

# *‘Patchwork Para-militarism? Social and Economic Organization in the Ulster Volunteer Force before 1918’*

Timothy Bowman  
(University of Kent)

And

Graham Brownlow  
(Queen’s University Management School)

Historically violence has often required as much organization as commerce or peaceful political activity. Unsurprisingly collective action problems have long been identified by scholars concerned with violent political rebellions. More recently the connection between violence and social order has been to the forefront of institutional research. The Ulster Volunteer Force (UVF), which was established in January 1913 as a militant expression of Ulster Unionist opposition to the Third Home Rule Bill, provides such a case study of violence in a social order that had both open and limited access characteristics. Drawing on the collective action and contemporary organizational and institutional economics literatures, empirical evidence, previously neglected and newly opened archival sources, this paper offers a new perspective on the economic and social organization of the UVF as well as the economic organization of political violence more generally. While the role of business in overcoming collective action problems is highlighted, it is equally demonstrated empirically that the UVF was not as well funded as some historians have argued. There are elements of the UVF that indicate that selective incentives were at work as well as features that suggest that public good aspects were also important.

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It is characteristic of the age in which we live to think too much in terms of economics, to see things too predominantly in their economic aspect...There is no more important prerequisite to clear thinking in regard to economics itself than is recognition of its limited place among human interests at large.<sup>1</sup>

Ulstermen ask, what is industrial prosperity without freedom?<sup>2</sup>

## I

The extent to which organizations based on the pursuit of socio-political objectives are embedded in an economy, the extent to which economic organizations are embedded in a given society or culture and the governance of organizations are all issues that have become fashionable in recent decades.<sup>3</sup> Institutional economists for their part have added to the recent debate through considering the relationship between violence and social orders.<sup>4</sup> It is claimed that a tension exists between how different countries negotiate the tensions that exist between economic and political life. In this paper the relationship between violence and social orders are considered in the context of part of the United Kingdom that experienced economic development in combination with political instability. Moreover, collective action issues are also identified that are germane to understanding the links between business and the organization of violence.

Topics relating to the interaction between culture and organization are further examples of the debate about the relationship between economy and culture. Until recently the training of vast majority of economists- Weberians and 'old' institutionalists apart- tended to ensure that they downplayed the economic importance of culture.<sup>5</sup> This reluctance has been explained in terms of the observation that it is difficult to establish econometrically testable hypotheses relating to culture. The unwillingness of economists to investigate cultural issues however long predates the rise to prominence of econometric testing.<sup>6</sup> According to some commentators, the

tendency to divorce cultural and economic explanation can be traced as far back as Alfred Marshall.<sup>7</sup> This divorce has had important implications for economic historians.<sup>8</sup>

More recently economists and economically-trained historians and social scientists have acknowledged that ‘soft’ cultural concepts such as loyalty and trust, which overwhelmingly had by the 1980s become the preserve of sociological and psychological research, can alter ‘hard’ economic outcomes.<sup>9</sup> Akerlof and Kranton by way of illustration have examined how the concept of cultural identity alters the economics of organization.<sup>10</sup> The concept of trust has likewise become another opening through which ‘soft’ cultural factors have entered ‘hard’ economic discourse.<sup>11</sup> A number of influential papers have in recent years for instance investigated how cultural identity, and in particular religion, can alter economic outcomes via its impact on co-operation and trust.<sup>12</sup> One influential idea in this literature is that some cultural features - such as less hierarchical religions - promote greater levels of trust than others. It has further been suggested that greater trust levels promote greater co-operation and improved economic performance.<sup>13</sup> The theoretical coherence and empirical validity of this proposed casual relationship has been questioned, however.<sup>14</sup> Other economists accept that the causality works both ways; in order to ensure econometric testability, most economists interested in cultural topics have responded by restricting their attention to aspects of cultural identity, such as ethnic and religious background, which can be treated as invariant over any given individual’s lifetime.<sup>15</sup>

We are concerned in this paper with investigating the economic and social organization of a manifestation of a specific cultural identity in response to a political crisis.<sup>16</sup> The findings of this paper therefore have wide application. It is worth

reminding the reader that it was only in 2007 that the first comprehensive survey of the Ulster Volunteer Force (UVF) appeared.<sup>17</sup> Yet even that study did not provide a very developed analysis of UVF finances.<sup>18</sup> At its peak in July 1914, the UVF had approximately 110,000 members.<sup>19</sup> How it was organized in practice rather than theory and how it was financed are related topics that have been previously undeveloped and which are issues covered in this paper.<sup>20</sup>

The British army, with county-based regiments, separate nursing, transport, special services and general headquarters was, as Jackson has observed, the inspiration for the UVF's formal organization.<sup>21</sup> While retired British army officers and men were an important part of the UVF's personnel, the evidence also suggests that Carson and Craig were in reality not directly involved in daily administration.<sup>22</sup> The UVF's organizational structure as it developed in practice was not merely a legal military structure imitated in an illegal paramilitary setting; nor was it merely a paramilitary embedded in a corporate structure. The anti-Home Rule movement, of which the UVF was a key component, was instead a federation of smaller groups.<sup>23</sup> It included overlapping political and paramilitary wings (organized around committees and sub-committees) in which elements of Ulster business provided essential leadership needed to secure collective goods. In the case of UVF fund-raising it was for instance along these lines that social incentives associated with shared industrial interests were exploited. The contrast between the formal (imitative) organizational design of the UVF and its actual operational practice was exemplified repeatedly across a number of issues.

It will be argued in this paper that the archival evidence indicates that Figure 1 provides an accurate, albeit highly simplified, diagrammatic representation of the UVF's place in the organized opposition to the Third Home Rule Bill.

**[Insert Figure 1 Here]**

As will be shown later in the paper, both political and business groups, in line with the predictions of collective action theory, turned to range of committees and subcommittees when issues of public good provision, such as the need to raise funding for worker indemnity, arose.<sup>24</sup> Moreover, selective incentives were also at work. It will also be shown that arms and equipment did not end up where it militarily would have made most sense. Such resources ended up instead going to the locations where the most financially generous donors could be found.

The format of this paper is as follows: in section II it will be demonstrated that a collective action framework can be applied to issues of paramilitarism and political revolutions; for this reason it is a fruitful way of reinterpreting the social and economic organization of the UVF. Empirical evidence on the patchwork sectarian demography of Ulster is outlined in section III. It is observed that the localized basis of sectarianism gave rise to the threat of boycott (and hence free-riding) varying across Ulster. In section IV the limitations of some of the existing literature on the UVF are outlined. It is suggested that even the best of the most recent literature does not recognize the role of collective action in shaping resistance to Home Rule. Social composition of UVF membership is the basis of section V. It is noted that the proportion of Protestants in a locality affected the criteria used to select members. A clear contrast existed between the formal requirements needed for membership and the actual reality. Likewise, the quality and quantity of arms and equipment available to UVF members differed by location.

From section VI onwards the role of business in funding and organizing the UVF is discussed. The risk of boycott, which differed of location, is argued in section VI to have affected the willingness and ability of businessmen to participate in resisting Home Rule. The organizational role of business in shaping the UVF is addressed in section VII. It is likewise noted in section VIII that the UVF had to overcome substantial free-riding in terms of securing support for worker indemnity and funding the UVF's arms and equipment. The way business behaved in this regard was also consistent with the predictions of the collective action model. Section IX outlines the accounting position of the UVF. While it is shown that the UVF did not have immediate access to £1 million, it can also be demonstrated that a substantial proportion of the UVF's cash went to providing local public goods in the form of hospitals. Section X concludes the paper.

## II

This paper involves applying, and assessing the value of applying, an 'economistic', 'rational choice' or 'collective action' framework to a historical topic (a paramilitary) which many readers outside of economics will find unusual, if not repellent. It is therefore worth making some brief remarks on some of the main methodological issues that arise when applying economic analysis beyond the conventional boundaries, covering such topics as households, firms, governments and legal business activities, into the area of political and religious extremism.<sup>25</sup> Perhaps the easiest way to understand this extension is that whereas most economists have looked (and continue to look) solely at monetary incentives, the raising or lowering prices by increasing or decreasing taxes being a textbook staple of this genre, more

recently some economists have considered the roles of social and moral incentives.<sup>26</sup> Social incentives are based on the observation that people want to avoid shame. They thus conform to the values held by the community or society they belong to as they want to avoid disapproval. Moral incentives again are based on the fact that people try to avoid doing things they consider to be wrong. While economic incentives may determine in many contexts how people behave, these incentives alone will not always be decisive. People may respond more strongly to moral and/or social incentives.<sup>27</sup> Economists necessarily have long been concerned with the analysis of how misaligned incentives can lead to collective action problems.<sup>28</sup>

A key element in understanding the economics of organization is the recognition that collective action is an important part of social and economic life.<sup>29</sup> Olson's contribution was to underscore that individual rationality is insufficient for collective rationality.<sup>30</sup> While subsequent research has refined this analysis somewhat, it is still useful to provide the following three point summary of Olson's major conclusions:

1. The larger the collective, the more inefficient the outcome and the less likely that any collective action will be accomplished.
2. The more diverse the collective members' endowments, the greater the likelihood that the large, rich members will shoulder the burdens for the collective good of the smaller members. Moreover, a greater diversity of membership promotes the achievement of some collective action.
3. Collective action can be fostered by changes in the institutional rules and the presence of selective incentives or private inducements.<sup>31</sup>

Political scientists, historical sociologists and social historians have all used a collective action framework to analyze social conflict.<sup>32</sup> Particularly important

application of collective action analysis is Tullock's analysis of revolutions. While historians emphasize dedication and zeal, Tullock observed widespread apathy and free-riding. His conclusion was that rational individuals would not engage in revolution as for each rational actor would calculate that participation in a revolution is a losing bet.<sup>33</sup> Tullock concluded that it was only the prospect of selective incentives that were crucial in explaining the observed historical attempts at rebellion.<sup>34</sup> As we will see later in paper, organizers of the opposition to the Third Home Rule Bill certainly had to overcome free-riding and apathy in order to fund the UVF. More recent research, influenced by the club goods branch of the collective action literature, has tended to analyze the model applied in the domain of politics and religion. As has been noted that historically most illegal paramilitary or 'terrorist' organizations have not been religious and even the most militant of sects have devoted a large proportion of their resources to benign and noble activities such as running schools, health clinics and social services.<sup>35</sup> Local public goods thus can be provided by such groups.

Furthermore, groups such as these need to overcome free-riding even if they have very small memberships; economists have accordingly focused recently on examining the internal organization of extreme political and religious groups. Costly demands associated with membership of such groups are one possible solution to the free-rider problem.<sup>36</sup> Such demands do not belong purely to the arena of economic incentives: rather they are gratuitous costs demanding sacrifice and potentially inviting stigma. These costly demands are thus concerned primarily with social and moral incentives. Economists have suggested that such demands create a barrier to weed out half-hearted members as membership requires a stigma and sacrifice be borne by all members.<sup>37</sup> In addition, costly demands raise value of group activities -

regardless whether these activities take the form of church socials or drilling - thereby encouraging participation by group members.<sup>38</sup> Iannaccone and Berman suggest that those with lower (greater) alternative opportunities, due to poor education, low wages, unpleasant jobs or low social status, will tend to be more (less) likely to join groups which demand stigma and sacrifice.<sup>39</sup>

### III

One notable departure of the evidence on the UVF presented in this paper from the concerns of the theoretical literature is that the UVF's success in attracting volunteers, pledges and cash varied considerably by location. The divisions over the issue of Home Rule were closely linked to the role of religious sectarianism in the island's political culture. Protestants tended to support maintenance of the Union, while Roman Catholics opposed this Unionist analysis: Catholics instead overwhelmingly supported a nationalistic political agenda based on the promotion of Irish independence. Table 1 illustrates that at the time of the 1911 Census nearly three quarters of the population of Ireland could be described as being Roman Catholic.

**[Insert Table 1 Here]**

The Church of Ireland, which accounted for just over 13 per cent of the total population, was the next largest religious denomination. The spatial concentration of organized opposition to Home Rule in Ulster is explicable however from the differences between its religious demography and the other provinces. As Table 1

demonstrates, Ulster differed because adherents to religious denominations other than Roman Catholicism outnumbered Roman Catholics in Ulster. Moreover, again unlike the other provinces, there were more Presbyterians than members of the Church of Ireland in Ulster.

**[Insert Table 2 Here]**

The full complexity of Ulster's religious demography becomes even more apparent when, as Table 2 indicates, we look at the county level. Different counties exhibited very different proportions of Catholics and Protestants (and indeed a wide variation in proportions of Presbyterians and members of the Church of Ireland). The 'patchwork' sectarian composition of Ulster existed at even lower levels. In towns, cities and neighbourhoods across Ulster there was a wide variety of spatial patterns in religious demography. Of importance to the material discussed later in the paper is the observation that the patchwork pattern meant that employers, even in the same sector, faced a variety of geographical patterns in terms of the religious and political beliefs of their consumers and workers. While a large majority of Ulster's business community came from Protestant (especially Presbyterian) backgrounds; their customer and supplier bases did not necessarily share these religious and associated political beliefs.

#### IV

Recourse to political rhetoric rather than careful empirical and archival investigation has unfortunately dominated most previous assessments of the UVF. As Jackson has noted, 'moral indignation pervades the literature on the third Home Rule

crisis, and the issue of culpability is never far from the surface of even the calmest interpretations. But a detailed excavation of the crisis tends to deflate the indignant, and to blur the moral certainties'.<sup>40</sup> Sympathetic scholars, and contemporary participants in subsequent memoirs, in line with their own 'moral certainties' have had strong incentives to present the UVF as a citizen army. Ronald McNeill's pioneering *Ulster's Stand for Union* provided such a sympathetic account of the UVF.<sup>41</sup> McNeill's interpretation has been influential in the work of subsequent Unionist historians such as Stewart.<sup>42</sup> Marxist and Nationalist-leaning scholars have for equally understandable reasons portrayed the UVF as enjoying little popular support. These critics, as exemplified by authors such as Probert, have presented the creation of the UVF as representing instead merely the protection of Protestant material interests.<sup>43</sup>

Previous assessments, even when they have touched on the industrial development of Ulster at the time of third Home Rule Bill, have often not highlighted economic dimensions in their study of the UVF. Stewart's account for instance simultaneously downplayed the role of economic considerations in organized opposition to Home Rule while stressing the role of religious sectarianism.<sup>44</sup> Yet Stewart's marginalization of economic issues is problematic: contemporaries placed a much greater role for such considerations within their arguments than Stewart considered.<sup>45</sup> Contemporary political pamphlets warned for instance that Home Rule if implemented would stimulate emigration that would have negative consequences for Ulster's economy.<sup>46</sup> Furthermore, and of particular relevance for the analysis presented in this paper, the threat of boycotts loomed large in the pamphlet literature.

In contrast, more recent work tends to place the UVF in a socio-economic context. By way of illustration, it has been claimed by Ollerenshaw that a clear anti-

Home Rule consensus existed amongst Ulster's business elite.<sup>47</sup> Furthermore, he has argued persuasively that between 1886 and 1920 business was a vital element in the opposition to Home Rule.<sup>48</sup> He has stated that with the notable exception of banks:

...it seems clear that only businessmen could provide the necessary organizational skills and financial resources for a mass-based armed resistance movement which culminated in 1913-14 with the emergence of the Ulster Volunteer Force (UVF), gun running and the establishment of a Provincial Government. Opposition to Home Rule was broadly based and involved businessmen from manufacturing and the service sectors.<sup>49</sup>

Ollerenshaw's equating of business interests with the operation of the UVF is corroborated by the archival evidence presented later. The material presented in the remaining sections suggests a more nuanced account is also required: Ollerenshaw's argument has much to commend it, but it tends to ignore collective action issues and consequently he tends to lump together businessmen irrespective of location or industry.

All other things remaining equal, one could assume that rational business leaders sharing the same cultural background and financial interests would have all behaved identically. If this was the case the business leaders would have followed the same route along a given decision tree and accordingly they would have come to identical assessments of Home Rule. Not everything was equal, however: applying the concepts presented in section II, the balance between economic, moral and social incentives was different for individuals from similar backgrounds. To take just one important example, which follows on from the theoretical discussion in section II, senior figures even within a single important Ulster industry could take very different political positions. Lord Pirrie, director of Harland and Wolff was involved in the pro-

Home Rule Ulster Liberal Association; his business rival Sir George Clark, a partner in Workman and Clark, was also a political rival. Clark was heavily involved in the UVF arms importation.<sup>50</sup> Clark was head of the Ulster Provincial Government's 'business committee', which was responsible for the gun running and he was also a donor to the UVF's indemnity guarantee fund.<sup>51</sup> Clark was responsible in addition for securing donations for the Carson defence fund from businessmen involved in the building and timber trades.<sup>52</sup> The relevance of Marxist/ determinist interpretations of the Home Rule crisis, in which economic motivations overrode all others, should therefore be questioned.

## V

The empirical truth of the matter on the issue of the UVF's social composition is, like so many other aspects of the UVF, somewhat more complicated than earlier writers have presented. While the more sympathetic scholars were right to note the high degree of support it received in terms of recruitment, the critics of the UVF were also correct to provide some question-marks over the voluntariness of some of the membership. Based on the surviving data, the UVF appears to have been predominately working class in membership and arguably it looked especially proletarian relative to the membership of Republican paramilitaries. The absence of consistent occupational data for analyzing UVF members across all locations (and especially in Belfast) is an important barrier to the quantitative study of social composition; nevertheless, Bowman's comparison of the 1<sup>st</sup> Fermanagh Battalion with Hart's earlier analysis of IRA social composition for the period 1919-21, as

summarized in Table 3, indicates that the UVF was in this battalion (at least) considerably more working class than the IRA.

**[Insert Table 3 Here]**

Bowman nevertheless acknowledges that even this characterization is itself an oversimplification. UVF social membership was patchwork in character. Social composition varied considerably from area to area.<sup>53</sup>

The criteria used to select UVF members differed between locations and moreover differed from the formal entry requirements.<sup>54</sup> A number of local leaders appear to have been chosen by the UUC and asked to enroll UVF members. The original instructions were formally identical across all localities. The nominal requirements of membership being that applicants be between the ages of 18 and 60 have signed the Covenant and sign a declaration upon joining.<sup>55</sup> Yet, the political realities associated with Ulster's patchwork sectarian landscape soon became apparent when the UVF actually had to go about recruiting members.<sup>56</sup> The actual selection criteria for entry were stricter than the formal criteria in areas with large Protestant majorities. For example, in Co. Down the county committee considered that 'only those who had drilled or were willing to drill + to bear arms should be enrolled'.<sup>57</sup> In contrast, in Co. Tyrone, where Protestants made up a minority of the population, Lord Northland attempted to conscript all male Protestants over 14 years old, living in Dungannon, into his UVF battalion.<sup>58</sup>

So while formally UVF membership was uniform, in reality different categories of membership evolved in practice. Col. Hackett in communication with all UVF Divisional, Regimental and Battalion commanders suggested that 'arms

should only be given to men who in the opinion of their Battalion Commanders, are fitted in all ways to be entrusted with them'.<sup>59</sup> The UVF hence grew and swelled but on the understanding that 'in the event of violence, only reliable and military efficient men would be entrusted with rifles'.<sup>60</sup> Bowman highlights the difficulty in juggling the needs of the unionist propaganda campaign with the need for military effectiveness.

In Table 4 the distribution of arms is outlined. The figures, which are probably an underestimate, indicate that the UVF had access to at least 53,130 rifles, albeit of variable quality. It therefore seems plausible, if shotguns and revolvers in private ownership are counted, to conclude that probably all 100,000 or so members could have been provided with a firearm of some sort.<sup>61</sup>

**[Insert Table 4 Here]**

Jackson has contended that even after the Larne gun-running coup of April 1914 that the UVF 'remained badly armed', but Table 4 indicates that, irrespective of the aggregate picture, the distribution of arms was yet another example of patchwork para-militarism.<sup>62</sup> The likelihood of a UVF member being armed differed by location and the quality of what they would have been armed with also differed along similar lines. While in theory all UVF members were part of the same organization, in reality their access to military hardware differed greatly.

From the available data, in terms of the absolute quantitative allocation of weaponry, the 'frontier' counties did not do well. Fermanagh for instance got a minimal (4.36 per cent) proportion of the total recorded weaponry. In terms of the quality of the weaponry available to use this was again unevenly distributed.<sup>63</sup> The

entire complement of machine guns was for instance based in Belfast: nearly nine out of every ten (to be more exact 87.9 per cent) of the much inferior Italian rifles were allocated to Counties Armagh, Fermanagh, Londonderry and Monaghan. In contrast, Co. Antrim would have been relatively secure with a combination of a small Catholic minority and its geographical position well behind any likely Unionist front line. Yet despite the favourable circumstances it received less than 1 per cent of all of the UVF's Italian rifle allocation. Simultaneously, the Antrim UVF got a larger share of much better weaponry. It received approximately 18 per cent of the Lee Enfield Magazines and more than a third of (35.9 per cent) of the German and Austrian weapons. Evidence such as has led to the convincing argument that arms were allocated in a 'piecemeal fashion' and that something other than military considerations were instrumental in the processes by which the UVF allocated arms.<sup>64</sup>

The lack of surviving paperwork obviously makes the actual basis of these allocation decisions one of conjecture, but as we will see it was probably not a coincidence that the locations that dominated fund-raising tended to get more and better weaponry. It is also probable that the allocation of arms reflected the political influence of Unionist politicians in respective locations. The unevenness in the allocation of weaponry was repeated in areas such as uniforms and food rations. UVF HQ left localities to their own devices in securing food provision; this inevitably decentralized approach inevitably created inequities.

## VI

For business supporters their willingness and ability to participate was affected by local commercial conditions and the threat of boycott as well as the threat that sectarian tensions could spill over into violence. Many businessmen needed to act with discretion as their workforce may have contained many nationalists and by trading domestically (i.e. only on the island of Ireland) some unionist-owned firms were reliant on a nationalist consumer base.<sup>65</sup> Fear of deposit withdrawal by nationalist customers is supposed to explain why banks did not participate in opposition to Home Rule.<sup>66</sup> The threat of consumer boycott was thus very real and indeed in 1920-22 it became a reality.<sup>67</sup> Export-orientated sectors such as linen were thus not restrained by the fear of consumer boycott nearly as much as businesses, such as retailers or construction firms, which relied on local markets.

As Ollerenshaw has argued convincingly, the fear of boycott impacted in localities where unionists were in a minority and relied on a nationalist workforce and/or customer base. In such areas gentry and clergy took leadership roles within UVF units because businessmen feared boycotts if they accepted command.<sup>68</sup> In the case of Donegal, police reports indicate that it was such fears that explain the reluctance of businessmen to provide UVF leadership.<sup>69</sup> For similar reasons, serious problems existed in securing suitable officers for UVF units in the City of Londonderry.<sup>70</sup> In the case of unionist majority locations, there was also a legitimate fear of boycott. The RIC County Inspector for Antrim stated that ‘any businessman who held back would be a marked man and his business would be ruined’.<sup>71</sup> Businessmen had to strike a delicate balance in order minimize the boycott risk. This balance was determined by the underlying sectarian dynamics that their businesses faced. That different businesses in various locations and sectors chose to respond differently to the risk of boycotts reflects differing population bases that these

enterprises faced as well as the differing social and moral incentives of business owners.<sup>72</sup> The greater (lower) the risk of boycott the less (more) likely a businessman would be likely to participate in supporting the UVF.

## VII

There has been some recent debate on the extent to which businessmen tended to contribute time, energy and resources as well as the balance of pledges relative to actual cash transfers in the financing of the UVF.<sup>73</sup> The archival evidence presented indicates that clearly that business participation was far from monolithic. Some elements of Ulster's business elite were much more enmeshed in funding and managing the UVF than others. By way of illustration, Belfast's linen producers, with their reliance on export markets, were far more heavily involved than rural food retailers. To the extent these differences were proxies for differing incentives we can again infer with a strong degree of confidence that incentives mattered.

As Figure 1 indicated, the minutes of the Businessmen's committee demonstrates that business leaders contributed their time, money and commercial expertise; via three overlapping bodies. In addition to a General or Main Committee and a Selection Committee within the structure there was an Executive Committee that took most of the major financial decisions of the UVF and corresponded with the UUP leadership and UVF HQ. The minutes of these committees are additionally very circumspect: the UVF is not mentioned by name in the minutes until March 1914.<sup>74</sup>

The stated purpose of the Selection Committee, which initially had sixteen members, was to select a committee representing the different trades and industries in Ulster that would identify those sympathetic to resisting Home Rule.<sup>75</sup> While the

minutes do not explicitly state it, there can be little doubt that an additional purpose of the Selection Committee's role in vetting potential businessmen was to prevent infiltration by those opposed to their political campaign. The Selection Committee at a meeting held on May 30<sup>th</sup> 1913 agreed that the main or general committee would have approximately 250 members.<sup>76</sup> The minutes of the 'Ulster Business-men General Committee' during its first meeting held on July 23<sup>rd</sup> 1913 unanimously elected a twelve member Executive Committee. It was agreed at this meeting that the members of this committee would have:

...the power to add to their number, whose duty shall be to keep in close touch with Sir Edward Carson, and to summon the General Committee at any time it may be required.<sup>77</sup>

The Executive Committee also examined the financial circumstances that Ulster's industry faced; it was instrumental in preventing the withholding of funds by public bodies being used as a political tool. The Executive Committee having received financial returns from the county councils of Antrim, Down, Derry and Tyrone, in addition to the returns of Belfast City Council, observed that the annual grants paid by the British governments far exceeded the council contribution to central government finances. Accordingly, the Executive Committee recommended that the withholding of payments by public bodies would be an unworkable tactic.<sup>78</sup>

Yet potential recourse to even a tax strike by businesses failed to gain support within the Executive Committee. At a meeting held in September 1913 the minutes record that a report was read. This report had been written by alcohol and tobacco distributors and producers who were fearful about a customs and excise strike. The minutes of the meeting record:

...members of the wholesale whiskey and tobacco trades, pointing out the difficulty which these trades had in refusing to pay customs or excise duty, and it was decided by the [Executive] Committee that to refuse such payments was not practicable without destroying such business in Belfast.<sup>79</sup>

Ultimately the Executive Committee had to retreat from a tax strike because of the commercial realities of Ulster's export market were deemed more important than symbolism. It is equally notable that in January 1914 on the issue of a mooted income tax strike, the political leadership of the self-styled 'Ulster Provisional Government' deferred to the Businessmen's Committee opposition to the use of such a tool.<sup>80</sup>

The absence of direct communication between the UUP leadership and UVF HQ can most plausibly be explained because the Executive Committee intermediated between the military and political leadership. For instance, at Craig's request, the question of raising a guarantee for the purpose of financing the Provisional Government and the creation of an indemnity fund 'in respect of loss of life amongst the working-class' was brought before the Executive Committee in August 1913.<sup>81</sup> It is additionally revealing that the Executive Committee decided it could not decide upon these issues.<sup>82</sup> This incident is revealing as it demonstrates that while business leaders were instrumental in organizing resistance to Home Rule, they did not merely organize this resistance in their own narrow commercial interests. Likewise, the avoidance of the withholding of tax as a tactic demonstrates that business considerations were part and parcel of those leading opposition to Home Rule.

## VIII

In this section we are concerned with issues in the economic organization of UVF para-militarism. As has been long acknowledged, there will remain elements of mystery in any discussion of UVF finances. Funds were hidden and disguised to confound potential police investigation.<sup>83</sup> Yet as will be shown, the original UVF maintained accounts until at least four decades after partition. Surviving fragmentary accounts that will be presented here, as will some archival material on how the funds were managed and collections organized. Figure 1 made clear that business, political and paramilitary leaderships all had a role to play in opposing Home Rule. The division of responsibilities extended to organizing the finances of the UVF. Political leaders were the driving force initially behind securing worker indemnity funding. Business leaders for their part took responsibility for funding the arming and equipping of the UVF. In both areas of funding however the threat of free-riding was never far away.

Historians, regardless of their attitude towards the UVF, have repeatedly stated that £1 million was at the UVF's disposal.<sup>84</sup> While the resources available to the UVF were fairly substantial, we will see that the actual level of cash available to the UVF was much less. The source of the confusion can be traced back to the role of political symbolism in funding worker indemnity. Financially the UUP was unable to directly fund either worker indemnity or the acquisition of arms and equipment. In 1906 the UUC's Honorary Treasurer recorded the UUC balance sheet for the year ending December 31<sup>st</sup> as a paltry £70 13s 12d.<sup>85</sup> Things did not improve appreciably in subsequent years. In 1912 the balance sheet recorded a year end figure of £294 3s 3d and in 1917 the balance sheet had declined to a mere £247 8s 10d.<sup>86</sup> With business leaders unwilling to become involved in organizing worker indemnity, in addition to funding arms and equipment, it was left to the UUC to take responsibility. At a

meeting of the UUC Standing Committee on 29<sup>th</sup> August 1913 a fund was established for workers indemnity.<sup>87</sup> It was also decided that Lord Dunleath, Colonel R.G. Sharman-Crawford, George Clark and R.M. Liddell would all act as trustees for the fund.<sup>88</sup>

The original text for securing pledges to the fund makes clear that the fund's explicit purpose was to offer workers the prospect of compensation for UVF participation in the event of loss of life or limb:

We the undersigned, hereby mutually agree and undertake each for himself and to the extent of and in proportion to the amount set opposite his name, that he will indemnify all members of the Ulster Volunteer Force in respect of any personal injury, or loss of life, which shall be sustained by them in the execution of their duty as such members, or in the execution of any order of the Provisional Government or otherwise in the maintenance of the authority of the Provisional Government, the indemnity not to be less than such sum or sums as would be recoverable by any member of the Ulster Volunteer Force under the provisions of the Fatal Accidents Act, 1846; the Employers Liability Act, 1880; or the Workmen's Compensation Act, 1906; and provided the claim made in respect of such injury is approved of by the Executive of said Provisional Government.<sup>89</sup>

The role of symbolism in securing pledges was apparent as it was assumed, probably accurately, that greater pledges would indirectly lead to greater participation in the UVF as well as the direct propaganda value of the UVF appearing to have large financial support. Sir Edward Carson, Lord Londonderry, Captain Craig, Sir John Lonsdale, Sir George Clark and Lord Dunleath pledged £10,000 each and their example was followed by P.K. Kerr-Smiley, MP, R.M. Liddell, George Preston, Henry Musgrave, C.E. Allen and Frank Workman.<sup>90</sup> The UVF's behaviour in securing pledges is in accordance with the observation that organizations often try to overcome free-riding by tying down a big contribution before starting a campaign drive

involving the attraction of smaller donations and a designated target or threshold of support. It has been observed that an initial large contribution will encourage subsequent smaller contributors that the target is attainable. Smaller contributors by contributing ensure that the target is reached.<sup>91</sup>

On the 24<sup>th</sup> September 1913 the text was amended to include at the end the statement that "...and provided that the Guarantee Fund shall amount to at least £ 1,000,000".<sup>92</sup> It was the success in achieving this target that has led to the erroneous conclusion of some scholars that the UVF had access to £1 million. McNeill's account certainly lends such an impression; Probert furthermore has claimed erroneously that this fund was the mechanism by which 'the business community of Belfast underwrote the UVF'.<sup>93</sup> There exists no surviving archival evidence that supports this interpretation, however. The indemnity fund was based on pledges rather than hard cash: unlike the Carson Fund for instance no accounts appear to have been created to manage these pledges or guarantees. As will be demonstrated below, while the Fund was ultimately to acquire some propaganda value by reaching the £1 million target, it did so only after considerable effort. Question marks also exist over how exactly the target was reached. Significant doubts certainly stand over the proportion of these pledges that would - or indeed could - have been transferred if conflict had erupted. Table 5 illustrates the uneven progress of the fund.<sup>94</sup>

**[Insert Table 5 here]**

At the Ulster Provisional Government's Executive Committee meeting held on September 30<sup>th</sup> 1913 it was observed that the total guaranteed up to that time was £387,000.<sup>95</sup> That not everybody within Unionism was equally willing or able to offer

financial support is evident as the minutes of the meeting note that the UUC Secretary ‘should issue a circular to every member of the Ulster Unionist Council, who had not joined in the Indemnity Guarantee’ it was also decided that the trustees of the fund were to form a sub-committee to encourage increasing the amount of the Guarantee.<sup>96</sup> The next day the ‘Indemnity Guarantee Sub-Committee’ met and decided to send out a circular to UUC members who had not yet subscribed to the Guarantee and those donors to the Carson fund who were not UUC members.<sup>97</sup>

Two weeks later the sub-committee was evidently still unhappy with the response. The minutes record that ‘The list of those who had already guaranteed was gone into, and the members present undertook to approach several of the guarantors with a view to getting them to increase the amount already guaranteed by them’.<sup>98</sup> Only on the 23<sup>rd</sup> October when the business organizers of the Carson Fund agreed to undertake similar work in connection with the Guarantee Fund does there appear to have been co-operation between the Businessmen’s committees and the UUP over securing guarantees for the indemnity fund.<sup>99</sup> By November 1913 it was reported that the Ulster Women’s Unionist Council (UWUC) had refused to participate in a proposed shop-to-shop canvas for guarantors.<sup>100</sup> Unfortunately, the reasons for the UWUC refusal were not recorded in the minutes.

Likewise, the minutes of the Executive Committee on November 26<sup>th</sup> record that the Indemnity Fund was approximately £120,000 short of its target, but it also records that ‘other arrangements made for bringing the Guarantee up to the required amount’ proposed by the Sub-Committee were approved of by the Executive Committee.<sup>101</sup> Alas the surviving documentation does not record what these ‘other arrangements’ involved, but Table 5 indicates that by January 1914 the target had been attained. It appears moreover that in order reach the target a major concession

was made to the privacy of guarantors. The Executive Committee in October 1913 had decided that there should be no publication of the names of guarantors until the full amount of £1 million had been pledged.<sup>102</sup> Yet once the target had been reached this decision was reversed. A report on how the amount was ‘made up’, as the minutes expressed it, was instead to be sent to the press in lieu of a list of guarantors.<sup>103</sup>

The UVF far from being bankrolled by business interests via the indemnity fund owed much more to the financial contributions of the Edward Carson Unionist Defence Fund. The surviving minute book for this fund covers the period between January 1912 and March 1914.<sup>104</sup> At the first meeting of the ‘Sir Edward Carson Unionist Defence Fund Committee’ it was decided to form a sub-committee with a view to organize ‘the collection of Belfast and the industrial centres of Ulster’.<sup>105</sup>

**[Insert Table 6 Here]**

As indicated in Table 6 it is revealing that collections were initially to be organized around fourteen groups based around Belfast’s rather than Ulster’s industrial structure and the choice of arranging donations around Belfast’s industrial enterprises was deliberate. The chosen industrial categories were explicitly copied from the headings found in the *Belfast Directory*.<sup>106</sup> In economic terms, the financing of opposition to Home Rule was organized on the basis of latent groups.

The sub-committee was meticulous in allocating responsibilities for those appointed to secure donations across the listed groups. The sub-committee created the following rule to govern the collection of donations:

Each [industry sector] organizer will be responsible for all individuals and firms under the heading of his group. Each organizer is responsible for the organization of the collection of his own group and will

arrange for his own assistants. Where an individual or a firm comes under more than one group he will be considered as belonging to the first group under which he comes. In cases of any doubt an arrangement should be come to with the organizer of the group in doubt.<sup>107</sup>

As predicted by Olson, the use of distinguished industry figures in soliciting donations would have served as a form of social incentive needed to mobilize a latent group.<sup>108</sup> Students of organizational structure will equally notice that the proposed structure of the donation collection was decentralized. It aimed at minimizing conflicts between organizers in approaching potential donors and the chosen structure also minimized the risk of donors being approached more than once. The rationale must have been that the industry organizer by being able to chose his assistant would ensure that only trustworthy individuals would be involved in the process of trying to secure donations.<sup>109</sup> By February 1912 it was decided to cast the net for donations wider than Belfast.<sup>110</sup> By April 1914 a new list of industry organizers was produced. As Table 7 illustrates, this list differed from the earlier one in that it was not restricted to Belfast.<sup>111</sup>

**[Insert Table 7 Here]**

The surviving documentation shown in Table 7 from April 1914 separates donations from a range of other responses that include penciled in ticks beside names and outside of the Belfast town groups the somewhat ambiguous statement ‘will act’ can be found next to the donor names. These ticks or statements are not explained in the documentation. The aggregation of ‘will act’ responses and ticks is sometimes more than the number of names provided. For example, five names in the case of Comber are provided; in addition to a single tick there are five ‘will act’ statements. Beside the name Charles McColl of Banbridge, for whom there is no tick, is entered the

handwritten note that states he 'cannot act solely for business reasons'. The appearance of a note such as this is a possible further reminder of the potential role of boycotting in determining the path that opposition to Home Rule followed. Likewise, in the case of donors hailing from Armagh is written the plaintive message 'Mr McCrum says he is so deaf he would be useless'!<sup>112</sup> As deafness would not have been a barrier to making donation, but would have been a serious impediment to paramilitary participation, it seems reasonable to assume that the ticks probably relate to donations. On balance, there can be little doubt that the 'acts' that these statements relate to are concerned with the preparedness of organizers and donors to become involved in UVF military activity.

The crucial role of Belfast's textile industry in the process of raising money for the Carson Fund can be seen by the fact that 47 ticks (from 66 names listed) can be found in the column for the linen trade and making up trades. In contrast, only 15 ticks can be found for all the provincial towns combined. Unfortunately, the industrial composition of these provincial donors is unclear. It is however the case that linen was a vital employer in towns such as Lisburn and Lurgan. The absence of 'will act' beside the Belfast names indicates equally that businessmen seemed willing to offer money or time but rarely both. In other words, the potential for free-riding by businessmen was a major concern for organizers of the opposition to Home Rule. It was a sufficient concern for them to monitor donations to the Carson Fund. This impression is confirmed somewhat when the pattern of donations is studied in more detail.

In the RIC Special Branch account of what was described as being the secret meeting at the Old Town Hall, which in actual fact was a meeting of the General Committee held on July 23<sup>rd</sup> 1913, it was reported that Edward Carson was not

exactly impressed with the performance of business in providing donations for what Carson termed the ‘unionist programme’:

...in the course of his speech Sir Edward Carson made reference to the “Carson Fund”, that he was not very well pleased with the response to it, and he went on to speak of the heavy expenses which would be involved in carrying out of the unionist programme, and my informant believes it was...a hint to those present to subscribe. Sir Edward also expressed himself as dissatisfied at the poor attendance (my informant states) Mr Bates. Sec. U. Council told him a day or two ago that nearly 500 invitations were issued to this meeting...[Captain] Craig dwelt [in his speech] strongly on the lack of funds and instanced Sir Ed, himself, and others giving up their whole time and a great part of their means in furtherance of the fight against Home Rule.<sup>113</sup>

While the informant could obviously produce no concrete numbers, given the secrecy involved, the fact that only 150 business leaders turned up to the meeting out of 500 invitations must indicate that at the very least not all business leaders were like minded; equally it certainly suggests that not all business people were willing to devote similar time, energy or money to the cause.<sup>114</sup> Carson’s frustration, which is evident in the report, was not merely a bargaining ruse given that those attending were arguably amongst the strongest opponents of Home Rule and potentially also the strongest supporters of the ‘unionist programme’. The figures illustrated in Table 8 indicate that by 1915 the donation picture looked much healthier than was the case when Carson made his speech.

**[Insert Table 8 Here]**

A letter and accompanying document dated 22 March 1912 from Stewart Blacker Quin and Co Chartered Accountants to R. Dawson Bates covers the creation of a system of accounts.<sup>115</sup> The system was to involve the management of funds which it was noted would be administered by the UUC. The four components to this system were to be ‘Cash Book 1’, ‘Cash Book 2’, ‘Petty Cash Book’ and a general account. Within Cash Book 1 would be included the ‘Unionist Associations of Ireland Account’, ‘Ulster Unionist Council Account’ the ‘Sir Edward Carson Defence Fund’ and the ‘Anti-Home Rule Fund’. Book 2 was to be similar to cash book 1, while a petty cash book would also be held. The document notes that in all three of these accounts it was agreed that cheques would be drawn by Bates ‘or other responsible official’.<sup>116</sup>

While the available surviving material is undoubtedly patchy, the surviving accounts provide further clues on the UVF. For instance, the figures for the UVF Account between 1917 and 1967 do not appear to have survived; yet there exists enough material to make some inferences about the levels and sources of revenues and the composition of UVF expenditures before 1918. The material that survives furthermore suggests that a deliberately complicated financial structure was chosen.

**[Insert Table 9 Here]**

The evidence contained in Table 9 indicates that by 1917 six separate accounts held a rather paltry £716 15s 9d between them, but the financial picture is far more complicated than this simple headline finding would suggest.

**[Insert Table 10 Here]**

Tables 8 and 10 indicate in the period 1914-15 as nearly £42,000 appears to have been donated with £29,000 paid out in the form of cheques drawn from a variety of holdings in Belfast, London and Paris via an 'expenses account'. A further important aspect of the UVF's priorities was the financial importance it placed on hospital provision. The fragmentary financial information we have, which is outlined in Tables 10 and 11, indicates that a substantial amount of resources (approximately £29,000) were devoted to the Ulster Volunteer Hospital rather than arm purchase, uniform or ration provision. Tables 11 to 14 show some of the fragmentary surviving evidence on the UVF's finances.

**[Insert Tables 11-14 Here]**

## X

This paper has suggested that collective action considerations plagued the organization of unionist opposition to the Third Home Rule Bill. That businessmen were crucial in overcoming the participation problem, which has been identified by economists, can no longer be debated. A more fruitful line of future research must be the extent to which selective incentives rather than public good motivations best explained the behaviour of actors. The vital role of the Belfast linen industry in organizing the UVF - and the influence business brought to bear on preventing tax strikes being used as a tool - indicates that selective incentives were at play. Nevertheless, businessmen did not solely act in their private interest. Public goods

such as worker indemnity and hospital provision were also important factors. Regardless of the balance between these rival motivations, it is the case that the collective action problem was overcome albeit unevenly. In this concluding section we will review the evidence on economic and social organization presented earlier as well as explaining that the UVF had a financial as well as political legacy.

One feature of political and economic life after 1920 that has been neglected is that Unionist politicians continued to disburse funds, initially obtained for UVF purposes, well into the era of devolved government. These funds may have formed an important but previously neglected form of patronage. It appears furthermore that the existence of these funds was sufficiently well known for potential applicants to write for a share from the 'UVF Patriotic Fund'.<sup>117</sup> By 1967 the balance sheet of the remaining UVF assets valued Investment at Cost at £41,772 10s 3d and current assets less liabilities and provisions at £50,001 10s 6d.<sup>118</sup>

The Ulster Volunteer Hospitals continued to be an important legacy of the original UVF long after the Home Rule crisis had passed.<sup>119</sup> The two hospitals created to support the Ulster Division, which were originally based on donations raised for the UVF, were a tangible example of the public good element within the UVF. These facilities were eventually gifted to the British army during the First World War. It is worth noting that the doctors and nurses who worked in these hospitals were UVF members, the doctors contributing their services to the War Office at no cost.<sup>120</sup> In 1949, after complex negotiations between governments at Stormont and Westminster, the UVF hospital provision came under National Health Service (NHS) control. Table 15 illustrates that by the 1950s around 800 individuals were still admitted each year for treatment.

**[Insert Table 15 Here]**

However, as Table 16 makes clear, by the early years of the modern welfare state, financial responsibility had well and truly passed from the UVF finances into the NHS. Future research on the gradual nationalization of the UVF medical facilities may provide insights of interest to a wide range of historians and economists.

**[Insert Table 16 Here]**

One obvious inference to make from the material presented in this paper is that historians have often equated the contribution of businessmen with their monetary donations. What this paper has demonstrated is that the organizational know-how of business was invaluable in organizing resistance to Home Rule: characteristics associated with natural states (e.g. privileged business access to political leadership) coexisted with political and economic competition (e.g. a thriving industrial base). In considering the economic effects of businessmen solving the collective action problem associated with organizing a paramilitary force such as the UVF it would be prudent for future historians to consider the opportunity cost of the money and time that businessmen devoted to organizing political opposition to Home Rule rather than devoting these resources more directly to their business. It may be the case that the political agitation associated with organizing the UVF had considerable commercial ramifications for Ulster long after the Home Rule crisis had passed into history.

Figure 1: A Simplified Organizational Diagram of Opposition to Home Rule

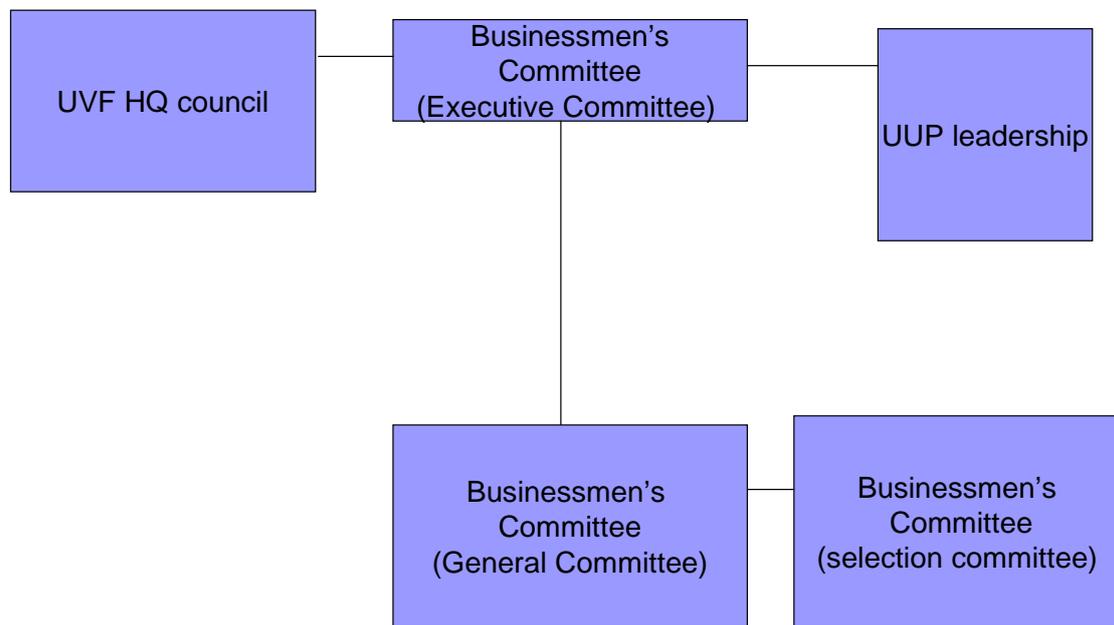


Table 1: Irish Religious Denomination, 1911 (%)

|                 | <b>Roman Catholics</b> | <b>Church of Ireland</b> | <b>Presbyterians</b> | <b>Methodists</b> | <b>Others</b> |
|-----------------|------------------------|--------------------------|----------------------|-------------------|---------------|
| <b>Ireland</b>  | 73.86                  | 13.13                    | 10.04                | 1.42              | 1.55          |
| <b>Leinster</b> | 85.2                   | 12.06                    | 1.11                 | 0.69              | 0.94          |
| <b>Munster</b>  | 94.04                  | 4.89                     | 0.41                 | 0.40              | 0.26          |
| <b>Connacht</b> | 96.24                  | 3.11                     | 0.34                 | 0.22              | 0.09          |
| <b>Ulster</b>   | 43.67                  | 23.19                    | 26.64                | 3.09              | 3.41          |

Source: adapted from Vaughan and Fitzpatrick, 1977: 49 and 68

Table 2: Religious denominations in Ulster by County in 1911

|                                   | <b>Roman Catholics</b> | <b>Church of Ireland</b> | <b>Presbyterians</b> | <b>Methodists</b> | <b>Others</b> |
|-----------------------------------|------------------------|--------------------------|----------------------|-------------------|---------------|
| <b>Antrim</b>                     | 20.5                   | 21.72                    | 50.14                | 1.97              | 5.67          |
| <b>Armagh</b>                     | 45.33                  | 32.45                    | 15.77                | 4.2               | 2.25          |
| <b>Belfast</b>                    | 24.1                   | 30.54                    | 33.74                | 6.15              | 5.47          |
| <b>Cavan</b>                      | 81.46                  | 14.2                     | 3.12                 | 0.86              | 0.36          |
| <b>Donegal</b>                    | 78.93                  | 10.69                    | 8.91                 | 1.01              | 0.46          |
| <b>Down</b>                       | 31.56                  | 23.04                    | 37.98                | 2.18              | 5.24          |
| <b>Fermanagh</b>                  | 56.18                  | 34.16                    | 2.05                 | 6.51              | 1.1           |
| <b>Londonderry county</b>         | 41.54                  | 20.06                    | 34.29                | 0.76              | 3.35          |
| <b>Londonderry county Borough</b> | 56.21                  | 17.53                    | 21.33                | 2.9               | 2.03          |
| <b>Monaghan</b>                   | 74.68                  | 12.21                    | 11.91                | 0.55              | 0.65          |
| <b>Tyrone</b>                     | 55.39                  | 22.7                     | 18.58                | 2.01              | 1.32          |

Source: Vaughan and Fitzpatrick, 1977: 67-68.

Table 3. Occupation of members of 1<sup>st</sup> Fermanagh Regiment 1913-14 and Irish Volunteers in provincial Ireland (figures cover all of Ireland except for the Dublin urban area) (all in % unless otherwise stated)

|                      | UVF 1913-1914 | IRA 1917-19 |
|----------------------|---------------|-------------|
| Sample               | 642           | 1437        |
| Farmer/Son           | 57            | 40          |
| Farm labourer        | 25            | 11          |
| Un/semi-skilled      | 4             | 9           |
| Skilled              | 6             | 16          |
| Shop assistant/clerk | 2             | 12          |
| Professional         | 2             | 1           |
| Merchant/son         | 4             | 7           |
| Student              | 0             | 1           |
| Other                | 0.3           | 2           |

Source: Adapted from (Bowman 2006: 252)

Table 4. The distribution of Rifles and Machine Guns per County 1917

| Area                    | Lee Enfield (Magazine) | Martini Enfield (single Loader) | German and Austrian | Italian | Other makes | Machine guns | Total | %      |
|-------------------------|------------------------|---------------------------------|---------------------|---------|-------------|--------------|-------|--------|
| Co.Antrim               | 2152                   | 896                             | 6606                | 55      | 101         | 0            | 9810  | 18.46  |
| Co.Armagh               | 397                    | 416                             | 447                 | 2920    | 0           | 0            | 4180  | 7.87   |
| Belfast                 | 6030                   | 3353                            | 1657                | 700     | 630         | 11           | 12381 | 23.30  |
| Co.Cavan                | 188                    | 746                             | 311                 | 41      | 88          | 0            | 1374  | 2.59   |
| Co.Donegal              | 193                    | 1578                            | 5                   | 8       | 0           | 0            | 1784  | 3.36   |
| Co.Down                 | 1002                   | 1493                            | 5043                | 130     | 859         | 0            | 8527  | 16.05  |
| Co.Fermanagh            | 134                    | 186                             | 118                 | 1830    | 50          | 0            | 2318  | 4.36   |
| Londonderry (city)      | 805                    | 205                             | 800                 | 0       | 60          | 0            | 1870  | 3.52   |
| Londonderry (county)    | 366                    | 575                             | 860                 | 1362    | 20          | 0            | 3183  | 5.99   |
| Londonderry (combined)  | 1171                   | 780                             | 1660                | 1362    | 80          | 0            | 5053  | 9.51   |
| Co. Monaghan            | 21                     | 0                               | 720                 | 712     | 255         | 0            | 1678  | 3.16   |
| Co.Tyrone               | 705                    | 3471                            | 1844                | 5       | 0           | 0            | 6025  | 11.34  |
| Ulster (total)          | 11993                  | 12919                           | 18411               | 7763    | 2063        | 11           | 53130 | 100.00 |
| Ulster (County average) | 1199.3                 | 1291.9                          | 1841.1              | 776.3   | 206.3       | 1.1          | 5313  |        |

Note: these are the total UVF holdings as of 1914. The holdings were recorded in 1917.

Source: Adapted from (Bowman, 2007: 145)

Table 5. Guarantees Raised for Workers Indemnity Fund, September 1913-January 1914.

| Date                            | Total Amount Guaranteed | Number of Guarantors |
|---------------------------------|-------------------------|----------------------|
| 30 <sup>th</sup> September 1913 | £ 387,000               | Not Recorded         |
| 23 <sup>rd</sup> October 1913   | £710,000                | Not Recorded         |
| 24 <sup>th</sup> November 1913  | £862,206                | 1400                 |
| 26 <sup>th</sup> November 1913  | £881,931                | Not Recorded         |
| 7 <sup>th</sup> January 1914    | £1,043,816              | Not Recorded         |
| 20 <sup>th</sup> January 1914   | £1,061,000              | Not Recorded         |

Source: numbers taken from various files in D 4503/4

Table 6. Sir Edward Carson Unionist Defence Fund List of Organizers, February 1912

| Town Groups  | Organizer (if listed)                  |
|--|--|
| I-LinenTrade   | Mr R.Garrett Campbell                  |
| II-Making Up Trades  | Mr R.B. Walkington and Mr H.Berrington |
| III-Engineering Trades   | Mr S. Davidson                         |
| IV-Printing and Paper Trades   | Mr C. Henderson                        |
| V-Timber & Building Trades   | Mr George S. Clark                     |
| VI-Shipping and Coal Trades  | Sir Thomas Dixon Bart                  |
| VII-Whiskey, Mineral Waters etc  | Mr R. Mitchell                         |
| VIII-Solitictors, Accountants etc  | D.B. Quinn                             |
| IX and X-Grocery and Food Trades   | Mr W. Mc Mullan and Mr H.M. Pollock    |
| XI-Bakers, Flour and Grain Trade   | Mr. H.M. Pollock                       |
| XII-Drapers, Clothiers, Leather etc  | Not listed                             |
| XIII-Doctors and Dentists  | Mr. T.S. Kirk                          |
| XIV=- "Persons not in business or Profession nor included in above groups" | Mr. J.J. Richardson                    |

Source D/1327/2/10 February 2<sup>nd</sup> 1912

Table 7. Sir Edward Carson Unionist Defence Fund List of Organizers and Responses, April 1914

| Town Groups   | Organizer (firm if listed)   | Number of Potential Donors Listed | Ticks, marks or Statement beside Donor Name |
|---|--|-----------------------------------|---|
| I and II -Linen Trade and Making Up Trade                         | Mr R. Garrett Campbell   | 66                                | 47 ticks/mark                               |
| III-Engineering Trade   | Mr S.C. Davidson<br>(Sirocco Engineering Works, Belfast)           | 22                                | 15 ticks and 6 question marks               |
| IV-Printing and Paper Trades                                      | Mr C.W. Henderson  | 8                                 | No ticks or marks                           |
| V-Timber and Building Trades                                      | Mr George S. Clark<br>(Messers Workman and Clark Belfast Shipyard) | 16                                | 10 ticks and 4 question marks               |
| VI-Shipping and Coal Trades                                       | Mr Fritz Heyn (Ulster Steamship Co)                                | 15                                | 14 ticks                                    |
| VII-Whiskey and Mineral Water Trades                              | Mr R.A. Mitchell   | 9                                 | No ticks or marks                           |
| VIII-Solicitors and Accountants and Rent Agents                   | Stewart Blacker and Quin   | 22                                | 21 ticks                                    |
| Groups IX-XI-Grocery, Food Trades, Bakers, Flour and Grain Trades | Mr W. McMallow   | 27 (5 anonymously)                | No ticks or marks                           |
| XII-Drapers Clothiers and co.                                     | Mr Crawford McCulloch J.P.   | 18                                | 14 ticks and 1 question mark                |
| Provincial Towns-Ballymena  | Mr W.R. Young  | 6                                 | No ticks or marks                           |
| Provincial Towns-Larne  | Mr C.L. Mackean  | 7                                 | No ticks but 1 'will act'                   |
| Provincial Town-Lisburn   | Mr A.P. Jenkins  | 7                                 | 6 'will act'                                |
| Provincial Towns-Lurgan   | Mr T.B. Johnston   | 5                                 | 5 ticks                                     |
| Provincial Towns-Portadown  | Mr John Collen   | 6                                 | 6 'will act'                                |
| Provincial Towns-Banbridge  | Mr Norman Ferguson   | 6                                 | 5 'will act' and 5 ticks                    |
| Provincial Towns-Comber   | Mr J.M. Andrews  | 5                                 | 1 tick , 5 'will act'                       |
| Provincial Towns-Newcastle and Castlewellan                       | Mr James Marland   | 6                                 | 1 tick '6 will act'                         |
| Provincial Towns-Enniskillen                                      | Mr E.M. Archdale   | 5                                 | No ticks, marks or 'will act'               |
| Provincial Towns-Londonderry City                                 | Mr T.F. Cooke  | 7                                 | No ticks, marks or 'will act'               |
| Provincial Towns-Castledawson                                     | Mr A.L. Clark  | 6                                 | No ticks, marks or 'will act'               |
| Provincial Towns-Coleraine  | Mr H.T. Barrie   | 5                                 | 1 tick and 5 'will act'                     |
| Provincial Towns-Monaghan   | Mr R. Dougan   | 0                                 |   |
| Provincial Towns-Cookstown  | Mr W. Leeper   | 5                                 | 2 ticks and 4 'will act'                    |
| Provincial Towns-Dungannon  | Mr R. Stevenson  | 6                                 | No ticks, marks or 'will act'               |
| Provincial Towns-Omagh  | Mr E.C. Herdman  | 6                                 | No ticks, marks or 'will mark'              |
| Provincial Towns-Strabane   | Mr E.C. Herdman  | 6                                 | No ticks, marks or 'will mark'              |

Source: D/1327/2/10 April 29<sup>th</sup> 1914

Table 8. 'Sir Edward Carson Ulster Defence Fund', 1913-1915

| Period Covered                    | Receipts   | Payments   | Total Balance |
|-----------------------------------|--|--|---------------|
| 1913-14                           | Cash with Belfast Banking Co.Ltd<br>£12822 14s 5d  | R. Dawson Bates cash retained by him as per his account £177 13s 10d | £13004 16s    |
| As of 31 <sup>st</sup> March 1915 | £47137 16s 4d  | £47137 16s 4d  | £47137 16s 4d |
|                                   | Of which donations received 1 February 1914-31 <sup>st</sup> March 1915<br>£41723 16s 5d | 'By sundry payments made by cheques as follows':                     |               |
|                                   |  | 1914<br>March 19/26 Colonel Sharman Crawford<br>£10000               |               |
|                                   |  | March 26<br>Expenses Account<br>£2000                                |               |
|                                   |  | March 27<br>Expenses Account<br>£2000                                |               |
|                                   |  | April 2<br>Expenses Account<br>£5000                                 |               |
|                                   |  | April 21<br>Paris Account<br>£10000                                  |               |
|                                   |  | [£29000 in total]  |               |
|                                   | Cash with Belfast Banking Co.ltd<br>£18137 16s 4d  |  |               |

Source: D/1327/14/6/2

Table 9. Summarized Statement of “accounts” headquarters UVF from 1<sup>st</sup> January 1916-31<sup>st</sup> December 1916, 8<sup>th</sup> February 1917

| Period covered 1 <sup>st</sup> January 1916-31 <sup>st</sup> December 1916 | Payments and Receipts | Accounts listed                |
|--|-----------------------|--------------------------------|
|  | £3980 7s 7d           | £716 15s 9d                    |
|  |                       | Headquarters Council Account   |
|  |                       | Expenses Account               |
|  |                       | Belfast Division Account       |
|  |                       | Counties Account               |
|  |                       | U.S. and D.R. Corps account    |
|  |                       | Ulster Volunteer Force Account |

Source: D/1327/14/6/3

Table 10. ‘Colonel R.G. Sharman Crawford Expenses Account’ December 10<sup>th</sup> 1913-March 31<sup>st</sup> 1915

| Receipt Side  | Cash Transfers   |
|---------------|------------------|
| £89256 11s 4d |                  |
|               | From London      |
|               | £10000           |
|               | £20000           |
|               | £5000            |
|               | From Paris       |
|               | £5000            |
|               | £6005 17s 9d     |
|               | £9002 9s 9d      |
|               | £8045 14s 3d     |
|               | £1999 17s 9d     |
|               | £9970 14s 2d     |
|               | From Carson Fund |
|               | £3000            |
|               | £2827            |
|               | £2000            |
|               | £5000            |

Source: D/1327/14/6/2

Table 11. "Ulster Volunteer Hospital" 'Receipts and Payments Account for Period from November 1914 till 30<sup>th</sup> September 1916'

| Period covered<br>November 1914- 30 <sup>th</sup><br>September 1916 | Payments                              | Receipts      | Forward and Balance<br>due on both |
|---|---------------------------------------|---------------|------------------------------------|
|   | Building and Equipment<br>= £9928 11s | £28 890 4s 6d | Forward = £18404<br>11s 11d        |
|   | Current Expenditure<br>=£6282 8s 4d   |               | Balance = £29479<br>10s 10d        |
|   | Heating and Lighting<br>=£1031 7s 4d  |               |                                    |
|   |                                       |               |                                    |
|   |                                       |               |                                    |

Source: D/1327/14/6/3

Table 12. Belfast Division U.V.F Account October 1914-December 1915, 8<sup>th</sup> February 1917

| Period that statement<br>covers      | Cash Received<br>From Colonel R.G.<br>Sharman Crawford | Payments   | Balance     |
|--------------------------------------|--|--|-------------|
| 30 October 1914- 31<br>December 1915 | £3176 19s 6d   | £2903 4s 1d<br><br>Salaries £92 7s 3d<br>Armouries £2720 | £273 15s 5d |

Source: D/1327/14/6/1

Table 13. Statement of U.S. and D.R. Corps Account 1 November 1914-31 December 1915, 8<sup>th</sup> February 1917

| Period that statement<br>covers     | Cash Received From<br>Colonel Sharman<br>Crawford | Payments    | Balance    |
|-------------------------------------|---|-------------|------------|
| 1 November 1914-31<br>December 1915 | £419 4s   | £269 0s 10d | £150 3s 2d |

Source: D/1327/14/6/1

Table 14. Statement of Account for Belfast Armouries, September 1914-August 1915

| Period that statement covers | Balance  |
|------------------------------|--|
| September 1914-August 1915   | £2562 11s 9d<br>(Includes insurance of rifles £85) |

Source: D/1327/14/6/1

Table 15. UVF Hospital Admissions

| Year | Numbers |
|------|---------|
| 1942 | 431     |
| 1943 | 492     |
| 1944 | 575     |
| 1945 | 655     |
| 1946 | 891     |
| 1948 | 903     |
| 1949 | 956     |
| 1950 | 924     |
| 1951 | 840     |
| 1952 | 849     |
| 1953 | 858     |
| 1954 | 730     |

Notes: until 1946 year ending on September 30<sup>th</sup> of each year, 1948 onwards year ending March 31<sup>st</sup>. In 1947 no admissions are recorded.

Source: D/1327/4

Table 16. Ulster Volunteer Hospital Finances

| Year | Revenue (£)   | Of which Ministry of Pensions contributed (£) | Ulster Patriotic Fund (£) |
|------|---------------|---|---------------------------|
| 1949 | 34,020 14s    | 33,649 2s 11d                                 | 56 17s 1d                 |
| 1950 | 39,170 12s 5d | 35,413 1s                                     | 57                        |
| 1951 | Not Recorded  | -   | -                         |
| 1952 | Not Recorded  | -   | -                         |
| 1953 | 58,566 12s    | 54,389 7s 2d                                  | Not Recorded              |
| 1954 | 59 378 17s 9d | 50,163 17s 11d                                | Not Recorded              |

Source: D1327/4. Note in 1953 and 54 while Ulster Patriotic Fund financing is not recorded, the appreciation of investments values it at £5000.

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<sup>1</sup> (Knight, 1951: 3).

<sup>2</sup> (Sinclair, 1912: 179).

<sup>3</sup> Guiso, Sapienza and Zingales define culture as ‘those customary beliefs and values that ethnic, religious and social groups transmit fairly unchanged from generation to generation’ (Guiso, Sapienza and Zingales, 2006: 23).

<sup>4</sup> (North, Wallis and Weingast, 2009).

<sup>5</sup> Casson, 1993; Temin, 1997; Jones, 2006; Guiso, Sapienza and Zingales, 2006; O’Rourke, 2007; 1358).

<sup>6</sup> (Mirowski, 2000; Milonakis and Fine, 2009).

<sup>7</sup> Mirowski (2000). Frank Knight’s work was however an honourable exception to this divorce between the study of cultural identity and economic analysis (Knight, 1951).

<sup>8</sup> (Temin, 1997: 279).

<sup>9</sup> (Casson, 1993; Temin, 1997).

<sup>10</sup> They observe that when agents see themselves as “outsiders”, rather than “insiders”, they require a higher wage differential to compensate for the utility lost by working for the interests of the firm. Akerlof and Kranton note that in the case of the military organizations worker identity is shaped in the training, uniforms, boot camps etc provided. Training such as this promotes the transformation of “outsiders” (civilians) into “insiders” (soldiers); military operations tend to reinforce this transformation. In businesses it is arguably harder to create “insiders”, but the lower pay required by “insiders” will make it profitable for firms to invest resources to change worker identity. The successful creation of military identity likewise tends to act as a substitute for the incentive pay required to maintain loyalty in commercial organizations. (Akerlof and Kranton, 2005).

<sup>11</sup> (Guiso, Sapienza and Zingales, 2006:29; O’Rourke, 2007)

<sup>12</sup> (La Porta, Lopez-de-Silanes, Shleifer, and Vishny, 1997; Guiso, Sapienza and Zingales, 2006: 45 O’Rourke, 2007: 1357).

<sup>13</sup> (O’Rourke, 2007: 1358).

<sup>14</sup> (Guiso, Sapienza and Zingales, 2006: 29).

<sup>15</sup> (Guiso, Sapienza and Zingales, 2006: 24).

<sup>16</sup> (Ollerenshaw, 2008: 601).

<sup>17</sup> (Bowman, 2001; 2007).

<sup>18</sup> (Ollerenshaw, 2008: 602).

<sup>19</sup> (Bowman, 2006: 247).

<sup>20</sup> In the case of violent or extreme political or religious groups, the absence or failure to survive of much of the vital archival and empirical material is admittedly a constraint on undertaking quantitative historical research. Certainly, UVF members seem not to have been assiduous note takers and relative to Irish Republican Army (IRA) there were very few memoirs produced. This lack of primary sources may in part explain why the IRA during this period has been far more extensively studied than the UVF. The observation has also been made that Ulster Unionism and loyalism are under researched because few academics comprehend the values that loyalists or unionists hold. (Bowman, 2006: 247-49).

<sup>21</sup> (Jackson, 2003: 139; Bowman, 2007: 76).

<sup>22</sup> (Jackson, 2003: 139; Bowman, 2006: 249).

<sup>23</sup> For an explanation of these observations see (Olson, 1965: 63).

<sup>24</sup> (Olson, 1965: 53).

<sup>25</sup> For an overview see (Demsetz, 1997: 1; Lazear, 2000).

<sup>26</sup> (Olson, 1965: 60). The increasing tendency of economists to apply their toolkit beyond the traditional domains and consider social and moral (as well as economic) incentives is a controversial one. Not everybody has been an enthusiast for economists venturing to boldly go where no economist had gone before. Coase is probably the most eminent critic of these attempts at extending the domain of economics; more recently DiNardo has also questioned this ‘imperialistic’ or ‘economistic’ turn (Coase, 1978: 210; DiNardo, 2007).

<sup>27</sup> Akerlof and Kranton’s research, which was outlined in the introduction of this paper, is just one recent example of the idea that incentives are broader than purely monetary rewards. Fitzpatrick’s historical work on Irish military participation can be reconciled with this incentive-orientated framework. Fitzpatrick is correct that material benefits alone cannot explain people joining up to fight in the First World War. However, his statement that military participation cannot be explained ‘through the logic of economic rationality’ seems to be based on a curious use of economic terminology rather than a genuine appreciation of economic analysis (Olson, 1965: 64; Fitzpatrick, 1995: 1030). Though he does not use the terms, social and moral incentives are precisely to the fore of his explanation of

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Irish participation in the British Army (and indeed Ulster Volunteer and Irish Volunteer) membership. The historical accuracy of Fitzpatrick's claim is not debated in this footnote: instead what is worth noting is Fitzpatrick's implicit acceptance of the incentive model of (para) military participation. Fitzpatrick views social conformity as being decisive in determining the likelihood of military participation. He suggests that fraternities and societies were in turn vital actors in altering the cost-benefit calculus of potential participants.

<sup>28</sup> (Olson, 1965).

<sup>29</sup> The earliest applications of Olson's analysis to economics, including his later *Rise and Decline of Nations*, tended to focus on industrial relations and the implications of collective action problems for relative economic growth rates (Olson, 1982).

<sup>30</sup> (Sandler, 2001: 70).

<sup>31</sup> (Sandler, 2001: 70).

<sup>32</sup> (Tilly and Tarrow, 2007).

<sup>33</sup> (Tullock, 1974; Caplan, 2006).

<sup>34</sup> It is however the case that more recent analyses of the collective action problems of revolution place public goods rather than selective incentives at the centre of their explanations of revolutions. Such a perspective replaces Tullock's "hard" rational choice assumption with a "softer" approach that allows collective rationality and group decision making (Leeson, forthcoming).

<sup>35</sup> (Iannaccone and Berman, 2006: 110).

<sup>36</sup> (Iannaccone, 1992; Berman, 2003).

<sup>37</sup> (Iannaccone and Berman, 2006: 116).

<sup>38</sup> (Iannaccone and Berman, 2006: 116).

<sup>39</sup> (Iannaccone and Berman, 2006: 116). The overlap between national and religious identity that fuelled tensions during the Home Rule crisis also finds an analytical counterpart in the recent economics literature. Iannaccone and Berman predict that conflict and militancy can become endemic when a state tends to promote the interests or aspirations of one religious group over another (or there is an expectation it will do so after a new state is established). The impact of such an expectation is that this raises the stakes for all sides and this in turn makes violence more likely. The violence that Iannaccone and Berman warn of may be communal in nature because organized violence is an extreme form of cooperative production, so religiously sectarian paramilitaries can be particularly effective at 'producing' violence. (Iannaccone and Berman, 2006: 125).

<sup>40</sup> (Jackson, 2003: 164).

<sup>41</sup> (McNeill, 1922). McNeill was equally clear in linking the political crisis to religious divisions (McNeill, 1922: 1-16).

<sup>42</sup> (Stewart, 1967; Jackson, 1996: 128).

<sup>43</sup> (Probert, 1978: 44).

<sup>44</sup> (Stewart, 1967: 42-44).

<sup>45</sup> (Ollerenshaw, 2000).

<sup>46</sup> (Brownlow, 2006).

<sup>47</sup> (Ollerenshaw, 1985: 66).

<sup>48</sup> (Ollerenshaw, 2000, 2008).

<sup>49</sup> (Ollerenshaw, 2000: 38).

<sup>50</sup> (Stewart, 1967: 50; Brownlow, 2006: 36).

<sup>51</sup> (Stewart, 1967: 98; Brownlow, 2006: 36).

<sup>52</sup> It should also be noted for instance that some firms such as Workman and Clark Shipbuilders and Robinson and Cleaver, the Belfast Department store, actually charged the Carson Defence Fund for the goods and services supplied to the UVF. Workman Clark were hence charging the UVF at the same time that Clark was instrumental in fund-raising for the same organization (Bowman, 2006: 255).

<sup>53</sup> (Bowman, 2006:252).

<sup>54</sup> (Bowman, 2005: 253; Bowman, 2007: 47).

<sup>55</sup> (Bowman, 2007: 46).

<sup>56</sup> A police informant reporting on a speech by Edward Carson noted that he was at pains to point out that in situations where Catholic workers were employed along with Protestant workers it was vital that 'such workers would not be interfered with'. The same informant reported that:

Sir Edward also made an appeal to Masters of large concerns to do all they could to urge suitable men in rural districts to join the U. Volunteer Force. mentioning that it was on this force that loyalists would have to depend for protection for their lives and property (NA CO 904/27 24 July 1913).

<sup>57</sup> (Bowman, 2007: 47).

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- <sup>58</sup> (Bowman, 2007:47).
- <sup>59</sup> (Bowman, 2006: 253).
- <sup>60</sup> (Bowman, 2006: 253).
- <sup>61</sup> (Bowman, 2007: 145).
- <sup>62</sup> (Jackson, 2003: 155).
- <sup>63</sup> (Bowman, 2007: 146).
- <sup>64</sup> (Bowman, 2007: 146).
- <sup>65</sup> (Ollerenshaw, 2008: 602).
- <sup>66</sup> (Ollerenshaw, 2000: 38).
- <sup>67</sup> (Ollerenshaw, 2008: 602).
- <sup>68</sup> (Bowman, 2007: 49). In the case of Islandmagee the absence of a local gentry combined with the high social status of the Presbyterian clergy ensured that the reverend in the island's largest church along with his wife were vital political figures. It was however the local Member of Parliament, Major McCalmont, who commanded local UVF company (Akenson, 1979: 128, 172).
- <sup>69</sup> Leadership passed to clergy and a few landlords. The resulting dominant role of Church of Ireland clergy in the leadership of the Donegal UVF is claimed to have discouraged recruitment (Murphy, 1981: 196-97).
- <sup>70</sup> (Bowman, 2006: 251).
- <sup>71</sup> (Bowman, 2006: 251).
- <sup>72</sup> Historians have been puzzled by the observation that where industrialists effectively owned industrial villages, the greater compulsion seems to have been placed on workforces to join UVF units (Bowman, 2007: 49). In the setting of an industrial village however, issues of the impact of sectarian balance on security and prosperity were lessened.
- <sup>73</sup> (Bowman, 2007; Ollerenshaw, 2000; 2008).
- <sup>74</sup> (D/1327/2/14 27 March 1914).
- <sup>75</sup> (D/1327/2/14 19 May 1913).
- <sup>76</sup> (D/1327/2/14 30 May 1913).
- <sup>77</sup> (D 1327/2/14 23 July 1913).
- <sup>78</sup> (D/1327/2/14 27 August 1913).
- <sup>79</sup> (D/1327/2/14 2 September 1913).
- <sup>80</sup> (D 4503/4 7 January 1914).
- <sup>81</sup> (D/1327/2/14 19 August 1913).
- <sup>82</sup> (D/1327/2/14 19 August 1913).
- <sup>83</sup> One former UUP activist, who would wish to remain anonymous, has stated to the authors that some of the remaining UVF money eventually ended up during the 1970s funding Enoch Powell's Westminster electoral campaigns in South Down and UUP European Parliamentary election campaigns.
- <sup>84</sup> (Boulton, 1973: 18; Probert, 1978: 44).
- <sup>85</sup> (D/4503/1).
- <sup>86</sup> (D/4503/2 January 22 1913 and 5 February 1917).
- <sup>87</sup> (D/4503/2 August 29 1913).
- <sup>88</sup> (D/4503/2 August 29 1913). It is worth noting that Lord Dunleath's family made its fortune in the linen trade.
- <sup>89</sup> (D/4503/2 August 29 1913).
- <sup>90</sup> (McNeill, 1922: 156-57).
- <sup>91</sup> (Sandler, 2001: 73).
- <sup>92</sup> (D/4503/2 September 24 1913).
- <sup>93</sup> (McNeill, 1922; Probert, 1978: 44).
- <sup>94</sup> While it secured £250,000 worth of subscription in two hours it took a lot longer than eight hours to reach the target (McNeill, 1922: 163). The legal status of these pledges could also be questioned.
- <sup>95</sup> (D/4503/4 September 30 1913).
- <sup>96</sup> (D/4503/4 September 30 1913).
- <sup>97</sup> (D/4503/4 October 1 1913).
- <sup>98</sup> (D/4503/4 October 15 1913).
- <sup>99</sup> (D/4503/4 October 23 1913).
- <sup>100</sup> (D/4503/4 November 24 1913).
- <sup>101</sup> (D/4503/4 November 26 1913).
- <sup>102</sup> (D/4503/4 October 1913).
- <sup>103</sup> (D/4503/4 January 7 1914).

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<sup>104</sup> (D/1327/2/10 16 January 1912).

<sup>105</sup> (D/1327/2/10 16 January 1912).

<sup>106</sup> (D/1327/2/10 19 January 1912).

<sup>107</sup> (D/1327/2/10 19 January 1912).

<sup>108</sup> (Olson, 1965: 60-61).

<sup>109</sup> This organization of donations also follows quite closely the predictions of the literature on the economics of charity as potential donors would have found it difficult to assess product quality (in this case the use that their donations would be put to). As in other situations involving charity economics, a testimonial from a respected figure in their industry may have persuaded donors to become more likely to donate than would otherwise have been the case; the use of these trusted individuals may also have encouraged donors to donate larger amounts than otherwise would have been the case.

<sup>110</sup> (D/1327/2/10 2 February 1912).

<sup>111</sup> (D/1327/2/10 29 April 1914).

<sup>112</sup> (D/1327/2/10 29 April 1914).

<sup>113</sup> (NA CO 904/27 24 July 1913).

<sup>114</sup> Ollerenshaw (2000: 54-55) mentions this meeting and the fact that only 150 attended, but we get no plausible explanation how we can reconcile this low attendance with his contention that business leaders were a vital component in the development of the UVF. As the evidence presented in this paper demonstrates, the key insight Ollerenshaw missed was the logic of collective action.

<sup>115</sup> (D/1327/18/1A 22 March 1912).

<sup>116</sup> (D/1327/18/1A 22 March 1922).

<sup>117</sup> (PM 2/3/375/1-4 28 Feb 1922). The holdings of the UVF Patriotic Fund are reportedly held by the Somme centre. Alas this material is not open to academic researchers.

<sup>118</sup> (D/1327/14/6/10 5 April 1967).

<sup>119</sup> For more information on this under-researched topic see (Bowman, 2007: 171)

<sup>120</sup> (Bowman, 2007: 171).