reported. Robust standard errors in parentheses. *ST* sole trader. ***$p < 0.01$; **$p < 0.05$; *$p < 0.1$.

Source: Valuation rolls dataset with characteristics of women in the census abstracted from Schurer and Higgs, FindMyPast Limited, *Integrated Census Microdata (I-CeM)*, 1851-1911 [data collection] 2nd Ed.(2025), UK Data Service SN:7481, DOI: http://doi.org/10.5255/UKDA-SN-7481-3.

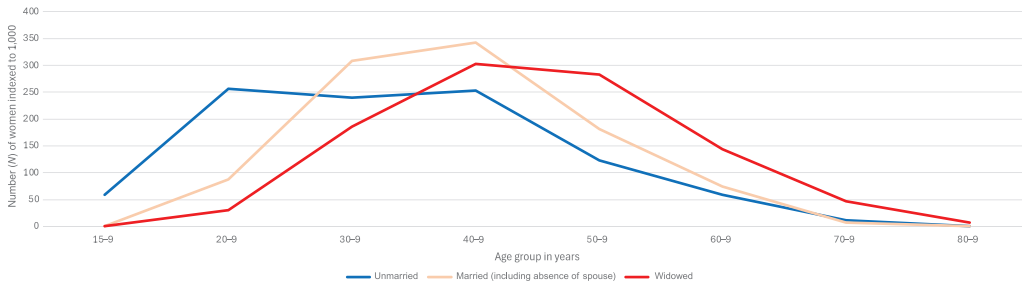

FIGURE 2 1881 women (ST) in commercial premises: age distribution by marital status. *Sources*: Valuation rolls dataset, with age and marital status derived from Schurer and Higgs, FindMyPast Limited, *Integrated Census Microdata (I-CeM)*, 1851-1911 [data collection] 2nd Ed.(2025), UK Data Service SN:7481, DOI: http://doi.org/10.5255/UKDA-SN-7481-3.

Regression constructs 1–3 focus solely on a combination of business sector and location characteristics discussed in sections III and IV. After controlling for year, refreshments and maker-dealer businesses and a CBD location were associated with higher rents, and this was significant at the 0.1 per cent level. The negative coefficient associated with hybrids confirms that this premises type was indeed a lower-cost option.

Turning to the characteristics of women business owners (in 1881 only), regressions 4 and 5 showed that age correlate significantly with rent paid. The results reflect (with the inclusion of both age and age squared in our regression) a non-linear relationship with age, with rents building towards middle age and marginally tailing off towards old age. Although the coefficient associated with co-resident children under 14 years was negative (suggesting younger children might inhibit business opportunity for women), the result was not statistically significant. Perhaps the most interesting finding is that widowhood had limited significant influence on rent profiles. If, as often assumed, widows gained control and ownership of successful and significant businesses on the death of their husband, we would expect to see a positive and significant coefficient in respect to widows' rents paid.

To explore this further, a combination of VR, census, and POD data offered an opportunity to examine the creation and continuation of business. We traced 377 business listings in trade directories that were owned/operated by widows in 1881 back year by year for up to a decade to form an understanding of the origins of a business.[36] This analysis was restricted to the subset of women-owned businesses listed in POD because VRs for other years remain untranscribed handwritten sources without nominal or address indices, making searches on a year-by-year basis difficult.[37] We also examined a further 238 business listings of unmarried women to determine whether they had 'taken over' a pre-existing family business. We classified the business listing

[36] The Scots custom of women retaining pre-marriage surnames was dying out by this date. Glasgow Census married couples where the husband was head of household shared identical surnames for 95% of the population in 1861 and for 98% by 1881, and these are underestimates since they do not take account of variant spellings/mistranscriptions. Businesswomen in POD did not use their own forenames (although we were able to recover these from VRs). The most common form of public trade directory listing was, e.g., 'Mrs John Brown'. This format emphasized continuity with any business started in marriage, while invoking the enhanced social respect accorded to ever-married status. This allows us to use the POD with confidence for tracing of transfer of businesses using marital surnames.

[37] See Nenadic, 'Social shaping'.

TABLE 10 Origin of widowed and unmarried women's businesses 1871–81.

Business origin	N	Percentage (%)	Mean rent £	Median rent £
Widows – all	377		38.4	25.0
Start-up: newly listed	175	56.6	28.8	19.5
Family transfer	134	43.4	46.7	39.5
Known origin subtotal	309	100.0		
Unknown origin: lasted 10+ years	68		46.6	29.0
Unmarried – all	238		28.1	20.0
Start-up: newly listed	154	81.9	26.1	19.8
Family transfer	34	18.1	36.0	20.5
Known origin subtotal	188	100.0		
Unknown origin: lasted 10+ years	50		28.9	23.5

Notes: First, residential properties used for commercial activity are excluded; includes mixed use ('house and shop'). Second, partnerships, copartnerships, nonprofits, and corporates are excluded.
Source: Valuation rolls dataset, with origin of business derived from preceding annual Post Office directories, and marital status abstracted from Schurer and Higgs, FindMyPast Limited, *Integrated Census Microdata (I-CeM)*, 1851-1911 [data collection] 2nd Ed.(2025), UK Data Service SN:7481, DOI: http://doi.org/10.5255/UKDA-SN-7481-3.

history in one of three ways: (i) survived 10+ years listed in the trade directory under the same woman business owner as in 1881, (ii) previously held by a relative of the same surname with ownership passing to the 1881 women business owner before our sample point, and (iii) was a new business without antecedent first listed in the directory by the same women business owner as in 1881.

The analysis in table 10 shows that a majority of the sample businesses were 'start-ups'. Among those for which we traced the continuity, the new-start-up rate accounted for 56.6 per cent of businesses belonging to widows and 81.9 per cent of those belonging to unmarried women. In the considerable majority of cases transfers were the result of intrafamilial connections and passed from a man to a women (e.g. continuing a joint, or family, business previously listed under a male relative's name), but we did find a small number of instances of businesses passing from woman to woman, particularly among unmarried women.[38] Examining the rental profile across cohorts, there was a clear distinction in both mean and median rents paid by widows who continued family businesses versus starting their own new business. New businesses started by widowed women paid a median rent half that of those originating in family transfers. Widows who continued an existing family business – where we assumed joint involvement, joint resources, and familiarity with the business at operational level – were frequent among the largest women-run businesses in our sample. Among unmarried women, differences of rent in start-ups versus family-transfer businesses were much less pronounced, with very similar median rents. This suggests that, where unmarried women continued businesses, they were not significantly different in size than those they started themselves.

Our results suggest a higher business start-up rate compared with Aston (2016), who found a majority of businesswomen inherited family businesses (69 per cent). However, in the context of Aston's sample (100 women business owners leaving probate records), it is not surprising a higher

[38] Our ability to connect a widow to a male relative whom she no longer shares the family name of (i.e. father or brother) is limited. The succession route most visible to us in the listings is from recently deceased husband to widow.

TABLE 11 Origin of businesses of widowed and unmarried women in 1871–81 by principal sector.

Sector	Start-up	Percentage (%)	Inherited	Percentage (%)	Known subtotal	Unknown: 10+ years	Overall total
Widows							
EA5: Maker-dealer	22	52.4	20	47.6	42	15	57
EA6: Retail	23	54.8	19	45.2	42	6	48
EA11: Food sales	83	70.3	35	29.7	118	19	137
EA12: Refreshment	29	36.3	51	63.8	80	21	101
Other sectors	18	66.7	9	33.3	27	7	34
Total	175	56.6	134	43.4	309		
Unmarried women							
EA5: Maker-dealer	53	96.4	2	3.6	55	16	71
EA6: Retail	23	67.6	11	32.4	34	10	44
EA11: Food sales	63	84.0	12	16.0	75	16	91
EA12: Refreshment	7	70.0	3	30.0	10	3	13
Other sectors	8	57.1	6	42.9	14	5	19
Total	154	81.9	34	18.1	188		

Notes: First, residential properties used for commercial activity are excluded; includes mixed use ('house and shop'). Second, partnerships, copartnerships, nonprofits, and corporates are excluded. Third, POD/census occupation or VR property description used to assign sector in cases of missing occupations.

Source: Valuation Rolls dataset, with origin of business derived from preceding annual Post Office directories, and marital status abstracted from Schurer and Higgs, FindMyPast Limited, *Integrated Census Microdata (I-CeM)*, 1851-1911 [data collection] 2nd Ed.(2025), UK Data Service SN:7481, DOI: http://doi.org/10.5255/UKDA-SN-7481-3.

proportion of family connections were established. If family connections were more prevalent in the continuation of large businesses, we would expect to see higher proportionality of connections among individuals who had a will, as only those with significant assets would have left wills in the first instance. In terms of sectorial distribution across both start-up and inherited businesses, table 11 provides detail for key sectors. Unsurprisingly, the majority of both inherited and start-up business activity was found in sectors that reflected women's business interests within the larger dataset. We did find some variation in start-up rates by sector. For example, both widows and unmarried women were more likely to start up rather than inherit food sales businesses.[39]

Returning to table 9, regression 6, controls for inheritance, that is, start-ups versus family-transfer businesses in the POD sub-sample for 1881, the statistically significant negative coefficient shows that newly started businesses were associated with lower rental values compared with family transfers. This helps us understand why we did not find a 'widow effect' in regressions 4 and 5. Routes into entrepreneurship were varied, and businesses were not always joint family assets. Viewing widows as an undifferentiated group distracts us from the reality of their widely differing circumstances. Entrepreneurship has to be seen in the context of family and how businesses were often joint and family assets. In his study of inheritance patterns of *family* firms, Owens observes that there has been surprisingly little investigation into the impact of death and inheritance on business continuation.[40] His argument is that businesses were voluntarily liquidated after the death of the legally recognized proprietor if that was the best option for the

[39] Comparisons made to 'average' start-up rates for widows and unmarried women, respectively.

[40] Owens, 'Inheritance'.

remaining family. However, if carrying on the business offered sufficient income for the family, then it was more likely to be transferred within the family unit. The liquidation of a smaller or unrelated business that the woman had not previously been operationally involved with would have the result of releasing small parcels of capital to widows, which could then be used for start-up enterprises. These arguments are reflected in our findings. When it made sense to do so – most probably because of previous joint involvement, joint resources, and familiarity with the business at operational level – widows continued larger family businesses. When there was no obvious reason to continue the business, women set up different (and most likely smaller) enterprises.

V | CONCLUSIONS

At this paper's outset, we highlighted the significant challenges to establishing the representation of entrepreneurial women and their businesses. This included a paucity of information on small-scale business activity, the masking effect of coverture on women's involvement in business, and the difficulty of distinguishing between paid work and entrepreneurship. By constructing a large dataset of commercial rent records, this study overcomes many of these barriers and is the first to systematically examine business activity across commercial premises in a large Victorian industrial city, with the objective of situating women's entrepreneurship within its wider business ecosystem. The use of property data allows for the examination of women's commercial positioning at scale.

Women made up approximately 12.2 and 14.8 per cent of sole trader business owners in that environment in 1861 and 1881, respectively. Hybrid premises (house and shop) were particularly important to women, enabling lower entry costs. They were most likely to occupy low- to mid-range premises, paying 18.7 and 20.0 per cent lower on average than sole trader men in those two sample years. There was variation in rents paid by sector, with food sales and retail having the most accessible average rents. Refreshment, which is logically viewed as accessible enterprise in respect of the monetarization of women's domestic skills, had a much higher rental cost of entry. In absolute terms, women accounted for approximately 8.7 per cent in 1861, rising to 11.2 per cent of sole trader rent paid in the city in 1881. Their presence as business owners was a clear feature of the Glasgow streetscape in this period.

We found differential patterns of women's business locations. Women were represented most strongly in key sectors for urban expansion, that is, food sales and retail, where their businesses supplied the needs and desires of a rapidly expanding population, in both the new, affluent suburbs and other city districts where large numbers of immigrant labourers were based. Some women, notably high-end-apparel makers, publicans, and hoteliers, were able to maintain a presence in the CBD and to afford the high rents there. However, sole traders in general (women *and* men) were less likely to be found among the largest rent payers in the city. Expensive CBD premises were increasingly dominated by partnerships and corporations run by men. Business form, in this context, acted as the nineteenth-century economic version of a 'glass ceiling' in terms of access to capital, contractual legal competence, and commercial networks, with women disadvantaged in partnership and corporate formation.

Most businesses owned and operated by women were their own start-ups. Where there were family transfers from relatives, the businesses were, on average, larger in size, particularly among widows. The degree of variations in rents paid between new start-ups and continuation highlights a reality of differing circumstances among 'widows' as a single group. Business needs to be set in the context of family, and how businesses might or might not have been joint and family assets.

The long-term impact of *jus mariti*/coverture obscures the involvement of married women in businesses run as joint endeavours with spouses, until widowhood. Nonetheless, married women operating independently are identifiable through commercial rent records matched to census and trade directories.

Our study has established that Glasgow's women of enterprise navigated a route through a complex, urban economy. Women opted for commercial premises that reflected modest capital resources or allowed them to combine living and operational costs. They built businesses that were well-placed to supply the needs of a growing industrial city. And, when the changing economy limited city centre opportunity, they followed the market opportunities out into the suburbs.

ACKNOWLEDGEMENTS

This work was supported by the Leverhulme Trust (RPG-2020-382).

We are grateful to Catherine Schenk and two anonymous referees of this journal who gave us detailed and helpful feedback.

Thanks to Gavin Robinson and Eleanor Warmington for their meticulous transcription work, and to C. G. Brown and J. Butt for their work on the Glasgow Householders dataset (UKDA SN 2838). We would also like to thank Mary Yeager, Michael Aldous, John Turner; seminar participants at the University of Strathclyde, and Campop Brown Bag; and attendees at the Business History Conference (Providence), for their input on an earlier version of this paper.

Proof of concept work was made possible due to a University of Stirling Spark Award.

Thanks also to Olivier Bautheac, Hannaliis Jaadla, Shaun Wallace, and to Kevin Schürer and Eddy Higgs for their work on the Integrated Census Microdata (I-CeM) dataset; to UK Data Service for facilitating SN7856 Special License access; and to the National Library of Scotland and the archivists at the National Archive of Scotland for all of their assistance with the research underpinning this work.

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How to cite this article: Acheson, G., Newton, G., Perriton, L. 'Women in business: Gender and commercial space in nineteenth-century Glasgow', *Economic History Review*, (2026), pp. 1–32. https://doi.org/10.1111/ehr.70112