Mrs Helena Aylward: A British Catholic Mother, Spouse and Businesswoman in the Commercial Age (1705-1714)

In 1705, Mrs Helena Aylward became a widow for the second time. Despite her distress over the loss of her 'dear spouse', she assumed financial responsibility for the family business and would run it until 1714. Born in Middlesex in 1655 into the Porter family, Helena was an English Catholic. Already a widow in 1687 the 32-year old married John Aylward, a British merchant working in the Anglo-Spanish trade. Aylward's career had begun in the early 1670s in Cadiz and Malaga, Spain, where he met Helena when he went into partnership with her family. The Porters were transatlantic merchants active in Spanish and French ports. In 1687, after the marriage, John and Helena moved to St Malo, France. In 1698 they moved back to London, from where they monitored their Anglo-Spanish shipments, and where Helena would remain and work after John's death. Over four decades, until 1714, the Aylward family worked and prospered in European-Atlantic commerce.

Despite being British Catholics, theirs is a story of inclusion and success. Their involvement in trade may have been the consequence of any other political or civil career being barred to British dissenters. In over three decades of successful trading their religion appeared to be never an impairment nor did they seem to have experienced or practiced religious intolerance. Rather, their non-Catholic partners looked to them for their ability to access Catholic markets, particularly those in France and Spain, while England was at war with both countries for over two decades (1688-1714). Their familial and religious ties co-existed alongside wider commercial networks. They worked with anyone deemed trustworthy, in the knowledge that extensive connections were crucial for success in the commercial age. Through their ability to move beyond national and religious borders, the Aylwards built a successful business, defying the stereotype of idle and risk averse Catholics. Their story serves as proof that British Catholics, both men and women, were able to successfully integrate themselves into the British economy, contributing to the eventual achieve of social and political emancipation.

Their story is more fascinating if one takes into account that at the beginning of the eighteenth century, Catholics were facing a revival in penal legislation aimed at their further marginalisation. Catholicism was popularly associated with obscurantism and political conspiracy. The lives of the Aylwards move beyond this traditional narrative. They offer a new perspective on the British Catholic community. Like many other British citizens, they adapted to the emergent society, in which money bought many opportunities and reinvented themselves as merchants and entrepreneurs. As proved to be the case for other religious minorities, the ban from politics forced their most talented members into commerce and finance. Catholics could not pursue public careers, however there was no precise legislation about Catholic investors or speculators. Although the Catholic Church officially forbade lending money at interest, however this prohibition seems not to have impeded Mrs Aylward’s financial dealings with a variety of sea companies. Although barred from governmental appointments, Catholics financed the British government, by buying its stock and subscribing its trading monopolies. The newly-born British state and its fledgling empire needed funds and the religious identity of their moneylender was deemed irrelevant. This response
by British Catholics to these new commercial and financial opportunities, suggest a new narrative in which Catholicism, both male and female, can be equated with commercial success.

This work focuses on Mrs Helen Aylward’s economic role during her widowhood (1705-1714). However, she had played an active role within the family enterprise since the 1680s as John Aylward’s commercial success owed much to both the capital and the commercial networks that she had brought to their union. Helena was the daughter of Matthew Porter, an affluent merchant of Irish origin established in Cadiz and St Malo. In 1674, she married a merchant Jacques de la Herse Trublet, a renowned French businessman, a partner in and possibly one of the founders of the trading firm Woulfe & Trublet, based in Cadiz. On Trublet’s death, Helena was left with five young children, as well as vast capital and business networks, all of which she brought into her new union with John Aylward. There was gossip about her second husband being cheated in the marital deal in terms of profit; James Porter, Helena’s brother, one year after the union said to her sister’s husband ‘how great a cheat was done you [John] in your marriage, how unhappy you were therein’. However, judging by the length of the union which brought Helena a further three daughters, and by their joint business’ prosperity, Aylward clearly benefited from the merging of their assets. The merchant house of Woulfe & Trublet served Aylward for almost two decades. Marriage to the widowed Mrs de la Herse Trublet secured credit for Aylward’s young firm and introduced new acquaintances and other opportunities. Merchants commonly married later in life than the average man, after years of apprenticeship and then having accumulated sufficient capital to be in a position to take a bride. Indeed, at the time of his marriage John must have been in his late thirties because in 1672 he was already working in Malaga as a trader.

Whether Helena remarried out of loneliness or financial necessity is unknown. It is known however that the Aylward’s marriage was a happy one and John’s death caused Helena great distress. ‘God has been pleased to afflict me with the death of my dear spouse’, is how Helena informed her brother several weeks after John’s death. After this bereavement, Helena chose never to take another husband. Indeed, towards the end of the seventeenth century, remarriage became uncommon among widows, in particular of those from the middle classes. For Helena there were various discouraging factors at play, not least her abiding love for her second husband. Helena may have been discouraged by a fear of possible criticism if she had chosen to remarry, or else may have been unwilling to lose legal control of her newly acquired wealth and enjoyed her independence. She was certainly capable of running a business, having been raised in a family of merchants and married into another. She proved as capable as her husband in running the family enterprise. However, her behaviour in widowhood was not exceptional; it was not uncommon for merchants’ widows to take the reins of the family business on the death of the husband. Her story is significant in that she was a Catholic, working as a merchant and investor in a Protestant and patriarchal economy. Her story suggests a new narrative on female Catholicism. In fact, Helena traded and worked across various European countries, entering into business with co-religionists as well as non-Catholics. Helena’s case supports the argument that British Catholic women, as well as men, had an economic role and seized upon the opportunities offered by the new financial-commercial age, integrating themselves into Britain’s economy and society.
Furthermore, her story also challenges the stereotype of Catholic women as being solely 'women of prayer, and of deeply felt religious emotions'.

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In the literature about women in business, religion is not much discussed by historians. Although there are examples of non-Conformist female entrepreneurs, Catholicism seems absent. The only previous attempt by historians to go beyond the traditional stereotype of Catholic women as nuns or benefactors, is a portrait of the Catholic Lady Mary Herbert. She was a speculator in the Mississippi Company, although in her story Catholicism is not a fundamental feature; her religion is only mentioned in the context of her social background. The story of Helena therefore emphasizes a new narrative about Catholicism. While being a doting wife and caring mother, was also a skilled merchant and financier. Her aim seemed to be simply of supporting the family trade, and viewed religion as a private matter. She could be considered a feminist ante-litteram, a pioneer who faced unforeseen circumstances and succeeded in a male-Protestant society. There is no disputing that Helena Aylward accessed capital and the profession through her family. Nevertheless, she knew about business and worked alongside male partners, whether Catholic or not. Her life did not deny the traditional role of Catholic women: Helena had eight children, and secured excellent marital deals for her daughters. However, having a family did not appear to impede her work, introducing a new role of female Catholicism; not only wife and mother but also a businesswoman, active in Atlantic and Mediterranean commerce.

I

Historians have focused intensively on ‘gender in the economy’ during the early modern centuries. Scholars such as Barker or Sharpe have surveyed female merchants and businesswomen in the early Atlantic world. There is a clear narrative of female-run enterprise, and how women worked within the family and the community. Like Haggerty, the former studies agree that although only a handful of women were merchants, many worked in trade-related activities in the port cities. At the turn of the eighteenth century, the new fiscal-military state offered British women greater work opportunities than before. In fact, although involvement in commerce and finance was not a peculiarity of the early modern times, the Atlantic world opened new ‘financial options’ and led to the emergent role of women as financiers. Women displayed ‘awareness of the interest rates and of the financial trends’; they invested in the various sea companies, in the Navy and the Bank of England. Dickson describes how women were public creditors in government companies, and how their number increased during the second half of the eighteenth century. Widows were particularly numerous among investors and money lenders as they found themselves with cash to invest. Many held shares in South Sea annuities, possibly because this stable stock was considered ‘more suitable for trustee investment’. However, Sharpe has highlighted how female creditors were also owners of East India Company stock, providing capital, voting on committees and running businesses in the East India ports. ‘By 1685 20 per cent of East India Company bonds were held by women, and they held 5 per cent of bank stock’.
Besides owning public credit, during the eighteenth century, women also operated independent businesses, although the start-up capital was always accessed through family. Although the extent of their independence shall not be exaggerated, women were clearly businesspeople in their own rights, demonstrating economic prowess and the skills to run commercial enterprises. In fact at the time of the Financial Revolution women education was more focused on accounting and arithmetic which serves the new financial purposes. These various studies present a common pattern that can easily apply to Helena. It is clear that the primary role of a middle class woman was always within or for the family. Middling women usually worked alongside their husbands and when widowed, they could take charge of the business. They could resort to guardians or run the business with their sons or son-in laws. However, there are numerous records of women as head of family trades, in possession of outstanding managerial skills. Indeed, Helena mirrors this model; she fits perfectly into the representation of middle-class women, offered by recent literature: ‘they could perform the public role of deferential woman, yet in private they were less concerned or confined by such norms.’

However, what does this historiography tell us about Catholicism? Did Helena defy the traditional role of Catholic women? Was it possible for women of religious minorities to be in business? In recent works about female enterprise there is a Quaker and a Presbyterian answer. Haggerty integrates the recent debate about women, work and the Atlantic economy, with an analysis of Quaker widows in Pennsylvania. They sometimes sold the family businesses, if unaware of how to manage them, although usually they took them over, assuring an income for their families. Haggerty argues that women were facilitated by family and religious ties, which provided the right contacts and assured the continuation of the enterprise. Indeed, Sharpe has applied a similar pattern of networks to the Bristol Presbyterian communities, which, unlike the Quakers, were not communal in their dealings. Nonetheless, in both communities businesswomen mastered commercial skills, trading with family and unrelated partners. They acted on their own account as well, and they faced all the hazards and risks of the Atlantic world. Like their male counterparts, some succeeded while others failed.

Therefore, recent literature has investigated various aspects of women in business and religious non-conformity has been introduced as well. The Quaker widows of Pennsylvania or the Presbyterian widows of Bristol utilised religious and blood ties, in order to continue the family enterprise. The same dynamics in commerce have been noticed in the Iberian communities in France from where merchants moved French products into the Iberian markets via their familial and business connections. The women here, as in any mercantile community, supported their husbands. It is clear therefore that the business dynamics of the religious minorities were universal. However, the latter groups were Catholics or Jewish converso, who had assimilated quickly into their host Catholic country. Whereas, the Quakers and Presbyterians, although non-Anglican, acted from a shared Protestant background. Helena Aylward worked as a Catholic in Britain and, although as a widow she behaved exactly like any woman of the time, according to social expectations, in business she did not act like the other religious minorities. She was not communal and she did not rely solely upon family and co-religionists. Nevertheless, although there is an analysis of religion and business, the literature does not tell much about Catholic women and their economic role in a Protestant environment.
The traditional role of Catholic women is marginal, and gender empowerment and Catholicism have always clashed. Usually, female Catholics are represented as pious upper-class ladies with two potential careers that lay ahead of them: patrons, devoted to their communities, or nuns devoted to their God. Bossy argues that Catholic women were influential in domestic religious decisions, in a sort of matriarchal household, where men had a minor role. In England, Catholic women undoubtedly sustained their faith, and gathered proselytes. They nurtured their communities and their religion by patronising and promoting charities. However, their primary role was as caregivers, privately within the family, and in public as benefactors providing for their communities. Eventually, the only other opportunity offered to them was enclosure in a nunnery. In the historiography, the only instance of Catholic enterprise seems to be the founding of religious schools, covert nunneries, in which young single women could be boarded and educated. Yet again, women’s role was to serve their communities and to offer a place of worship in their non-enclosed cloisters. They literally ensured the survival of Catholicism by offering spiritual and financial support to their local communities. They nurtured the faith in sustaining the parishes, hosting services in their private chapels and sheltering priests. Meanwhile, they were patronising charities and employing the villagers in their households.

In their wills, women often dictated specific clauses, such as where and to whom to distribute the money. They donated money to the local priests or the parish and they always specified where and to whom funds would be allocated. For instance, it is not unusual to read of funds to be spent ‘within ten miles of London’, or only ‘on the Twickenham Parish’ or ‘exclusively for Mr Smith’. There were agreements on the price of weekly Masses for the donors’ ‘souls in purgatory’, at the cost of half a crown each, the price of the priest’s performance, around £6, or the price of a candle to burn ‘day and night’ on the altars. Therefore, the money left had various destinations, ranging from priests’ salaries, poor relief, spiritual retreats for new missionaries, to housekeeping expenses, breakfasts, or boxes of candles. The sums left for the communities were significant, from the £500 from Mrs Brent, to the £4,000 left by Lady Howard. Catholic women cared for their communities as well as for their families. Their charity ensured the survival of anyone with no means of bettering their lives. Indeed, there are various funds for long-term projects, such as funding female schools, nunneries, and hospices for the sick; as well as money for scholarships or prison fees.

A review of all the literature on the subject makes it clear that on Catholic women there mainly is a religious focus, and their economic role has been largely overlooked. However, Marshall and Scott’s recent study about the Throckmorton family at the time challenges this view by introducing more complex figures. They argue that it is possible to identify female Catholics’ activities. In fact, they describe how noble women worked. It is clear that their main duties were within the family and towards the local community; however, their work should not be discredited. Although less evident or lucrative than male employment, these ladies’ occupations were significant. Managing households, or large estates, and disposing of charitable funds was undoubtedly no less demanding than other professions. Catholic women faced additional difficulties in fulfilling their public duties as patrons, as their faith was unlawful. Moreover, among aristocratic families, female patronage was fundamental in establishing and maintaining connections within their class. Indeed, British Catholics’ social inclusion was also ensured by the ability of these women to maintain familial and communal ties. In sharing certain habits of sociability, Catholics strengthened their role within the aristocracy.
In the study, there is a clear focus on Catholic integration and the similarities within defined social groups. The Throckmorton women engaged in what was appropriate for their status. Their interests and social relations were transversal and overcame religious differences. The role within the household or as donors should not be underestimated. Their humanitarian effort is noticeable. They supported charities and promoted projects for their communities. They dealt with the financial issues of these plans, and even when managing the family estates, the effort was significant. Upper-class households were serious businesses, which required resources and employers. Their estates were often vast and regulated by laws and social customs. As a widow or spinster, women could be head of their houses and properties, therefore noble women worked and were involved in business. Moreover, the duty of child-rearing was nonetheless a job, because the children, both female and male, were social capital to invest in society. Good behaviour was fundamental for the financial stability of the household and for maintaining a good name and solid relations within the social class. Consequently, it is clear that Catholic women were proactive in society, thus linking female Catholicism and work. However, with Helena Aylward the narrative goes further, by coupling Catholicism with business.

II

Exploring Helena Aylward’s activities after her husband’s death suggest the experience of the Catholic Throckmorton women was far from unique. Mrs Aylward suggests that a new narrative on female Catholicism is possible, one that focuses on Catholic women’s economic roles.

As Hannah Barker has argued, women’s roles as active business people is revealed as much by their failure as by their success. For instance, the ledgers of the London Vicar Apostolic, Bishop Challoner (1758-1781), held at the Westminster Diocesan Archive record the Marshalsea’s prisoners, hinting, perhaps, at failed female businesses and their inability to pay their creditors. Therefore, although Catholic women’s sources are scant, it can be seen that some were involved in some sort of ‘middling’ professions as testified to by instances of the charitable funds offered to ‘put her out in a business’, and to a greater extent by the story of Helena Aylward and the Throckmortons.

Mrs Aylward typifies the role of a widow becoming legally responsible for her own actions. Indeed, immediately after the bereavement of her husband, Helena found herself dealing with all financial matters, not least the funeral charges; there was the need to supervise all the account books, and to deal with creditors and debtors. The first debtor in the list was her brother Nicholas, who owed her the third part of a sum they had disbursed in 1697 after the death of their father Matthew for the funeral expenses and some charities. She also tried to contact the widow of her other deceased brother James, who was not replying to her letters. In the early stages of bereavement women were swirled in a whirlpool of emotions filled with anxieties, legal papers, and duties. Any merchant’s widow needed to overview the financial situation to calculate losses and expenses and to arrive at the net value of the deceased’s estate. Helena was certainly acquainted with the economic activities of the family. Furthermore, she possessed the basic skills required in business, because she was born into a merchant family and married into another. As abovementioned, middle-class women were
educated in numeracy. However, knowledge of accounting and bookkeeping could be also accessed through family and kin.40

Indeed Helena, thanks to her upbringing possessed a range of skills, able to read, write and keep accounts. She proved capable of carrying on the trade of her husband and father, if necessary, and already by the mid-1680s, in Cadiz, there was frequent correspondence between her and other prominent European merchants. Her first husband may have already been sick at the time, because she was managing all the accounts and the letters were specifically addressed to her. In the south of Spain, her family was involved in the transatlantic trade; twice a year, from Cadiz, the fleets flota and galleon would set off loaded with European and Mediterranean goods, and come back from the Americas with silver, gold and dyestuff. Indeed, in 1685, Helena corresponded with a Spanish trader based in Cadiz who remitted '500 mexican coins' to her for a transaction. The other partners involved in these exchanges were the Goughs, prominent Catholic merchants based mainly in St Malo. French partners were fundamental for supplying provisions such as wine and fruit, in high demand in colonial and English markets. In 1686, Helena again corresponded with the Goughs and also the Lynches, discussing the American fleets harboured in Cadiz and ready to sail in June, by which time the West Indian galleons would have returned. All these partners were Catholic businessmen, influential in the mercantile community, with vast interests that spanned from Atlantic-Mediterranean trade, to smuggling and privateering.41 The Lynches in particular also had interests in politics, and for more than two decades they corresponded with the Aylwards. By the month of June 1686, Helena’s first husband had died as she was addressed for the first time as widow de la Herse Trublet by Dominick Lynch. In the letter various issues regarding transatlantic shipments were discussed. Interestingly, Lynch advised her to have the superscription of the letter written by another hand because her brother, in Cadiz, was picking up her letters at the consul’s [merchants’ headquarter], recognising her handwriting. Therefore, Lynch had to explain why she was corresponding with him and the Goughs. He may have deemed Helena more trustworthy than the rest of her family and so wanted to deal directly with her. This letter also suggests how Helena played an active and independent role within the family business, an opportunity that as Barker and Chalus state ‘equipped women to take over, if circumstances demanded.

After John’s death, Helena Aylward became head of the family firm. Her letters spanned a variety of issues and partners, and the tone of the conversations was as professional as it would be between two men. Helena was always addressed as ‘merchant Madame Helena Aylward’, although as any woman of the time, she inherited the title from her husband.42 Nevertheless, she earned it as she grew up surrounded by mercantile activities. In fact, she had a clear knowledge of commercial transactions and she could master trading skills. The letters available are scant; however, the few samples available present a woman with excellent managerial skills, who exemplifies the recent theories on women in business in this period. In fact, widows acted independently, without necessarily handing the business over to a son or a relative. Indeed, from her first marriage, Helena had a son, Michael Trublet de la Herse, who was certainly of age in 1705. Nevertheless, there is no mention of him in the correspondence, suggesting that she was the sole head of the family firm. Furthermore, Helena’s son-in-law, Charles Howard, is only mentioned clearing a debt after Helena’s death;43 strengthening Barker’s argument that the passage of the firm from mother to son or relative was not automatic.44
In accordance with recent literature about early modern widowhood and commerce, Helena as a widow was proactive and did not limit herself to the exchanges already established by her husband. Initially, being in London, she continued to be involved in the trade of English fabrics and Spanish and French provisions that found their way from Cadiz to the New World. She closed the final transactions left by her spouse, such as remitting payments and collecting debts. However, during the War of the Spanish Succession (1701-1714) when England and the Netherlands were at war with Spain and France, she expanded her interests and moved independently, taking advantage of the new opportunities offered by the economy of war; she diversified her business, by investing in arms trade and in the South Sea Company. She realised how the new British fiscal-military state offered new markets. Indeed, in 1707 during the war she wrote to a London merchant, asking twenty five fuzils, garnished with iron and twenty five garnished with silver. She also ordered 25 iron carbines and 25 in silver, with the request that the barrels of the carbines be about ‘three and half spans or two and half foot long’. She would have paid 40 reals each fusil and carbine wrought with iron, and 46 reals each fuzil and carbine wrought with silver:

which silver I will supply you, but the casting and working of it as also the loss of weight to be borne by you, the said arms are to be made of the same good quality and fashion as those you lately made for monsignor Delacombe and at the same prices if under the prices above mentioned the said arms must be sold me on or before the latter end of august next instead of your own name on each barrel you will please to put the name of Peyrelonque in earnest and part payment of the said arms, I now pay you £20. I also want a pouch, flask and a tool for tacking off and putting on the lock for each fuzil and carbine also a carbine belt.45

While there is no explicit explanation for this purchase, it was likely that Helena saw potential profits in providing war supplies, seizing an opportunity offered by the war economy. Furthermore, her partners introduced her to the financial world. In 1713, she invested £500 in South Sea stock and ‘in capital and principal stock of the company of merchants of Great Britain trading to the South Seas and other parts of America with the aim of encouraging the fishery’.46 This investment was significant if considered that the average annual salary of a plasterer was £30.47 The sum of £500 was the minimum required in order to have the right to vote in the company’s council. Electors received special commercial treatments and influence in the office appointments.48 The South Sea Company was created in 1711 by the British government to pay off the war debts of its creditors. Its initial purpose was to monopolise the South-American trade and to exchange the debts for the stock of the company. Since it was created during wartime, the company’s main purpose was always to oust Spain from the Atlantic, or at least to disrupt the Spanish monopoly in trade and slave trafficking. However, the achievements were not as expected, because after the peace treaty of 1713 the company obtained only access to some South American ports; moreover, the control of the slave trade, with the concession of the Asiento, was burdened by high duties. Therefore, the profits were greatly affected. The company failed mainly because the debts exchanged for the stock were all war debts and when the government realised the impossibility of paying, proprietors were offered the option to receive the profits in bonds instead of cash.49 This was not welcome news, particularly because to attract creditors the government had promised great profits, and the alluring prospects of sharing the riches of the Spanish trade.

Helena Aylward acquired the company’s shares in 1713, the last year of the Spanish War. Acquiring funds during the last years of a conflict was the best strategy,
as the prices were lower and the prospects were potentially high, once peace would be concluded. She invested her money in the stock market probably because she thought other investments would not be profitable and as a Catholic she could not invest in real estate. Nevertheless, investing in the stock market was common practice among merchants with high savings and the ambition to influence the companies’ policies. As previously mentioned, being an investor offered the opportunity to control offices’ appointments, but also to direct commercial policies. Investments are attested in various letters and in her correspondence with her bankers, the Arthurs. There is also mention of Richard Cantillon, possibly the biggest investor at the time, who was involved in the South Sea Bubble.50

In all those dealings, Helena showed clear awareness of commercial strategies, by adapting to the changing market. She relied on the partnerships already established by her husband for reaping the profits of the new Atlantic economy. Like any skilled trader she adjusted her business to circumstances, hoping to maximize profits. Indeed, trading in weapons and artillery could be advantageous in time of war, as the financing of the government’s war debt. Her ability to control the family firm is shown by the capacity to decide on what to invest or in how to deal with male debtors. In 1706, she demanded money from a trader involved in the south seas trade and also from a silk merchant. Meanwhile she was asked by Woulfe & Trublet to deal with the imprisonment of a captain and his crew in Cadiz; in 1709, she wrote to an insolvent partner, who had promised to pay £15 sterling; in her papers she also recorded the price of bricks and bricklayers, suggesting that she was also the head of the household.51

By examining her letters it is possible to depict a woman that strived for business success. Without any trouble she took financial responsibility and she fits perfectly into the role of merchant. She was able to work like the men in her family, and when widowed she did not leave the family business to her son or her son-in-law as might have been expected of a woman at the beginning of the eighteenth century. Instead, she took over the business and coped with the new responsibilities. She was extra-resourceful in order to overcome certain social and political impairments she faced as a Catholic and as a woman. Nevertheless, she continued dealing with all of her husbands’ partners as well as her relatives. In the correspondence she was always addressed as a merchant. During these years when dealing on her own account, Helena resorted frequently to the firm of Woulfe & Trublet. This partnership is not surprising since it was the legacy of Helena’ first husband and it was her who introduced this merchant house to John. The business relation with this firm spanned from the 1680s to the 1710s and with them Helena mainly involved in the transatlantic trade, their major destinations being the West Indies and South America. Indeed, in her widowhood, Helena was based in London, but she never severed contacts with her partners based in Spain and France. Relying on Woulfe and Trublet assured Helena with the possibility of supervising the Anglo-Spanish trade, while from London she could provide English fabrics, in high demand in the American colonies. In England, she mainly worked with non-Catholic partners, whereas in Spain she mainly resorted to family. In France, she tapped into the vast community of British Catholic expatriates in St Malo, that supplied her with French provisions. The ability to tap into these various networks assured Helena with a flow of commodities, even when trade was severely disrupted by warfare. As a British Catholic she offered the Protestant others the possibility to access lucrative Catholic markets, barred from the English when at war with Spain and France. She made sure that European fabrics, oil, and wines would always reach the Americas. From Cadiz the
major destinations were the West Indies, where products from South America and the North American colonies would be exchanged for Mediterranean goods.

Helena discussed significant dealings and contributed to run the family business. Perhaps, she operated from a privileged position as her family was well-established in the mercantile community. Nevertheless, she was able to trade and was also well-aware of the values on which the business was based. She knew that a good reputation was crucial in the mercantile world. Therefore, she was always polite with charming associates who treated her with gifts, such as Paul Den, who in 1693, had a very small dog to present and he was sure that Helena would have found her very acceptable. Women's behavior was social capital to invest in the market and good reputation would ensure contacts and financial stability. Besides this, Helena certainly knew which partnerships to cherish. Indeed, Paul Den proved crucial for the Aylwards during the War of the Spanish Succession (1701-1714). He was a Woulfe & Trublet’s associate and he had known the Aylwards since the 1680s. However, they mainly worked together during the Spanish War as Den was based in Portugal, a strategic place as the only English south European ally. In fact, through the Portuguese ports of Lisbon and Faro, the Aylwards smuggled French and Spanish commodities and exchanged them for English fabrics, that would load the colonial fleets. Den’s partnership fundamentally sustained the Aylwards’ business during the conflict. His work was crucial for Helena as it had been for her husband.

In all these exchanges, Helena showed an almost instrumental use of her religion. She resorted to her family and Catholic ties in Spain and France to secure constant supplies, whereas her commercial networks in London secured the availability of the English commodities. Like her husband, Helena ensured that the wheels of commerce would spin, despite the international turmoil. After the bereavement there was no difference in their management. In spite of being a Catholic woman, she was well acquainted with the family firm, something not quite common in the business world and in her religious community. In fact, sometimes widows would sell the family enterprise if they were not familiar with their husbands’ dealings. Social conventions did not promote female involvement in trade, and therefore women often resorted to a new marriage or guardians. Usually, women took care of part of the family activities. If married to a merchant they perhaps dealt with retailing or shop-keeping, but the most important decisions were left to the men. When the men were absent, or ill, their wives acted on their behalf, but they faced various barriers. For instance, women could not access capital, besides family or inheritance. Moreover, they could not sign legal contracts or be sued for debts because only widows or single women had legal status. For this reason, businessmen were not enthusiastic about trading with someone that could not be prosecuted if insolvent. Therefore, female access to trade was almost impossible and their assets would always be their husbands’. Only widows could be fully independent, as sole heir or executrix. However, widowhood opened up new opportunities. Particularly in the mercantile world, exchanging letters with partners’ widows was common, as exchanges took months or years, and therefore closing deals with the widows was common and in everyone’s interest. In the case of Helena the family business benefited from her rich dowry, so she had a vested interest in its survival. Once bereft she accurately checked her husband’s accounts, dealing with debts and the profit left. For carrying on the exchanges she surveyed the ledgers’ books, calculated credit and debts, and wrote to the partners. Like many other widows in trade
she showed accuracy and carefully checked all the accounts, perhaps to prove that she was able to succeed despite the social conventions.

Certainly, women were influenced by social and cultural expectations and they were usually deemed risk averse. Possibly, the role of carer affected their behaviour in commerce and finance. Their letters showed a certain accuracy and attention to detail. They were more methodical and systematic and, if successful, they were scorned by competitors. In fact, one of Aylwards’ many partners commented about the unnatural success of another widow in trade, saying: ‘for God almighty having made woman for man, and being at the same tyme deprived of the faculty to use the creature according to the intent of the creatour’.

Possibly this man had been refused a marriage proposal by a woman who did not want to give up her bequests and legal power to a new husband.

II

Undeniably, there were social restraints towards women’s involvement in business and female independence. Social conventions and expectations required women to run the household and raise children, and therefore successful female traders were deemed unnatural. Access to trade was hindered by the impossibility of accessing capital and by the lack of basic technical skills. Although able to inherit, female resources would be eventually be absorbed by the new spouse. Therefore, only widowhood would have offered some legal and financial opportunities. Nevertheless, women did participate in the economic life of Britain. Certainly they were not prominent merchants nor did they cover leading roles in the companies’ directories. However, they were traders. As retailers, shop assistants, or merchants’ widows, they were involved in trading in the wider sense. Recent historiography has looked at commerce as a whole range of activities. Trade entails buying and selling, but more generally it implies all the activities of the port cities. Manufacturing, retailing, and entertainment were all cogs in the wheels of commerce. Therefore, although with a minor profile, women were part of the mercantile community. Moreover, other analysis go even further, in arguing that women were also independent entrepreneurs. It is clear that family was crucial in providing capital and support. Nevertheless, businesswomen did exist. Helena discussed significant deals and she continued the family enterprise.

However, the aim of this work is not to emphasise Catholic female independence, but rather their economic role and integration. Indeed the commercial world offered new opportunities for women; they could be better educated and socialise in clubs and public assemblies. If unmarried or widowed, women were granted legal status, and a new legal support was being organised to protect their dowries. They were part of the family business and worked with their husbands. However, Helena Aylward was in trade as a daughter and wife, and for the Aylward women marriage was still the main purpose. Middle-class families saw marriage as the best deal to close and the only opportunity for social advancement. Indeed, in the family papers there are instances of women being considered as assets to exchange in the marital market. For instance, in 1699, Helena’s brother, Nicholas, complained about his daughter who refused to marry ‘a good deserving honest man’ chosen by him. The young girl showed great aversion towards the union, and the family blamed her young age and how ‘Happiness was preferred to her future richness’. Usually, she was such an obedient daughter and Nicholas was
utterly surprised by her behaviour. The marital deal was not completed and the young girl concluded her life in a convent. Therefore, it is clear that there is no attempt to emphasise the independence of Catholic women. In fact, as a middle-class woman Mrs Aylward was ordinary.

She was well aware of her social duties; she was a good wife and a caring mother, who fulfilled her role by negotiating excellent marital deals for her children. Marriage was undoubtedly the measure of success, and if a girl was not a suitable candidate, she would have faced a life in a nunnery. Indeed, three of the four daughters that Helena had from her first marriage became nuns, and only one was betrothed with a copious dowry of 8,000 livres. The only son of this first union died childless in 1755. The daughters of her second husband were even more successful, as they married into the aristocracy. She had three daughters from John: Maria-Alsen, Anne-Helene, and Anastasia-Jeanne. Maria-Alsen was born in 1688, and in 1708 she married Henry Charles Howard, whose son, Charles, would become the 10th Duke of Norfolk, whereas, Anastasia married Richard Moore, third Baronet Foweley, in 1707. They would have fourteen children.

Undoubtedly, Helena was aware of female social expectations. However, her family responsibilities did not constrain her involvement in business. Her social background provided her with a good education and the right skills. She could read, write, and keep accounts in good order which she used not only for running the household but also for having an economic role. Helena Aylward is not necessarily significant for how she acted in business, but because she introduces a new narrative about female Catholicism, where the economic dimension has been previously overlooked. She defies the stereotypes of Catholic women as patrons or saints. She introduces a different type of Catholic family, in which wives and daughters worked and traded, and religion was not their only focus.

The documentation available demonstrates once again that like her husband, Catholicism for her did not prove detrimental in commerce, despite being a social and political impairment. Thus, it secured safer trading strategies and the opportunity to integrate in the economic and financial life of the newly-born British state. In order to continue working, she tapped into networks of religion, nationality, and family. She worked in the Atlantic and Mediterranean trade, and invested in the government companies, that offered the most lucrative prospects at the time. She made a great use of her religious community and commercial contacts, without forgetting her duties as mother and wife.

She was aware of her social role, and as a merchant’s wife she seemed quite ordinary. However, as a Catholic she was innovative. Religion changes the impact of her actions; indeed, her figure introduces a new concept of a woman with an economic role, well-integrated in the mercantile community, not particularly concerned with her local community, or with her religion. Although part of a wealthy family, she did not promote charitable institutions and never mentioned religious concerns. She only nurtured Catholic contacts as long as they were valuable for business. Helena discussed mainly trade deals and finance in her correspondence. In the figure of this woman, two different narratives merge. She embodies two contrasting stereotypes. She was a mother, doting wife, and daughter hoping for a good marriage. However, she was also an investor, merchant, and speculator. What has been argued for other religious minorities can apply also to Catholic women. Mrs Aylward challenges the traditional representations of female Catholicism, by adding an economic dimension. Like other dissenting groups, Catholic women were not communal and they resorted to their
religious community, as well as business relations. They did not deny the religious dimension; nevertheless, they were not only focused on religion, but also on the economy, an aspect that the historiography has neglected. The new commercial age allowed female Catholics to begin to think of new roles. Between employment in the cloister or the household, the Atlantic world offered Catholic women a third way: business.

1 The Aylward Papers (1672-1717), AY, are held at Arundel Castle Archives, and reproduced by kind permission of His Grace the Duke of Norfolk.
2 AY 128 Personal Correspondence, Letters from Helena Aylward to various relatives on the death of her husband, June and August 1705.
5 Edward Norman, Roman Catholicism in England, from the Elizabethan Settlement to the Second Vatican Council (Oxford: Oxford University Press, 1985), 33-56: These new laws revised the old Acts. They stressed the prohibition of purchasing and inheriting land. They banned Catholic involvement in politics and the opportunity of holding public offices. Catholic families faced hostile prejudice; nevertheless, they were still prominent and actively involved in society. The Catholic landed nobility declined. However, this trend was part of the change in act within the British society.
6 Tolles, Meeting House.
7 (Westminster Diocesan Archive) WDA, A 41-57, Report about English Catholics. Only one report of the English Catholic Mission declared how Catholics could not put their money into the government companies. However, this document was certainly biased and not entirely reliable, because it was written by a Catholic bishop for the Roman Holy See.
8 Walsh, The South Sea Bubble and Ireland, 27: Only in the 1780s, the Catholic Church would introduce new legislation.
9 Tolles, Meeting House.
11 AY 128 Personal Correspondence.
Jeremy Boulton, ‘London Widowhood Revisited: The Decline of Female Remarriage in the Seventeenth and Early Eighteenth Century’, Continuity and Change, 5, 3, 1990, 323-355: When there were
employment opportunities, women choose not to remarry and London’s economy offered them the possibility to supporting themselves. Employment opportunities offered an alternative to remarriage.


Haggerty, The British-Atlantic Trading Community, 79, 222. Women were part of commerce as shopkeepers, wholesalers or employees in any of the many businesses of the port cities.


Sharpe, “Gender in the Economy,” 294-5, 301.

Barker, The Business of Women, 105-133.


Sharpe, “Gender in the Economy”.


Ibid., 288.

Brunelle, “The Price of Assimilation”: In this work there is a substantial difference between Spanish and Portuguese women. Spanish women were more dynamic and assimilated easily within the French society. Whereas, the Portuguese women, perhaps due to their Jewish heritage never severe the ties with their home country. They relied on other Portuguese for business. They married among themselves, and they did not invest in French property or finance.


Ibid., 229-249; Froide, “The Religious Lives of Singlewomen in the Anglo-Atlantic World”.

Rowlands, ‘Recusant Women’.

WDA B 1536 Challoner’s Ledger, Lady Westmorland left £50 to be paid to her servant, to be by him distributed amongst the poor in and abut the parish of Twickenham. Lady Mary Webbe settled a yearly rent of ‘four score’ fund for the maintenance of chapel at Harthrop and of a secular priest who shall officiate there and assist the poor Catholics in the neighborhood. Challoner received £400 being part of £500 left by Anna Maria Risdon in her testament, deceased in March 22th 1754, to be instructed in the hands of the chapter of the Episcopals clergy. ‘The interest to be paid to Mr Smith during his life and after his death to support a priest, labouring in or within ten miles of London, to be nominated by the bishop of the London Diocese for the time being’. The incumbents are to say Mass for Anna Maria Risdon and her brother James Breda at the rate of half crown per Mass.

Ibid., Ann Cotton left £200, the interest of which for a weekly Mass for the her soul in Purgatory. Lady Westmorland left £100 in secure funds; The yearly produce of it applied for the furnishing oil to keep a lamp burning day and night in the chapel of Hammersmith or other place that the Bishop shall think proper to appoint. She also left £300, the yearly income to be paid to such clerical priests as shall say three Masses every week, forever, for the good of her soul and the soul of her last husband Lord Robert Dunbar. The
 priests would ‘Give a place in their daily mementos and keep their anniversaries with a requiem’. Robert
Dunbar died on the 23rd of November 1714, Dorothy on January the 26th, 1739.
34 Ibid., In 1735, wax candles were worth half a crown the pound and one shilling for the box.
35 Ibid., the purpose to support priests in public or private chapels. Lady G. H. left 4,000 to pay the
income of an English priest that shall be approved by the Bishop of the London District. £15 yearly salary
with the obligation of constantly assisting in London within 10 miles thereof.
36 Ibid., Mrs Eliot by her codicil left to Mrs Mary Bright £24 per annum for her life, to be paid into Challoner’s
hands or his executor. To Margaret Morris, £10 per annum, till she attained to the age of fifteen and then
£20 to put her out of business. Challoner paid to Mrs Carpue, at Hammersmith school, £10 on the account
of Margaret Morris.
37 Peter Marshall and Geoffrey Scott, Catholic Gentry in English Society, The Throckmortons of Caught
From Reformation to Emancipation (Burlington: Ashgate, 2009).
38 WDA, B 1536 Challoner’s Ledger, The fund left by Mrs Eliot was meant to help Mrs Margaret Morris,
born Dec. 1753. £10 per annum till she attained to the age of fifteen and then £20 to put her out of
business.
41 Paul Monod, “Dangerous Merchandise: Smuggling, Jacobitism, and Commercial Culture in Southeast
42 MS, Lett. C. 192 Bodleian Library. Letter 93 form Daniel Arthur to Helena Aylward in London, the 3rd of
43 AY 125, Business Correspondence.
44 Barker, The Business of Women, 111.
45 AY 126, Business Correspondence, Letters addressed to her after her husband’s death. Includes a few
accounts and receipts (some for household expenses) May 1705-June1711.
46 AY 131, Executors Accounts, Receipts and acquittances made out to the executors of John and Helena
Aylward for debts owed by them at their deaths, May 1710- Mar. 1717.
47 Haggerty, The British-Atlantic Trading Community, 1760-1810, Men, 41. Haggerty in her work also
argues how religion and family were still used to provide networks, however with Hancock she agrees that
the choice of a partner was based on trading and personal skills, or only the ability to get along with
someone. Therefore relying only on religious and family contacts would have not be successful, in particular
in the wider Atlantic world.
48 David Hancock, Citizens of the World, London Merchants and the Integration of the British Atlantic
and the situation at first was misjudged. There was no acknowledgment that the Nine Years War or the
War of the Spanish Succession would have been that long and expensive. The political situation was
unstable because of the new role of the Parliament and because it was believed King William III had his
interests mainly outside England. The land taxes were too high and landowning was becoming less
attractive. Moreover, taxation was not covering the debts, and the government was insisting on short term
loans. At times of warfare, money had to be found quickly, and the creation of the stock market answered
this need and in particular the duty of paying it back. With the companies, the debts were paid in stock
and the capital was provided by the possibility of selling the shares. The Asiento was assigned for thirty
years, but 10% of the profits had to be pay to Jing of Spain. Whereas 28% was the duty on all trade to
South America.
50 Murphy, Richard Cantillon, 26-27. Cantillon was a French speculator of Irish origin close to the circle of
the finance minister John Law. Together they conceived and created the company in Louisiana where
Cantillon amassed an impressive fortune. After the financial crash of 1720 he was involved in various
litigations, such as the one with Lady Mary Herbert. Nevertheless, he was a precious contact for the
Aylwads. He was family of the Arthurs, who were prominent bankers in Paris. They were renowned money
lenders and at time of war they lent money to various governments, the British as well. They were
established in the business world, counting on vast economic networks. Moreover, thanks to their
Catholicism they were able to dispose of funds within France and Spain. This ability of channeling money
through hostile countries gave them an advantage over their Protestant colleagues. Therefore, the newly-
born British government disregarded their religious affiliation.
51 AY126 Business Correspondence, Letters addressed to her after her husband’s death. Includes a few
accounts and receipts (some for household expenses) May 1705-June1711.
52 AY 30, Business Correspondence, Letters from Paul Den one from Cadiz and one from St Malo.
53 AY 30, Business Correspondence, Letters to John Aylward from Paul Den.
54 Haggerty, The British-Atlantic Trading Community, 71-74. Barker and Chalus, Gender in Eighteenth-
Century England, 98.
55 Grassby Richard, Kinship and Capitalism, Marriage, Family and Business in the English-Speaking World,
They were named as executrix, although towards the end of the seventeenth century joint appointments
became more frequent. (Not because they were not trusted but because being an executrix could be a risky task) As executrix they had to liquidate stock, collect debts, pay all the fees, charges and file accounts. They could become matriarchs with dependents or remarry, but at risk of losing their independence again.


57 AY 16, f. 6 *Business Correspondence* Letters to John Aylward from Benjamin Bake, one also from Thomas Hill at Exeter, Aug. 1688-Aug. 1689.


59 Haggerty, *The British-Atlantic Trading Community*: Haggerty argues how men and women were involved in the distribution of goods in the port cities. Although usually, only the male elite is considered as merchants, this is not entirely correct. A trader was not only a merchant but could also be a factor, a broker, a shopkeeper, a grocers. Therefore, this definition widens the discussion on women. For instance, in a port city, men needed to be fed or entertained and involvement of women in the mercantile community was consistent and fundamental.

60 Barker, *The Business of Women*, 105-133.


62 AY 120, *Personal Correspondence*, Personal letters to John Aylward from Joseph Comerford and Nicholas Porter. 2 about the breaking of Porter's daughter's engagement to Walsh, July-Oct. 1696.

63 AY 54, f. 1, *Business Correspondence*, Letters to John Aylward from Nicholas Kehoe at Puerto de Santa Maria, Mar. 1701-Mar. 1702. 1 bundle. Some personal matters included, mainly relating to Kehoe's niece, Mary Bray. Mary was advised by Aylward to stay in a convent in Cadiz for two years. She was frequently visited by the partners Woulfe and Trublet. She had been forced into a nunnery because a marriage could be uncertain for her, 'if not well' and she probably was not the most good-looking daughter chosen for it. However, after few months she left the convent, but she was unwell because she could not adapt to the Spanish lifestyle, being Irish.