

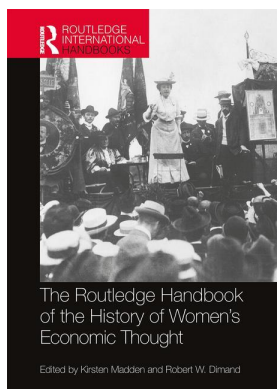
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8

THE ECONOMIC THOUGHT OF THE WOMEN'S CO-OPERATIVE GUILD

Kirsten Madden and Joseph Persky

Introduction

The Women's Co-operative Guild emerged in late 19th century Britain as a forum and activist organization devoted to advancing women's influence and concerns within the context of the broader British co-operative movement. From 1883 to well beyond the First World War, the Guild served as a base for a group of talented women, including Amy Sharp, Catherine Webb, Lilian Harris and, most notably, Margaret Llewelyn Davies.¹ All of these women were devoted activists, eager to bring reforms in both the political and economic spheres. They were all doers. They were also thinkers. Through a regular column, the "Women's Corner" in the widely read *Co-operative News*, numerous pamphlets and, occasionally, larger works, Guild writers made significant empirical contributions to the co-operative economics of their day. In several areas, they also generated key theoretical insights that are still relevant to our understanding of the socio-economics of gender.

We argue that the guildswomen emphasized a perspective on co-operation that does not appear anywhere as sharply in other co-operative writing. In particular, we find that (1) they linked co-operative reform ideology with the realities of women working for pay, working in the household, and rearing children. And (2) they attempted to undergird that ideology through an activist empirical methodology, designed to engage their women members in purposeful reform. While historians (Scott 1998; Blaszak 2000) have dealt with the Guild, they have not emphasized the economic coherence of guildswomen's economic work or its sharp contrast from other economic writings on co-operatives. The purpose of this chapter is to reconstruct clearly the Guild's reform ideology and methodology and to demonstrate application in four distinct areas of economic inquiry. The four areas of economic inquiry are the minimum wage for co-operatively employed women, credit and poverty, the debate over producer's co-operatives, and women's isolation in the household sector.

Mary Lawrenson has been credited with the idea of the Women's Co-operative Guild and was General Secretary from 1885 to 1889 (Blaszak 2000, 16). The most productive Guild writers were not drawn from working-class families, but rather from the comfortable middle class. Daughter of a Christian Socialist minister and Unitarian, independent-minded mother, Llewelyn Davies was well off and never married. Davies served as the General Secretary of the Women's Co-operative Guild from 1889 until her retirement in 1921. Lillian Harris, assistant

secretary of the Guild who maintained close working and personal ties with Davies, came from a wealthy banking family. Amy Sharp was member of the Guild central committee from 1886 to 1891 including serving as vice president in 1891. Catherine Webb's father had been poor as a child, but had risen to a managerial role in a co-operative society and she had grown up in a middle-class environment. C. Webb was vice president of the Guild Central Committee in the 1880s and again in the early 1890s (Blaszak 2000, Chs 3–4).

These women and others saw themselves as part of a larger reform movement that included the Fabian Women's Group, the Women's Trade Union League and the Women's Industrial Council.² While Guild leadership's knowledge of working-class conditions was not based on their immediate family backgrounds, their connection through the Guild to the working-class households of the co-operatives gave them entry and insights other observers would be hard pressed to achieve.

From its start the Guild was closely associated with the Co-operative Union, the Association of Co-operative Societies, as well as the English Co-operative Wholesale Society, which engaged in wholesaling, manufacturing, transportation and finance. The turn of the 20th century was perhaps the most successful period for co-operative enterprises in Britain. Serving a broad market of skilled and semi-skilled working families the movement had grown remarkably from the early days of the Rochdale Pioneers, who had effectively focused on co-operative retail stores promising customers fair prices, solid quality, and a dividend on their purchases. Although many of the Pioneers had been followers of Robert Owen, influenced by his utopian hopes, they had stuck to a pragmatic program oriented to the realities of the market. Piece by piece, the Wholesale Society had used this base and profitably integrated backwards into the various branches of supply.³ Co-operatives would begin to falter in the post-World War I period, overwhelmed by advances in large-scale retail marketing and advertising. Increasingly co-operatives would appear as dowdy, but at the turn of the century they seemed the wave of the future, the seed of a "co-operative commonwealth."⁴

Early writings, including those by Owen, in support of co-operation caught the imagination of major political economists. Most notably, John Stuart Mill strongly endorsed co-operatives as a solution to the conflicts between workers and capitalists.⁵ His writings in turn influenced later work by, among others, William Stanley Jevons and Alfred Marshall. Economists in the late 19th century were engaged in an active debate as to the logic, shortcomings and promises of the co-operative movement. A major contribution to this debate was Beatrice Potter's (later Beatrice Webb) *The Co-operative Movement in Great Britain* (1891). Parallel to this more formal political economy, guildswomen began writing seriously on the economics of co-operation and related topics.

In comparison to other major thinkers about co-operatives, the guildswomen brought to their economics a far deeper understanding of women's place in production and consumption. While both Owen and Mill had been surprisingly egalitarian, even feminist, for their day, their writings on women tend to the abstract. By contrast the guildswomen struggled mightily to understand the realities of working-class women at work, household labor and child rearing. Hence their writings on women and co-operatives have a truer and less visionary ring than the works of Owen and Mill. They have a clearer focus on the practical economics of reform. This combination of values and pragmatism is the hallmark of the Guild contribution. Again, the present chapter considers their perspective in four economic areas: the minimum wage, credit and poverty, producer's co-operatives, and isolation in the household sector.

Two characteristics of Guild writings on co-operatives

Two features characterized written contributions of the Women's Co-operative Guild. First, the writings grew out of an ideologically driven reform movement holding that the institutions

of capitalism failed most people; fundamental structural changes were necessary to achieve a range of goals with wide normative appeal. Underlying the reform agenda was a metaphysical vision of social change grounded in the philosophy of Robert Owen. Second, the Women's Co-operative Guild melded their reform vision into social and political campaign strategies aimed at achieving specific goals. The guildswomen's methodology to reach reform objectives includes a distinct set of characteristics. Participant-observation within the British working-class co-operative movement flavored their campaign strategies. The guildswomen shaped a popular empirical approach via fact gathering. Resistance to their reform goals sometimes led the women to apply and construct common sense theories.

A reform ideology

As supporters of the co-operative movement, the Guild writers judged their world as deeply unattractive in many ways. They characterized capitalism at the turn of the 20th century by greed, a lack of decency, waste and inequality. Capitalism corrupted human character. This system they contrasted with one they deemed much more appealing, the "co-operative commonwealth."⁶ The co-operative commonwealth would establish conditions in support of deeper human development for the common weal.

In these assessments guildswomen committed to the world-view of Robert Owen. Following Owen they were fundamentally concerned with the development of human character. Owen rooted his approach to co-operation in a deeply value-laden discourse. For Owen the central purpose of co-operatives was to provide a positive environment in which children could develop character free from the competitive pressures of capitalism. Owen's emphasis on values and human development resonated with guildswomen while appreciating that the success of the co-operative movement required attention to business practice. Guildswomen were concerned how best to reinject Owen's broader social values into the movement without sacrificing relevance and pragmatism.

In *A New View of Society*, Robert Owen (1813–1817) held that human character is the product of social customs and institutions. For Owen, "the true and sole origin of evil" generating most human misery is the mistaken view that "each individual man forms his own character, and that therefore he is accountable for all his sentiments and habits, and consequently merits reward for some and punishment for others." The mistakes of one's forefathers shape flawed social systems. Born into flawed social constructs, a person is the product of his environment and will believe what has been impressed on his mind. Thus, any character "may be given to any community . . . by the application of proper means" (Owen 1813–1817, 91).

Women co-operators grounded their ideology in Owen's perspective of social conditioning but were sensitive to the economic complexities of women's realities. For example, writing as a community, the Women's Co-operative Guild briefly touches upon the use of "drugs to procure abortion" by British working-class housewives:

But here again the cause of the evil lies in the conditions which produce it. Where maternity is only followed by an addition to the daily life of suffering, want, overwork, and poverty, people will continue to adopt even the most dangerous, uncertain, and disastrous methods of avoiding it.

Women's Co-operative Guild 1915, 15

The women co-operators identify that drug-induced abortion is an evil falling on women. The social practice results from the social environment, not free human will: social conditions drive human behavior. The next paragraph continues that there are

certain evils deeply seated in national life. These evils have their origin in social conditions, and they touch life at so many points that they must, if allowed to work unchecked, modify the whole future of the race and the state. There is no sign that society, if left to itself, will secrete some antitoxin to purge its own blood. The industrial and capitalist system tends to become continually more industrial and capitalistic; the gulf between the rich and poor, the fortunate and the unfortunate widens; ideals become higher and broader while the means to satisfy them are narrowed in the possession of a narrow class; only discontent seems to rise while the birth-rate falls. Society cannot cure itself, and the last hope, therefore, is for the State to attempt a cure.

pp. 15–16

These passages reflect the reform ideology that characterizes the guildswomen's work. Social practices are embedded in the social system, capitalism—a toxic system which, unchecked, generates morally unacceptable outcomes for the population as a whole and particularly for the Guild's target: women. Leading a social reform movement, the guildswomen chart a policy path to transform socio-economic conditions.

A reform methodology

Reform successes of the Women's Co-operative Guild at the turn of the 20th century built on effective means beyond reform ideology. Through trial-and-error processes the women co-operators melded their reform methodology. Three noteworthy methodological characteristics are: participant-observation, fact gathering for a popular empiricism and common sense theorizing.

The Women's Co-operative Guild writers were participant-observers, members of a popular political movement. Sometimes writing broadly about co-operation, they were often concerned with particular challenges facing that movement. As reformers, they wrote largely to influence the movement's direction. As such their writing was often an integral component of a political campaign on a particular socio-economic issue.

These campaigns typically followed a similar basic strategy. Speeches and pamphlets were used to convince Guild members of the presence of a problem and the need for action. A motivated membership could be enlisted to commit to a course of fact finding and petitioning. The resulting new knowledge could then be incorporated into tracts with a more explicitly empirical view. In the best of circumstances these new writings would play a role in a larger political campaign on the issue in question.⁷ Of course, the scenario laid out here is something of an ideal type. Often the various stages would become jumbled. The empirical contributions might be substantial or largely incidental.

Like advocates of other major reform movements, whether the prohibitionists or labor unionists or socialists, the women writing on co-operation necessarily drew on a rough-and-ready empiricism that sought to demonstrate the effectiveness of their favored means for achieving goals. The central question was practical feasibility of goal attainment. Hence, the need for an economics capable of convincing potential co-operators and legislators of the effectiveness of institutional change in achieving larger ends.

The heart of their arguments centered on empirical questions. They sought empirical support of their conviction that market capitalism eroded character, while co-operation built character. These writers needed to demonstrate the short-falls of the present system, and demonstrate the effective promise of the proposed central reform, co-operation.

Guild researches were typically written in journalistic style, sometimes as newspaper articles, often as pamphlets, occasionally as books. These pieces consisted largely of descriptive fact

finding. They almost always included extended anecdotes or reports from correspondents. Not infrequently there would also be quantitative data presented in tables. Occasionally, these facts had a sensationalist quality. At their best, these publications were consistent with a range of sociological studies of working-class life at the time, including those of Charles Booth, Sidney and Beatrice Webb, and the later work of the Hammonds.

Objectivity and representativeness of the data can be questioned in Guild writing. The resulting publications were never held up to academic standards of review. Samples were not random, questionnaires were often biased, historical observations were idiosyncratic, and conclusions were readily drawn.⁸ At the same time there was a freshness and energy in the approach that allowed the women co-operators to explore major economic problems.

There is only a modest extension of formal economic analysis in the writings of the guildswomen. Like most supporters of co-operation they were committed to free-trade. They generally were sympathetic to the achievement of a “living wage.” They were most original with respect to the mechanisms that tended to segment women workers and that generated household debt spirals. Even these original elements are presented in a largely intuitive fashion.

In sum, then, the guildswomen’s contributions were shaped by their participation in a major social movement. Their impressive fact gathering aimed to document social failures and institutional possibilities. Motivated by strong values and eager to demonstrate the virtues of co-operation, they made major contributions to the knowledge base of the day. This new knowledge, combined with elements of theory, allowed them to formulate and defend innovative policy positions. Under Margaret Llewelyn Davies’ leadership, the Women’s Co-operative Guild policy positions were effectively developed and promoted through the Guild’s co-operative campaign strategies.

“The minimum wage campaign” for girls and women, 1893–1914

Guild activism regarding co-operatively employed girls and women was part of a bigger British anti-sweatshop campaign (Scott 1998, 100). The 1897 British Women’s Industrial Council report, “Home Industries of Women in London,” documented low wages and long hours. The response to British sweatshops included social activism: in 1906, the anti-sweatshop movement attracted an estimated crowd of 30,000 to an anti-sweating exhibition.¹⁰

Following decades of information dissemination and protests against sweatshop industries, Great Britain initiated minimum wage legislation in 1909 under then president of the British Board of Trade, Winston Churchill. The Trade Boards Act of 1909 set up an institutional structure to redress low wages. Results included an increased living standard and a reduction in poverty, especially for women workers, although initially only across the four industries. It was not until after World War I that the Act expanded to cover three million British workers.¹¹

Paralleling the British anti-sweating movement during the two decades around the turn of the 20th century, the Guild led a charge for minimum wages within the co-operative movement (C. Webb 1927, 121). The guildswomen’s objective was to elicit a majority vote by the Co-operative Wholesale Society supporting a women’s minimum wage resolution. A 1911 vote denied their objective. In 1914 a majority vote instituted this minimum wage standard (C. Webb 1927, 119–120). The minimum wage campaign is a fitting example of the Guild’s reform ideology and reform methodology.

“A Co-operative Standard for Women Workers” (Women’s Co-operative Guild 1908b; hereafter, CSWW) and Harris (1897) are examples of published Guild campaign advocacy. CSWW grounds the minimum wage campaign in reform ideology, disseminates factual information gathered by the Guild, and argues for the minimum wage objective. In a section entitled

“How Guild Women Can Help,” CSWW describes actions that guildswomen should take as participants in a popular movement to promote achievement of the minimum wage goal. Harris (1897) reports efforts to collect data on 1,662 women employees’ work conditions and wages in 104 co-operative stores. Like CSWW, Harris (1897) opens with co-operative ideals. Most of this publication disseminates factual information with minimal theoretical foundation. Harris’s call to action charts co-operative reforms to meet the Guild wage goal.

Reform ideology

CSWW opens with the idea that in the co-operative “world, there is a Co-operative conscience, and we must obey it” (p. 1). Harris (1897) begins with a fundamental principle of the co-operative conscience: “we look to co-operation to remedy the injustices and evils of competition.” Specifically, Harris calls for a “minimum living wage” for all co-operative employees (p. 12).

CSWW conveys Robert Owen’s principle that social environment shapes human character, with the Guild focused specifically on women’s wages. The “supposed inferiority” of women was the primary reason that women received low wages. The learning and the teaching of alleged inferiority derived out of conditioning extending generations into the past (Women’s Co-operative Guild 1908b, 15) and instituted economic distortions for women workers.

A reform methodology

Fact finding and reform-oriented political activism were substantial driving forces of the Guild’s minimum wage campaign. As the minimum wage campaign progressed and incurred “hostile” push-back, guildswomen developed theoretical responses (C. Webb 1927, 118).

Intensive fact finding about the wages of co-operatively employed women began in the fall of 1895 with formal questionnaires mailed to 170 co-operative societies. Complete returns from about 1,349 women co-operatively employed were “grounds for a vigorous campaign in advocacy of a ‘living wage’” (C. Webb 1927, 115–116). CSWW documents a 1903 Co-operative Wholesale Society inquiry providing information on wages of 809 co-operative women employees in England.

The fact-gathering expeditions suggested that women’s wages were low relative to men’s, and that the co-operatively employed earned higher average wages than Great Britain as a whole, though mostly below the target minimum wage scale. There was wage variation across women workers and wages seemed to be ruled by the “custom of the district” (C. Webb 1927, 117). The Guild recommended a minimum wage scale for women varying by age (Women’s Co-operative Guild 1908b, 10; C. Webb 1927, 116).

The Guild disseminated the survey-based data and its analysis, prompting education and discussion through “[v]igorous propaganda.” Dissemination mechanisms included co-operative newspaper articles, formal papers, conference speakers, and distributed leaflets (C. Webb 1927, 117).

As reformers, Guild members instituted political strategies to meet their minimum wage scale-adoption objective. The strategies ranged from conferences with managers of co-operative employees to drafting and presenting scale-supporting Co-operative Wholesale Society resolutions to increasing the number of women in unions. The Guild disseminated information on minimum wage scale-adopting co-operative societies in a “Roll of Honour.” In 1910, an elaborate petition-signing campaign with 13,337 signatures was presented to Co-operative Wholesale Society directors (C. Webb 1927, 117–118).

Even with factual evidence and a variety of political strategies to shape opinion, guildswomen regularly received arguments opposing a women's minimum wage standard. Guildswomen learned how to respond to their opponents' arguments (C. Webb 1927, 118).

The guildswomen challenged socially accepted norms by stating that the work women do is necessary and "that wages and salaries are not really regulated by 'worth'" (C. Webb 1927, 118). These challenges to accepted social norms opened intellectual space for a dialogue about women's wages. The guildswomen understood the intuition of efficiency wage theory, that "better wages would increase the efficiency of both the workers and the management" (C. Webb 1927, 119). Guildswomen's responses to minimum wage objections are not novel, but the diversity of arguments shows that the guildswomen communicated counterpoints.

The low wage of women workers relative to men was attributed in part to the contemporary view that girls worked for a "mere pocket-money wage." The Guild argued against pocket-wages for girls because it reduced wages for all working women (Women's Co-operative Guild 1908b, 13).

Opponents to minimum wages for women commonly stated that men required higher wages than women since "men have to support a family." CSWW rejected the family support hypothesis with empirically verifiable counterpoints: many men did not support families; many women supported dependents (their own children, parents, or siblings); and single women could not secure themselves from future contingencies because low wages reduce their ability to save (p. 2).

The guildswomen's defense of minimum wages shows applied familiarity with the principles of supply and demand. Harris (1897, 7) sketches an intuitive version of supply and demand to explain the variation in women's wages across English districts: low wages exist where there is no demand for women workers; higher wages exist in areas with greater labor demand. Ethical concerns appear over supply and demand wage determination:

Why should we [Co-operators] allow our wages to be decided by unrestricted competition—that is, by the action of supply and demand—meaning by this, that we should give no higher a wage than the low one women are willing to take because the supply of women is greater than the demand for their work? We permit humane considerations (which turn out, we may incidentally remark, economically sound) to restrain competition in the matter of hours, why not for wages?

Women's Co-operative Guild 1908b, 7

A common minimum wage objection was that it generates higher prices or business losses. CSWW refutes this view, arguing that higher profits result from "better organizing, more efficient business methods, and greater enterprise" when employers cannot offer sub-standard wages (p. 7). CSWW develops the management response in more detail. "A bad Manager may try to make profits by means of low wages." But higher wages cause the co-operative "to insist on first-rate management, and so improve the prosperity of our business. It is really helping to make management more efficient if we prevent bad management being hidden under low wages" (p. 8). This is an interesting positive sum proposition that improved worker wages can set into motion forces generating improved management.

Socio-historic indoctrination into the belief of women's inferiority is offered as a primary reason for low women's wages. "Women, as well as men, are responsible for this view, for they have accepted it and passed it on generation after generation" (Women's Co-operative Guild 1908b, 15). Girls and women are trained to make fewer demands on life. Thus "a woman does not claim money to spend on herself as a husband does . . . she consents to a dependence which is humiliating" (pp. 15–16).

An anecdotal example is provided of deleterious wage effects. In a hosiery business, a woman manager with multiple work tasks including bookkeeping earned 24s. per week. When the business expanded a man was hired with the single task of bookkeeping and received 30s per week. The argument concludes that if “we take a large view we shall see that self-effacement may be as injurious to herself . . . and disastrous to the lives of her sisters, as selfishness” (pp. 15–16). If a culturally engrained attitude of self-effacement exists in wage-negotiating girls, the self-effacing girls accept sub-standard wage offers and might even be the negotiating force generating low wage outcomes. Relevant as a critique of the general applicability of the economic assumption of self-interest from Adam Smith forward, women who internalize a belief of inferiority and exhibit self-effacing behaviors could cause low wages.

Guildswomen's explanations for low women's wages included the pocket wage, the family wage, and the self-effacement hypotheses. Guildswomen explained and challenged all three hypotheses. The Guild's theoretical arguments, their fact gathering and activism, and their ideology established a minimum wage standard for co-operatively employed women.

Credit and poverty

Credit and the Guild ideology

Embedded in the earliest principles of the Rochdale Pioneers was an insistence that co-operative sales be conducted on a cash basis. In the context of the co-operative movement cash sales were seen as a pragmatic business practice and, even more importantly, as a key to independence and character building. The women of the Guild strongly endorsed this position and worked to support it with both statistics and anecdotal empiricism. Margaret Llewelyn Davies observed: “In early Co-operative days, no goods were sold, unless paid for there and then, over the counter.” But she went on, “a large amount of credit dealing has gradually crept into the movement” (Davies 1904, 71).¹² Acknowledging that the practice of credit was often “hedged round with various restrictions,” Davies still strongly opposed co-op stores selling on credit, “on account of its harmful effects on individuals and on Societies” (Davies 1904, 71).

The case for cash payment was couched by guildswomen in a way to appeal to the realities of women's working-class life. The typical co-operator was from a household with a man employed in a solid job, somewhat above the average. At least in principle such households, with care, were capable of avoiding the worst dangers of credit buying. While the entire co-operative movement emphasized the importance of the ready-cash rule, writings by guildswomen elaborated the point in terms of an ideology that underscored women's responsibilities in their households. For example, Amy Sharp, sometime editor of “The Women's Corner” feature of the *Co-operative News* in her tract, “What Has a Woman to Do with Co-operation?” (1888) made much of the idea that it is primarily the wife's responsibility to keep a household out of debt. In her sociology of the home, husbands would not generally participate in the key consumption decisions, although enlightened ones might recognize the usefulness of the co-operative society. It falls, then, to wives to avoid the mistakes of credit buying and to start actively saving.

Sharp presents her case as a dialogue between Mrs. Morton, a co-operative loyalist, and a friend she is trying to recruit to the co-operative society. Mrs. Morton admits she began her marriage running up substantial debts. Like many new brides of this era, she had never previously handled money or made up a budget. Starting with good intentions, she uses only cash, but finds it easier to let bills run up for a month. Quickly she loses track of her resources and ends deep in debt. Because of the easy availability of credit, Mrs. Morton admits, “I gave up

thinking about prices of things when I bought them.” As a result much of the household income “got melted away over trifles here and trifles there.” She “managed to run [the family] deep into debt in spite of my husband’s high wages” (p. 5). Finally, it is her husband who suggests to her the need to join the co-operative society and put things on a cash basis. In any case, it is Mrs. Morton who fully internalizes the message and becomes a staunch advocate of the co-operatives. She asserts it as the wife’s duty to manage the household budget and to set up an effective saving plan.

Ever since the first Rochdale stores, consumer co-operatives emphasized the importance of paying dividends as recognition of the common ownership of these enterprises. According to Sharp, the ready-cash purchase system is at least as important as the dividend paid. While the dividend is much appreciated, what is critical is the discipline involved in using the co-ops and avoiding the seductive aspects of credit buying. Her understanding of the potential psychological pitfalls facing working-class women is clearly deeper than the somewhat superficial treatment of such matters in the co-operative political economy of the day.

The Guild argument went further. Not only did women have responsibility for budgeting, but also they had primary responsibility for child rearing. In their expansion of co-operative ideology, consumer debt posed a threat to the character of future generations. Not only might children learn poor consumer habits, but they might be enmeshed directly in the corruption of the debt cycle. Credit in a capitalist market not only corrupted the behavior of women in their roles as consumers, but also had a surprisingly wide range of effects on child rearing.

The argument is elaborated in a Guild paper presented by a “Mrs. Deans.” Mrs. Deans starts off with a more or less standard co-operative understanding of the web of debt: “Credit is like a huge spider web, and the more its victims struggle the more they become entangled” (Deans 1898, 3). The mathematics of debt are relentless. The result is not more consumption, but less consumption.

Starting from this typical co-operative position Mrs. Deans develops a much broader argument. The impacts of credit sales, Mrs. Deans claims, extend beyond the creation of a new debtor household. Debt “totally demoralizes” the household, makes both men and women “mean and deceitful, untruthful and dishonest” (p. 4). The co-operative societies are about building independence and character. Extending credit works in just the opposite direction. Most importantly debt can easily corrupt the very core of the household’s purposes, child rearing. Mrs. Deans offers a sharply etched anecdote of how the credit system undermines character formation. A young girl of six is instructed by her mother to lie to a baker coming to collect a debt. The child, confused, tells the baker that her mother has instructed her to say that she is not at home. The child gets caught up in the lie, the mother is embarrassed, and as a consequence beats the child for her mistake. In this case credit, the “great evil,” results in “marring our better instincts” (p. 4).

The Guild’s ideological understanding of credit, while consistent with the theory advanced by political economists sympathetic to the co-operative movement, offered a much broader picture based on the reality of family life in the upper strata of the British working class. They trace the reach of credit beyond the simple mathematics of debt to its influences on the very core of the reproduction of society and character in the family.

Campaigns against credit

Given Davies’ interest in the credit question and her political influence in the Women’s Guild, it is not surprising that the Guild launched an “Anti-Credit” campaign in 1898. Papers on credit were presented in five Sectional Conferences. Branches were encouraged to propose to their respective societies that they do business only on a “ready-money” system.

The campaign was typical of the Guild's activist, co-operative research method. Some 116 branches (out of 260) participated. At minimum they reported on whether credit was allowed in their stores. Resolutions against credit were then forwarded to Management Committees (Davies 1904, 71).

Closely related to these efforts to broaden knowledge on the practices of co-operative stores, the Guild sought to demonstrate the applicability of cash sales in poorer areas. According to the guildswomen, one of the most dubious defenses of credit was the claim that only credit could attract the poor to the co-operative stores. As Mrs. Deans (1898) had asserted in her paper, "Credit only tends to make the poor poorer" (p. 3). The poor would not benefit from co-operatives offering credit, but they could benefit from association with the movement. Davies argued that co-operatives could have a transformative effect on the overcrowded neighborhoods of the poor with their "usual customs of pawning, drinking, and fighting" (Davies 1904, 90).

The question of how the co-operatives might best approach the poor became a major concern. Again, the Guild undertook to make a report on the matter. Using informal survey techniques, Sheffield, Bury, York, Newcastle, Sunderland, Plymouth and Bristol were investigated. Davies and the Guild excelled at this type of investigative effort. Interestingly, Davies cites Jane Addams's work in Chicago as a model for reaching into poor communities (Davies 1904, 95).

The Guild's report, "The Open Door" made a number of recommendations. Key were proposals to keep prices, entrance fees, and especially dividends low. The problem of balancing competing claims was clear. Somewhat hopefully the Guild Congress of 1897 passed a resolution:

Co-operators should discourage the payment of a rate of dividend higher than is consistent with a just regard to reasonable charges for goods, liberal treatment of employees, efficient safeguarding of the stability of the Society, and ample provision for the intellectual and social need of its members.

Davies 1904, 82¹³

Based largely on experiments with a store targeted to poor households in the Sunderland area, Davies was optimistic that not only might a co-op store in a poor community directly help households meet their consumption needs, but it might also serve as "a foundation and centre for constructive social work" (Davies 1904, 92). Davies looked to such stores serving as means to a broad social end. Building on relationships of "self-help and unspoilt by the demoralizing effects of charity," co-op stores in poor areas had the opportunity to raise the "standard of individual and social life" (p. 95). Ultimately, however, Davies asserts, such an expansion of the co-operative movement must be matched by major local and national reforms.

Producer co-operatives

The question of supporting producer co-operatives, in addition to retail co-operatives, was one that divided Guild leaders. While the call for producer co-operatives was anchored deep in the radical co-operative ideology, there was substantial disagreement in the Guild over whether women workers' interests were well served by producer co-operatives. The topic is interesting in its own right. But more to the immediate point, it provides an example of an important question in which divisions in the Guild leadership short circuited the organization's traditional research campaign machinery.

Ideology, producer co-operatives, and women

At the theoretical level both Robert Owen and J.S. Mill strongly endorsed producer co-operatives.

At the practical level, experience in Great Britain in the last half of the 19th century suggested producer co-operatives were far more difficult to establish and manage than retail co-operatives. By the late 19th century, these difficulties created a major problem for the ideology of the co-operative movement. Writing in 1891 in the “Women’s Corner,” Llewelyn Davies noted that co-operators were split on whether production should be run by consumers through the organization of co-operative wholesale societies or should be controlled directly by the workforces of productive facilities. Davies observed that on one side were those older idealists such as George Holyoake, who held that worker-managed production was central to the co-operative vision. On the other Davies cited the work of Beatrice Potter, who argued that producer co-operatives were hopelessly utopian.

The Women’s Guild generally presented a united front on most issues. But Davies was clear in her article that she was putting forth her personal views and not those of the central committee. That said, Davies’ position closely followed that of Potter who, in the same year (1891), had written an important volume entitled *The Co-operative Movement in Great Britain*. Generally supportive of the co-operative efforts in retailing (and of the Women’s Guild), Potter was scathing in her treatment of producer co-operatives which she considered utopian and unworkable. The record of producer co-operatives had been a “dismal” one of “repeated failure” (Potter 1891, 149). Potter identified three key reasons for these results: “want of capital, want of custom and absence of administrative discipline.”

Producer co-operatives either struggled with limited capital or borrowed at “ruinous rates of interest” which generally meant “rapid shipwreck.” Potter’s argument on custom emphasized the lack of commercial knowledge among those establishing producer co-operatives. Especially when such shops were set up in hard times they courted disaster. Too often

these associations were based on the old fallacy of the Labour Exchange; they are formed under the delusion that with industry and skill the worker must create value, whether or not the commodity he manufactures corresponds to any available demand.

Potter 1891, 151

This position, of course, ran directly at odds with Owen’s commitment to just such exchanges. At the same time it reflected the still relatively new emphasis on demand among the marginalists (Jevons) and neo-classicists (Marshall) with whom Potter was well acquainted. Finally, democratic governance on shop floors went against the entire development of industrial discipline. It was inevitably inefficient if not actually chaotic. Where apparently successful it was simply hypocritical as workers were effectively cheated out of their representation in one way or another (Potter 1891, 149–153).

Potter’s take on producers’ co-operatives became the accepted position of the Fabian Society in which she and her husband, Sidney Webb, played central roles. Indeed, this position became central to the broader socialist argument in favor of national ownership of industry. Llewelyn Davies, however, did not argue for nationalization. While sympathetic to Potter’s arguments against worker management, she advocated as an alternative, not nationalization, but rather ownership and management of production units by the co-operative wholesale societies under the direction of the co-operative movement.

According to Davies, workshops owned by the co-operative stores’ wholesale societies, could avoid most of the problems raised by Potter. Most importantly, the “capital supplied

by the (co-operative) stores is almost exhaustless," so their workshops could be well financed. Moreover, their wealth made it relatively easy to "secure competent managers," thus addressing Potter's third concern (Davies 1891, 1010). With respect to Potter's fear of lack of "custom," Davies might have added the argument that the wholesale societies, with their strong connections to co-operative stores, were in an excellent position to distribute the goods of their workshops.

Davies went on to consider the relative merits of the two types of production organization from the point of view of the workers themselves. Admittedly in workshops owned and managed by the wholesale societies, workers had no role in governance and took no share of profit. But, by the same token, and perhaps more importantly, they did not risk their wages or savings on the vagaries of the trade cycle. With the wholesale societies acting as employers, "bad times and losses can be stood much more easily; while bad effects are not felt directly by the workers, but are distributed over the whole body of consumers, so that each individual suffers as little as possible" (p. 1011).

Davies acknowledged that profit sharing might carry with it some incentive effects on productivity. But she argued, "There is nothing very exalting in the idea that a man will work harder for himself than for other people." From a moral perspective that included impacts on character development, the upshot might well be worse, not better.¹⁴ She was fearful that workers in profit-sharing enterprises would themselves become "profit grubbing capitalists." Moreover, workers with greater tenure might end up by exploiting new hires, emphasizing exclusivity rather than openness (p. 1011).

All said, Davies is quite aware that the co-operative wholesale societies would not generally identify the interests of the co-operative store movement with those of the workers. But under the circumstances worker ownership was not a solid alternative. Rather than risking ownership, the workers did better to build their trade unions, "the only way of securing a standard wage" (p. 1011).

Writing in response to Davies' article, Mary Lawrenson held to the more traditional co-operator position of Owen and the Christian socialists. Lawrenson starts by pointing out that many women first came to the Guild motivated by the hope that workshops would be established enabling "girls to work for their own profit" (Lawrenson 1891a, 1179).

Lawrenson went on to make an argument that the accumulated capital of the co-operative stores could just as easily be extended to worker-managed firms as to those managed by the wholesale societies. In a subsequent letter (Lawrenson 1891b, 1251), she gave examples of several successful worker-managed firms that deserved co-operative society support.

Lawrenson emphasized the role of women in workplaces, where they might reasonably aspire to less alienating environments. In many cases women workers were subjected to conditions more dispiriting than those of men. Blaszak suggests that Davies and the group around her tended to emphasize the role of women as home-based consumers and this might explain their lack of interest in producer co-operatives (Blaszak 2000, 108–109). Yet it is hard to find this argument convincing in light of Davies' and Catherine Webb's strong support of the campaign for minimum wages for working women. More likely they saw those women's interests as better addressed through reform legislation than through producer co-operatives that were unlikely to empower women workers.

A campaign that did not happen

Mary Lawrenson desired to make the issue of producer co-operatives a Guild project. She proposed that in traditional Guild fashion the question of producer co-operative be made a subject of collective study, at "meetings, lectures and magic lantern views" (Lawrenson

1891a, 1251). She also encouraged women to visit producer co-operatives so that they might gain first-hand experience of the differences between such workshops and those conducted on more traditional lines.

Lawrenson's call for a campaign was very much in line with the customary Guild approach to subjects of interest. But, to the best of our knowledge the Guild did not pick up on the suggestion. Producer co-operatives were not made the center of a Guild reform campaign. The Guild did not add to the data on the subject nor formulate policy proposals. Despite interesting initial points made by both Davies and Lawrenson, the deep disagreements on the issues left the Guild on the sidelines of the larger debate. As a result, its highly effective popular research method was not put in motion in this case.

Isolation of British working-class housewives¹⁵

The Women's Co-operative Guild mounted telling, if anecdotal, evidence of the problematic domestic circumstances facing many British working-class housewives at the turn of the 20th century. Domestic experiences for housewives included isolation-induced anxiety, drudgery, overwork, melancholia, a longing for "new walls round them, for people to work with"¹⁶ and material deprivation. Guild research also documented a small number of cases of psychological, physical, and sexual abuse of housewives. One of numerous contributory factors identified in the Guild literature included that the housewife "is first without economic [*sic*] independence, and the law therefore gives the man, whether he be good or bad, a terrible power over her" (Women's Co-operative Guild 1915, 8).

Larger in number than the four million British pay-check receiving girls and working women at the turn of the 20th century, were

the married women, who, as home-makers, contribute by their unpaid labour just as directly as wage-earners to the support of family life. This class is now, through organization, finding its voice, formulating its needs, and taking its part in administrative work as Co-operators and citizens.

Davies 1904, 162–163

The social potential of co-operation is well known, not a novel contribution of Davies or the Women's Co-operative Guild. The creative endeavor of guildswomen was the application of their reform ideology and methodology to the problematic domain of British 19th-century housebound working-class wives. The extension of co-operation into a consciousness-expanding educational force for women was a brainchild of Margaret Davies.

The reform ideology in the literature addressing the domestic experiences of British working-class wives manifested primarily in the form of rooting out yet another social "evil" in some working-class English households. Guildswomen argued that formal laws and informal cultural norms fueled an authoritative power structure that worked against the interests of wives. As evidence mounted, it became clear to guildswomen that imbalanced power in the marital relationship was a major issue in need of the agitators' toolkit. Participant-observation exposed the hidden experiential realities of working-class housewives.

Some of the evidence the Guild collected together was haphazardly anecdotal. Referring to a study by Lady Bell on Middlesbrough iron works women, Nash states that likely over half "of the wives have not the health and capacity to manage their homes and children with real success." "Many" of the iron works women fell into inert mental states, "as though they had given up the ideal, if they ever had it, of the possibility of making anything better"

(Nash 1907, 6). Relaying an account of a woman demonstrator yelling at a (wo)manhandling police officer: “‘What are you doing, a-hauling me along like that? *I'm not your missis'*,” Nash infers it “is only in such glimpses that we can get an idea of what goes on in some homes, for, of course, the privacy of the home is sacred” (p. 12). Chapter 11 of Davies (1904) preserves many anecdotal examples of the typical drudgery of working-class housewives' housework tasks and daily schedules.

Anecdotal examples also relay the restorative effects of co-operative experiences for these working-class housewives. One woman's perspective is quoted across texts: arriving “to Guild many times not knowing how I got there, I was that tired, but I felt stones weight lifted off my shoulders after” (Davies 1904, 155; Nash 1907, 7). A second woman found that Guild participation sequestered her melancholia (Davies 1904, 155).

Working-class women's involvement in branch meetings, educational opportunities, and Guild governance relieved the monotonous, isolating work lives of these housewives. The Guild also offered domestic service courses educating women in more efficient management of their workload.

Abused housewife experiences arising in some isolated household units required greater recourse by the Guild. Domestic abuse formed a primary reason for the Guild's public agitation supporting maternity benefits for women, better divorce laws in Great Britain, and suffrage. Nash (1907) also calls for payment of motherhood allowances by the state to mothers staying home to care for young children.

The maternity benefits campaign included formal fact gathering through the collection of letters documenting women's qualitative experiences of child bearing and rearing. A simple set of leading questions drove this fact-finding initiative: “How many children have you had? How soon after each other were they born? Did any die under five years old, and if so, at what ages and from what causes? Have you had any miscarriages, and if so how many? (Women's Co-operative Guild 1915, 191). This evidence supported the Guild's political activism toward ensuring that a state-paid maternity benefit become the legal property of the mother. The Guild's maternity survey questions also asked about the husband's wages and occupation.

The Guild sent the maternity questionnaire to 600 members; 386 respondents replied covering about 400 maternity cases. The Guild printed 160 letters in its widely acclaimed 1915 publication, *Maternity: Letters from Working Women*. Letters providing evidence of neglect and abuse in four households include: “Men Need Education”; “A Time of Horror”; “A Brutal Husband”; and “Problem of Housework”.

The overwhelming majority of these housewife reflections correlate their domestic difficulties with low wages and with uncertain work for husbands. Guild ideology linked inadequate market provisioning of the working class to the capitalist system. Beyond inadequate wages for men, the Guild identified two more factors explaining childbirth and rearing problems: ignorance in pregnancy and childbirth and the personal relationship of a married couple (p. 6).

The housewives' reflections in the maternity letters expose negative maternity and childrearing experiences. Most of the letters relay extremely confined options for the women. The women applied a number of coping strategies in response to their constraints, including (a) succumbing to the limits society and marriage imposed upon them; (b) sparingly managing household resources; (c) abstaining from consumption (especially women denying themselves food, rest, and medical care) to allow meager husbands' wages to nourish him and their children; (d) taking in work to earn small sums; and (e) in some cases, conscious decisions to limit family size. The maternity letters uncovered substantial qualitative empirical evidence to activate Guild agitation.

Economics metaphors and analogies best describe the rudimentary theoretical contributions made by women co-operators on the subject of housewife isolation. Likening marriage to a

curtain¹⁷ and applying the workshop¹⁸ concept to the domestic sphere are repeated rhetorical devices. Parallels between domesticity and slavery, between domesticity and servitude¹⁹ and brief references to the non-existence of a labor market²⁰ in domestic relations re-appear. The institution of the trade union²¹ is suggested to undo the harm caused from working-class housewives' isolation.

Davies repeatedly elicits the metaphor of the curtain in her attempts to convey the hidden domestic problems faced by working-class housewives:

In the past, a heavy curtain had, on marriage, fallen on the woman's life, and the nation felt no responsibility for her personal welfare or for the conditions under which she performed her great tasks. Without money of her own, with no right even to her housekeeping savings, without adequate protection against a husband's possible cruelty, with no legal position as a mother, with the conditions of maternity totally neglected, married women in the home had existed apart, voiceless and unseen.

Davies in C. Webb 1927, 11

The isolated working-class household as the woman's workshop is a repeated economic metaphor. Working-class homes "are the workshops of many trades, where overtime abounds, and where an eight hours' day would be a very welcome reform." Davies goes on to note that men do not understand the "drudgery and lonely effort" in housework (Davies 1904, 151).

Building on ideas in J.S. Mill's "The Subjection of Women," Rosalind Nash develops analogies of working-class housewives' marriages with slavery and with servitude. For Nash, slavery is the most appropriate parallel for mid-18th-century working-class housewives' situations. In some senses elevated to the status of servants by the end of the century, Nash describes that these housewives' domestic servitude still rated below servants-for-hire because domesticated housewives lacked access to a labor market. As Nash understood their situation, freedom was constrained more for working-class housewives than for servants because housewives lacked negotiating power in marriages. Nash attributes inexistence of negotiation power to self-effacing related mechanisms and also because the state reinforced the social perception of wives as property of their husbands:

But wives cannot bargain with their husbands about their own homes and children. Unselfishness, weakness, and custom all combine against their setting a value on themselves, and a wife is still vaguely supposed to be in some sense her husband's property.

Nash 1907, 5

At least as early as 1904, Davies refers to unpaid labor contributions by working-class housewives. In 1913, Davies elicits a simple cause-and-effect explanation of housewives' dire life experiences: "the fact that no money value is attached to the services of a woman in her home is also responsible for the position of so many women" (p. 4).

Nash describes in women as well as men the "desire for sensation, excitement and change." Rather than assess this desire as "wickedness," Nash promotes the idea that this "is a force we must direct, not crush." Directing this force toward the Guild as "a kind of trade union . . . we can spread better ideas" (Nash 1907, 8–9). By 1927, Davies suggests this redirection was accomplished:

It might well have been thought a hopeless task for a class of women who “never knows when their day’s work’s done,” and on whom personal claims are insistent, ceaseless, and irresistible, to organize and educate themselves and undertake public work and responsibilities. But the miracle has been accomplished [via Guild efforts] . . . and . . . a great and hitherto untapped source of strength has . . . been added to national life.

Davies in C. Webb 1927, 11

The Women’s Co-operative Guild provided working-class housewives with re-directive support. Branch meetings as well as social and political participation reduced household isolation. As a savvy political institution, the Guild shaped legislation enhancing state support for women. Finally, the Guild offered educational opportunities to expand the intellect and the socio-political consciousness of working-class housewives.

Conclusions

The Women’s Co-operative Guild focused on reform within the co-operative movement and more broadly across the nation as a whole. The guildswomen certainly deserve recognition for their political efforts on behalf of reform. But they also deserve recognition for their contributions to British economic thought of the late 19th and early 20th centuries. This chapter argues that the Guild brought to its ideological positions a unique methodology. While perhaps no individual guildswoman can be identified as an economist of the first rank, together they expanded the economic thought of their day and added greatly to the accumulation of economic facts.

The British co-operative movement generated a reform ideology that was strongly critical of the capitalist market economy and especially its tendency to erode the best in human character. Like many in the movement, the guildswomen were committed to this ideology. But in their reading, the co-operative commonwealth ultimately rests on homes and families overseen by women freed from the worst corruptions of the marketplace and competent in their housekeeping and child raising. These women must be strong in the moral example they set in their larger community. Guildswomen were convinced of the value of these goals, even if under current conditions, the vast majority of women could not hope to achieve them. The Guild’s ideological faith was that nothing inherent in human nature made such a sea change unobtainable. Thus it became their responsibility to identify, research and fight for the key economic reforms necessary to achieve these ends.

Against this background, the guildswomen developed an activist research methodology. Issues were typically brought to Guild congresses and local meetings, where the membership was encouraged to engage in discussion and to contribute to statistical research. The Guild methodology was built on participant-observation, fact gathering and common sense theorizing. While sometimes not rigorous, Guild research was always timely and relevant. Topics ranged widely over issues of concern to women co-operators. Most often the Guild focused on the failures of existing social structures, and especially those of the free market. In turn, the assembled information was most often used in advancing Guild policy proposals.

In previous sections we have attempted to flesh out our understanding of this approach of the Women’s Guild to economics by considering four areas of Guild activity: minimum wages, credit and poverty, producer co-operatives, and women’s isolation. An excellent example of Guild research in support of advocacy was the campaign around minimum wages within the co-operative movement itself. Documenting the role of women workers in

co-operative establishments, the Guild fought for an across the board minimum wage. Not just a fact-finding activity, the campaign generated thoughtful arguments against traditional defenses of women's sub-par wages. The guildswomen questioned common formulations of the pocket wage and the family wage arguments and explored a self-effacement hypothesis. The campaign ultimately was successful with the establishment of a minimum wage in the co-operative movement.

A similar campaign around the dangers of offering consumer credit led guildswomen to research not only the extent and consequences of credit, but also claims that credit was essential to extend co-operative retailing to poorer communities. The guildswomen's approach to fact gathering put the Guild leadership in an excellent position to advocate on these issues within the co-operative movement. At the same time the Guild was less successful in grappling with issues surrounding producer co-operatives. Split on the appeal and practicality of producer co-operatives, a call for a campaign was sidetracked by the leadership. Without such a campaign the Guild added relatively little to the broader topic or the role of women in traditionally managed production facilities supplying co-operative stores.

Guild research was perhaps most creative in considering the economics surrounding the isolation and dependency of working-class housewives. A topic that few traditional economists considered at all, women's isolation became an issue that guildswomen could hardly avoid. While much of the evidence they gathered was anecdotal, it all pointed toward the need for more aggressive organizing, education and political reform. And the Guild pushed to establish state-supported maternity benefits for those women.

Reviewing this record, we find it fair to credit the Women's Co-operative Guild with a unique collective research effort. Over a number of years, working within their ideological world-view, the Guild brought together a wide range of statistics, facts, and cases that offered serious support to the Guild's reform program. The Guild's collective approach to research stands out in the history of economic thought. Guild writers such as Margaret Llewelyn Davies and Catherine Webb made modest contributions to economics in their own right, but as a group the Guild generated a methodology that engaged and educated the guildswomen and, in some cases, re-directed social policy, even as they made meaningful additions to knowledge.

Notes

- 1 For the early history of the Guild as told by a central participant, see Margaret Llewelyn Davies (1904). The Guild's successor, The Co-operative Women's Guild, disbanded its national organization in 2016.
- 2 That reform movement included overlapping membership. For example, Catherine Webb was Secretary of the Council early on (Mappen 1986, 237). Like the Guild, several of these other organizations also emphasized an empirical methodology aimed at achieving reform. For example, Clementina Black of the Women's Industrial Council edited investigations into more than 100 trades, publishing the results in *Married Women's Work* in 1915.
- 3 The history of the 19th-century co-operative movement in Britain is recounted by Bonner (1970).
- 4 See Peter Gurney (1996).
- 5 Mill, John Stuart. [1848] 1965. "On the Probable Futurity of the Labouring Classes," Book IV, Ch. 7.
- 6 The origin of the term "co-operative commonwealth" remains hazy. However, it was in widespread use by 1907 when it appeared throughout Catherine Webb (1907).
- 7 See the description of methods in the Women's Co-operative Guild (1908a, 144).
- 8 Of course, the academic standards of the day were themselves somewhat ad-hoc and less than rigorous by modern lights.
- 9 The title of Chapter IX in C. Webb (1927) explicitly depicts the Women's Co-operative Guild's activism toward a minimum wage standard as a campaign.
- 10 Both examples on the British sweatshop movement are in Clementina Black (1907).
- 11 Simon Deakin and Francis Green (2009).

- 12 A few years earlier, Mrs. Deans reported that 1,113 co-operative societies gave some type of credit, and only 507 did all their business on a cash basis (Deans 1898, 3).
- 13 More controversial was a suggestion to create "Loan Departments" which could take security "to lend without taking advantage of necessity." These departments would directly challenge the widespread practice of "weekly pawning" (Davies 1904, 77). Presumably, some guildswomen feared that such departments ran the risk of enmeshing borrowers in a debt trap and exposing co-op stores to instability.
- 14 This argument was also made by Potter.
- 15 Gillian Scott (1998), Chapter 3, raises and analyzes the isolation issue for the working-class women of the Women's Co-operative Guild. This account draws on Scott's work, and adds to it by using primary source material and emphasizing the underlying economics constructions by the Guild.
- 16 Nash 1907, p. 6.
- 17 The curtain metaphor appears in the 5/27/1911 issue of *Co-operative News*, p. 667, as identified by Gillian Scott. It also appears in Women's Co-operative Guild (1915) and in Webb (1927). The metaphor of the curtain is an allusion to the lack of transparency in domestic relations.
- 18 Gillian Scott attributes the first use of the workshop metaphor in writing of the Women's Co-operative Guild to Miss Amy Sharp in a *Co-operative News* column dated 3/13/1897, p. 268. It also appears in Davies (1904), p. 151.
- 19 Nash (1907) references J.S. Mill (1869) as a source linking the domestic role of housewives to slavery and also to servitude. The analogy between the domesticity of housewives and slavery appears even earlier in 1792 in Mary Wollstonecraft's *A Vindication of the Rights of Woman*, chapter 4.
- 20 Non-existence of valuation via labor market processes appears in Davies (1904), pp. 161–162, Nash (1907), p. 5, and Davies (1913), p. 4.
- 21 Gillian Scott attributes the identification of the Women's Co-operative Guild as a trade union for working-class housewives to Nash (1907).

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