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Harriet Townsend and Networks of Settler Women in Business in the Eastern Cape, 1840–1848

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Abstract

Harriet Townsend was an Eastern Cape businesswoman who established a jewellery and retail shop in the frontier town of Cradock in the 1840s, importing superior goods via Port Elizabeth and Cape Town, and using outworkers to finish plain goods to a high standard and make bespoke items to order. The business received considerable assistance from a group of merchant advisors. It developed rapidly and achieved a considerable turnover, with its customer base and the role of its outworkers providing information about networks of association. The extensive economic involvements of other women in Harriet Townsend's family, and those who acted as her outworkers, are traced. A number of business records spanning the period it operated over are examined in detail to explore its scope and the impact of prevailing economic circumstances. A spiral of increasing business and stock purchases on one hand, and increasing debt on the other, had to be managed. Harriet Townsend's remarriage coincided with a contraction of activity, but the business nonetheless continued although at a lower level, suggesting strong interest and commitment. The article shows that the settler women in the Townsend networks led busy economic and business lives, establishes the connections that supported this, provides detail of the business practices involved, and argues that the economic contribution of the Townsend business was at a financially important level. Harriet Townsend was a publicly visible businesswoman and the existence of her network of skilled outworkers indicates a more general pattern concerning settler women's economic contributions.

Introduction: 20 April 1846 and its Context

On Tuesday 20 April 1846 in Cradock, Eastern Cape, a young woman called Harriet Townsend (1817-1864), using records of business transactions in her retail and jewellery shop, carried out a stocktaking exercise.¹ In addition to details of sales, she used a device for making copies of documents known as a Manifold Writer,² wrote summaries of calculations, and marked some papers to indicate they had been worked on, all advanced business practices of the day. The stocktaking was recommended by Harriet Townsend's merchant advisor William James Smith (1813-1862), so she could see how her business was working as a whole and pinpoint aspects needing attention. As well as cash and credit sales in the Cradock shop, the records she kept included stock in hand, credit orders, bills of exchange, and invoices from local retailers; and the customers named in them were townspeople, farmers and gentry from across the Eastern Cape frontier towns.³

¹ Discussion of these records draws on detailed work on the uncatalogued Pringle collection. See Cory Library, Grahamstown (hereafter Cory), Uncatalogued Pringle Family (hereafter Pringle). This part of the collection contains predominantly business documents addressed to Harriet Townsend and also her mother Elizabeth Hockly. There are almost no letters by them, although there are some family letters from Britain to Elizabeth Hockly, and to Harriet Townsend from her uncle, Rev Thomas Hood. This work has been carried out as part of the Whites Writing Whiteness project, concerned with how white South Africans represented the world in letters over the period from the 1770s to the 1970s (see www.whiteswritingwhiteness.ed.ac.uk, accessed 1 March 2020). Material from related collections also worked on has also been drawn.

² Although invented earlier, the Manifold Writer copying device took off in the 1840s. Its use was recommended to Harriet Townsend by her key advisor William James Smith; he started using it in 1842, and she in 1843.

³ 'Gentry' is used following Ross and Dominy, to refer to major farmers, politicians and professionals, rather than Scott's definition, with European notions of aristocratic heritage at the apex. See: R. Ross, 'The Rise of the Cape Gentry' *Journal of Southern African Studies*, 9, 2 (1983), 193-217; G. Dominy, 'The Methleys of the Midlands: The Making of a Colonial Gentry Family' *Natal Museum*

Discussion of these records draws on detailed work on the Pringle Family collection and in particular the predominantly business documents associated with Harriet Townsend and also her mother Elizabeth Hockly.⁴ These show that an extensive business existed, with a busy shop-front and warehousing facilities, a pattern of regularly importing goods from Cape Town and further afield, and the involvement of an extensive network of outworkers, women friends and acquaintances of Harriet Townsend. Her husband Edward had unexpectedly died in August 1840. She then moved from Grahamstown (now Makhanda), where they had been running a retail shop, to Cradock in mid-1841. There she established the new shop and also set up the outwork activities to produce superior and bespoke goods for sale in it. The business developed rapidly and drew on the involvement of friends and acquaintances who earned income through their sewing and related skills, and also collected orders or 'favours', as they were called, and delivered goods for it. Their outwork activities were crucial in the business maintaining a competitive edge and securing orders and deliveries.

The remaining traces of these extensive activities are fascinating but also tantalising because focused on business practices rather than the activities and connections of the women who carried them out. As a result, the April 1846 stocktaking provides, as it were, a snapshot of a landscape and people, but with some scenery and these important figures

Journal of Humanities, 2 (1990), 163-181; and P. Scott, 'An Approach to the Urban History of Victorian Grahamstown' (Unpublished MA thesis, Rhodes University, 1987).

⁴ See Cory Library, Grahamstown (hereafter Cory), Uncatalogued Pringle Family (hereafter Pringle). There are almost no letters by them, although there are some family letters from Britain to Elizabeth Hockly, and to Harriet Townsend from her uncle Rev Thomas Hood. Work on the collection has been carried out as part of the Whites Writing Whiteness (WWW) project, concerned with how white South Africans represented the world in letters over the period from the 1770s to the 1970s (see www.whiteswritingwhiteness.ed.ac.uk, accessed 1 March 2020). Work on related collections in WWW research has also been drawn on.

largely off-camera. Nevertheless, the goods it itemised and the customer names associated with buying them give much information about the networks and families that the Townsend business attracted and how they used it, while the economic involvements of its key outworkers and also other women in the Townsend and Hockly family networks have been established and are discussed later, followed by in-depth analysis of a number of key business records.

These women, Harriet Townsend among them, were part of an extensive pattern of settler women's economic involvements. Consequently, focusing on the case study of Harriet Townsend and her business brings to sight remaining traces of the networks of support and opportunity as well as circumstances of need that facilitated this, including those existing between women and those involving male entrepreneurs and family/kin connections. And as these comments indicate, there is a considerable difference between the complicated economic lives of these women, Harriet Townsend at the centre, and how settler women have been popularly viewed, as farm-based and in domestic rather than business or commercial contexts, a point returned to later.

Like her key merchant advisor William James Smith, who had recommended her use of the Manifold Writer device, Harriet Townsend was the child of 1820 Settlers to the Eastern Cape.⁵ A Hockly by birth, she arrived as a child member of Bailie's Party on the

⁵ This was an emigration scheme involving some 4000 people, in part funded by the British government. On the 1820 Settlers generally (but actually mainly concerning men), see: G. Butler, *The 1820 Settlers* (Cape Town: Human & Rousseau, 1974). R. Goldswain, *Roughing It: 1820 Settlers in their Own Words* (Cape Town: Tafelberg Publishers, 2016). H.E. Hockly, *The Story of the British Settlers of 1820 in South Africa*. (Cape Town: Juta, 1957). R. Marshall, 'A Social and Cultural History of Grahamstown 1812 to c.1848' (Unpublished MA thesis, Rhodes University, 2008). E. Pringle, M.E. Pringle and J. Pringle, *Pringles of the Valleys* (Adelaide, South Africa: J. Pringle, 1957). R. Vigne, ed. *The South African Letters of Thomas Pringle*. (Cape Town: Van Riebeeck Society, 2011). D.M.A. Walker, *Pawns in a Larger Game: Life on the Eastern Cape Frontier* (Durban: Calamaish Books, 2013).

ship *Chapman* with her siblings and parents.⁶ Her father was Daniel Hockly (1787-1835), a silversmith; and her mother Elizabeth Hockly nee Moore (1791-1862), from a family of jewellers, who in South Africa turned her hand to millinery, school-teaching and property rental. A committed Wesleyan, Harriet met the also devout Edward Townsend (1807-1840) in Methodist circles. He too was from a British family of jewellers and when they married he was running his family retail business on Church Square, Grahamstown. Edward Townsend's ill-health was earlier commented on by family members; however, he died unexpectedly in August 1840 following a shock when a large bill of exchange he discounted was fraudulently defaulted on.⁷ The scale of the problem was such that Edward Townsend was liable for a large amount he could not pay, something confirmed in a hand-delivered letter that arrived on the day of his death from one of his merchant contacts, John Blore junior. In these circumstances, Harriet was left widowed, age 23, with two young children and pregnant with a third, and debts.

Already involved in running the Grahamstown shop, Harriet Townsend did not close the business after Edward's death, as her mother suggested. Instead, following advice from merchant advisors John Blore junior (1815-1846), John Maskell (1801-1864), William Smith and Edward's London-based twin brother William Atkins Townsend (1807-1867), she

⁶ See the study by M.D. Nash, *Bailie's Party of 1820 Settlers: A Collective Experience in Emigration* (Cape Town: A.A. Balkema, 1982), which shows many skilled tradesmen were involved.

⁷ See Cory Pringle 1/600, John Blore junior to Edward Townsend, 21 July 1840; and Cory Pringle 1/550, John Blore junior to Edward Townsend, 4 August 1840. A bill of exchange was rather like a post-dated cheque which somebody obtained at a discounted level less than the face value. If settled on the due date, then bills could be profitable, but they were frequently reneged on. Whether Edward Townsend's death was due to a stroke or heart attack, or possibly suicide, is not known. The only clue is that Elizabeth Hockly wrote to her daughter that Edward had told her young son Dan about the scale of his financial problems. See Cory Pringle 2/62, Folder 23, 7758-7766, Elizabeth Hockly to Harriet Townsend, 10 October 1840.

expanded it. Then in June 1841 she moved to up-and-coming Cradock, where her mother, widowed in 1835, was living.⁸ The extant business records date mainly from mid-1841 to later-1848, when Harriet remarried to William Dods Pringle (1809-1876), a widower from a wealthy farming family in Baviaans River, near Bedford.⁹

Harriet Townsend's Cradock business achieved considerable success in difficult personal and economic circumstances; she was supported by these prominent merchants, supplied by many frontier town retailers and made her way as successful both in business and in civic life.¹⁰ The popular view has seen settler women as isolated on farms and confined to domestic activity and child-rearing.¹¹ However, their ranks also included town-based women operating in public and economic spheres in a wide variety of occupations and in business and commerce.¹² Investigations of wages and poverty in the Cape show that

⁸ Following Daniel Hockly's death in May that year.

⁹ There are however other papers dating from before this and after it. A record of the remarriage appears in the Bathurst Register of Births, Marriages and Deaths, and this is discussed in 'Townsend/Hockly marriage record, 20 Dec 1836', <https://www.whiteswritingwhiteness.ed.ac.uk/traces/townsend-hockly-marriage/>, accessed 1 March 2020.

¹⁰ 'Merchant' refers to larger-scale activity of an import, transport and warehousing kind. 'Retailer' refers to store owners/keepers including those with multiple outlets. There were many overlaps between these groupings.

¹¹ For example, S.G. Shutterworth, *1820 Settler Women* (Grahamstown: Grocott & Sherry, 1994).

¹² For rather different views on settler women, see: H. Dampier, 'Settler Women's Experiences of Fear, Illness, and Isolation, With Particular Reference to the Eastern Cape Frontier, 1820–1890' (Unpublished MA Thesis, Rhodes University, 2000). N. Erlank, 'Letters Home: The Experiences and Perceptions of Middle Class British Women at the Cape 1820-1850' (Unpublished MA Thesis, University of Cape Town, 1995a). N. Erlank, 'Thinking it wrong to remain unemployed in the pressing times': The Experiences of Two English Settler Wives', *South African Historical Journal*, 33, 1 (1995b), 62-82. L.J. Mitchell, '"This is the mark of the widow": Domesticity and Frontier Conquest in Colonial South Africa', *Frontiers: A Journal of Women Studies*, 28, 1 (2007), 47-76. G. Vernon, '"A vague vision of a legion of Mephistopheles": The Attitudes of Four Women to Class and Race on the Eastern Cape Frontier 1843–1878', *Contree*, 22 (1992), 16-23. J. Wells, 'The "Terrible Loneliness": Loneliness and Worry in Settler Women's Memoirs from East and South-Central Africa, 1890-1939', *African Studies Quarterly*, 17, 2 (2017), 47-64.

many households had multiple wage-earners in order to survive economically and that women's economic contributions were wide-ranging and considerable.¹³

The Eastern Cape frontier towns were growing over the period discussed. Some grew rapidly within municipal boundaries, like Grahamstown after becoming the Albany area hub, while for those less administratively favoured, such as Cradock, the municipality grew more slowly.¹⁴ In 1817 just eleven of Cradock's town lots out of thirty offered were purchased; however, a map of 1850 shows around fifty houses at that point; and the 1875 Cape Census indicates the population was 712 and had around 200 dwellings.¹⁵ By the

¹³ Here and in discussion following, calculations of wage levels and the prevailing cost of living draws in particular on work by Judges and Kirk. See S. Judges, 'Poverty, Living Conditions and Social Relations: Aspects of Life in Cape Town in the 1830s' (unpublished M.A. thesis, University of Cape Town, 1977); and T. Kirk 'Some Notes on the Financial State of the Eastern Cape 1840–50', Institute of Commonwealth Studies London Seminar Paper, vol 3 (1971), 13–23. On women in economic life, see W. Dooling, 'The making of a colonial elite: property, family and landed stability in the Cape Colony, c. 1750–1834'. *Journal of Southern African Studies* 31.1 (2005): 147–162; and G. Groenewald, 'Dynasty building, family networks and social capital: Alcohol pachters and the development of a colonial elite at the Cape of Good Hope, c. 1760–1790'. *New Contree* 62 (2011): 23–53

¹⁴ For work used here on the early frontier towns including Cradock and Grahamstown, see: J. Butler, *Cradock* (Charlottesville: University of Virginia Press, 2017). C.C. Crais, 'Gentry and Labour in Three Eastern Cape Districts, 1820–1865', *South African Historical Journal*, 18, 1 (1986), 125–146. H. Giliomee, 'The Eastern Frontier 1770–1812' in R. Elphick and H. Giliomee, eds, *The Shaping of South African Society, 1652–1840* (Middletown, Con: Wesleyan University Press, 1980), 421–71. L. Guelke, 'Frontier Settlement in Early Dutch South Africa', *Annals of the Association of American Geographers*, 66, 1 (1976), 25–42. L. Guelke, 1980. 'Freehold Farmers and White Settlers, 1652–1780' in R. Elphick and H. Giliomee, eds, *The Shaping of South African Society* (Middletown, Con: Wesleyan University Press, 1980), 66–108. S.D. Neumark, *The South African Frontier: Economic Influences 1652–1836* (Stanford, Cal: Stanford University Press, 1957). S. Newton-King, 'Commerce and Material Culture on the Eastern Cape Frontier 1784–1812', *Collected Seminar Papers, Institute of Commonwealth Studies*, 37 (1988), 1–32, London: Institute of Commonwealth Studies. S. Newton-King, *Masters and Servants on the Cape Eastern Frontier, 1760–1803* (Cambridge: Cambridge University Press, 2009). M. Rifkin, 'The Frontier As (Movable) Space of Exception', *Settler Colonial Studies*, 4, 2 (2014), 176–180. E. Walker, *The Frontier Tradition in South Africa* (Oxford: University Press, 1930).

¹⁵ See Butler, *Cradock*, 12. Also E. Westeraad, *Cradock, Treasures of a Frontier Town* (Cradock: privately published, no date). For the 1850 map of Cradock, see Westeraad, *Cradock*, 16–17; and regarding the Census, Westeraad, *Cradock*, 10–12.

1840s, then, Cradock was up and coming.¹⁶ Like its smaller neighbours Bedford and Somerset, it should not be thought of solely in municipal terms but as including its growing hinterland population, which depended upon goods and services that retailers, artisans and professionals located in the municipality made available. Harriet Townsend's jewellery and retail business was part of this, as were her mother's property lettings, discussed later.

Records: "I would advise you... to take an a/c of all the stock you have on hand that day"¹⁷

As noted earlier, Harriet Townsend's 20 April 1846 stocktaking used detailed records. Keeping them was initially proposed by Edward Townsend's London-based merchant twin William in 1838 concerning the Grahamstown business. Harriet did this rather than her disorganised husband, with William also recommending that she and not Edward take control of the financial recording and letter-writing aspects of the shop.¹⁸ Following the move to Cradock and more detailed advice on how to do this from William Smith, keeping such records was extended. Doing so was a fairly new practice at the time, although standardisation in recording content was patchy for reasons discussed later.¹⁹ Even so, the documentation is informative regarding the Cradock business's stock in hand, liabilities in amounts it owed to merchants/retailers and discounted bills of exchange, the debts owed

¹⁶ Cradock at the time was on the rise, including because a magistracy district had been established there in 1837, and because its rural hinterland was growing as English settlers bought farms at low prices from Boer farmers leaving on the Great Trek and stocking them with merino sheep.

¹⁷ William James Smith to Harriet Townsend, 1 December 1843, 16t/32, Folder 16t, 7566-7569.

¹⁸ Cory Pringle 2/30, 18b 7729-7742, 'Stocktaking', 20 April 1846.

¹⁹ Letter-writing was the then-current form in which orders or 'favours' were placed with merchants and retailers. See among others Cory Pringle 1/626, William Townsend to Edward Townsend, 14 March 1839; and Cory Pringle 2/193, William Townsend to Harriet Townsend, 30 December 1839.

to it, and its customer-base.²⁰ In addition, the Townsend documents include many business letters from Smith and the other merchants and retailers Harriet Townsend dealt with, in which they reply to the orders or 'favours' she sent them, and these also provide much detailed information.

The backcloth to comprehending the amounts involved in the Cradock business in what follows concerns prevailing wage levels relative to the cost of living. As noted earlier, Judges and Kirk suggest that through the 1830s and early 1840s, a 28 day minimum amount for a household of two adults and three children to get by was around £3:8s; however, few occupations paid at that level but around £2 per 28 day month, indicating that perhaps the majority of households had multiple earners, with many being women.²¹ This puts a perspective on the finances involved in Harriet Townsend's business dealings and the activities of her women outworkers.

The 1842 stocktaking did not cover a key aspect of the Townsend business, perhaps never committed to paper. This concerns the network of women outworkers, Harriet's friends and acquaintances who finished hats, gowns and so on by adorning them in various ways, and also made from scratch bespoke items such as riding habits and dress-shirts. Plain though good quality items were sourced mainly from William Smith and then finished with ribbons, feathers, over-sewing buttonholes, adding special buttons and the like. Other higher priced items were made bespoke, including dress-shirts, suits and riding habits. Their skilled work was essential to the business maintaining an edge over competitors. In consequence, haberdashery and sewing items, ribbons, feathers and materials routinely

²⁰ Book debts were those accruing from goods supplied with payment deferred, recorded in a book for this purpose or in a combined sales book. See Cory Pringle 2/30, 'Stocktaking'.

²¹ See Footnote 14.

went one way, and payments, perhaps in kind, for work rendered went another, something pieced together from hints across collection documents.

Terms like settler woman, business, entrepreneurship and economic networks are not often brought together, but should be. Harriet Townsend was certainly not alone in operating in a business and commercial sphere, with advertisements and notices in local newspapers emanating from the frontier towns of Uitenhage, Bathurst, Grahamstown, Somerset, Bedford, Cradock and Graaff-Reinet showing women were running lodging houses, schools, taverns and boarding houses, retail shops of different kinds, blacksmithing and ironmongering businesses and more.²² Some were long-term businesswomen in their own right, with Harriet Townsend's mother Elizabeth Hockly, and her aunts, and also women in her husband Edward's family, providing examples discussed later; while others took over businesses when husbands or fathers were unable, unwilling, deceased or ousted.²³ And as Harriet's remaining papers indicate, surrounding these activities in the economic and public spheres were many less visible ways in which a network of women engaged in local economic life. Harriet Townsend's activities are distinctive because of their volume and that many traces of them remain, and they are the tip of an iceberg.

In the Eastern Cape as elsewhere, working-class and 'middling sort' white women engaged in many different aspects of economic life and were not just the helpmeets of men.²⁴ Working-class women necessarily had to be involved in economic activity, while

²² Shown by searches from 1830 to 1850 in the *Cape Frontier Times*, *Eastern Province Herald* [from 1845], *Grocott's Mail*, *Graham's Town Journal*, *South African Commercial Advertiser*.

²³ The option of marriage without community of property meant married women had the ability to dissolve business partnerships with spouses. In Harriet Townsend's case, marriage involved community of property and so she inherited the Grahamstown debts.

²⁴ For work influencing discussion here, see particularly M.R. Hunt, *The Middling Sort: Commerce, Gender, and the Family in England* (Cambridge: Cambridge University Press, 1996). Other work drawn on includes: M.B. Formes, 'Beyond Complicity Versus Resistance: Recent Work on Gender and

‘middling sort’ women sought such involvements where they wanted to and could.

Consequently a range of economic activity was carried out by many women when economic circumstances permitted or required, and this can be seen in the settler and Eastern Cape context through considering the background to Harriet Townsend’s business activities. What now follows discusses this for women in the interconnected Hockly, Moore and Townsend settler families and also for the main outworkers involved in her Cradock business.

Women and Economic Agency

Detailing the business and other economic activities of women in Harriet Townsend’s family networks is illuminating. A Hockly birth, a Townsend by first marriage, a Pringle by second marriage, she had continuing links with her mother’s family the Moores, and also connections with members of her husband Edward’s family, both those in Britain and those who migrated to South Africa. In turn, various of these people married, were in business or otherwise connected with other people whose lives interconnected with hers, including the Smiths, Blores, Maskells, Munros, Dennisons and Parkers. What thereby comes into sight is a wide set of network connections underscored variously by shared economic activity, friendship bonds, kinship links and religious affiliation.

European Imperialism’, *Journal of Social History*, 28, 3 (1995) 629-641. A. Kay, *The Foundations of Female Entrepreneurship* (London: Routledge, 2009). B. Lemire, *The Business of Everyday Life*. (Manchester: Manchester University Press, 2005). C. Muldrew, *The Economy of Obligation* (Basingstoke: Palgrave, 1998). N.J. Phillips, *Women in Business, 1700-1850* (New York: Boydell & Brewer, 2006). P. Sharpe, ‘Gender in the Economy’, *Histoire sociale/Social history*, 34, 68 (2001), 283-306. J. Zimmerman, *The Women of The House: How A Colonial She-Merchant Built A Mansion, A Fortune, and A Dynasty* (Orlando, FL: Harcourt Inc, 2006).

Harriet Townsend's father Daniel Hockly was a silversmith who before migrating in 1820 was declared insolvent.²⁵ Little is known about his family background.²⁶ However, his wife Elizabeth Hockly came from a well-off family with a London jewellery shop and rental properties, and whose sisters as well as brothers worked in the family business operating under their father Thomas's name. Early letters from her sisters Maria, Ann and Fanny detail their activities in different parts of the business. Ann Skerrat married a retailer and continued working elsewhere; Fanny, with strong religious convictions, remained in the family business. Elizabeth herself earlier worked in the jewellery shop too, through which she met Daniel Hockly. She also shared her sister Fanny's Methodism, as did her daughter Harriet, and they later became involved in Congregationalist and Wesleyan circles in Bathurst, Grahamstown and Cradock.²⁷

After reaching South Africa, the Hocklys abandoned their land grant and went to Uitenhage, then largest of the frontier settlements. Daniel recommenced business as a silver- and tinsmith. Elizabeth Hockly opened one of the first schools and ran a millinery business, a combination repeated elsewhere when the family moved to Bathurst (at the time Albany's administrative hub), Grahamstown and Graaff-Reinet. Following Daniel's death in 1835, she returned to Grahamstown and opened another school, as well as through an agent buying residential and retail property for rent, by using the sizeable

²⁵ Insolvency was a feature of the post-1815 economic downturn and affected many. Daniel Hockly was exceptionally skilled and his work is still prized. He was declared insolvent twice, in London and one of the factors that lead to his migration, and later in Graaff-Reinet.

²⁶ Mary Ann Hood nee Hockly (1801-1865) was Daniel Hockly's sister and she arrived in South Africa with her husband Thomas Hood as an 1820 Settler. Thomas Samuel Hood (1799-1863) was originally a tradesman, then a teacher and became a missionary, and was at theological odds with the LMS Directors.

²⁷ Harriet Townsend was close to Thomas Hood. His letters to her deal with many religious matters.

quarterly annuity payment – £18: 13s: 4d – that each of the eight Moore siblings plus their mother inherited in Thomas Moore’s Will.²⁸ Moving to Cradock in 1838, she bought more rental property, with Charles Scanlen acting on her behalf.²⁹ Elizabeth Hockly had strong economic involvements throughout her life in South Africa, with her school and millinery businesses and subsequent property rentals. The property component took place out of the public eye in her buying and renting retail and residential property by using male managers in Grahamstown and Cradock. It generated sufficient income to support herself and family, while later she participated in Harriet’s business activities in delivering goods and collecting orders and overseeing the shop when Harriet was absent.³⁰

On embarkation to South Africa, the Hockly children were Daniel junior (1814-1819, died on ship), Elizabeth Ann (1815-1875), Harriet (1817-1864) and Frances Chapman (1820-1866, born on ship). Subsequent children were Alfred Moore (1822-1893), Daniel [Dan] Thomas (1826-1897), Maria Isabelle (1830-1908) and John William (1833-1918). The three older daughters helped with the younger and in the schools their mother ran. Later, the eldest daughter Elizabeth Ann married Daniel Mahony (1806-1852), a manager for the Pringle family farms; more pertinently, her name appears on various documents in relation to her mother’s Cradock property and Harriet’s business dealings.³¹ A middle daughter

²⁸ For Thomas Moore’s Will, see Cory Pringle 1/318, 324, Thomas Moore Will, 21 September 1830. The annuity in total was £178 per quarter, £712 per annum, in total (around £65,000 in 2019 terms). See Cory Pringle 1/334, no date given.

²⁹ Charles Scanlen was a frontier area retailer and also a business agent; Regarding the Cradock rental property, see Cory Pringle 1/8, Rental lease, Elizabeth Mahony and Elizabeth Hockly, 3 July 1854.

³⁰ Harriet Townsend’s younger brother Dan and a paid worker, name unknown, also worked in the shop. See Cory Pringle 2/198, Elizabeth Hockly to Harriet Townsend, 13 September 1840.

³¹ See for example, Cory Pringle 1/681, William James Smith to Harriet Townsend, 29 September 1843.

Fanny, with a religious calling, married the London Missionary Society (LMS) missionary William Ross (1802-1863) and worked in their missionary partnership on the northern frontier.³² The youngest daughter Maria married James Brownlee, who was killed in an 1851 Xhosa attack during the Eighth Frontier or Xhosa War because mistaken for his brother Charles, a colonial administrator.³³ Returning to her mother's home, Maria later remarried a clergyman, Edward Hughes, with no trace of involvement in economic activities outside the home.

A similarly diverse pattern of economic involvement existed for Townsend women. The Townsends were retailers in the London jewellery trade. John Townsend senior was married twice. From his first family, his daughter Mary Elizabeth Townsend (1784-1861) worked in the family business, then married and migrated to South Africa with the soldier and subsequently retailer and merchant John Blore senior (1785-1842). She was the source of the merchant support for Harriet Townsend's business activities after Edward's death, although there are no further traceable signs of her. There were six children from the second Townsend marriage and the business was managed by their mother, Sarah Atkins. The eldest, John, became a silver- and tinsmith, went to South Africa to work for Twentyman's, a key importer and mercantile business, then worked independently in Cape Town. Sarah was sufficiently hard-nosed a businesswoman to only agree a loan to Edward Townsend, her younger son, to start the Grahamstown shop if he paid 5 per cent interest; and after Edwards's death she stringently pursued a claim on his meagre estate in

³² University of London School of Oriental and African Studies (hereafter SOAS), London Missionary Society (hereafter LMS), Africa. South Africa: Incoming Correspondence, William Ross letters.

³³ On the Brownlees, see H.W. Turner, 'Review of Charles Brownlee Reminiscences', *Journal of Religion in Africa*, 9, 2 (1978), 147-148.

recompense for earlier funding.³⁴ Edwards's twin, William Atkins Townsend (1807-1867), contributed to the family business and was also an independent merchant and exporter. William's wife Mary Ann Evans worked in the Townsend business and oversaw financial aspects of all of William's activities, with her letters commenting negatively on John Townsend nearly ruining the export side, the drain of Edward's unsatisfactory working practices, and that his religious inclinations were fantasies.³⁵

Edward started as a shop worker and window-dresser in the jewellery trade. He was considered unsatisfactory and sent to Cape Town to assist older brother John; and when this did not work out, to establish a shop in the then fast-growing Grahamstown. He and Harriet Hockly met in Congregationalist circles in Bathurst and Grahamstown and married in December 1836. She quickly became a presence in the business, encouraged by letters from mother-in-law Sarah and brother-in-law William. Then through an 1838 working visit by William to Cape Town and then Grahamstown, she became central to its book-keeping, ordering, financial and letter-writing aspects, with Edward staying shop-front. William and Mary Ann Townsend with their children then emigrated to Canada in 1842 and drop from sight; letters of complaint and instruction from Sarah to Harriet continued for some time.

Harriet Townsend remarried in late 1848 to Dods Pringle, a widower and one of the wealthiest men in the Eastern Cape, and thereafter lived on the Pringle farming estate Lyndock (now Lynedoch) in Baviaans River; she had eight children with him. However, while her business activities contracted, they did not cease but continued albeit at a decreased level. There would have been no pressing economic circumstances requiring this, so the

³⁴ For example, Cory Pringle 2/176, John Locke to Harriet Townsend, 16 June 1841.

³⁵ Cory Pringle 1/630, Mary Ann Townsend to Edward Townsend, 19 May 1840.

most likely explanation is that she simply wanted to do so. The decline in overall business activity is an indication she no longer depended on this financially, but also that it continued operating at a lower level meant that credit and debt were easier to manage because the amounts involved were smaller.

The remaining archival records, then, indicate a diverse pattern of economic involvement by women across the Moore, Hockly and Townsend families which changed over the life course. Some of them, like Harriet Townsend, her mother Elizabeth Hockly, aunts Fanny Moore and Ann Skerrat, and mother-in-law Sarah Atkins Townsend, retained strong economic and business presences throughout their lives.³⁶ Others did so when younger then vanished from economic sight; and yet others entered marriages where a wife's close involvement in her husband's work was an essential if sometimes unacknowledged aspect. Some were motivated by economic necessity to use whatever resources and skills were to hand, while others simply wanted to. There is confirmation of this diverse pattern when attention turns to the women friends and acquaintances associated with the outworking aspects of Harriet Townsend's business in Cradock.

(Agnes) Sarah Munro nee Barker (1815-1864) was a key worker in Harriet's business network, appearing often in its documentation. She was clearly very skilled and commented adversely on some materials for producing apparel, writing that she could have obtained better herself; and she also delivered orders and collected new ones on behalf of Harriet when visiting family and friends.³⁷ There is little information about her family circumstances other than that she married George Alexander Munro and lived in Grahamstown, and that

³⁶ Sarah Atkins Townsend did so into her later 70s, when she left for Canada to join her son William Atkins Townsend and his family.

³⁷ For example, Cory Pringle 2/170, Folder 29, Sarah Munro to Harriet Townsend, May 1848.

the Munro extended family had experienced unspecified misfortunes. By background, Sarah was a daughter of the George Barker missionary family, located in Theopolis, followed by Grahamstown and, more briefly, Cradock before removing to Paarl in the Western Cape.³⁸ Sarah's younger sister Elizabeth (1817-?) was a school-owner as well as teacher and ran a well-known Paarl school. The third sister was Anne (1818-1886), who married James Read junior, an LMS missionary. His father was the well-known and for many people contentious missionary James Read senior, and his mother was Elizabeth Valentyn, a Khoi woman.³⁹ Anne is rarely mentioned in research concerning the Reads, although her close involvement in missionary work is clear in Barker's and Read's LMS letters and in family letters of the Browns. The LMS missionary John Brown of Taung married Anne and James's daughter Sarah Elizabeth (Eliza) Read, and she too continued the tradition of joint calling among missionary wives.⁴⁰ Regarding the other Barker siblings, Jane (1825-1924) married Harriet's younger brother Daniel (Dan) Thomas Hockly, often appearing in the business paperwork; while Marianne (1828-?), like the older Barker sister Elizabeth, was a teacher, and after marrying Johann Budler her involvement in teaching seemingly continued.

A rather different pattern is observed regarding Sarah Jarman, another friend involved in the Townsend business, who married Edward Spedding Parker in 1842. Parker was a (feckless) attorney and agent in Grahamstown. He had earlier been in a retail business partnership with William Smith, Harriet Townsend's most supportive merchant contact,

³⁸ SOAS LMS, Africa. South Africa: Incoming Correspondence: George Barker letters.

³⁹ University of Cape Town, Manuscripts and Archives, Schreiner-Hemming Family BC1080: A3.1, John/Eliza Brown letters.

⁴⁰ SOAS LMS, Africa. South Africa: Incoming Correspondence: George Barker, James Read senior, James Read junior, John Brown of Taung, letters.

although Smith legally dissolved this in June 1842.⁴¹ This was when Parker was imprisoned for fraud, not ordinary insolvency. Documents in the collection comment that Sarah Parker's husband's conduct had damaged her socially and economically. So it is likely her association with Harriet Townsend's business was prompted by necessity, which seems different from Sarah Munro, and different again from the last friend and outworker to be discussed, Mary Dennison.⁴²

Mary Webber Dennison (1819-1881) was a daughter-in-law of midwife Hannah Dennison and her bullying husband George, having married their eldest son, also named George.⁴³ Mary Dennison, like Sarah Munro, appears in the archive papers as an involved presence in the networks on which Harriet Townsend's business depended. In letter-orders from the business's so-termed 'country friends', important customers among the frontier gentry, she is frequently mentioned by name in making items requiring a high-level of skill, such as riding habits, rather than just finishing items to make them appear of a superior kind.⁴⁴ She also had a wide pattern of visiting family and friends which enabled her to make deliveries and collect orders. Little is known of her Webber family background, although for her mother-in-law Hannah, the desire to practice her professional skills as a midwife outweighed feeling that women working was not entirely respectable.⁴⁵

Briefly, some comparison can be made with the Pringle family. The Pringles, well-off gentry, were important customers for Harriet Townsend's business. They spent

⁴¹ Smith dissolved the partnership with Edward Parker in June 1842, with him covering all liabilities; see *Graham's Town Journal*, 30 June 1842.

⁴² See Cory Pringle 1/551, Charles Pakenham to Harriet Townsend, 22 September 1842.

⁴³ As explained in Erlank, 'Thinking it wrong'.

⁴⁴ See Cory Pringle 1/565-566, Ann Pringle to Harriet Townsend, 8 May 1843; and Cory Pringle 2/183, Martha Robinson to Harriet Townsend, 18 June 1843.

⁴⁵ As discussed in Erlank, 'Thinking it wrong'.

considerable sums on cash and credit sales, and also purchased many of the high-end goods obtained via Smith in Cape Town. Reputedly, Dods Pringle was one of the wealthiest men in South Africa, not just the Eastern Cape, with his wealth in part from sheep farming and in part from judicious investments including in coal, diamonds and other minerals. Most of the Pringle women married young and were immersed in family life. However, Dods's older half-sister Isabella (1790-1877) remained single and ran a respected school in Baviaans River which took – at high fees – children from the local settler elite as borders, among whom was Harriet Townsend's young son Willie (1839-1910). There was no economic necessity for her school-keeping, but she wanted some financial independence from her family, something written into dispositions in Dods Pringle's Will, with the school being Isabella's earlier means of achieving this.⁴⁶

These examples show that while circumstances were important for women in these settler families in impacting on their involvement in economic activities, so too was personal preference and aptitude. Necessity, a desire for independence, also skills and interests, were all important in different combinations for women from the Moore, Hockly, Townsend, Munro, Parker, Dennison and Pringle families. There were diverse patterns even within one family network, and even more so across this wider set of connections, and these changed over time as personal and contextual circumstances changed. It was just such a change that propelled Harriet Townsend's Cradock business activities, while skill and aptitude underpinned her earlier involvement in the Grahamstown shop.

⁴⁶ Cory Pringle 1/6/5, William Dods Pringle Will, 22 March 1876.

Networks at work: “She intends carrying on the business”⁴⁷

When Edward Townsend died, Elizabeth Hockly assumed her daughter would settle the Grahamstown shop’s liabilities and move to live with her, proposing that they should run a school together, a well-established route for ‘middling’ women to respectably earn a living. In fact, Harriet quickly re-opened the shop and her younger brother Dan and sister Maria arrived to help out until after her third child was born. In Cape Town, Mary Ann Townsend Blore, her aunt by marriage, was worried about interfering; but she nonetheless arranged for her son John Blore junior, a retailer and merchant, to advise Harriet, something his father already did for Elizabeth Hockly. The Townsend shop in Grahamstown already had dealings with William Smith, who was a Grahamstowner by birth, the brother-in-law of John Blore junior, and a close associate of John Maskell. Maskell too was a retailer and merchant and he had close connections with Blore, as his business transported the goods arriving by ship in Algoa Bay (later Port Elizabeth) inland to the frontier towns. Prompted by Mary Blore, Edward Townsend’s death brought these connections – part family, part business, part human sympathy – into action.

Harriet Townsend quickly re-opened the Grahamstown shop with younger brother Dan and sister Maria helping out. Blore, Smith and Maskell together, with William Atkins Townsend from London, provided her with practical help, preferential terms, considerable encouragement, and helpful advice of a ‘how-to-do-X-and-Y’ kind.⁴⁸ They agreed that she continue running the shop because it had an established clientele and level of profit, but expand the business, and they would provide practical support in doing so. This was a

⁴⁷ *Cape Frontier Times*, Wednesday 25 November 1840. See footnote 50.

⁴⁸ Them combining together in this way is noted in, for example, Cory Pringle 1/607, William Atkins Townsend to Harriet Townsend, 4 February 1841.

taking-a-chance entrepreneurial proposition and is in a way what might be expected from successful businessmen. Notably, their letters do not raise gendered notions of separate spheres, but instead emphasise Harriet's skills and competencies, her financial and family responsibilities, her existing advantages, and the economic opportunities that existed. This is very similar to how prominent businesswomen in North American and European contexts developed their businesses, through being offered tutelage in good business practice, and securing active sponsorship early in their careers by older successful businessmen.⁴⁹ This was a typical route for young male entrepreneurs at the time, so the only surprising aspect is that in Harriet Townsend's case her advisors made no discernible distinction on the basis of gender, with their eye instead on entrepreneurial skills and market opportunities. Smith for example wrote to her in September 1844 that 'I only wish one half of the men calling themselves men of business acquitted themselves as well as you do - this is not flattery'.⁵⁰

Their recommendation was also that the Grahamstown shop should be relaunched by advertising the superior goods they would supply for it. This large advertisement appeared in late November 1840.⁵¹ And other advice in their letters included baseline

⁴⁹ As discussed in H. Barker, *The Business of Women: Female Enterprise and Urban Development in Northern England 1760-1830* (Oxford: Oxford University Press, 2006); Jepson, *Women's Concerns*. Phillips, *Women in Business*. Zimmerman, *The Women of The House*.

⁵⁰ William James Smith to Harriet Townsend, 13 September 1844, Cory Pringle 16a/32.

⁵¹ This advertisement in full is: 'Mrs. TOWNSEND, relict of the late Mr. E.J. TOWNSEND, begs leave to inform her friends and the public that she intends carrying on the business of her late Husband, at her house in Church-square, next door to Mr. COLE's – that she has just received a fresh supply of Silver Goods &c, and that she has the following Articles for Sale, to which she invites attention; Gold and Jet Ear-rings; Gold, Silver, Plated and Steel Thimbles; Emery Cushions; Gentlemen and Ladies' Gold Chains; Gold and Silver Pencil cases; Silver Fruit-knives; Superior Diamond Rings; Ladies' and Gentlemen's Finger-rings; a variety of Brooches, Gold Pins, Spectacles, Bracelet-snaps, Pearl, Coral and Jet Necklaces, Gold Locketts, Silver Snuff-boxes, Gold and Plated Watch-keys, Gold Seals, Silver and Plated Butter-knives, Silver and Plated Spoons, Silver Goblets and Mugs, Sugar Tongs, Silver Knife, Fork and Spoon (in cases), Plated Candlesticks, Cruet Stands, Waiters, Snuffers and Trays, Bottle-stands, Bread-baskets, Desert-knives, British-plate Tea and Coffee Service, Soup and Sauce

matters like keeping records and paying bills, and more complicated aspects like how to gauge customer reliability. It also included explaining why agents charged commission on the transactions they expedited; the need for insurance payments covering fire and theft; managing the time-lag between ordering goods and only some weeks or months later receiving them. At the core of the advice was the necessity of keeping accurate records of business transactions, together with the closely related matters of regularly collecting money from customers to close accounts, and paying off bills of exchange by making regular payments on them.

The advice was designed to produce a successful business enterprise that did not accumulate debt, with a large turnover and good profit. However, while Harriet Townsend quickly instituted keeping detailed records and registers, with those extant all relating to the Cradock business, she failed to routinely close accounts with customers, and did not fully pay off her debts to these merchants and especially Smith as her main agent. There were good contextual reasons for her carrying out some advice, but not others, embedded in the circumstances she was working in and which contributed to her business highs and lows. Three snapshots of her Cradock business activities provide detail and enable this to be explained.

(i) 1-28 January 1842, Cradock sales register

Ladles, Table and Desert Forks and Spoons &c - China Ornaments and Mugs, Work-boxes, Desks, Dressing Boxes, Colour Boxes, Tortoise-shell and other Combs, Tooth, Nail, Hair and Clothes Brushes, Superior Watches and Clocks, Table and other Cutlery, - A variety of articles in Perfumery – Some good Umbrellas.' (*Cape Frontier Times*, Wednesday 25 November 1840).

A register kept from 1 to 28 January 1842 records details of sales (occurring on nineteen days of this month), with most entries including a date, customer name, goods purchased and their cost.⁵² This enables the customer-base of the business, some six months after Harriet Townsend's mid-1841 move to Cradock, to be seen in outline and the flow of transactions gauged. The same handwriting appears throughout, although how the transactions are recorded is not fully standardised: for instance, the names of customers mainly but not invariably appear, with no indication why omissions occur.

Also, it is not possible to tell if this register records transactions just for people who came into the shop, or if some were orders by post or delivered by hand by one of Harriet Townsend's outworkers. However, from the kinds of goods recorded, it is likely they are shop transactions only. That is, these items are fairly humdrum, concerned with dressmaking and millinery and other everyday items like combs, pocket knives and pencils. By contrast, the invoices from Smith detail expensive jewellery, gold, silver-plate and other high-end or luxury goods, as well as materials: gloves, boots, shoes and other such items. The daily amounts recorded in the register for each day that the shop was open are shown in Table 1, compiled from the January 1842 sales register.

Table 1: 1842 Sales register daily totals⁵³

Date	daily total in £, s, d
1 January	2. 0. 2
3 January	17. 11. 3
4 January	2. 17. 1
5 January	17. 8. 11

⁵² Cory Pringle 1/701, Folder 16c 7124-7137; and Cory Pringle 2/33, '1-28 January 1842, Sales register'. It is likely it was only open for these nineteen days.

⁵³ Amounts in this table and others following are in the pre-decimalisation British currency of pounds, shillings and pence, used generally in the Eastern Cape at this point rather than the earlier Rix dollar.

10 January	15. 14. 0
11 January	4. 7. 9
12 January	10. 6. 9
14 January	3. 14. 4
17 January	50. 17. 0
18 January	71. 12. 7 ½
19 January	4. 8. 7
25 January	1. 19. 9
26 January	5/- + 3.19.9 = 4.4.9
28 January	1. 18. 9
Total amount =	£209. 16. 8½
cash =	£103.5.0
credit =	£106.0.0
total =	£209.5.0 ⁵⁴
[11s 8½d	not specified]

The majority of entries in the sales register are for smaller amounts, although a few involve a large number of items purchased by particular individuals. These are for multiple items bought by Gilfillan (for a total of £34.9s), Martin (£25) and Armstrong (£6). However, while the register does not explicitly state whether entries are only transactions made in the shop, or also include credit sales made through distance orders, some clues suggest the former. For example there is no mention of Smith as Harriet Townsend's main supplier, while his letters and invoices issued show that much business was transacted between them over this time. Also, there are sales to just two Pringles and only for small amounts, while documents elsewhere in the collection show that many orders at the luxury end were received from the Pringles from late 1841 on.

⁵⁴ Around £20,000 in 2019 retail price index terms.

Regarding the customer-base, 73 different names appear, 16 men and 57 women, with most having only one transaction recorded, and with 103 separate transactions in total. Those with more than two transactions recorded are Harriet's older sister Elizabeth Mahony (5), Mrs D. Munro (5), Mrs Verster (9), and three different Hocklys (4 each). Some names (eg. Gilfillan) are associated with Grahamstown and Harriet Townsend retained a number of customers from her time there. Some are people known to be located in Cradock (eg. Dr Armstrong), and others are farming people from the hinterland.

At some points in the sales register, names are recorded against items but no prices are given, and it is possible this is a small sign of the outworking part of the business, with materials being passed on without payment required. There are such transactions recorded against the name of Mrs D. Munro (probably a sister-in-law of Sarah Munro), commented on elsewhere as having a bad time financially;⁵⁵ and Mrs Verster.⁵⁶ However, the majority of entries concern one-off sales, and there is little sign people were using the shop in a daily kind of way. Most of the customers were married women (recorded as Mrs), although there were a number of male customers (recorded as Mr), most of whom made cash purchases. There are also indication that a few transactions involved black people, in particular regarding four instances where first names only are recorded. These are Pamela, Sina, Achahony and Schomlin, who together made purchases of materials and combs on 26 January 1842. Cradock was small, but some Khoisan people, former slaves and indentured labourers were resident, although only this sign of them appears in the Townsend business

⁵⁵ See Cory Pringle 2/57, Isabella Pringle to Harriet Townsend, 6 June 1844. No other information about Mrs D. Munro or her husband, who was perhaps David Munro, formerly an army doctor who reneged fraudulently on a bill of exchange, has been established.

⁵⁶ No further information about Mrs Verster has been traced, although she seems to have been an outworker as well as a customer.

papers, so its customer-base and activities focused on the white community. In wider work on the Pringle collection, traces of farm workers only have been found, suggesting Cradock had just a few black residents at this time.⁵⁷

The sales register concerns the period six months after Harriet Townsend commenced business in Cradock, with the information covering one month only and just nineteen 'open' days in it. Taking this into account, it indicates a considerable volume of shop business, especially given a significant level of activity was occurring that it did not cover. These transactions involve a large number of people, given how small Cradock town was at the time and that its hinterland was only just expanding. The information in the register also raises the fact that 'cash sales' to a significant extent actually meant credit sales, and so money due to Harriet Townsend that required invoices to be issued and debts collected. As later discussion shows, this brought problems in its wake.

(ii) 20 April 1846, stocktaking

The stocktaking carried out on 20 April 1846 was introduced earlier.⁵⁸ It showed that the value of stock goods in hand, all itemised, was £788: 10s: 1d. The amount owed to the business by customers who obtained goods on credit was £492: 12s: 1d. Its assets were therefore £1,281: 2s: 2d (around £125,000 in 2019 retail price index terms).⁵⁹ In addition,

⁵⁷ See for example, 'Indentures of the Apprenticed Labourer Anna: 4 June 1835' at <https://www.whiteswritingwhiteness.ed.ac.uk/traces/indenturesanna/>. 'A labourer, worthy of his hire' at <https://www.whiteswritingwhiteness.ed.ac.uk/blog/a-labourer-worthy-of-his-hire/> and 'Galy's pass 12 Feb 1844' at <https://www.whiteswritingwhiteness.ed.ac.uk/traces/galy-pass-feb-1844/> [all accessed 01.03.20].

⁵⁸ Cory Pringle 2/30, 'Stocktaking'.

⁵⁹ Estimates of present-day valuations for the sums of money recorded in the Pringle papers draw on the indexes of historical money calculations on the academic *Measuring Worth* website at

there were liabilities, both money it owed for goods on order, and outstanding bills of exchange and promissory notes it had cashed. These are also itemised and £827: 17s: 2d in total (around £75,000 in 2019 values). On these figures, the business was £453: 5s: 0d in surplus, and remembering that at this time a household of two adults and three children could survive economically on around £3: 8s per month. Discussion here focuses on what this paperwork tells about the business's customer-base and the networks of people involved.

The stocktaking itemised the names of people who owed sums for credit purchases plus the amount.⁶⁰ There are around 70 individual names, with amounts owed ranging from 5s: 9d to £59: 5s: 2d. While some family names repeat, initials differ, and some are recorded as 'Senior', 'Junior' or 'Widow' of that name; they evidence an important aspect of the customer-base. The large quantities of goods involved suggests purchases for a household, perhaps plus servants.⁶¹ There are some instances where multiple members of the same family appear, including Pringles, Louws, Versters, Van Burens, Dennisons, De Beers, Trollips, Munros, Pretoriuses, Van Heerdens, Martins and Gilfillans. Some names in the list were also customers appearing in the 1842 cash register, and in addition occur elsewhere in

<https://www.measuringworth.com> [accessed 1 March.2020]. The basis for calculation is the retail price index as giving the most plausible comparison with present-day prices. Data is not yet available to compare the year of writing (2020) with historical prices, so the previous year index (2019) has been used. The retail price 2019 valuation of £1281 is approximately £115,000.

⁶⁰ These liabilities were to C. Scanlen (£382: 17s: 2d), W.J. Smith (£395), J. Walker (£16: 10s), I. Pratt (£3: 10s) and 'Farmers' (£150), totalling £827: 17s: 2d. This latter is probably money owed because Harriet Townsend had cashed 'slaughter's briefs' to this amount, many of which appear in the accounts. Slaughter's briefs or farmer's notes were issued by the middlemen who bought meat from farmers for an urban market; they were considered as good as or better than cash.

⁶¹ Customer name is followed by their 'book debt' in pounds, shillings and pence; and 'Total book debt = £492. 12s. 1d.' See Cory Pringle 1/701, Folder 16c 7124-7137; and Cory Pringle 2/33; '1-28 January 1842, Sales register'.

the business papers kept by Harriet Townsend. This indicates some strong network connections in the customer-base, and that the business was able to retain customers over a lengthy period, despite the difficult economic and political circumstances prevailing in the frontier towns at the time.

The sums owed to Harriet Townsend by account customers, as noted earlier, range from 5s: 9d to £59: 5s: 2d. Tellingly, there are just seven customers who owed less than £1, with forty-three of them owing up to £10, a further ten owing between £10 and £15, and six owing more than £20. The difficulties for her ability to pay off bills of exchange and the invoices due to Smith, if even one or two customers at the top end either failed to pay expeditiously or defaulted, are obvious.

The April 1846 stocktaking confirms the importance of interconnected networks of the people who were its customers for continuation of the Townsend business. It also shows that these customers, like Harriet Townsend, had to manage debt and credit. In her case, this was particularly consequential because the well-off gentry and local farming elite who were important for maintaining her reputation as the supplier of superior goods and services could not be alienated if the business was to continue. In addition, she was also part of this network, as a respectable woman living with her mother and a regular participant in the religious and social life of Cradock, who was linked to gentry because her son was educated at Isabella Pringle's school, and was held in esteem by important figures in local economic life such as Shepperson, Walker and Scanlen.⁶² Managing credit and debt was important for her both socially and economically, and indeed these were intertwined.

⁶² These men were successful retailers who also engaged in many economic and civic activities. See Walker, *Pawns in a Larger Game*.

(iii) Account 31 December 1847, L.H. Twentyman

‘Account 31 December 1847, L.H. Twentyman’ is a professionally drawn-up account of the business dealings between Harriet Townsend and the Twentyman firm for 1 March to 31 December 1847.⁶³ A Cape Town importer, wholesaler and auction house, Twentyman’s took over her account on 1 March when William Smith joined the firm as a junior partner. The account provides an overview of items Twentyman’s provided in the form of goods and also the bills of exchange and promissory notes they floated for her.

The account is itemised under the capitalised headings of Goods, Postage, Bills and Cash for Bills due, Interest on Bills (both credit and debit), and Commission, together with a Balance. Invoices sent are dated, and their sub-entries concerning goods are each sub-dated, showing that these were related to a succession of favors or orders received from Harriet Townsend. It ends with ‘Balance owed for 1 March to 31 December 1847 = £1,019: 11s: 6d’, around £92,100 in 2019 terms. It provides an overview, rather than being a balance in strict accounting terms. That is, it does not show a final sum that Harriet Townsend owed, but is instead a snapshot of the flow of transactions over the period in question. In addition, the account is just for the Smith and Twentyman’s part of her activities. As other documents show, she was also doing business with suppliers and merchants in addition to Maskell, Blore and Smith. These were in particular Shepperson and Walker in Grahamstown and Scanlen in Cradock, but others too.⁶⁴ Cumulatively, this involved sizeable amounts.

⁶³ See Cory Pringle 2/32/52, 7936-7939, ‘Twentyman’s account, 31 December 1847’. Financial statements were prepared according to the calendar year at this time.

⁶⁴ For example, see Cory Pringle 2/178, Invoices from Shepperson, Openshaw, Unna & Co, Joseph Walker, 1841–1847.

Looking at entries under the heading Goods shows that Harriet Townsend was sending William Smith three or four orders for goods during most months of 1847. Smith encouraged her to keep an eye on stock and anticipate goods required by placing new orders in advance of stock being depleted because of uncertain delivery times, and he worried when she did not. Another aspect concerns bills of exchange. Only one settled bill appeared in the spreadsheet, for £107, although there are seven which would have fallen due over the following five-month period. And while the amounts of these are not given, the level of interest stated suggests they were fairly sizeable. Consequently, although the final amount is given as £1,019: 11s: 6d, this under-represents the level of debt channelled through Twentyman's, which was probably around £1,300-£1,500. In addition, folders with bills of exchange and promissory notes more generally for 1842 contain outstanding bills for other retailers and suppliers, principally Shepperson, and smaller amounts from other retailers, mainly Cradock sources.

This level of debt cuts across the strong advice that Harriet Townsend received – but why? Her merchant advisors saw the route to commercial success as lying in well-trying strategies. Smith in particular repeatedly counselled her to expeditiously collect book debts owed to her, order goods only from them and not other retailers and merchants, avoid extending credit through cashing bills, and through these means clear her debts and support her comfortable lifestyle all in a regular month-by-month way.⁶⁵ What his advice failed to reckon with were the circumstances prevailing in the frontier towns at the time.

Population and economic growth went hand-in-hand with a shortage of reliable cash, growth of credit and over-reliance on bills of exchange and promissory notes, with

⁶⁵ Cory Pringle 1/463, William James Smith to Harriet Townsend, 10 December 1841.

their originators frequently defaulting, in circumstances where local banks too could default.⁶⁶ Consequently, even the well-off were cash-strapped, and anyway expected to operate through credit in a context in which book debts were paid on a six-monthly basis. Maintaining a customer-base, even more so maintaining customers among the farming and gentry community, meant that insisting on more frequent settlements would have alienated people necessary to the business. Also, cashing just some bills would require explaining why others were refused and alienate customers – and anyway, some bills and the slaughter's briefs were as good as cash.⁶⁷ As a result, Harriet Townsend discounted many bills and passed these onto Smith, but she never made so disastrous a mistake as Edward Townsend did in August 1840.

In addition, Smith in Cape Town, in association with Maskell in Port Elizabeth and Blore in Grahamstown, supplied the bulk of the quality merchandise that Harriet Townsend sold, and therein lay a further problem, for servicing this debt entailed larger payments than could be routinely managed. Her response was to order smaller quantities from local retailers across the frontier towns, which required smaller payments she could better manage, thereby confirming her position in the local economy, in buying locally and paying off these amounts regularly.

Smith had moved from Grahamstown to Cape Town some years previously and was out of touch with circumstances on the frontier, particularly as impacted by uncertainties deriving from the Seventh Frontier War and then the skirmishes which erupted into more

⁶⁶ The first bank in the Cape, the Lombaard, was a State bank. The first private bank, the Cape of Good Hope Bank, opened in 1837. As the hinterland developed and frontier trade expanded, more private banks were established. Most issued their own paper money, but which did not have general acceptability.

⁶⁷ See Footnote 63 for slaughter's briefs.

serious warfare and the Eighth Frontier War. Certainly he was aware of some effects and counselled Harriet Townsend to hang on until the war ended and the local economy would boom. However, he seemed not to appreciate how wider economic circumstances impacted on daily business practices and in particular that these occasioned a spiral of increasing business and stock purchases on one hand, and increasing debt on the other.

Twentyman's account is a rather dry record, but its detail is revelatory of these circumstances of credit and debt significantly structuring the Townsend business at the end of 1847. Smith's advice did not anticipate that warfare would continue and lead to the Eighth Frontier War, lasting until 1853. While for some this brought some prosperity in supplying the military, this was not a universal experience, and adverse effects and unmanageable debt were experienced by John Maskell and William Smith among many others.⁶⁸ This puts a context to what happened to the Townsend business after the date of the Twentyman's account.

Some months later, in mid-1848 Harriet Townsend married Dods Pringle and, perhaps due to the upheavals of moving business, papers after that date are sparse, but they still provide indication of what happened subsequently. After marriage, Harriet Townsend's business activities contracted, though they still continued. There are, for instance, post-1848 bills and receipts for haberdashery and sewing items at scale; she, her mother and friends remained involved in millinery and dressmaking; her brother-in-law Daniel Mahony and sister Elizabeth continued paying related bills; orders for goods were placed and delivered; and contact with some outworkers was maintained. What the

⁶⁸ Both Maskell and Smith experienced similar problems. Smith's letters to Harriet Townsend repeatedly comment on this. John Maskell legally dissolved his business partnership with William Pote in July 1847, with Pote paying off the debts incurred; see *Cape Frontier Times*, 6 July 1847.

marriage provided was a route out from the spiral of expansion of sales and increased debt to facilitate buying more stock. This was because in a sense contraction of the business was a requirement of living in the more remote Baviaans River as compared with the hub of Cradock with its shop-front, storage facilities for stock, and resident population of skilled women friends and acquaintances. Its contraction meant that managing the remaining business was easier. Certainly the wealth of Dods Pringle and the comforts of her Lynedoch home helped in this by providing financial and emotional supports; but important aspects of the business continued. As there was no pressing economic need, and running a large household while having eight pregnancies would have been time-consuming, the most likely explanation is that Harriet Townsend liked doing these things and perhaps also having some economic independence. But whatever the explanation, her continuing business activities were clearly no bar to her role in the Pringle gentry family.

Settler Women and Networks in Economic Life

In the 1840-1848 period in the Eastern Cape, household and economy, work and non-work, cash and credit and debt, were not binaries but overlaid each other in complex ways that changed over time. People in the settler communities managed their economic lives and liquidity in equally complicated ways. For Harriet Townsend and other settler women whose economic involvements have been discussed here, their network connections with each other, family lineages and histories, religious affiliations and social contacts were all important. It was in this respect, for example, that Blore, Maskell and Smith offered advice and assistance to a family and fellow-Wesleyan connection, Harriet Townsend. Regarding the various events and network associations discussed, a practical liquidity was at work,

which involved people advising, evaluating, employing and crediting other people in their networks; and being advised, evaluated, employed and credited by them in turn.⁶⁹ Liquidity also refers to the means and strategies that people used to get by, or if possible to flourish, in economic life. With regard to the Townsend business, the existence of network links and contacts with the merchant advisors and also with other women were important aspects.

When Edward Townsend died, Elizabeth Hockly proposed to her daughter the conventional route to managing in such circumstances, running a small school; however, the merchant advisors proposed an entrepreneurial route. What Harriet Townsend fashioned was a combination. She commenced living under the protection of her mother, seemingly a woman of independent means, but in private with a rental property portfolio, and herself established a rapidly growing business that brought her into public economic life in the frontier towns. She established herself as a prominent figure within local economic and also social and religious life. Before her remarriage, her mother's presence acted as a guarantor of respectability, she sent her son to the favoured gentry school, was a notable figure in church circles, paid for a family pew over this period, and contributed to an income for the resident clergyman, John Munro.⁷⁰ Many of Harriet Townsend's customers were from the local elite, as already indicated; and regarding some of them, she herself provided patronage, such as through her use of local businesses and prompt payment of their bills.

Harriet Townsend was extremely well-connected in civic life. It was the same in economic life. Her business expanded, catering to the interlocking needs of Harriet herself in securing an independent income for herself and children, of customers in the growing

⁶⁹ Thinking about liquidity in these terms draws on V. Zelizer, *The Purchase of Intimacy* (New Jersey: Princeton University Press, 2009).

⁷⁰ Cory Pringle 1/16n1, Wesleyan pew payment receipts, various dates 1841-1847.

frontier towns eager to obtain superior goods, of merchants and retailers wanting to secure reliable business, of cash-strapped people requiring credit, and of a network of skilled women wanting to participate in the outwork aspect of the business in finishing goods to a high level and producing superior bespoke items.

Gender was not seen as a bar by the merchants who advised Harriet Townsend. And while she expressed concern about her business involvement, this was not on gendered grounds, but because worried she lacked the level of competence they thought she had. All of them reassured her that her abilities were superior to those of most men in business.⁷¹ Their advice was tried and trusted, but it was honed in different circumstances. It is therefore important to take cognisance of circumstances in the local economy of the frontier area at this time, as discussion here has done. As this shows, Harriet Townsend was more in tune than her merchant advisors with the practicalities and how best to respond to them, in particular regarding the spiral of expansion and credit and what was needed to manage, rather than remove, this. In spite of the circumstances, and the difficulties of managing rapid business expansion coupled with the increasing debt to purchase stock, the women discussed herein contributed to the fast if difficult growth of the local economy.

What thereby comes through strongly is the difference between these town-based women, Harriet Townsend at the centre, with their complicated economic lives and involvement in business and civic activities, compared with how settler women have been popularly viewed, as farm-based and immersed in childcare and domesticity. Certainly some were farm women with children in one hand and a gun at the ready in the other, but others

⁷¹ As in the quotation from a Smith letter earlier. See also Cory Pringle 1/16t, folder 32, 7566-7569, William James Smith to Harriet Townsend, 1 December 1843.

were living and working in the burgeoning frontier towns, as businesswomen with cashbooks and a Manifold Writer, or with a high level of occupational skills and the need or desire to use them. Harriet Townsend was by no means alone as an active and publicly visible businesswoman and the existence of her network of skilled outworkers indicates a more general pattern concerning women's economic contributions.

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