Sarah Breedlove was born in Delta, Louisiana, on Dec. 23, 1867, the daughter of Owen and Minerva Breedlove. Orphaned at six, she moved to Vicksburg with her sister, Louvenia, when she was ten. At the age of fourteen she married Moses (Jeff) McWilliams. They had a daughter, A'Lelia, born in 1885. McWilliams died in 1887, said to have been the victim of a race riot in Greenwood, Mississippi.

Left a widow at 20, Sarah Breedlove McWilliams moved to St. Louis. She made a living as a laundress and furthered her education by studying in public night schools. During the 1890s she seems to have become conscious of the advantages women of her race might derive from improving their personal appearance. She was losing her hair, especially at the temples, and noticed that other black women had the same problem. She experimented with various mixtures to grow and to straighten hair. Sometime between 1900 and 1905, she came up with a formula to stimulate hair growth, of which the "secret" ingredient was probably sulphur. With this formula, and with the development of a steel comb which, when heated and used with a special ointment, would straighten hair, she started her own business.

She first worked on a door-to-door basis in the black neighborhoods of St. Louis. Then in 1905 she moved to Denver. The following year she married Charles J. Walker, a newspaperman. He apparently helped develop publicity for her products. Perhaps to dignify her products, or to avoid being called by a condescending name like "Aunt Sarah," she adopted the name Madam C. J. Walker. After disagreements about the business and perhaps about other subjects, she divorced Walker in 1912. He died in 1926.

In 1908, after a year in Denver and another spent traveling to publicize her products, she opened an office in Pittsburgh, where her daughter had moved in 1903. There she founded Lelia College, which offered a $25 correspondence course in her methods. In 1910 Madam Walker moved to Indianapolis, setting up a laboratory and a beauty school. In September 1911, Madam Walker incorporated her company with herself as the sole stockholder. At the height of her career, between 1911 and her death in 1919, she ran a business grossing over $100,000 a year ($119,000 in 1916), had as many as 15 employees in the factory in Indianapolis, and had several thousand agents around the country. By this time she had developed a full line of products for growing and beautifying hair. These included Hair Grower and Temple Grower, shampoo, Glossine (pressing oil) and Tetter Salve, a remedy for skin diseases. Integral to the use of her products was an emphasis on cleanliness, hygiene and personal pride.

Sales were made largely by personal agents, with a few wholesale distributors in large cities such as Philadelphia and New York. The function of the agents was not merely to sell Walker products, but to educate customers in hygiene and in the value of a good
personal appearance. In 1916 the agents were organized into a National Beauty Culturists and Benevolent Association of Mme. C. J. Walker Agents (in 1917 the name was changed to The Madam C. J. Walker Hair Culturists Union of America). Members paid dues of 25 cents a month, and their beneficiaries were entitled to a $50 payment at their death. Local unions were encouraged to engage in philanthropic and educational work and were given prizes for doing so. The benevolent association had regular regional and national conventions, which combined both business and educational purposes. To further educational opportunities, Madam Walker established beauty schools in several cities. The beauty treatments taught called for the use of her products.

In two senses the Walker Company was a family operation. Madam Walker's daughter A'Lelia was put in charge, first of the operation in Pittsburgh, then of the New York school and parlor. Walker's sister, Louvenia Powell, worked in the Indianapolis factory. Walker's nieces, Thrissapen Breedlove and Anjetta Breedlove, had an agency in Los Angeles. But also the company treated its agents in a very maternalistic way, taking infinite pains to show them how to operate efficiently. The company provided two new ways in which black women could make a living, as beauty culturists and as sales agents. In an age when there were very few outlets other than domestic service and manual labor, this was a major accomplishment.

In the company, Madam Walker devoted her time mainly to travel and speaking. Very often she arranged to make appearances at black churches. She served as a spokeswomen, not only for her products, but also as the most successful black businesswomen of her day, for her race and sex. Her friends included Booker T. Washington, Mary McLeod Bethune, and Mary Talbert. Although she was well known, her path was not always smooth. She had difficulties at times with her female competitors, and also had trouble getting recognition at a congress of black businessmen in 1912.

Meanwhile, Walker left day-to-day operation of the company and its finances to Freeman B. Ransom, a lawyer she first became associated with in 1911. Born July 13, 1882, at Grenada, Mississippi, Ransom had studied theology at Walden University in Nashville, Tennessee, and law at Columbia University. He came to Indianapolis in 1911, had a room at Madam Walker's house and gave her legal help. He became general manager and attorney of the company and he remained until his death in 1947.

During her lifetime, Madam Walker kept a firm hand on company operations, not only by contacts made during her travels, but also by a series of letters to Ransom from wherever she happened to be. In 1917 her income from all sources was $276,000, an increase of $100,000 from the previous year. During this period she was repeatedly referred to as a millionaire. However, in a letter to Ransom on March 4, 1918, she specifically denied this. Certainly, by the end of her life, with total ownership of the company and with her holdings in real estate, her wealth could be measured in the hundreds of thousands. When federal estate tax was paid in 1922, it was based on the following values:
Stocks and bonds, including Walker Company $212,309 Real estate (subject to mortgages of $120,000) 247,424 Mortgages, notes, and bonds 20,062 Jewelry and household goods 30,068 Total estate $509,864 (This amount was scaled down from an original claim of $616,774.)

As her wealth grew, Madam Walker gave increasing amounts to African American charities. In Indianapolis, Flanner House, Alpha Home, the Senate Avenue YMCA, and Bethel AME Church were among her beneficiaries. Farther afield, she made donations to Tuskegee Institute, Mary McLeod Bethune's Daytona Educational and Industrial School for Negro Girls in Florida (the school later merged with Cookman Institute to become Bethune-Cookman College in 1923), Palmer Memorial Institute in North Carolina, Haines Institute in Augusta, Georgia, and the National Association for the Advancement of Colored People.

Though most of her activities on behalf of blacks were aimed toward education and the building of personal and racial pride, Walker on occasion registered protest. In 1915 she began a lawsuit to protest discrimination at a theater in Indianapolis. In 1917 she urged the Benevolent Association to decry lynchings in the South, and during World War I she was a member of a delegation to Washington to protest the War Department's segregationist policies to President Wilson. In late 1918 and early 1919, she considered going to the Versailles Conference as an alternate delegate of the National Equal Rights League to ask for a provision in the treaty concerning the rights of Americans of African descent. Like other members of the delegation, she was unable to obtain a passport. Early in 1919, she was briefly involved with Adam Clayton Powell, Sr., in the formation of the International League of the Darker Peoples.

About 1916 Madam Walker began to live in New York at a house in Harlem. At about the same time, having first tried to buy an estate on Long Island, she purchased a four-and-a-half-acre estate at Irvington-on-the-Hudson. Engaging a black architect, Vertner W. Tandy, she built a mansion which, with its formal Italian garden and its swimming pool, cost a total of $350,000. Construction of this mansion was intended to be an example of what someone of her race and sex could accomplish. At the suggestion of Enrico Caruso, the estate was called Villa Lewaro, an acronym based on the name A'Lelia Walker Robinson. Among its accoutrements were a Weber piano covered with gold leaf, a Victrola to match and an Estey pipe organ. The project strained her resources to the limit. There was a mortgage on the house, and some of the furnishings, including the piano and pipe organ, were not paid for in full for several years.

Madam Walker had lived a strenuous life, both in her early days of hard physical labor and in her later years of constant travel and public speaking. The strain began to tell on her, especially in the form of high blood pressure and kidney failure. She was persuaded to take periods of rest at Hot Springs, Arkansas, in 1916, and at the Battle Creek Sanitarium in 1917. In April 1919, while in St. Louis on a trip, she became very ill. Taken home, she did not recover. She died on May 25, 1919, at the age of 51.