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Female enterprise on a transnational border: the entrepreneurial agency of an East Icelandic businesswoman, Pálína Waage (1864–1935)

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ABSTRACT

The aim of this article is to contribute to the historical discussion of women entrepreneurs. It demonstrates that in Iceland, historical research on this theme has been scarce. The special focus of this article is to analyse the entrepreneurial agency of an East Icelandic female businesswoman, Pálína Waage (1864–1935), against this background. Based on her autobiography, diaries, and other local accounts, we analyse Pálína's work and life trajectory in the context of the *transnational* town of Seyðisfjörður where she operated. We propose that Pálína possessed, in her local context, social and symbolic capital as an entrepreneur, as understood by French sociologist Pierre Bourdieu. However, Pálína's subject and agency has been silenced by factors such as the restricted financial authority of married women at the time, sociohistorical data, and the masculine discursive formation of the term 'entrepreneur' in the Icelandic context. It is proposed that Pálína's female entrepreneurial agency was transgressive given these historical circumstances. It is also suggested that local history may help make entrepreneurial subjects, such as Pálína, visible. However, the question of whether Icelandic national history and the history of women and gender offer such possibilities is a topic for future research.

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1. Introduction

Although research on the history of women entrepreneurs is scarce, this does not mean that women have not been engaged in business. They have been hidden in the real world and ideationally hidden by our way of conceptualising business, enterprise and the surrounding circumstances. British historian Alison Kay (2009) argues that women have often also been hidden by the *home*—the conceptualisation of separate spheres of public and private agency—and the interpretation of the concept of the *entrepreneur*. The obscurity and absence of actual female entrepreneurs worldwide in the various realms of history are indeed the theme of several recent publications. By using a broad definition of entrepreneurship and business, Aston and Bishop (2020) make women's contributions visible in various local circumstances.

Norwegian historian Eirinn Larsen's (2012) research documents a large number of women in Oslo in the late nineteenth century who conducted 'sale and/or production in their own name and by themselves' (p. 127). Nevertheless, these entrepreneurial women have received little attention in Norwegian historical studies (Larsen, 2012, p. 127). Historian Beatrice Craig (2017) challenges the widely accepted assumption amongst women, business and even French historians that middle-class women did not conduct business in Northern France. This contradicts her

own research, which demonstrates that in the ‘first half of the [19th] century, being female was no obstacle *per se* to engaging in mercantile and manufacturing activities in the Lille arrondissement [...] independently of their marital status’ (Craig, 2017, p. 78). Furthermore, women ‘continued to be independent businesspersons in their own right in the second half of the century, irrespective of their marital status’ (Craig, 2017, p. 102). To some extent, women’s engagement in business was contingent on their family status and responsibilities. According to Melanie Buddle (2020), around 1900 in Canada, self-employed women were more likely to be married, widowed or divorced, as well as older, compared with their wage-earning counterparts, and many of them operated small home-based businesses (p. 316). This reveals that the public–private divide was blurred in the lives of female entrepreneurs.

The aim of this article is to add to the dialogue on women entrepreneurs by accounting for a specific example, entrepreneur Pálína Guðmundsdóttir Waage (b. 1864, d. 1935), who will be contextualised in a social and historical geographical localisation, namely, East Iceland in the late 19th and early 20th centuries. We discuss the agency of Pálína in relation to the alleged public–private divide, the discursive framing of what it meant to be an entrepreneur and the forms of capital pertaining to it (Bourdieu, 1984), and the way in which her enterprise and life trajectory can be viewed in light of the concept of transnationalism. We follow Nicola Phillips (2006), who emphasises that ‘many ... women conducted their business as well-integrated members of local trading communities’ (p. 175). We will argue that an investigation into Pálína’s activities cannot be separated from an investigation of the environment in which she lived for most of her adult life, the town of Seyðisfjörður, in East Iceland. We will demonstrate that the trading environment of Seyðisfjörður during Pálína’s time can be defined as *transnational* and that her businesses were one link in the chain that supported the existence of such an environment.

This article is divided into seven sections. First, we describe the national context and the circumstances in the transnational town of Seyðisfjörður at the time Pálína operated. Thereafter, we introduce our theoretical concepts, the alleged public–private divide, the conceptualisations of the concept of the entrepreneur and its connotations, and the relation of this to cultural social and symbolic capital. In the bulk of the article, we explore Pálína’s entrepreneurship against her multifaceted historical background in East Iceland during the early twentieth century. This investigation will mainly be based on her personal diaries. Pálína did, in some ways, possess unusually strong agency. Research on her activities, based on her personal writings and other sources, provides an interesting opportunity to examine questions regarding the agency of female entrepreneurs, in general.

We propose that Pálína possessed entrepreneurial agency that transgresses the discursive formation of female entrepreneurship in the Icelandic cultural context and historical research. We can discern the *silencing* and invisibility of women’s entrepreneurial agency on many levels. The visibility and financial authority of women at the time hinged upon their marital status as married women were not considered legally competent to manage a couple’s shared finances. This is closely related to Icelandic classifications in sociohistorical data and statistics which contribute to hiding women in Pálína’s situation. Furthermore, the Icelandic language and thought regarding female agency hardly seem to include Pálína’s type of entrepreneurial agency. We suggest that local or regional history may, in fact, offer possibilities to foreground entrepreneurial subjects, such as Pálína, and make them visible, despite indications that national history, as well as the history of women and gender, has offered fewer such possibilities.

2. National background and women’s work in Iceland in the late 19th and early 20th centuries

In the nineteenth century, Iceland was a traditional, rural society with a very small population. Urbanisation was very slow, and over 90% of Icelanders lived by farming (Gunnlaugsson, 1993, p. 74, 83). Stagnation and conservatism are constant themes in historical writing about nineteenth-century Icelandic society (Hálfdanarson, 1999, pp. 111–112; Ísleifsson, 1992, pp. 79–80;

Júlíusson, 2020).¹ Industrialisation in fishing and modernisation, in general, brought profound changes, for example, in the proportion of people living in rural settings. In 1890, the population reached 71,000 (Jónsson & Magnússon, 1997, p. 49), of which 12% lived in towns or villages with 200 people or more. In 1920, this proportion increased to 44% or almost half of the population (Gunnlaugsson, 1993, p. 156).

According to Halldórsdóttir (2008), in an agricultural society, women's 'daily work covered a wide range of jobs and was related to class and position within the household.' (p. 48). Women in the countryside, especially farm labourers, 'did men's work whenever necessary (for instance when men spent weeks and months fishing far away from the farm). The boundaries between women's work and men's work were therefore unclear and fluid' (p. 48). Furthermore, several primary sources document the workload and hardships that working women endured, as well as the lack of varied work opportunities for them (Halldórsdóttir, 2008, pp. 47–49). Here the question also may be raised whether the agricultural society offered farming women opportunities to engage in selling or exchanging household products, like for example butter or eggs. But as mentioned above, the population in Iceland was predominantly rural. This means that the farms, units where there lived ca. 5–10 people, in general lay 'singly in the landscape', often separated by a long distance (Júlíusson, 2013, p. 18). These conditions did not allow for markets where selling or exchanging of goods could take place and they were hardly favourable for any extensive exchange of goods.

Women's participation in the economy changed profoundly in the last decades of the nineteenth century and the first decades of the twentieth century. The most extensive research on women's work, in general, in Iceland during that period has been conducted by historian Sigríður Erlendsdóttir. Her work, although done within the framework of the social history of the 1970s, remains a major reference on the subject. Focusing on women's work in Reykjavík, Erlendsdóttir classified women's work into four main categories: housewives, independently working women (women who ran their own enterprise), wage earners (e.g. maids, workers in fish processing, water carriers, industrial workers and seamstresses) and women in official service (midwives, nurses, telephonists and teachers) (Erlendsdóttir, 1977, pp. 43–59).

In the work *Hagskinna*, Icelandic historical statistics, additional data on the labour force by industry and sex can be found. According to those figures, the labour force in 1910 in the whole country constituted 36,643 persons in total, of which two-thirds were men. Almost half of the women were domestic servants, more than one-fourth were employed in agriculture and around one-fifth were in manufacturing (mainly fish processing and freezing, salting and drying). This clearly confirms the importance of the fishing industry for female employment (Jónsson & Magnússon, 1997, pp. 218–219).

The social category that Pálína belonged to, according to the census material, is *housewife*. In the 1910 census, she was registered as *his wife*. This also means that in official figures, Pálína did not, in fact, belong to the Icelandic workforce. In figures on the labour participation rate by sex and marital status in 1920, 95.7% of married men were registered as parts of the labour force, but only 5.5% of married women were. These figures were based on the concept of the *provider* in the censuses, which was the way of accounting for those who were active in the labour force. A married woman who participated in her husbands' business activity was not included among providers unless her husband was incapacitated or unemployed (Jónsson & Magnússon, 1997, p. 204). The editors of *Hagskinna*, historians Guðmundur Jónsson and Magnús Magnússon, warn that the 'concept of provider grossly underestimates the work participation of married women' and that 'this problem has only to a small degree been dealt with' in their data (Jónsson & Magnússon, 1997, p. 208, 216). It may therefore be claimed that the categories used in sociohistorical statistics contribute to the *hiding* of women entrepreneurs. However, although historical knowledge on female entrepreneurs in Iceland is scarce, it is possible to find women who conducted business affairs. Icelandic historian Sigríður Th. Erlendsdóttir (1977) offers an overview of women who operated

¹For micro-historical research on 19th-century and early 20th-century Iceland, see Magnússon (1997).

independent businesses in Reykjavík from 1880 to 1914, contending that 40 out of 319 trade licences during this period were issued to women (p. 44).

Historian Guðjón Friðriksson (1990) found 107 women storekeepers in Reykjavík during the 30-year period from 1887 to 1917. Friðriksson identified four categories of women: single women (unmarried or widows) who started their businesses of their own initiative, the wives of storekeepers and tradesmen who had a booth of their own in their husbands' businesses, widows who continued to run businesses after their husbands had died and women who were registered as owners after their husbands had gone bankrupt (Friðriksson, 1990). No information is available on the composition of these groups in Iceland, but the situation of these groups clearly interacted with family and marital status, reflecting the blurred boundaries between the public and the private, as was the case in Canada, according to Buddle (2020). In the next section, we will account more closely for the local but transnational environment of Seyðisfjörður during Pálína's time.

3. The transnational town of seyðisfjörður

Icelandic historians have underlined the important role and elbowroom of foreigners within the Icelandic economy in the late nineteenth century. In his comprehensive work on Icelandic history in the twentieth century, historian Helgi Skúli Kjartansson wrote that one of the characteristics of the last decades of the nineteenth century was that foreigners were extensively involved in the Icelandic economy. Thus, 'it was Norwegian businessmen who stood behind the most radical innovations in the country's fishing industry, herring fishing and whaling' (Kjartansson, 2002, p. 39).² In 1881, there were 187 Norwegian ships that conducted herring fishing around Iceland (Geirsson, 1983; Þór, 2003, pp. 165–167). The origins of the town of Seyðisfjörður were thus found in the records of Norwegian herring fishers and entrepreneurs.

In the middle of the nineteenth century, the 'settlement in Seyðisfjörður still followed the traditional pattern of dispersed, isolated farms'. In 1840, the population of the parish of Seyðisfjörður³ was 155 people living on 13 farms around the fjord. At the turn of the twentieth century, the town of Seyðisfjörður 'ranked as the fourth largest town in Iceland', with a little over 1,100 inhabitants (Gunnlaugsson & Guttormsson, 1993, pp. 323–324; Jónsson & Magnússon, 1997, pp. 74–7), and it was the Norwegians' 'headquarters in the region' (Ragnarsson & Lúðvíksson, 2007, pp. 121–123). The Norwegians 'chose Seyðisfjörður for their activities rather than other places' because of the harbour which is one of the best in the country' (Ragnarsson & Lúðvíksson, 2007, pp. 121–123). The harbour constituted a resource which was hard to match, and it meant that there were not many places in Iceland where it was as easy and cheap to build wharfs for seagoing ships or ocean liners (Jónasson, 1945, p. 114).

In their definition of the term 'transnational', Norwegian researchers Hilde Nielsen, Inger Marie Okkenhaug and Karina Hestad-Skeie (2011) emphasise a certain distancing from a too exclusively nationally focused account of the nation state, hence emphasising 'the multiple ties and interactions linking people or institutions across the borders of the nation-states' (p. 2). They state that the term is 'linked to issues and policies connected to globalisation, addressing the importance of cross-border interaction while inherently questioning the coherent narrative of the nation-state' (p. 2); it also underscores the variety of actors involved, such as individuals, movements, groups and business enterprises (see also Ellenberger, 2013, pp. 29–32).

²Historian Guðmundur Jónsson furthermore wrote (1995) that 'Legislation from 1872, which banned foreigners' fishing and fish processing in the fishing limits and on land, did not define the concept of 'foreigner' (p. 75). Foreign men [i.e. utanríkismenn], who announced themselves as in residence in the country and paid municipal taxes, were thus not regarded as foreigners by the authorities and were allowed to fish undisturbed within the territorial waters.

³The parish of Seyðisfjörður was the parish of Dvergasteinn (Dvergasteinssókn) until about 1890 and the parish of Vestdalseyri (Vestdalseyrarsókn) until 1938.

There is a good reason to apply the term ‘transnational’ in an analysis of the town of Seyðisfjörður at the time. The transnationalism of the town was, for example, reflected in the constitution of its population. The Icelandic census of 1901 shows that a little less than 1% of all Icelanders born that year were of foreign origin. However, about 10% of householders in Seyðisfjörður during that same year were foreigners (see Ellenberger, 2013, p. 43; Garðarsdóttir, 1998, p. 159; Jónsson & Magnússon, 1997, p. 142). The foreign population consisted of Norwegians, Danes and people from Faeroe Islands (see Erlingsson, 1902, p. 192; Hjálmarsson, 1993, p. 134; Þórðarson, 1946, pp. 189–191).

Most important for this article is that transnationalism was also reflected in the role it played in foreign trade in the country. By the turn of the twentieth century, the town had become a ‘terminal station for extensive commercial transactions and sailing between Iceland and foreign countries’ (Þórðarson, 1946, pp. 188–189; see also Róbertsson, 1995, pp. 57–58).⁴ In Icelandic statistics in 1912, Seyðisfjörður ranked fourth in the share of foreign trade within the country (Hagstofa Íslands, 1915, p. 28) and as a harbour of destination, with 24 ships arriving to the town (Hagstofa Íslands, 1914, p. 77).⁵ Hence, it seems clear that in the early twentieth century, merchants of Seyðisfjörður conducted ‘an extensive trade with foreign fishing boats, which landed their catch and bought coal, salt and other necessities which they could get in the place’ (Vilhjálmsson, 1957, p. 60).

There has been no research on the trading environment of Seyðisfjörður from a gendered point of view, so it is difficult to state anything specific regarding women’s participation in that particular economy. It is clear, however, that Pálína was not the only woman who conducted business in the community. As another example, when a certain Rósa Vigfúsdóttir became a widow in 1888, she started a sewing business and a guesthouse in a part of Seyðisfjörður called Vestdalseyri (see Jóhannesson, 1929, pp. 88–92). A certain Pálína Vigfúsdóttir also ran the restaurant Gláðheimar at Vestdalseyri with her husband (see Sigurðsson, 1936, p. 2). Pálína’s unique position, however, lay in her transnational capital combined with her entrepreneurial acumen. Before we consider the life trajectory of Pálína, we will discuss our key theoretical perspectives, concepts and data.

4. Theoretical concepts

The ideology of the public and private spheres is one of the important themes within studies of women and entrepreneurship. This certainly applies to the business activities of Pálína. Larsen and Kieding Banik (2016) write that whatever women’s reasons were ‘for starting their own enterprise at the time, women ... had to relate to the norms and expectations attached to their gender, social standing, and marital status’ (p. 355). Such norms, for example, included ‘the notion that women’s major responsibilities were not business and breadwinning, but childrearing and home-making’ (p. 355).

Kay’s (2009) research focuses on how women took advantage of the various resources they had, for example, their training and the facilities at hand, ‘to turn their private sphere into a public one and their homes into businesses’ (p. 119). Examples of this include women running lodging houses or private schools in their homes (Kay, 2009, p. 119). Larsen and Kieding Banik claim that ‘to interpret the commodification of women’s private roles and the responsibilities as a proof of their increasing economic passivity during the Victorian age and beyond ... is unjust’ (Larsen & Kieding Banik, 2016, p. 356). In other words, these women ‘should not be relegated in studies of business as victims of circumstance’ (Kay, 2009, p. 119). The entrenched idea that women and men operated in *separate spheres*, particularly in the nineteenth century, is misleading. Aston and Bishop (2020) contend that the focus ‘on women being ‘somewhere else’ unintentionally obscured’ female business activities (pp. 8–9).

⁴In 1840, there were 155 people living in Seyðisfjörður on 13 farms around the fjord. By 1900, the population had become 1,164 people.

⁵For statistical information on the development of sailing to Iceland and vessels entering Icelandic ports in the period from 1785 to 1936, see Jónsson and Magnússon (1997, pp. 566–568).

The notion of being *somewhere else* is highly relevant when considering the life and working trajectory of Pálína. We need to keep in mind the narrow and somewhat misleading classifications of the sociohistorical statistics discussed above and the gendered concept of entrepreneurship. The word ‘entrepreneur’ is not simply ‘a descriptive term for a person engaged in business’ (Kay, 2009, p. 125); it is a gendered concept. Before the underlying masculine connotations were identified, gendered hindrances were wrongly interpreted as if women did not possess the same agency as men (Martinez Dy & Marlow, 2017). The stereotype of an entrepreneur places the respectable, White, middle-aged, middle-class man ‘at the centre of the process of economic growth’ (Kay, 2009, p. 125).

The concepts of the entrepreneur and entrepreneurship also relate to an elevated social standing or cultural and social capital in the interpretation of Bourdieu (1984). Possibilities and resources that are based on social relations, for example, belonging to a family or group of people, are valuable social capital in entrepreneurship. Cultural capital consists of the way in which education and cultural aspects enhance people’s social positions, and it can manifest itself, for example, in formal education and being skilled in language use (Reay, 2004, pp. 58–59). Symbolic capital is acquired when other forms of capital become generally acknowledged and render people respect and social status (Skeggs, 1997, p. 8; Tulinius, 2009, p. 52, 134).

In the historical context of Iceland, entrepreneurship relates to masculinity, prowess, courage and valour;⁶ being an entrepreneur was connected with a certain social status, with people of a ‘better’ social standing (Dagur, 1924, p. 15; Nýja dagblaðið, 1935, p. 3), frequently referring to familial lineage and generational heritage (Beck, 1947, p. 24; Heimskringla, 1939, p. 1; Vesturland, 1932, p. 1; Vesturland, 1937, p. 70). A clear example is the leading eighteenth century personality Skúli Magnússon, the ‘greatest entrepreneur and pioneer in abolishing the monopoly trade in the country’ (Skírnir, 1912, p. 95), a paradigmatic example of a respectable ‘enterprising’ businessman and farmer (Alþýðumaðurinn, 1937, p. 3; Dagur, 1924, p. 15; Ísafold, 1917, p. 1; Vesturland, 1939, p. 133).

In contrast to men, women in the historical context of Iceland were mostly referred to as entrepreneurial in relation to traditional female spheres, the home or women’s associations. Their relationships with their husbands or parents were commonly underlined in relation to their entrepreneurship (Morgunblaðið, 1926, p. 3), especially in the case of women of a ‘better’ social standing (Morgunblaðið, 1957, p. 13). Feminine characteristics were highlighted, such as being ‘an efficient and handsome woman, courageous and entrepreneurial in helping her children, and being at the head of her household’ (Beck, 1947, p. 22; Morgunblaðið, 1949, p. 2; Skutull, 1941, p. 169).

An illustrative example is the portrayal of a respected businesswoman in the mid-1960s in the town of Ísafjörður in West Iceland, where her virtues as a wife and a housewife were put on par with her qualities as an entrepreneur: ‘It may be stated that Sigríður was a prominent personality in the town for many years, both as an entrepreneurial woman in business and as a housewife in her beautiful home together with her well-known, hard-working and entrepreneurial husband ...’ (Bjarnadóttir, 1967, p. 5). Another example is the widely renowned Icelandic–Canadian writer and poet, Guðrún H. Finnsdóttir (Kress, 2006, pp. 131–140), who was especially praised for having been ‘an entrepreneurial housewife and an extremely loving and caring wife and mother, something which was in accord with her solid and immaculate character’ (Beck, 1947, p. 22).

Bourdieu’s theory on capital also has potential for the analysis of how transnational ties can be converted into capital and thereby to the upgrading of an individual’s social position (Kelly & Lusia, 2006; Nowicka, 2013). Erel (2010) has written on how migrants find ways of mobilising, enacting and validating their ethnic cultural capital in positioning themselves in their society of residence.

⁶To better understand how these concepts have been used within the Icelandic context, we conducted a search on the digital library timarit.is, which contains most Icelandic newspapers and periodicals. We found that the concepts of entrepreneur (athafnamaður) and entrepreneurship (athafnasemi) in the masculine, feminine and various other inflection word forms reflect a gendered use of these concepts.

The term has been further developed in various settings to show how migrants negotiate their positions in transnational spaces (see Radogna, 2019). Drawing on this, we suggest that Pálína's transnational ties, based on her cultural capital (educational resources, language proficiency and business acumen) and social capital (familial and social connections), have equipped her with the capacity to consolidate her entrepreneurial activities (economic capital) and increased her social recognition (symbolic capital) in her local settings.

5. The life and working trajectory of Pálína Waage

Pálína Waage was born in Seyðisfjörður, East Iceland, in 1864. She acquired a better education than was usual for women in late nineteenth-century Iceland. She attended a women's school when she was 17 years old, and she also took private lessons in English, which later contributed to her language proficiency. Pálína emigrated to Canada in 1889 as a young, single woman but returned to Iceland after two years. We have previously suggested that single women have been *forgotten* within the history of emigration from Iceland to North America in the late 19th and early 20th centuries. These women possessed some resources, for example, education, some kind of a career or family relations, which explain their life course and possibilities within society (Matthíasdóttir & Einarsdóttir, 2016; Matthíasdóttir & Einarsdóttir, 2018, see also Matthíasdóttir & Östman, 2018). We argued that Pálína managed to acquire symbolic capital as an entrepreneur in her local East Iceland surroundings (Bourdieu, 1984; Matthíasdóttir & Einarsdóttir, 2018; Skeggs, 1997, p. 8).

While Pálína was never the legal owner of her business and never ran her business in her own name, we do not see her as *a victim of circumstance*, to speak with Kay (2009, p. 119). That would be unjust and, ultimately, not completely in accordance with factual circumstances. Pálína possessed clear entrepreneurial role models in her extended family. According to her autobiography, her father, Guðmundur Guðmundsson, was the first 'host' [gestgjafi] in East Iceland, that is, the first person to run a guesthouse in the region, which was established around 1860 (Hjálmarsson, 1987–1990, p. 59; Waage, 1934, p. 1). The family continued to conduct small business, but upon her widowhood, Pálína's mother, Þórunn, obtained a trade licence in 1903 to run a country store of some kind at her farm in Hesteyri in Mjóifjörður. A register of trade licences in the Eskifjörður Citizen Register [Borgarabók Eskifjarðar] shows that Þórunn was only the second woman to receive such a licence (Borgarabók Eskifjarðar, 1788–1937). At least two brothers of Pálína conducted business to varying extents (Hjálmarsson, 1987–1990, pp. 62–63; Morgunblaðið, 1936, p. 4). Based on this investigation, it appears that Pálína indeed possessed considerable cultural capital in terms of business experience and training in how to operate a business, which equipped her with remarkable acumen in her entrepreneurial activities. Another factor that made this possible was her most advantageous cultural-geographical position given her surroundings in East Iceland.

Our research is based on Pálína's extensive personal sources, specifically an autobiography and the diaries she left (Waage, 1913, 1915, 1916, 1918, 1922, 1934).⁷ The first diary preserved is from 1913, when her businesses were already well established. Pálína wrote a diary rather consistently from 1913 until 1928 or for about 16 years. During the last years of that period, the diaries got more sporadic. Still, there exist some diary fragments written after 1930, for example, from 1932 and 1935, the year when Pálína died. All in all, the diaries cover about 340 pages. Here, we will look mainly at the diaries from 1913 to 1918. They show that her activities at the time consisted of, in large part, catering for the seamen and various personnel on the ships arriving to Seyðisfjörður in the early twentieth century.

The diaries offer the most interesting insight into Pálína's entrepreneurial activities. They seem to be written almost daily, and the intention seems to be to cover Pálína's daily life. Pálína's

⁷On women's history and the construction of femininity in Iceland in the 19th and early 20th centuries, see, for example, Halldórsdóttir (2011) and Matthíasdóttir (2004).

intention was probably not to document her inner thoughts, and, in that manner, the diaries might seem edited. Although Pálína's feelings probably do not constitute a special theme in the diaries, it can be argued that they are heavily involved in everything she wrote. One of the things she wrote about concerns, for example, her affection for her children and their well-being. But the family and the business were Pálína's greatest pleasures, and the diaries document the ups and downs in those matters.

These sources offer a detailed and extraordinary account of a woman's life at the time. They leave no doubt that her life course was characterised by an extraordinarily strong power to act within her own circumstances. The sources do, however, also leave some questions regarding how Pálína's self and subjectivity were shaped because her agency is, in some ways, a gender historical puzzle. What was it in her *lived reality* that shapes her agency?

Pálína married her husband Eyjólfur Waage in the spring of 1894; she was then 30 years old. They had two children: Þórunn, born in 1894, and Jón, born in 1895. In 1898, she moved back to Seyðisfjörður with her family, after a short time in the south of Iceland and in the rural community of Mjóifjörður close to Seyðisfjörður. In 1899, the family moved into their own house in Seyðisfjörður, and as stated in her autobiography, Pálína began to sell 'coffee and accommodation' (Waage, 1922, p. 31). This was the start of the businesses of the family in the town. Pálína's husband, Eyjólfur Waage, who was a seaman, also engaged in businesses related to fish processing and sale to fish exporters (Sigurðardóttir, 2005).⁸

The enterprises that Pálína ran consisted of a catering business and a store. Several questions need to be addressed in this respect. First, who actually owned the business? Second, who started the business and ran it? The diaries and memorial writings of Pálína's grandchild and namesake, Pálína Waage the Younger (1926–2005), seem to remove any doubts here. Regarding the origins of the store, she wrote that her 'grandmother Pálína G. Waage ... was very interested in that the couple started to trade, but she did already run a catering business'. The trade licence for the store was consequently issued in 1907 in the name of her grandfather, Eyjólfur J. Waage, by the instigation of her grandmother (see Morgunblaðið, 1999, p. 6 B; Waage, 1970–1976). The company was consequently named after Eyjólfur Waage and was called The E.J. Waage Store (Verzlun E.J. Waage).

Eyjólfur Waage's financial authority is further confirmed by a document which reveals that in 1923, he issued the signing authority [icl. prókúruumboð] for the company to his son Jón E. Waage (Norður Múlasýsla, 1923). It is thus clear that Eyjólfur Waage was the legal owner of the enterprise and possessed the formal financial authority until he handed it over to his son. But it is also clear that although Pálína never owned the company legally and did not possess any formal financial authority, she was the main motor behind these activities, in general. All this is in accordance with the fact that at the time when the company was founded, married women were not considered legally competent to manage a couple's shared finances (see Erlendsdóttir, 1977, p. 42). The fact that Pálína and Eyjólfur were a couple is, of course, one of the most important factors that hide Pálína as a businesswoman.

The official date for the start of the store was 1907 (see Morgunblaðið, 1999, p. 6 B). It is not completely clear, however, how the business activities developed, and the sources regarding the beginning of the actual operation of the store are somewhat misleading. It seems clear that Pálína Waage began selling goods of some kind in 1907. In a historical publication about Seyðisfjörður, architect Þóra Guðmundsdóttir conducted interviews with many inhabitants of the town about the stories of its old houses. She refers to Pálína's grandchild, Pálína Waage the Younger, as one of her main sources of information regarding the house of the Waage family. Here it is stated that in 1907, Pálína 'opened ... a store in the 'hut', a small outhouse ... and sold there diverse

⁸This information is taken from a biographical account on three typed pages about Pálína Waage, under the heading 'Pálína S. Guðmundsdóttir Ísfeld og fjölskylda'. It was written in Seyðisfjörður in 2005 by Sólveig Sigurðardóttir on the request of Pálína Waage the Younger, Pálína Waage's granddaughter.

sack goods [usually food in big sacks, incl. sekkjavara] ... Pálína's children, Thórunn and Jón Waage, helped out with the running of the store and the restaurant which slowly grew bigger' (Guðmundsdóttir, 1995, p. 83).

Still according to Pálína's own autobiography, she did not start 'trading' until about 1916. She stated in the latter part of her autobiography, which she wrote in 1924, that 'Now we have been doing trade [incl. búin að vera við verzlun] for 8 years, and God has blessed us abundantly 1924 when I write these words' (Waage, 1922, p. 48).

How this can be interpreted is not clear. In her autobiography, Pálína wrote about various businesses that she conducted and how she attracted customers, seemingly with the purpose of explaining how she established her business. In her diaries, she wrote about catering for the ships that are coming and going. However, Pálína did not really write much about the daily running of the store, neither in her autobiography nor in her diaries. This fact that the store occupies a small space in her diaries whereas the running of the café occupies a relatively large space may probably indicate that despite the trading of sack goods, the main source of income in Pálína's business in the first 15–16 years consisted of catering for the clientele of the ships that arrived at Seyðisfjörður.

However, this does not sufficiently explain the development of the store, which seems to have expanded without Pálína writing about it, a fact that seems somewhat uncharacteristic of her. An advertisement in *Austanfari*, a newspaper published in Seyðisfjörður in the early 1920s, clearly shows that in 1923, the store had developed into a retail store which sold food and different kinds of goods, such as clothing and footwear for men, women and children. The most plausible explanation for this is that Pálína, as an entrepreneur, took the greatest interest in the coming and going of ships and in the businesses and catering related to the clientele from the ships, so this activity got the most extensive space in the diary. In this activity she could make maximal use of her language proficiency in English.

Several themes appear repeatedly in the diaries. First, there were ship arrivals and information on who was coming to get coffee, ale and overnight accommodation. Several cargo and passenger ships were often accounted for in the diaries, such as the *Botnia*, the *Flora*, the *Sterling* and the *Vesta*. These were ships that sailed on harbours around Iceland and also sailed between Iceland and other countries (Magnússon, 1998, pp. 18–20; Morgunblaðið, 1915, p. 2). Second, sales emerge as a theme. Pálína wrote down her income, and she also lamented times when everything was dull and there was no gain (incl. ábáti). Third, she documented her family life, social life and the guests who were visiting. Fourth, she documented the cleaning of the house, as well as household chores, such as brewing ale and smoking meat. Finally, she wrote about external natural and divine forces, the weather and God, to whom she prayed for assistance in all her business and family matters.

The following paragraph from 1913 is a good example of this. Pálína wrote about the fishing boats that were coming to Seyðisfjörður, the frost and the snow, and the confirmation that took place in the town:

at Whitmonday were here 7 trawlers, it was not possible to get any fish from them, the whole week between the Pentecost and the Trinity Sunday [was] an extreme frost with snowing, and the fishing boats rushed in in large numbers, and ... on Saturday before the Trinity Sunday there were 38 fishing ships here in the anchorage, and 4 others bringing salt to the French. On Trinity Sunday May 18th, there was a confirmation, and there were the same periods of snowstorm, when I and my Tóta [Þórunn Eyjólfsdóttir Waage, Pálína's daughter] went to the church (Waage, 1913).

Coming home from church was enjoyable for Pálína, and her business was prospering:

it was delightful to come home. My brother Ísfeld, and Guðmundur Halldórsson⁹ were at home, and a big sale in the evening [our cursive]. I paid Stangeland,¹⁰ and everything quiet in the evening [the ship] Hólar came in and on Monday May 19th came Flóra and Sterling, and Vesta, and there was a sale until 2 in the night [our cursive]. Anywhere else the cafés were closed and people were anxious to get coffee. 20th Ísfeld and

⁹It is not clear who this man was.

¹⁰Stangeland might have been a fisher, most likely Norwegian. See Sæmundsson (1911), p. 91.

Guðmundur went to Siglufjörður [a fishing town in North Iceland] and then all the frost ships went away at the same time (Waage, 1913. See also Waage, 1918).

So it went in the entrepreneurial life of Pálína. There were clear ups and downs. On November 2nd, 1917, there was no ship ‘apart from Botnía’, and ‘everything is dull and dead.’ On November 6th, it was ‘hard frost and severity’ and, because of that, ‘no gain no sale no malt’ (Waage, 1916). World War I also affected her businesses. The ship ‘Sterling came on October 30th and I sold food for 21 crowns, and overnight accommodation and coffee for 25 crowns’. However, Pálína sorely lamented the consequences of the war and the fact that she could only offer her customers coffee ‘because there is no ale, because it is not possible to get the material for it, because the damned war is tearing along, on top of the storms and the hard times’ (Waage, 1916; see also Waage, 1915).

However, it is also clear that despite the warfare, hard weather and hard times, in general, Pálína managed to get on and, in fact, thrive within this small economic niche that she has carved out for herself. The family was mostly ‘fine thanks to the good God although we are very busy.’ The household was kept up in a respectable manner, ‘everything is tidy ... washed and clean.’ Guests were visiting, such as the Brimnes sisters, who ‘visited us and stayed until Sunday evening’. She reported, ‘I am smoking my meat’ (Waage, 1916). Pálína’s businesses were thus based on this rhythm of thrift and hard work, proper keeping of the household, business acumen and a certain training in acting with a variety of customers, both foreign and Icelandic, all with a solid grounding of social and cultural capital.

It is also clear that her business entailed constant connections with both Icelandic and foreign clientele, which gave Pálína opportunity to make the utmost use of her language proficiency. The entrepreneurial space that Pálína carved out for herself is thus transnational in the sense that the customers were typically seafarers from the various ships that arrived in Seyðisfjörður, both Icelandic and foreign. The following notes from December 1917 are interesting in this respect. Pálína accounted for the weather and the assistance of the Almighty: ‘Sunday December 16th terrible frost but by God’s grace it was beautiful and hot inside.’ Then, she reported on the clientele at the café, what they bought and what they paid. Specifically, she reported that ‘the steersman and first master from [the ship] Mjólnir came and 2 bosses from the French ship’ and ‘bought chocolate and coffee and ale for 26 crowns and that is our greatest gain since in the autumn’. On December 23rd, whilst preparing for Christmas, ‘we sold chocolate and coffee for 16 crowns to the steersman from Mjólnir [and] the third master of Botnia’ (Waage, 1916).

6. Pálína, an entrepreneur with symbolic capital

Sources clearly indicate that the local surroundings of Pálína recognised her as a courageous and determined entrepreneurial woman. There is a local historical work regarding the community, or ‘fjord’, where she grew up, called Mjóifjörður. The name of this work is the *Mjófirðingasögur*, or ‘The Saga of Mjóifjörður’ (Hjálmarsson, 1987–1990), and it was written by Vilhjálmur Hjálmarsson, who was a farmer in Mjóifjörður, as well as a member of the parliament, a minister of education for four years and a prolific amateur historian. The *Mjófirðingasögur* was published in three volumes from 1987 to 1990, and it does, for example, emphasise the economic progress of the area in the late 19th and early 20th centuries, as well as the persons and events behind this progress.

An indication of Pálína’s reputation is the fact that Hjálmarsson wrote rather extensively about her and her life course (Hjálmarsson, 1987–1990, pp. 93–96). Hjálmarsson emphasised Pálína’s education, including how she ‘in her youth got a better education than was usual at that time, attended the Women’s School of Guðrún Arnesen in Eskifjörður and did also one wintertime learn[ing] English with Mrs. Hemmert’ (Hjálmarsson, 1987–1990, p. 94; Waage, 1934, pp. 26–28, 31). Hjálmarsson wrote briefly about Pálína’s travel to North America and the fact that in 1889, she ‘moved away from home in the strongest sense of the word’ when she sailed to America

with her relatives. By researching on Pálína's life course, Hjálmarsson seems to have found a job title for Pálína that he doubted could be true. 'I noted', he said, 'that Pálína Guðmundsdóttir is supposed to have been a 'lodger' [icl. húskona] at Hesteyri in 1893, on her own.' His examination further reveals that the summer 1892 and 1893 she operated 'a rowing boat ... manned by seamen from South Iceland'. Hjálmarsson also wrote that in the same period, Pálína was a teacher for children in the town of Eskifjörður (Hjálmarsson, 1987–1990, pp. 94–96).

This discussion on Pálína in the *Mjófirðingasögur* is a clear indication that her local surroundings did indeed recognise her as a courageous and determined entrepreneurial woman. Her North American travel, as well as her entrepreneurial activities, seems to have become part of her subject formation, bringing her respect and recognition in East Iceland. The story of Pálína thus indicates that it was, in fact, possible to interpret women as entrepreneurial agents in the local surroundings. However, it is also clear that Pálína has, until now, been completely unknown within women and gender history, as well as history, in general, in Iceland. Whilst women's entrepreneurship may, in certain instances, be translated into considerable symbolic capital in such settings, there seem to be greater hindrances to women being included in national and academic history.

7. Discussion and conclusion

In this article, we have added to the knowledge on women entrepreneurs by accounting for the enterprise and life trajectory of Pálína Waage, whom we have examined in view of her social and historical geographical localisation. We have shown that Pálína's agency transgressed the frame of reference for entrepreneurial women during her time, such as the divide between the public and the private, as well as the discursive formation of what it meant to be an entrepreneur in the Icelandic context. Clearly, limited options and domestic family commitments were among the primary motives for women who started businesses (Kay, 2009, p. 121). This most likely applied to Pálína also, but at the same time, it must be underscored that Pálína, with her cultural and social capital, and strong agency, managed to find her way into a section of the bustling modern economy in Iceland in the early twentieth century. Clearly, she was on the fringes of that economy. Her portion was hardly large in comparison to the more large-scale financial operators of the time. Still, she managed to play a role and be an active partner, receiving some share of the hard cash. She managed to carve out a specific, small place for herself within an economic system in which prominent male businessmen and seafarers occupied the main roles. We claim that transnational ties, cultural capital in terms of educational resources, language proficiency and business acumen, as well as social capital in terms of familial and social connections, have enhanced Pálína's entrepreneurial activities (economic capital) and increase her social recognition (symbolic capital) in her local settings.

It is important to comment on Pálína's attitude towards making her own money, which contradicts the idea that the relationship between profit and femininity has remained problematic and that women tend to distance themselves from the idea of profiting (Craig, 2017; Kay, 2009, p. 121). However, the diaries also indicate that Pálína did not, in fact, regard the act of making money or the idea of money as such as being repulsive (shameful) in any respect. On the contrary, money, for Pálína, was one aspect of her life, so to speak. Here, we may also refer to her granddaughter, Pálína Waage the Younger, who stated much later that her grandmother had been 'a businesswoman by nature' (Hersveinn, 1999, p. 6 B). This makes her female and economic agency, within the context of the early twentieth century, rather interesting. Pálína wrote rather explicitly about money in the sense that she wrote about how much she earned from this or that sale. She seems to have been proud of the fact that she was able to earn money to live on via her enterprises, maintaining the values that were important for her—her financial independence, a prospering family and burgeoning middle-class standards. Pálína's goals regarded the well-being of her family to a high extent, but at the same time she seems also to have possessed self-identity as an economic agent. 'Entrepreneurship is not innately gendered — women and men can be equally 'entrepreneurial', or not', Aston and Bishop

write in their new publication (2020, p. 456). As our study shows, this applies especially well to Pálína Waage.

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