

Analysis of the geographical pattern of debts is of value, since they can be used as a helpful indicator of Banbury's approximate sphere of influence – *its commercial hinterland* – at a stage when the regional railway network was still expanding and the commercial carriers continued to ply the country lanes and high roads from outlying villages to railhead. Barrie Trinder notes that Banbury, though of comparatively small size, was the focus for a very extensive market area and that its trading role extended widely across the south midlands. As with all towns, the hinterland was shaped by various factors. Perhaps the two most important were communications routes (or their absence) and the proximity of other competing centres. In the case of Banbury the larger rivals – Oxford, Northampton, Warwick and Stratford – were all about 20-25 miles distant, while the nearer village markets, such as those at Deddington, Shipston, or Kington, had dwindled away almost completely. The most serious competition, perhaps, came from places such as Daventry, Chipping Norton and, especially, Brackley, which was the closest (only eight miles away) and like Banbury an old borough with a well-established market tradition.

Overall, therefore, Banbury was blessed with an unusually large hinterland, albeit seriously truncated to the south where Oxford's powerful influence was exerted as far north as the Bartons and the Astons, and substantially reduced to the south-east because of the proximity of Brackley. In terms of communications it was helped by the presence of the main GWR line, which made its station a major railhead, but also by the absence of satisfactory railway routes to the west and, especially, the east. The north Cotswolds, as noted above, were still an area of carriers' carts and road traffic and remained so. Banbury's main local trading area was thus a broad swathe of countryside and villages extending into Northamptonshire to the east, northwards towards Southam and Wellesbourne, and westwards towards Shipston and Hook Norton. A web of carriers' routes connected the villages in this area with Banbury market and, after 1850, railway station.

The distribution of William Cave's debts exemplifies this more general impression. There were some 23 debts from Banbury proper, Neithrop and Grimsbury. This must seriously under-represent the extent of Cave's local trade, since it was much easier to 'encourage' local people to repay their debts than to apply pressure on distant villagers. The balance of the debts was from the rural hinterland, and figure 2 shows their location. As is immediately obvious, the Tysoes represented much the most important