

Financial Crunch and Human Relationships in Thomas Hardy's *The Mayor of Casterbridge*

Dr Shashikant Mhalunkar

P. G. Department of English,
Bhiwandi, B.N.N.College, Dist. Thane- 421302 (Maharashtra)

Miss Dimple Prajapati

Department of English B.N.N. College, Bhiwandi

Dist. Thane- 421302(Maharashtra)

Abstract: Thomas Hardy is one of the eminent novelists in English in the late 19th and the early 20th century who exhibits different contours of human relations that go for toss due to social, climatic, political, and financial fluctuations. *The Mayor of Casterbridge* (1886) is Hardy's masterpiece that projects the nexus between the altering man-woman relationships due to the external changes like the climate and economic crunch. Hardy projects how nature turns the wheel of fortune, resulting into financial gains and losses that alter human relationships. Financial decisions govern human relations. Michael Henchard develops healthy human relations due to his sound financial status, whereas the vice versa pushes him to doom. The present paper attempts to trace how human relations swing with the change in finance and market. The novel showcases the rise of trade and political power in the late nineteenth century that shapes and shatters and reshapes human relations.

Keywords: Financial meltdown, man-woman relationship, crunch

Introduction:

Victorian novel showcases certain elements of prevailing socio-economic factors of the time as the novels witness the complexities of human life and social evils. The sweeping socio-economic changes and social forces motivate the intricacies of the era that are evident in the narratives of the contemporary writers. Victorian novel brings to light morality and hypocrisy, faith and doubt, progress and decline, and prosperity and poverty. Thomas Hardy, George Eliot, Thackeray and the Bronte sisters narrate the impact of trade, finance, business on human relations. Hardy's *The Mayor of Casterbridge* exhibits the culture of finance and speculative market conditions that govern human relations. Katy Shaw rightly pinpoints how financial catastrophe trigger human tragedies:

Shaped by culture of speculation, financial risk and changes in economic practice, the nineteenth-century novel was formally and historically inflected by the financial contexts of its period. Mobilizing cyclical financial crisis as a plot device, novelists absorbed the financial anxieties of the period, and proposed solutions to a pervading culture and social preoccupation, often by transferring economic concerns onto a domestic stage...Examining the fetish of finance, the crisis of financial tragedy became the basis of many of the great narratives of the nineteenth century. (Shaw 4)

Thomas Hardy's narratives are popularly known as Wessex novels that are set in the fictional spatial canvass as Wessex located in the south and southwest England. Hardy in his novel *The Mayor of Casterbridge* (1886) projects how human relations alter due to financial crunch. The novel is considered as his one of the masterpieces that depicts the rise and fall of Michael Henchard because of his financial decisions and indecisions. The present paper vocalizes the changing man-woman relationships triggered by financial ups and downs in *The Mayor of Casterbridge*. Finance plays a pivotal role in human lives. Financial sound conditions bring harmony in man-woman relations, whereas wrong financial decisions certainly push human relations to extremes. *The Mayor of Casterbridge* can be read in the light of Crunch Lit as the subjects of Hardy deal with finances, and, human relations that the author presents are based on their financial rise and fall. Though Katy Shaw's *Crunch Lit* (2015) is a recent publication, it sets a different lens to interpret Thomas Hardy's *The Mayor of Casterbridge*. Katy Shaw states that the money is important for humans, and it matters more than anything. Henchard sells Susan, his wife and Elizabeth-Jane, his toddler daughter for 5 guineas. Katy narrates the same, "...the money markets matter more than ever. Money is one of the most familiar and intimate aspects of daily living and has been central to human progress across the age. Concerns about money—having it, not having it, spending it and saving it—continue to permeate contemporary society." (Shaw 1)

The novel opens with Henchard, a married man but now he is unhappy with his decision of marriage. He feels that his wife and his toddler daughter are the hurdles in his progress. It is market and the auction that makes him restless, and ultimately pushes him to the decision of auctioning them off. The opening of the narrative introduces Henchard as a man of promising career in business who is wrongly mingled in family. For him the relationships turn into business, as he evaluates everything as a trade opportunity, "I haven't more than fifteen shillings in the world' and yet I am good experienced hand in my line. I'd challenge England to beat me in the fodder business; and if I were a free man again I'd be worth a thousand pound before I'd done o't. But a fellow never knows these little things till all change of acting upon 'em is past." (Hardy 16) The rural sites cater business opportunities for the common men to trade in fodder and corn. Hardy portrays the rise of business and trade in Victorian era as one of the pivotal contours of the age. Several Victorian writers portray the fiscal decisions that alter human relations in their narratives. Therefore, financial crunch and fiscal decisions dominate literary narratives. Katy Shaw writes:

The pervasiveness of the topic of financial speculation in novelistic renderings of the nineteenth-century fiction, McLaughlin maps the rise of the novel in Britain and points out that Victorian society engaged in its most intense philosophical debates about political economy at the time that the novel was the peak of its popularity. He concludes that 'economic issues have never been far from British fiction'. Producing 'some of the most engaging fiction of the century', Victorian author mobilized money to tell tales of fiscal responsibility and financial temptations, employing plot structure and figurative language to transform instability into a structural metaphor for a financial crisis. (Shaw 4)

Similarly, Thomas Hardy vocalizes how money becomes the triggering element in altering and developing man-woman relationships. For instance, the drunken Henchard decides to sell his wife and daughter by seeing the auction of animals. This also illuminates the stress in man-woman relationships. Henchard auctions his wife like an animal in the market. This auctioning is compared to the auction of horses. Hardy showcases the comparison between the two through the auctioneer, “For my part I don’t see why men who have got wives and don’t want ’em, shouldn’t get rid of ’em as they gypsy fellows do their old horses,” said the man in the tent. “Why shouldn’t they put ’em up and sell ’em by auction to men who are in need of such articles? Hey? Why, begad, I’d sell mine this minute if anybody would buy her!” (Hardy 16) Hardy projects the reckless drunken Henchard as a careless youth who desperately wants to get rid of his responsibilities. The auctioning shows how Michael sells his wife and daughter in the market. This act also projects that the man sells the women in market as commodities. Further, it is Richard Newson, the sailor who buys them. Hardy portrays the parochial society wherein the men enjoy buying and selling of women. Ultimately, it is money that plays the key role in the auction.

Hardy amplifies the prime concern of Donald Farfrae, a Scottish young man who approaches Michael Henchard for the post of a manager in his firm. For the first time these major male subjects in the novel come together for financial purpose. In fact, they are connected through the media. Hardy pens Farfrae’s character, “My name is Donald Farfrae. It is true I am in the corren trade—but I have replied to know advairrtisment, and arranged to see no one. I am on my way to Bristol—from there to the other side of the warrld, to try my fortune in the great wheat-growing districts of the West! I have some inventions useful to the trade, and there is no scope for developing them heere.” (Hardy 53) Consequently, Michael Henchard offers him the job and the additional perks as well, as he says, “But hearken to me,” pleaded Henchard. “My business, you know, is in corn and in hay; but I was brought up as a hay-trusser simply, and hay is what I understand best, though I now do more in corn than in the other. If you’ll accept the place, you shall manage the corn branch entirely, and receive a commission in addition to salary.” (Hardy 54)

Hardy projects Casterbridge as a highly corn manufacturing town with a rural set up. People are busy in discussing business related to corn and hay. Even at “the dinner-parties of the professional families the subject of discussion were corn, cattle-disease, sowing and reaping, fencing and planting; while politics were viewed by them less for their own standpoint of their country neighbours.” (Hardy 68) This indicates that even their common talks are related to corn, production of crops and how it should be increased to gain maximum profits.

Similarly, the novelist develops the plot in an interesting way as he reunites Henchard and Susan, wherein Henchard confesses to his wife that he has taken an oath to not to drink alcohol for next twenty one years. This is because he has sold her for five Guineas under the influence of alcohol and the impact of fermity that become the triggering elements to affect the man-woman relationship. This event paves the path for the development of the intricacies of the narrative. This mistake of Henchard provides him to repair his bond with Susan as she comes back to him. But as he is the mayor of Casterbridge, he cannot accept Susan and her daughter directly. It is his social and financial status that makes Henchard and Susan to show that they are newly in love. Henchard states,

“Susan; you are not to go—you mistake me!” he said, with kindly severity. “I have thought of this plan: that you and Elizabeth take a cottage in the town as the widow Mrs. Newson and her daughter; that I meet you, court you, and marry you, Elizabeth-Jane coming to my stepdaughter.” (Hardy 79)

Thomas Hardy introduces two generations—Michael Henchard and Donald Farfrae—in *The Mayor of Casterbridge* who are involved in finances, market, speculations, profit and loss along with love and marriage. Both begin their career in Casterbridge and rise to the highest position of the Mayor. Hardy introduces Donald Farfrae as the manager of Henchard, “A man following the same trade as Henchard, but on a very small scale, had sold his business to Farfrae, who was forthwith about to start as corn- and hay- merchants on his own account.” (Hardy 114) Later, Farfrae rises to a businessman and politician gradually. This consequently results in the decline of Henchard’s popularity and property. In fact, it is the policy of the people to salute the rising sun, as they find Donald Farfrae more promising. The following excerpt highlights the altering human relationships in Casterbridge as people gradually forget Michael Henchard, “Henchard was a less popular now than he had been when, nearly two years before, they had voted him to the chief magistracy on account of his amazing energy. While they had collectively profited by this quality of the corn-factor’s they had been made to wince individually on more than one occasion.” (Hardy 115) The author projects the acceleration of Donald Farfrae as the corn merchant and an eminent person in Casterbridge. The writer narrates Farfrae’s rise and financial stability, “Donald Farfrae had opened the gates of commerce on his own account at a spot on Durnover Hill—as far as possible from Henchard’s stores, and with every intention of keeping clear of his former friend and employer’s customers.” (Hardy 116) These acts make it evident that commerce and finance become the core theme of the narrative.

Besides, the author sketches the character of Farfrae as a noble person who maintains business ethics with Henchard. This brings to light the human relationships that Hardy projects through his novel, ““He was once my friend,” said Farfrae, “and it’s not for me to take business from him. I am sorry to disappoint you, but I cannot hurt the trade of a man who’s been so kind to me.”” (Hardy 117) Juxtaposingly, Hardy exhibits the business envy and trade competition among businessmen. Henchard is a settled businessman, whereas Donald Farfrae is a new comer in corn trade. Hardy pens down personal hatred of Henchard for the upcoming businessman, Farfrae as he registers his anguish, “Now,” said Henchard, digging his strong eyes into Jopp’s face, “one thing is necessary to me, as the biggest corn- and hay-dealer in these parts. The Scotchman, who’s taking the town trade so bold into his hands, must be cut out. D’ye hear? We two can’t live side by side—that’s clear and certain.” (Hardy 181)

Consequently, Hardy showcases how financial position and social status do not allow Michael Henchard to reunite his wife directly. The social constraints restrict him from doing so. Therefore, he pretends that he is attracted to Susan and the courting is projected for society. This projection of love between Henchard and Susan is for social and financial status that Henchard holds. He tells Susan, “Poor thing—better you had not known me! Upon my heart and soul, if ever I should be left in a position to carry out that marriage with thee, I *ought* to do

it—I ought to do it, indeed!” (Hardy 120) In this instance, the man-woman relationship is governed by social stigma.

Gradually, through Lucetta, Hardy projects the inner conflict of a young woman adoring a middle-aged man—Michael Henchard. No doubt, it is love. But, the relationship is accidental. It is in the absence of Susan, Michael falls in love with Lucetta. This relationship is temporal and modern. As a businessman, he treats his love relationship with Lucetta. After Susan and Elizabeth return to Henchard, the behaviour of Henchard towards Lucetta changes. The man in this relationship is business-minded whereas the woman, being in love with him, is uncertain about the future of their relationship. This altered approach of Henchard is evident in the letter written by Lucetta to him:

Dear MICHAEL—You will be standing in view of my house to-day for two or three hours in the course of your business, so do please call and see me. I am sadly disappointed that you have not come before, for can I help anxiety about my own equivocal relation to you?—especially now my aunt’s fortune has brought me more prominently before society? Your daughter’s presence here may be the cause of your neglect; and I have therefore sent her away for the morning. Say you come on business—I shall be quite alone.

LUCETTA. (Hardy 155)

The writer gives a strong blow and an unexpected climax as Henchard reads the letter written by the diseased Susan that reveals the reality that Elizabeth-Jane is not his daughter. The young Elizabeth-Jane with whom he is staying is the daughter of Richard Newson, the sailor to whom he had sold Susan and their young daughter, Elizabeth-Jane. The letter opens up new complexities of life and the cruelties of fate, “Elizabeth-Jane is not your Elizabeth-Jane—the child who was in my arms when you sold me. No; she died three months after that, and this living one is my other husband’s. I christened her by the same name we had given to the first, and she filled up the ache I felt at the other’s loss. Michael, I am dying, and I might have held my tongue; but I could not.” (Hardy 127) In other words, Susan too behaves like a business person. As Richard Newson dies, she comes back to Henchard, not to seek his love, but to rear her daughter with fame and fortune. Till her death she keeps the secret because she is sure that Henchard will not accept Elizabeth-Jane as his daughter if he knows the truth.

The Mayor of Casterbridge projects the fall of Henchard and the rise of Donald Farfrae that is closely connected with the mayoralty and the relationship with Lucetta Templeman. Hardy showcases how power attracts beauties. Lucetta’s relationship with Henchard continues as long as he is in power, but as she realizes that Henchard is outgoing, and Farfrae will be the next Mayor, she turns her attention towards Farfrae. Also, she repents for early relationship with Henchard. Hardy narrates the shifting man-woman relationship:

Henchard, whose two years’ mayoralty was ending, had been made aware that he was not to be chosen to fill a vacancy in the list of alderman; and that Farfrae was likely to become one of the Council. This caused the unfortunate discovery that she had played the waiting-maid in the town of which he was Mayor to rankle in his

mind yet more poisonously. He had learnt by personal inquiry at the time that it was to Donald Farfrae—that treacherous upstart—that she had thus humiliated herself. (Hardy 136)

Similarly, Thomas Hardy draws the parallelism between the two classes—the working class and the class of the landlords—the working class builds the huge mansions of the landlords for their lavish life styles. The author pinpoints that the workers who spend their sweat and blood have no opportunity to stay in such huge mansions. The author narrates, “The house was entirely of stone, and formed an example of dignity without great size. It was not altogether aristocratic, still less consequential, yet the old-fashioned stranger instinctively said, “Blood built it, and Wealth enjoys it,” however vague his opinions of those accessories might be.” (Hardy 140) The social class polarities are clearly evident in this instance.

The novel accounts for the rise of two men who are basically good businessmen—Michael Henchard and Donald Farfrae. They know the seasons and market. Donald Farfrae articulates his profit making strategies that he uses in his financial rise. Casterbridge is well-known for trade in Wessex. People with ambition visit and settle in Casterbridge to try their luck. Farfrae vocalizes his journey in trade in making profits from his speculations:

I bought largely of him in the autumn when wheat was down, and then afterwards when it rose a little I sold off all I had! It brought only a small profit to me; while the farmers kept theirs, expecting higher figures—yes, though the rats were gnawing the ricks hollow. Just when I sold the markets went lower, and I bought up the corn of those who had been holding back at less price than my first purchases. And then,” cried Farfrae impetuously his face alight, “I sold it a few weeks after, when it happened to go up again! And so, by contenting myself with small profits frequently repeated, I soon made five hundred pounds—yes!” (Hardy 158-159)

Further, Hardy showcases how man-woman relationships become intricate in due course of time. Hardy presents the eternal triangle of love between Henchard, Lucetta and Farfrae. In the initial stage, Lucetta Templeman adores Michael Henchard, but gradually, as she comes in contact with Donald Farfrae, her inclination towards Farfrae increases. Therefore, she develops love for Farfrae and at the same time she avoids Henchard. She has strong feelings for Farfrae. As she says, “It is very hard,” she said with strong feelings. “Lovers ought not to be parted like that! O, if I had wish, I’d let people live and love at their pleasure!” (Hardy 161)

Hardy narrates that during the last quarter of the 19th and early 20th century the impact of Industrialization on English society is very evident. This boosts the economy and the financial position of farmers. The novel brings to light the rise of middle class through Farfrae. Hardy observes, “Donald Farfrae was in the minds of both as the innovator, for though not a farmer he was closely leagued with farming operations. And as if response to their thought he came up at that moment, looked at the machine, walked round it, and handled it as if he knew something about its make.” (Hardy 166)

Hardy documents the altering human relationships due to shift in time and chance happenstances as these dominate in every novel by Hardy. These aspects also impact in this narrative too. Henchard is in relationship with Lucetta but as his departed wife, Susan reunites him, his relations with Lucetta change. But, soon he is left alone as Susan dies. He can neither live alone nor marry Lucetta. This trauma is evident when he says, “But you know, Lucetta, I felt directly my poor ill-used Susan died, and when I could not bear the idea of marrying again, that after what had happened between us it was my duty not to let any unnecessary delay occur before putting things to rights. Still, I wouldn’t call in a hurry, because—well, you can guess how this money you’ve come into made me feel.” (Hardy 174)

Gradually, the writer projects very skillfully how man-woman relationships change. For instance, as Donald Farfrae begins to adore Elizabeth-Jane, Lucetta Templeman disdains the relationship and hates Farfrae whom she had once loved so dearly. Hardy observes the change, “Lucetta’s face became—as a woman’s face becomes when the man she loves rises upon her gaze like an apparition.” (Hardy 176) Lucetta turns pale and ghostly. This change in the face of a young woman from being rosy to pale and ghostly is the true play of hide and seek in love and hate. Further, Hardy amplifies how Lucetta faces a series of disappointments. These disappointments are evident as she becomes a substitute for Susan in her relationship with Henchard, and a substitute for Elizabeth-Jane in relationship with Donald Farfrae. In each case, the men use her as a substitute that pushes her towards disappointment that force her to commit suicide. Hardy amplifies the parochial society wherein women are always subjugated. The males in the novel take the leading role whereas the females remain in the margins. Women are curtailed to the role of love, courtship, marriage, and child rearing. They are not given any space in trade, business and social spheres. Masculine roles and feminine roles are tightly segregated. Similarly, Hardy allots feminine orthodox roles that stereotype Susan, Elizabeth-Jane and Lucetta Templeman, Penny Boumelha rightly opines:

The women in *The Mayor of Casterbridge* live in a patriarchal society. The female experience of courtship and marriage is given sympathetically whilst the plotting and authorial comment often reveal an anti-feminine basis: there is ‘a radical split in women’s consciousness between self-perception and perception by others.’ There is also ‘a predisposition towards intense physical response to natural or emotional conflict’ e.g. Lucetta. (Boumelha 1982)

Subsequently, Hardy articulates the dichotomies in the nature and relationships of Henchard and Lucetta. Both come together in the absence of a partner as a need, but soon they forsake the first partner as they get a better one. For instance, Henchard turns his back towards Lucetta as Susan returns to Casterbridge. Similarly, Lucetta turns away from Henchard as she gets Donald Farfrae. Both, Henchard and Lucetta suffer after changing their partners. Henchard fails to return to Lucetta after Susan’s death and Lucetta fails to reunite Farfrae as he has got Elizabeth-Jane. In these cases, it is evident that man-woman relationships are always unstable like the financial market. They cannot rectify their mistakes. Hardy narrates:

Lucetta was full of little fidgets and flutters, which increased Henchard's suspicious without affording any special proof of their correctness. He was well-nigh ferocious at the sense of the queer situation in which he stood towards this woman. One who had reproached him for deserting her when calumniated, who had urged claims waiting for him, who at the first decent moment had come to ask him to rectify, by making her his, the false position into which she had placed herself for his sake; such she had been. (Hardy 179)

Hardy states how corn trade is based upon the weather. Henchard's decisions regarding the forecasting of weather and his stubborn and headstrong decisions of purchases land him in bankruptcy. The climate change makes the farmers to sell their old corn at a very low rate which Farfrae as a risk taker purchases which he thinks to resell in the same market when there will be scarcity of the same. Further, he invests money in the old corn with an intention to make huge profits during famine. Here, Hardy projects the marketing strategy of Donald Farfrae. Unfortunately, the weather proves to be excellent and he is burdened with his purchase of old corn that incurs a huge loss. The writer pinpoints the trading skills, risk on speculation and forecasting the market. All these are evident in Farfrae as he makes greater profits through his speculations. The writer narrates:

Prices being low Farfrae was buying. As was usual, after reckoning too surely on famine weather the local farmers had flown to the other extreme, and (in Farfrae's opinion) were selling off too recklessly—calculating with just a trifle too much certainly upon an abundant yield. So he went on buying old corn at its comparatively ridiculous price: for the produce of the previous year, though not large, had been of excellent quality. (Hardy 188)

Similarly, Thomas Hardy showcases how financial decisions go wrong. The representatives of Michael Henchard take wrong decision as they purchase low quality food grains from the market that suddenly alters the financial position of Henchard. The writer articulates how the apparent quality of the food grains misleads the buyers to consider the entire stock as of the best quality. This financial decision melts down the financial status of Henchard. Hardy writes:

...he failed to preserve that strict correspondence between bulk and sample which is the soul of commerce in grain. For this, one of his men was mainly to blame; that worthy, in his great unwisdom, having picked over the sample of an enormous quantity of second-rate corn which Henchard had in hand, and removed the pinched, blasted, and smutted grains in great numbers. The produce if honestly offered would have created no scandal; but the blunder of misrepresentation, coming at such a moment, dragged Henchard's name into this ditch. (Hardy 215-216)

The Mayor of Casterbridge accounts the gradual rise and fall of Michael Henchard. The decisions in the corn markets take him to the height and also the same push him down. The wrong decisions push him to bankruptcy. Hardy writes how Henchard is pushed to margins in the world of finance, "The intelligence was in a general sense true; and Henchard's stores, which had remained in a paralyzed condition during the settlement of his bankruptcy, were stirred into activity again when the new tenant had possession." (Hardy 218-219)

Further, Hardy narrates how the financial intelligence turns the positions of Henchard and Farfrae. The financial decision that Henchard takes ruins him, the same decision benefits Farfrae very soon. The rise of one and the fall of the other are the profit and loss of markets. Hardy writes how Henchard suffers his fallen position, “A fellow of his age going to be Mayor, indeed!” he murmured with a corner-drawn smile on his mouth. “But ’tis her money that floats en upward. Ha-ha—how cust odd it is! Here be I, his former master, working for him as man, and he the man standing as master, with my house and my furniture and my what-you-may-call wife all his own.” (Hardy 226) Here, Hardy proliferates the macho society wherein women are objectified. For instance, Henchard, who has lost everything to Donald Farfrae, compares Lucetta with his belongings. Thus, possessions and money become the triggering elements in the novel as it decides whether a person will be at the top of social hierarchy or he will be on roads. Katy Shaw rightly points out the importance of money in literary narratives, “Finance has always proved a popular topic for fiction, culture and the arts. Literature, in particular, has responded to changes in economic circumstance by representing the tensions and challenges of its age in narratives form. As literary critic Elaine Showalter asserts, ‘Money has played such a large part in so many great novels that it is hard to imagine fiction without it.’” (Shaw 3)

Further, the author comments on the altering human relationships on a wider scale between the relationships of the common penniless people of Casterbridge and Donald Farfrae that change gradually as Farfrae escalates to the position of the Mayor of Casterbridge. The poor people who used to adore him change their attitude towards him as he becomes rich. According to them he has changed a lot as he has distanced himself from nature. As he changes, he loses his charm. The writer observes, “Farfrae was still liked in the community; but it must be owned that, as the Mayor and man of money, engrossed with affairs and ambitions, he had lost in the eyes of the poorer inhabitants something of that wonderous charm which he had had for them as a light-hearted penniless young man, who sang ditties as readily as the birds in the trees.” (Hardy 263)

Victorian period showcases greater role of finance in human lives. Financial failures and crunch disrupt not only the markets but they trigger discord in several lives. Bankruptcy and insolvency push Michael Henchard to social and economic peripheries. The financial failures make him to isolate himself from everyone. He invites catastrophe only after he loses his wealth. In other words, Hardy portrays the financial rise and fall of Michael Henchard, Katy Shaw chronicles:

The pursuit of earning money in the Victorian period was only over shadowed by the fear of losing that hard-earned capital. Associated with the success of realism and a concerned with humble subjects, financial fiction of the nineteenth century often centered on the subject of financial failure and the shame of bankruptcy. Weiss argues that ‘bankruptcy is the most spectacular form of economic failure in Victorian society. It is sudden, catastrophic and final—an acute crisis as opposed, for example, to insolvency, which tends to be a chronic and tedious condition. (Shaw 5)

Conclusion: *The Mayor of Casterbridge* underlines the rise of industrial revolution, business and the rise and fall of market that play pivotal roles in human lives. Financial factors govern man-woman relationship. Finance fixes fates of people. Hardy proliferates the idea of finance that dominates and determines the lives of Michael Henchard, Susan, Elizabeth-Jane, Lucetta Templeman, Donald Farfrae and Richard Newson. Actually, the financial crunch turns the predominant figures into mere helpless puppets in the hands of destiny. The financial decisions of buying, selling, hoarding and speculations dominate the narrative.

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