Women and the Issue of Materialism in the British Society through Daniel Defoe's Moll Flanders and the Lady Roxana

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ABSTRACT

This study explores the intricate relationship between women and materialism in 18th-century British society, as depicted in Daniel Defoe's seminal novels, Moll Flanders (1722) and The Fortunate Mistress: or, a History of the Life and Vast Variety of Fortunes of Mademoiselle de Beleau, Afterwards Called the Countess de Wintelsheim, in Germany, Being the Person Known by the Name of the Lady Roxana, in England (1724). The burgeoning capitalist economy of the period presented both unprecedented opportunities and severe constraints for women, particularly those lacking inherited wealth or social standing. This research investigates how Defoe's protagonists navigate a society increasingly defined by commercial exchange and material acquisition, employing their wit, resourcefulness, and often their bodies, to achieve financial security and upward mobility. The objective is to analyze the various manifestations of materialism—from survival necessities to luxury consumption—and its profound impact on female identity, agency, and moral frameworks within these narratives. The analysis reveals that for Moll Flanders, materialism is primarily a tool for survival and a means to escape destitution, driving her through a series of marriages, thefts, and entrepreneurial ventures. In contrast, Roxana's pursuit of wealth stems from a desire for independence, power, and social elevation, leading her to embrace a life of calculated self-interest and opulent display. Both characters demonstrate a pragmatic engagement with the economic realities of their time, challenging conventional notions of female virtue and societal expectations. The findings underscore Defoe's nuanced portrayal of women as active economic agents, whose material aspirations are inextricably linked to their quest for autonomy in a patriarchal world. This study concludes that Defoe's novels offer a critical commentary on the emerging modern individual and the complex interplay between gender, class, and economic determinism in early 18th-century Britain, providing enduring insights into the socio-economic pressures shaping female experience.

Key Words: Women; Materialism; British Society; Moll Flanders; Lady Roxana

INTRODUCTION

The early 18th century in Britain witnessed a profound transformation marked by the burgeoning of a material culture and an increasingly complex economic landscape (Garber and Yolton 1985). This era, often characterized by burgeoning trade and nascent industrialization, fostered an environment where material possessions became increasingly intertwined with social status and personal identity (Ger and Belk 1996). For women, particularly those lacking inherited wealth or familial support, this materializing world presented both opportunities and formidable challenges. Their economic vulnerability was often pronounced, with societal structures limiting their access to independent financial means and professional avenues (Battigelli and Stevens 2012).

The concept of materialism, in this context, extends beyond mere acquisition to encompass a broader cultural emphasis on tangible assets as indicators of worth and security (Arnould and Thompson 2005). The period saw a shift where social mobility, though still constrained by birth, became increasingly influenced by economic accumulation (Clark and Cummins 2014). For women, whose legal and social standing was largely dependent on their marital status or male relatives, navigating this material world required strategic acumen and often, a willingness to transgress conventional norms. The precariousness of female existence,

particularly in the absence of a male protector, meant that economic security was not merely a comfort but an imperative for survival (Loudon 1986).

Daniel Defoe stands as a pivotal figure in the development of the English novel, renowned for his innovative realism and his detailed portrayal of contemporary society (Curran 2022). His narratives often delve into the lives of individuals striving for survival and prosperity within a rapidly changing social order. Crucially, Defoe's unique contribution lies in his consistent engagement with female protagonists, offering an unprecedented glimpse into their experiences and struggles in an era largely dominated by male voices (Sikorska 2003). These characters, far from being passive figures, are depicted as active agents, albeit often operating within severe constraints.

Defoe's realism, characterized by its verisimilitude and attention to detail, provides a rich tapestry against which to examine the material aspirations of his female characters. He meticulously chronicles their financial dealings, their sartorial choices, and their domestic arrangements, all of which serve as crucial indicators of their social standing and economic endeavors (Perazzini 2024). This focus on the tangible aspects of life allows for a deeper understanding of the prevailing materialistic values of the 18th century and how these values shaped individual destinies, particularly for women who had to forge their own paths in a patriarchal society (Zhang 2022).

Problem Statement

The central problem addressed by this study lies in understanding the complex interplay between gender, social class, and material aspiration for women in early 18th-century British society, as illuminated through Daniel Defoe's fictional narratives. While historical accounts often detail the legal and social limitations placed upon women, Defoe's novels provide a nuanced, fictionalized exploration of how individual women navigated these constraints to achieve agency and security (Premo 2011). The prevailing materialistic values of the era, coupled with women's inherent economic vulnerability, created a unique set of challenges and motivations that are ripe for critical examination.

Despite extensive scholarship on Defoe and the 18th-century novel, a comprehensive comparative analysis focusing specifically on the gendered dimensions of materialism across Moll Flanders and The Lady Roxana remains underexplored. Existing studies often touch upon economic themes or female agency in isolation, but rarely integrate these elements into a cohesive framework that highlights the distinct strategies and moral compromises of Defoe's two most iconic female protagonists (Schneider et al. 2016). This gap in the literature necessitates a focused investigation into how these characters embody and challenge societal norms, offering insights into the broader socio-economic implications of their choices.

Conceptual Framework: Defining and Categorising Materialism

For the purpose of this study, materialism is understood as the importance attached to material resources, possessions, and financial accumulation as means of meeting needs, securing economic autonomy, establishing social identity, and pursuing comfort or distinction. In the context of early eighteenth-century Britain, material acquisition should not automatically be interpreted as greed or excessive attachment to possessions. The economic vulnerability of women, their restricted access to independent income, and the growing importance of commercial exchange make it necessary to distinguish the motives and functions of particular financial behaviours.

This study distinguishes four analytical dimensions. The first is survival-oriented material acquisition: the pursuit of resources required for basic needs, including food, shelter, clothing, and personal security. It is identified through episodes of destitution, economic insecurity, subsistence, and the acquisition of resources to avoid poverty. This category is especially relevant to Moll Flanders, whose circumstances repeatedly expose her to material vulnerability.

The second dimension is luxury-oriented consumption, which involves acquiring or using goods and services beyond immediate necessities in order to enjoy comfort, refinement, or an affluent lifestyle. Textual

indicators include expensive clothing, jewellery, fine residences, costly gifts, and extravagant expenditure. This category is particularly useful for examining Roxana's movement from economic insecurity towards opulence, while also allowing the analysis to identify moments when Moll's consumption exceeds subsistence.

The third dimension is status-oriented acquisition. Here, possessions and wealth function as signs of respectability, class position, and social recognition. This dimension can be identified through clothing, domestic arrangements, social networks, assumed identities, and efforts to enter or remain within more privileged social circles. It is relevant to both protagonists because material appearance can influence how others perceive and treat them.

The fourth dimension is autonomy-oriented accumulation: the acquisition, preservation, and management of resources in order to reduce dependence on men and increase control over one's decisions. Relevant indicators include savings, investments, financial negotiations, control over property, and the acceptance or rejection of relationships according to their economic consequences. This dimension is especially significant in Roxana's stated preference for financial independence, but it also helps explain Moll's recurring attempts to secure a stable economic position.

These dimensions are analytically distinct but may overlap. A single possession, financial transaction, or relationship may provide subsistence while also improving social standing or increasing autonomy. The interpretation of each episode must therefore consider the protagonist's circumstances, expressed or implied motive, the narrative context, and the consequences of the decision. The study does not classify every instance of wealth acquisition as evidence of the same motivation.

The framework links material resources to economic agency, gendered constraints, and moral judgement. Material resources provide the means through which the protagonists attempt to exercise agency; patriarchal and social structures, however, shape the opportunities available to them and the costs of their choices. Moral evaluation must consequently consider both individual decisions and the unequal conditions under which those decisions are made. This framework provides a consistent basis for comparing the protagonists without assuming that financial behaviour motivated by necessity is morally equivalent to conspicuous consumption or the pursuit of social distinction.

METHODOLOGY

This study employs a qualitative, comparative thematic analysis to meticulously examine the multifaceted relationship between women and materialism in Daniel Defoe's seminal novels, Moll Flanders and The Lady Roxana. This methodological approach is particularly suited for exploring the nuanced textual evidence and underlying patterns that reveal how material pursuits shape female agency and social mobility within the socio-economic landscape of early 18th-century Britain (Garber and Yolton 1985). By systematically identifying, categorizing, and interpreting narrative episodes, this research aims to construct a robust argument supported by direct textual evidence, thereby ensuring a rigorous and systematic examination of Defoe’s literary contributions to the discourse on gender and economic determinism (Curran 2022).

The core of this methodology rests on a qualitative comparative analysis, a research design that facilitates in-depth exploration of complex social phenomena as depicted in literary texts. This approach moves beyond mere description, seeking to uncover the underlying structures and meanings embedded within the narratives (Askegaard and Linnet 2011). Unlike quantitative methods that rely on numerical data, qualitative comparative analysis allows for a rich, detailed understanding of individual cases, enabling the identification of common themes and divergent experiences across the two novels. This method is particularly effective for literary studies, where the interpretation of symbolic meanings and narrative strategies is paramount to understanding the author's intent and the cultural context (van Laer et al. 2014).

To operationalise the concept of materialism, the analysis classifies relevant narrative episodes under four overlapping but distinguishable categories: survival-oriented acquisition, luxury-oriented consumption,

status-oriented acquisition, and autonomy-oriented accumulation. For each episode, attention is paid to (1) the material object or resource involved; (2) the protagonist's immediate circumstances; (3) the motive suggested by the narration or dialogue; (4) the economic and social function of the acquisition; and (5) its consequences for female agency and the novel's moral evaluation. An episode is not assigned to a category solely because money or property is involved. Its classification depends on the function it performs in context. The analysis remains qualitative and interpretive; it does not claim to measure the characters' motives numerically.

Textual Selection and Justification: Moll Flanders and the Lady Roxana as Case Studies

The choice of Daniel Defoe's Moll Flanders (1722) and The Fortunate Mistress: or, a History of the Life and Vast Variety of Fortunes of Mademoiselle de Beleau, Afterwards Called the Countess de... (1724), commonly known as The Lady Roxana, is central to this study. These two novels are exemplary representations of early 18th-century British society and Defoe's distinctive narrative style, often characterized by its realism and focus on economic pragmatism (Battigelli and Stevens 2012). Both protagonists, Moll and Roxana, are women who operate outside conventional societal expectations, driven by an imperative to secure their financial and social standing in a world offering limited legitimate avenues for female advancement.

Defoe's works are renowned for their detailed depiction of the emerging capitalist ethos and its impact on individual lives, making them ideal texts for analyzing materialism (Crocker and Thomson 1983). Moll Flanders, born in Newgate Prison, embodies the struggle for survival and upward mobility from the lowest echelons of society, using marriage, theft, and cunning to accumulate wealth. Her narrative provides a stark illustration of the material conditions that shaped women's lives and the often-desperate measures they took to overcome destitution (Loudon 1986). Roxana, conversely, starts from a relatively higher social position but loses her fortune, subsequently choosing to leverage her beauty and intellect to become a wealthy courtesan, demonstrating a more deliberate and calculated engagement with materialism (Sikorska 2003).

The comparative analysis of these two narratives allows for an examination of how different social starting points and moral frameworks influence the pursuit of material wealth. While Moll's actions are often reactive and driven by immediate necessity, Roxana's are frequently proactive and aimed at achieving ultimate independence and power (Parker 2011). This distinction offers a rich ground for exploring the nuances of female agency within the constraints of patriarchal society, where economic independence often came at a significant social or moral cost. These novels are therefore not merely stories but socio-economic commentaries, reflecting the anxieties and opportunities of a rapidly changing British society (Thompson 1978).

RESULTS

Material Acquisition Strategies in Moll Flanders

The analysis of Moll Flanders identifies survival-oriented acquisition as a recurring response to the protagonist's economic insecurity. Moll's life is marked by unstable access to money, dependence on relationships that may not provide lasting protection, and the need to secure a livelihood in a society offering women limited independent economic opportunities. Her material conduct therefore cannot be interpreted simply as an excessive desire for possessions. The same pursuit of money may answer an immediate need for subsistence at one point and serve the longer-term aspiration to respectability or social mobility at another. This distinction is essential to understanding the changing function of material resources in the novel (Zhang 2022; Sikorska 2003).

Marriage constitutes one of the first important routes through which Moll attempts to obtain security. Her marriage to the elder brother of the man who seduces her is presented as offering a more stable economic and social position. The episode illustrates the overlap between survival-oriented and status-oriented acquisition: the prospect of material support matters, but so does the respectability associated with marriage.

In this sense, marriage operates as an economic arrangement within a social system in which women have restricted access to independent income. However, it would be too reductive to describe all of Moll's marriages as identical financial transactions. The significance of each relationship depends on the circumstances in which it occurs and on whether it provides lasting security, temporary comfort, or renewed vulnerability. The novel thus presents marriage as both a possible resource and an uncertain institution (Battigelli and Stevens 2012; Cooper 1992).

Moll's resort to theft marks a shift from socially recognised means of acquiring resources to an illicit strategy. The stolen goods discussed in the narrative, including fine linens, jewellery, and other portable valuables, matter because they can be converted into money. Their exchange value is therefore more important in these episodes than their capacity to provide luxury or social display. This is a crucial analytical distinction: the theft of an expensive object does not automatically demonstrate that Moll wants to consume or exhibit it. Where the object is taken because it can be sold or exchanged, the episode is more accurately classified as survival-oriented acquisition. At the same time, Moll's selection of portable valuables reveals her practical understanding of how consumer goods circulate as forms of capital in a commercial society (Arnould and Thompson 2005; Shaw and Beattie 1987).

The narrative also invites attention to the relationship between material resources and self-fashioning. Moll's aspiration to be recognised as a gentlewoman and her attention to clothing, residence, and outward appearance indicate that her goals extend beyond immediate survival. Dress and possessions can help her perform respectability and negotiate social environments in which status is judged through visible signs. The analysis of clothing is therefore not simply an account of consumption: it concerns the way material objects participate in the construction and presentation of identity. Perazzini's study of vestimentary performance provides a useful interpretive point of reference for understanding how dress can function as a social language (Perazzini 2024).

Moll's periods of relative prosperity, including her life in Virginia and her eventual return to England with accumulated resources, further demonstrate the connection between wealth and social position. These developments do not establish that she has escaped the constraints of her society; rather, they show that money can alter the conditions under which she negotiates those constraints. Her material trajectory consequently combines at least three motives: avoiding destitution, securing respectability, and improving her social position. Financial resources are both practical means of survival and instruments of social mobility. Moll's case therefore demonstrates why her material behaviour must be interpreted contextually instead of being classified wholesale as either necessity or greed (Garber and Yolton 1985; Clark and Cummins 2014).

Material Acquisition, Luxury, and Financial Autonomy in The Lady Roxana

In The Fortunate Mistress, commonly known as The Lady Roxana, material acquisition develops from an initial response to economic vulnerability into a more deliberate pursuit of financial control and an affluent lifestyle. Roxana's circumstances after her husband's abandonment expose the precarious position of a woman without dependable economic support. Her subsequent relationships with wealthy men provide access to money, gifts, property, and opportunities to accumulate resources. These episodes should be analysed through distinct but overlapping categories: survival-oriented acquisition, autonomy-oriented accumulation, luxury consumption, and status-oriented self-presentation. The difference between Roxana and Moll is therefore one of emphasis and trajectory, not a simple opposition between necessity and greed (Premo 2011; Donatini 2025).

Roxana's relationships with wealthy patrons are central to her material advancement. The gifts, annuities, jewellery, properties, and financial resources associated with these relationships show that she does not merely receive wealth passively; she negotiates the terms and benefits of her position. Money and property can provide security against future uncertainty, while jewellery and expensive possessions may support comfort and communicate social distinction. The same accumulation can thus perform several functions. The analysis must ask whether a particular resource is retained as capital, used to maintain an affluent

lifestyle, or displayed as a marker of status. This functional distinction prevents the article from treating every valuable possession as evidence of conspicuous consumption (Curran 2022; Ger and Belk 1996).

The management of money is especially important to the representation of Roxana's autonomy. Her savings, investments, and financial negotiations suggest that she understands wealth not only as a means of consumption but also as a resource that can protect her from dependence. Autonomy-oriented accumulation is therefore distinct from luxury: it concerns control over economic decisions and the ability to refuse arrangements that threaten that control. Roxana's reluctance to enter marriage when it may compromise her financial independence illustrates the tension between social legitimacy and personal economic agency. Her position challenges the assumption that marriage necessarily represents the most secure or desirable future for a woman (Schneider et al. 2016; Coleman et al. 2022).

Nevertheless, Roxana's autonomy remains qualified by the conditions through which it is obtained. Her wealth is substantially connected to relationships with men who possess economic power. She exercises agency by negotiating within these relationships, but the need to rely on wealthy patrons reveals the structural limits placed on women's independent earning capacity. Her financial independence is therefore neither illusory nor complete. She gains control over resources and decisions, yet the origins of her wealth remain embedded in unequal gender relations. This contradiction is central to the novel's representation of female agency: economic resources expand Roxana's choices without removing the social structures that shape them.

The moral dimension of Roxana's material pursuits emerges most clearly when economic ambition conflicts with familial relationships. The narrative associates the maintenance of her wealth and lifestyle with emotional distance and decisions affecting her children. These episodes should not be interpreted as proof that wealth itself inevitably corrupts. Rather, they expose the ethical tensions created when the pursuit of autonomy, luxury, and social position competes with familial obligations. Roxana's material success increases her bargaining power, but it also carries personal and moral costs. The novel thus presents material agency as ambivalent: it can challenge women's subordination while simultaneously producing new conflicts and compromises (Zhang 2022; Crocker and Thomson 1983).

Comparative Analysis of Material Motivations

The comparison of Moll Flanders and Roxana shows that materialism in Defoe's fiction is not a single motivation shared in identical form by both protagonists. Each woman seeks material resources in a society that restricts women's economic opportunities, but the circumstances, purposes, and consequences of their acquisitions differ. Moll's narrative gives particular prominence to the struggle against poverty and insecurity, although her desire for gentility and social advancement also shapes her decisions. Roxana's trajectory places greater emphasis on financial autonomy, luxury, and social distinction, but it begins with abandonment and material vulnerability. Their differences are therefore differences of degree, emphasis, and narrative development rather than absolute oppositions.

The four categories established in the conceptual framework make these differences more precise. Survival-oriented acquisition is especially visible in Moll's efforts to secure food, shelter, money, and protection, including her economically motivated marriages and her resort to theft. Luxury-oriented consumption is more prominent in Roxana's affluent lifestyle and expensive possessions. Status-oriented acquisition appears in both novels through clothing, residence, outward appearance, and the pursuit of social recognition. Autonomy-oriented accumulation is particularly explicit in Roxana's management of financial resources and her resistance to marital arrangements that could restrict her control. These categories identify the dominant function of particular episodes; they do not suggest that either protagonist is motivated by only one concern throughout the narrative.

The distinction between acquiring, retaining, exchanging, and displaying possessions is equally important. A valuable object may be stolen by Moll because it can be converted into cash, while an item of jewellery in Roxana's possession may contribute to comfort, wealth storage, or social display. Similarly, money may meet immediate needs, provide security against future hardship, or sustain a luxurious way of life. The

material object alone does not determine the motive. Its narrative function must be established by examining the protagonist's circumstances, the way the object is used, and the consequences of its acquisition. This approach avoids confusing survival with luxury or financial independence with conspicuous consumption.

The comparison also reveals that material resources have both instrumental and symbolic functions. Instrumentally, money and property provide food, shelter, security, and the means to make choices. Symbolically, clothing, jewellery, and domestic arrangements can communicate respectability, class position, and social distinction. These functions frequently overlap: the same resources that protect a woman from poverty may also help her claim recognition in a society organised by class and gender hierarchies. The protagonists' material practices should therefore be read not only as private preferences but also as responses to the social meanings attached to wealth and possessions in eighteenth-century Britain.

Finally, the novels resist a simple equation between material success and moral worth. Moll's economic hardship helps explain the circumstances surrounding her thefts, but it does not automatically justify every action. Roxana's wealth gives her a measure of autonomy, but the narrative also exposes the ethical costs of some of her decisions. In both cases, moral judgement must take account of individual agency as well as the gendered economic conditions under which choices are made. The findings suggest that material resources can function as instruments of survival, social mobility, consumption, and independence, but they cannot by themselves guarantee equality, security, or moral fulfilment.

DISCUSSION

Feminist Readings of Moll Flanders and Roxana: Agency, Subversion, and Conformity

A feminist reading of Moll Flanders and Roxana must consider female agency in relation to the material and institutional conditions that restrict it. Neither protagonist acts in a social vacuum. Their decisions are made in a world where women's access to income, property, social protection, and recognised occupations is limited, and where marriage can function as both a source of security and a structure of dependence. Their pursuit of material resources is therefore not simply a sign of individual greed or ambition. It is also a response to a gendered economic order in which the ability to support oneself is unevenly distributed. At the same time, the novels do not present their strategies as uncomplicated liberation: each woman exercises agency through arrangements that remain shaped by male power and social expectations.

The distinction between agency and emancipation is particularly important. Moll and Roxana demonstrate agency because they assess opportunities, negotiate relationships, manage resources, and adapt their conduct to changing circumstances. Yet agency does not necessarily mean that they escape the structures that constrain them. Moll's marriages and thefts enable her to obtain money and temporary security, but they do not provide a stable, socially recognised route to independence. Roxana's financial success gives her greater control over property and personal decisions, but much of her wealth originates in relationships with powerful men. Their economic activity challenges the image of women as passive dependants, while simultaneously exposing the narrow range of options through which female autonomy can be pursued.

Material possessions also participate in the construction of female identity. Moll's clothing and efforts to appear respectable show that appearance is not merely decorative: it can help her pass between social environments and claim a position that her birth and financial circumstances might otherwise deny her. Perazzini's discussion of vestimentary performance is useful here because it draws attention to clothing as a practice through which identity and social position are represented (Perazzini 2024). However, such self-fashioning remains dependent on the meanings that society assigns to dress, wealth, and respectability. The ability to perform gentility does not erase the class and gender inequalities that make such performance necessary.

The feminist significance of the novels therefore lies less in presenting Moll and Roxana as straightforwardly emancipated heroines than in exposing the contradictions of female economic agency. Their strategies may unsettle conventional expectations of feminine dependence, but they can also reproduce

market relations and patriarchal hierarchies. A critical interpretation should avoid both extremes: condemning the protagonists solely for their material ambitions, or celebrating every act of economic self-interest as feminist resistance. Their choices are better understood as negotiations within a restrictive social order, in which material resources offer practical power but cannot guarantee full social, emotional, or moral freedom (Battigelli and Stevens 2012).

The Art of Thieving: Material Acquisition through Illicit Means

Moll's theft should be interpreted within the article's distinction between survival-oriented acquisition and other forms of material aspiration. When legitimate sources of income and support fail, she turns to stealing portable and valuable objects that can be exchanged for money. The significance of these objects lies chiefly in their convertibility: they become resources with which she can respond to insecurity. This does not make theft legally or morally neutral, but it changes the analytical question. Rather than treating every stolen object as evidence of a desire for luxury, the discussion asks what economic problem the theft addresses and what function the proceeds perform in Moll's life.

The narrative also complicates the boundary between legitimate and illegitimate accumulation. Marriage, inheritance, gifts, trade, and theft differ in their legal and social status, yet all can be represented in terms of access to property and financial security. Moll's reliance on theft reveals the vulnerability of a woman who cannot consistently obtain resources through accepted channels. Her ability to select, conceal, and dispose of valuable goods demonstrates practical intelligence and knowledge of exchange. Nevertheless, the fact that her actions are calculated should not be confused with moral approval. The novel invites attention both to the conditions that make theft appear to her as an available strategy and to the risks and ethical consequences of that strategy.

Moll's thefts consequently reveal the limits of a moral interpretation that separates individual conduct from material circumstances. Economic pressure helps explain her decisions, but it does not eliminate questions of responsibility, deception, or harm. The novel's interest lies partly in this tension between necessity and choice. Moll is neither simply a passive victim of poverty nor an entirely unconstrained economic actor. She is a resourceful subject who acts within severe limitations, and her criminal career exposes the social costs of a system in which material security is difficult to obtain through legitimate means.

Roxana's Ascent: From Abandonment to Financial Independence

Roxana's movement from abandonment and economic vulnerability towards substantial wealth offers a different perspective on female material agency. Her early circumstances make the need for material security urgent, but her later conduct cannot be explained by subsistence alone. She seeks to preserve control over her resources, maintain an affluent lifestyle, and avoid forms of marriage that she believes would compromise her independence. Her trajectory therefore brings together survival, autonomy, luxury, and social distinction, although these motives do not carry equal weight at every stage of the narrative.

Her relationships with wealthy men are central to this process. They provide access to gifts, money, property, and opportunities for investment, but they also reveal the gendered conditions under which her wealth is obtained. Roxana is not merely a passive recipient: she negotiates, calculates, and makes decisions about the resources available to her.

Her ability to save and manage money distinguishes financial autonomy from conspicuous consumption. Savings and investments can protect her against future dependence, whereas expensive possessions and an affluent household may serve comfort and social display. The two functions can coexist, but the analytical distinction prevents the article from treating all her possessions as evidence of luxury-seeking.

Roxana should therefore not be reduced either to a symbol of female liberation or to a warning against female ambition. She is a contradictory figure whose wealth gives her bargaining power and a degree of self-determination, while her dependence on patronage and the moral consequences of her decisions expose the limits of that power. Her story demonstrates that financial independence is not identical to complete

emancipation: control over money may widen a woman's choices without removing the social relations and ethical obligations that shape those choices.

The novel also places Roxana's economic success under moral pressure. Her pursuit of wealth and the preservation of her chosen way of life are associated with decisions that damage familial relationships, including her relationship with her children. These consequences complicate any celebratory account of her independence. The issue is not that wealth automatically produces moral corruption, but that the means and priorities through which Roxana maintains her autonomy create conflicts between self-preservation, social ambition, and familial responsibility. The narrative thus tests the ethical limits of self-fashioning and economic self-interest.

Roxana's resistance to marriage is especially revealing when examined through the autonomy-oriented category of material acquisition. Marriage could offer social legitimacy and security, but she fears that it may also transfer control over her life and resources to a husband. Her preference for retaining financial control challenges the assumption that marriage is necessarily the most secure destination for a woman. Yet her independence remains qualified: the resources that enable her autonomy are often obtained through relationships with men who possess greater economic power. Roxana can negotiate within these relationships, but she does not stand outside the structures that make such negotiations necessary.

Materialism, Gendered Constraint, and Moral Evaluation

The comparison of the two novels demonstrates why materialism must be analysed through the function and context of acquisition rather than through the mere presence of money or possessions. In Moll Flanders, material acquisition is frequently a response to immediate insecurity, although the desire for respectability and upward mobility also shapes her conduct. In Roxana, the accumulation of resources increasingly supports financial autonomy, luxury, and social distinction, but these aims emerge from an initial condition of vulnerability. The protagonists therefore occupy different positions within a shared gendered economy rather than representing two wholly separate types of woman.

The four analytical categories also clarify the relationship between material resources and agency. Survival-oriented acquisition provides the means to meet immediate needs; luxury-oriented consumption enables comfort beyond subsistence; status-oriented acquisition uses material signs to claim recognition; and autonomy-oriented accumulation seeks to secure control over economic decisions. These functions can overlap. A residence, for example, may provide shelter, signal social standing, and protect a woman's independence. The category assigned to an episode must therefore be justified by its narrative context and the purpose the resource serves.

Finally, the novels connect economic agency to moral judgement without offering a simple formula. Material hardship may explain the pressures behind Moll's thefts, but it does not automatically absolve her conduct. Roxana's financial independence challenges female dependence, but it does not remove the ethical consequences of her choices. Defoe's representations invite readers to consider the interaction between structural constraint and individual responsibility. The central critical point is that material resources can enable women to negotiate patriarchal power, but the acquisition of wealth alone does not guarantee equality, security, or moral fulfilment.

CONCLUSION

This study has examined how material resources, economic aspiration, and gendered constraints shape the lives of Daniel Defoe's female protagonists, Moll Flanders and Roxana, in the socio-economic context of early eighteenth-century Britain. The comparison demonstrates that material acquisition is not governed by a single motive. It may respond to the need for survival, the desire for luxury and social distinction, or the pursuit of financial autonomy. These motives sometimes overlap, but distinguishing them makes it possible to explain more precisely how economic circumstances shape female agency and moral choice.

The analysis of **Moll Flanders** revealed that her early aspiration to be a 'gentlewoman' was intrinsically linked to material security, a concept deeply embedded in the societal structures of the time (Zhang 1727). Her various marriages, often transactional, and her eventual turn to theft, underscore a relentless pragmatism born of necessity. Perazzini (63159) highlights how even sartorial choices, such as Moll's meticulous attention to dress, are not merely aesthetic but strategic performances designed to signal status and facilitate social advancement, thereby directly influencing her material prospects. This constant negotiation with her environment, marked by a series of economic decisions, positions Moll as a quintessential figure of economic determinism, where morality often yields to the exigencies of survival.

In contrast, The Lady Roxana presents a more sophisticated, albeit morally ambiguous, engagement with materialism. Roxana's initial abandonment forces her to confront the precariousness of female existence without financial independence, leading her to consciously leverage her beauty and wit to secure wealth (Donatini 11523752). Her trajectory from destitution to immense opulence, as discussed by scholars examining consumer culture theory, exemplifies a deliberate embrace of commercial values (Arnould and Thompson, “Consumer Culture Theory (CCT)” 426626). Her refusal to marry for love, prioritizing financial autonomy, marks a significant departure from conventional female roles, showcasing a nascent form of economic empowerment, albeit one achieved through ethically questionable means (Heidari et al. 0007-6). This calculated approach to wealth accumulation, though leading to moral decay, simultaneously grants her a degree of agency and control over her destiny that was largely unattainable for women of her era.

Both protagonists embody different, overlapping dimensions of material aspiration. Moll's narrative gives particular prominence to survival and security, while also revealing the importance of respectability and social mobility. Roxana's narrative places greater emphasis on financial autonomy, luxury, and social distinction, although her own trajectory begins in vulnerability. Their experiences show that wealth can provide women with practical resources and bargaining power without necessarily freeing them from patriarchal expectations or moral conflict. Defoe's novels thus invite readers to consider not only how much wealth women acquire, but why they seek it, how they use it, what constraints shape their choices, and what consequences follow.

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