



## Late Eighteenth Century Women's Fiction; Hero, Heroine & Financial Authority

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### Abstract:

*'Mortgage? Who, what is that? [...] Who is this mortgage? What right has he?' (I: 183-4) cries Ellen, Anna Maria Bennett's (1760-1808) heroine in her 1794 novel Ellen; Countess of Castle Howel (1794). Yet only a few years later, Louisa, Barbara Hofland's (1770– 1844) heroine in Daughter in Law, Her Father and Family (1813) addresses her father's creditors and observes that 'if there was only fifteen shilling in the pound, she should insist upon her fortune going to supply the deficiency', to which a tradesman replies that 'such a resolution is very like your father's daughter' (147).*

*Some critics see both a change in the characterization of women and in the nature of plot in eighteenth-century fiction in which the passive participation of the heroine in 1790s is replaced by women's active involvement in the welfare of the family in 1800s and the 'fiction of loss' is transformed to a 'fiction of active economic engagement'. In accordance with such a reading of contemporary fiction, this paper aims to consider the issue of women's economic empowerment in eighteenth-century fiction. However, I argue that, inasmuch as the concern is about female's empowerment, at the same time it is also very much about the agency of male characters. Thus, in the case of work by a group of minor writers of women's fiction, to trace women's active economic involvement within this context, one plausible approach is to reconstruct women's view of male agency during this transition: How is the activity undertaken by men affected by—and how does it affect—female empowerment?*

*This paper focuses primarily on the selected works of a group of lesser-known women novelists of 18<sup>th</sup> century (namely Anna Maria Bennett,*

*Mary Julia Young, Barbara Hofland and Selina Davenport) and will initially take account of the significance of female characters and their transformation from passive into active participation in the economy. Male agency, however, will also be considered, as I will argue that if the 'absence' of the male figure alone did not induce a change, it most certainly accelerated it.*

**Key words:** characterization of women, eighteenth-century fiction, 'fiction of loss', 'fiction of active economic engagement', economic empowerment of women, Anna Maria Bennett, Mary Julia Young, Barbara Hofland, Selina Davenport.

Once upon a time, so the story goes, there lived a beautiful young woman of excellent manners but with no significant income, and a handsome young man of great rank and estate. They fell in love and after various trials, her modest means were rewarded and joined to his great estate, and they lived happily ever after. The fairy-tale, the Cinderella-pattern story concerned with love, money and marriage, which has been adopted in various plots, is structurally based on the triangle of hero, heroine and social/financial conflicts. But interestingly enough, while the main driving force of the plot is the concern for the young couple's union, the ultimate triumph for the heroine is achieved not through her active involvement; rather, as time takes its course, her accomplishment is finally obtained through a passive heroic inaction. Moreover, although she originally does not wed for financial or social goals but for love, in the end, she achieves economic security and physical safety under the hero's protection. On the other hand, such a plot defines the hero's agency as one who is prepared to protect, shelter, shield, defend and support the distressed and wronged heroine, thus, while such characterization defines the heroine as passive and dependent, at the same time, it also necessarily sees the hero as the one with power, agency and control.

The image of the beautiful and innocent heroine embodies what Davidoff and Hall characterize as eighteenth century 'women, [who] like children, represented the innocence

of the natural world which active masculinity must support, protect and oversee' (1991, 28). Indeed, in the mid eighteenth century, Edmund Burke, building on earlier models, had conceived beauty in women as smoothness, sweetness, delicacy and the general lineaments of the 'infantine', as cited in Davidoff and Hall, he posed this conceit against the grander virtues of the sublime: judgment, wisdom and strength which had an angular, even terrifying aspect (1991, 28).

Kelly believes that female 'virtue', in effect, equated sexual chastity guarding those subordinated within their own class against seduction by a social superior or contamination by an inferior (1993, 4). Additionally, since women continued to be excluded from public and professional life they were denied the kind of 'reason' required by men in their professional work (Kelly 1993, 5). Therefore, while the gendering of reason, which among other things had a long history associated with culture and custom, put men in a position strongly associated with superiority in judgment, it simultaneously disqualified women, as Watson claims, from 'full responsible citizenship, due to their excess of feeling and correspondent lack of rationality' (1998, 8).

Similarly, this dichotomy between rational and irrational both associated with the overarching masculine and feminine is clearly apparent in 'the structure of property [...] establishing men as those with power and agency and women as passive dependents' (Davidoff and Hall 1991, 32). Blackstone's *Commentaries of the Laws of England*, in effect, summarizes the existing common law: "By marriage [...] the very being or legal existence of a woman is suspended, or at least it is incorporated into that of the husband, under whose wing, *protection* and *cover* she performs everything and she is therefore called in our law a *femme-covert*" (Cf. Blackstone 1756, 442-445). Elsewhere, Rev. Binney, a popular Congregational minister argued that 'all matters of business in merchandise belong, for the most part, *exclusively* to husbands of English wives: nor are they *expected* to be *able*, in any way, to make, *independently*, a fortune for themselves' (1850, 39; my emphasis). The ascribed dichotomy can be traced clearly through the interesting choice of words in which the male's

faculty of protection and cover join his exclusive rights in 'all matters of business' to put him in an inevitable position of authority. Women's 'disability', on the other hand, excludes them from any possible claim to independency. According to such discourse, one could argue, not only were women considered physically but also mentally as having been designed to rely on a male figure, a reading which validated the notion of their limited presence outside their regarded sphere. Therefore, while according to James 'home was the proper scene of woman's action and influence' (1836, 78) not only did they not need further accomplishments, but also their marriage as well as their financial conditions remained what Levi-Strauss described as 'a triangulated moment', an object passed from one male hand to another, which, Gayle Rubin, identifies 'as the basis for female subordination' (1975, 177).

The obedient heroine, used by male authority as a means of economic acceleration or social aggrandizement, shapes the structure of Anna Maria Bennett's *Ellen; The Countess of Castle Howel* (1794), and Mary Julia Young's *Rose Mount Castle or False Report* (1798). What both novels have in common is the passive virtuous dependent heroine and a "problem solver" hero. While both stories, to borrow Mitzi Myers words, are dominated by 'omnipresent and omnipotent father-tutors' (70), the plot and female's option and power, if not denied, are conditioned by men. Through various love matches, *Rose Mount's* heroines are presented in the shadow of a patriarchal authority. Celebrating women's obedience, emphasizing that 'no severity in a parent can possibly justify disobedience in a child' (1798, VII: 169) or 'we must live single all our lives rather disoblige our uncle' (1798, VI: 170), female characters are not only surrounded by male characters, but more importantly, they are surrendered to their authority.

Anna Maria Bennett's *Ellen* narrates what could be best described as what Myers claims to be 'at the heart of most late eighteenth century women's fiction [...] a young lady's entrance into the world' (1794, 68). Sir Arthur, Ellen's grandfather, having neglected to raise tenants and too thoughtless to attend the payment of his heavy mortgage, is far from discharging his

debts. On the other hand, the old Earl of Castle Howel, a man of honour and great generosity (I: 84), observing Ellen's 'uncultivated' mind (I: 77) and her lack of proper education takes an interest in her and decides to 'adopt her, educate, and bring her into life' (I: 84). Later on, after proposing marriage, his selfless deed to provide the financial means for the family's distressing circumstances, he makes young Ellen 'form a resolution as strong as heroic' (I: 241) to marry the Earl. Although she believes herself to be 'one of the happiest women in existence', soon—overwhelmed by 'fashionable avocations' (II: 84)—gambling becomes her amusement.

Ashamed to disclose her debt to her husband, her financial circumstances pave the way for ill-mannered men who 'encouraged by her passiveness, and invited by the embarrassment they knew she was in' (II: 88) take advantage of her vulnerability. More rumours abound about her misconduct and even the identity of her unborn child's father is questioned and the Earl deserts her. Forced to leave her house, distressed at being abandoned by her husband, what makes Ellen's story interesting is the fact that despite all the unfortunate circumstances she continues to display the same passivity, a fact indebted to having male characters around her who are ready to take charge of her financial affairs. Her desperate attempt to discover the identity of 'mortgage', mistakenly believing it to be a man (I: 183-4), demonstrates the extent of her ignorance. An ignorance that remains untouched as the author regrettably announces 'no worldly wisdom had yet found its way into the heart of Ellen', she continues, 'the difficulties into which her ignorance of and inattention to, that single point, had involved her, were recent proofs, how little qualified she was to take an active part, in a world, where ignorance may be a misfortune, but where innocence is a cardinal sin' (IV: 13).

Repeatedly addressed by her husband as a 'child', the heroine indeed marries a father figure who repositions her as such. In this reading, therefore, Starr's observation of Burney's *Evelina* could likewise be adopted, namely, that "her formation evidently consists of remaining immature" (in Fraiman 1993, 34). On the one hand, the Earl identifies himself as her

'defender' and her 'natural protector' (III: 131) on the other, she describes herself as an 'obscure' person brought to the world by her apparent protector (II: 178). As the heroine is affected by serious problems in the way of her entrance into society, always with the ultimate complacency of a man who regards her as one to be guided and guarded, she constantly gets help from strong, supportive male figures, who according to different circumstances might change temporarily; nonetheless, the agency of a male protector is always occupied. Thus, to borrow Starr's argument, it appears that for Ellen no 'shedding of puerility is requisite', for "virtues demanded of her as a woman remain those prized in her as a child" (in Fraiman 1993, 68).

The plot, in fact, embodies what Nancy Miller had termed the 'femio-centric novels' of the eighteenth century, which are not 'female in impulse or origin, nor feminist in spirit' but 'code femininity in [...] vulnerability', and 'though they may portray psychologically complex female characters, they do not question the hierarchical relationship between the sexes' (xi). If vulnerability could be somewhat perceived as a consistent sign of female characterization in these texts, what is equally noticeable is how women identified their attributed passivity in light of male agency. For instance, declaring herself to be 'obscure', Ellen, is quick to point the finger of blame in the direction of male figures since she holds her husband to be responsible for her misconduct: 'He took me [...] from obscurity, he expanded my mind, [...] he brought me into the great world, [...] [but] he led me into temptation and deserted me when there' (II: 178). Ellen's voice, therefore, goes beyond a mere 'voice of uninformed simplicity' (I: 96), rather, it demonstrates her awareness of negligence. By blaming her husband, not only does she insist on believing her own incapability to judge well, but, once more she also emphasizes her constant need for the presence of a male/defender figure, as the 'one with all the answers'! At the same time and on the other side of the bargain, Ellen's husband, too, identifies himself as 'the natural protector of a young woman who bears [his] name' as he 'stand[s] up [as] her defender and protect[or]' (III: 131).

But what becomes more noticeable is not Ellen's passivity when it comes to her immediate financial concerns; rather, it is her refusal to acknowledge her responsibility and her disclaimer of such responsibility that becomes more ostensive. Following the death of her husband, she faces the need to 'establish [...] the [financial] rights and title of her son' (VI: 83). In spite of her male acquaintances' encouragement to 'contribute in defence of her only son', her response does not go beyond an unjustified pretext as she replies, 'what have I but tears and prayers?' And later on, she wishes to be 'spared that one trial' with the 'man of business in [...] examining what papers [her husband] had left' (VI: 13-4). Even after being reminded by her male friend that 'our reliance on God must not render us careless to the means he puts in our own power' (VI: 14), she reluctantly agrees to attend the meeting, yet her participation proves to be as ineffectual as Ellen's narrative almost vanishes in a male/gendered dialogue.

In a society dominated by institutions framed to give men power, authority and control, heroines nevertheless are most usually not equipped with the necessary tools to act independently or to become actively engaged in financial discourse. Ellen's 'incapability', however, does not seem to be due to her lack of education, experience or even ambition; rather, it is the consequence of her renouncing her own responsibilities and the emphatic presence of a protective male figure. In other words, if men are not leaving out women, women are leaving out themselves: by *being* rather than *doing*, *waiting* rather than *acting*, inevitably they transfer the decision-making process to male agency, which, being associated with reason and judgment, presumably knows better. Once more, the notion of female inability and male capability can easily be recognized by the heroine's passivity and powerlessness juxtaposed with the protective and active hero, with financial concerns as the driving force of the plot.

However, and inevitably due to their attributed gendered characteristics, hero and heroine demonstrate an *unequal* reaction towards financial anxiety. This inequality has to do with the ambition, control, authority and power assigned to

men; and the simultaneous restriction of women, notably, the very slight desire they have to challenge such a restriction. With male agency as the mediator, the heroine's indirect relation towards money is willingly, conventionally and undisputedly obtained merely through the male characters. To keep the 'harmony' of this submission, the figure of a passive heroine becomes as vital as the agency of the male figure.

While this aspect of financial concerns remains intact in the novels of Selina Davenport (1779- 1859) and Barbara Hofland's (1770 – 1844), the relationship between heroine and money now experiences a drastic change, as the hero goes missing in action., *The Daughter in Law, her Father and Family* (1813) and *The History of Merchant's Widow and her Young Family* (1814), and *Donald Meredith, the Handsomest Man of the Age* (1815) still have the question of financial concerns as the plot's driving force, but in the absence of 'a protective hero' the relationship between the heroine and money becomes direct: with no-one else to rely on or to be protected by, female characters necessarily take action into their own hands. This transformation can be read in light of Copeland's characterization of the plot's change shortly before and after the onset of the nineteenth century in which, as he argues, the passive participation of the heroine is replaced by women's active involvement in the welfare of the family (1995). In fact, what Copeland and Kelly believe to be strongly related to the 'rising middling sort', the 'fiction of loss', is transformed into a 'fiction of active economic engagement'. However, recalling the triangular pattern (woman/man/money), inasmuch as the concern is about female's disempowerment or empowerment, at the same time it could also be very much about the agency of male characters. To trace women's active economic involvement within this context, the question might be reassessed by reconstructing women as well as men during this transition: how is the activity undertaken by men affected by—and how does it affect—either female empowerment or men's exclusion? Before all else, recollecting the notion of the passive heroine and protective hero, what becomes of the hero if he no longer obtains the required agency of authority and



power to protect the distressed heroine? And what will become of the heroine in the event of the hero's non-appearance? Put simply, what if the hero is no longer a prevailing 'problem solver' but a 'good for nothing', 'disempowered' man?

What Hofland's two novels have in common is the physical elimination of the protective male/hero at the very early stages of the novel; interestingly, however one cannot help but notice the circumstances that cause his removal. In *Daughter in Law* (1813), the merchant/father who is faced with bankruptcy leaves his family in a desperate attempt to save the remaining business abroad, a fact that excludes his narrative as well as his presence for a great part of the novel. Similarly, *Merchant's Widow* (1814) practically opens with the father/merchant's death upon receiving disturbing financial news, leaving his wife and seven children socially and financially exposed. Faced with the decline of their protective abilities and despite their strong desire to be in control of their surrounding financial circumstances, male characters are now shown to be impotent in a world that previously insisted on female's inability to be independent. Previously, recalling Hannah More's argument, 'Men prefer[ed] their wives to be quiet, virtuous and meek rather than showy and brilliant', acknowledging passivity and powerlessness as the icon of feminine goodness.

But through portraying a society that is financially unstable for women and men alike, not only does Hofland take the agency of power and control away from the male characters, her female characters become closely associated with what in 1794 Thomas Gisborne believed to be men's most important virtue: namely, their honor and competence in business and professional dealings. Reminding her father of '[the] strictly honest, fair, and manly character of British merchant' (146) *Daughter in Law's* heroine refuses to have her voice ignored as she states, 'I believe I ought not to be silent' (145). Her determination is not merely expressed through the voice heard by the male/ father figure, it is also deeply associated with the concept of rational judgment and reasoning powers. Distancing herself from the overly sensitive and passive woman, she

manages to advise her father on practical financial terms. Her proposition to her father to 'see [his] creditors, place all [he could] command in their hands, let them appoint an agent, to transact the necessary business' (147) is recognized and put into action, it is also eulogised by her father: 'I thank thee, oh God of Mercies! That, by the voice of my child, thou hast recalled me to the knowledge of my duty' (149).

Furthermore, throughout financial dialogues it becomes more challenging to distinguish male 'voices' from female. That is, instead of a conventionally gendered voice, what one perceives is a voice of common financial concern. Male characters are no longer presented as the sole holders of the right to the world of finance; rather, women's opinion and observations—as well as their activities—become equally relevant and valid. For instance, 'wretched', 'agitated' and 'with no ground of hope' (144) the voiceless *Daughter in law's* male figure is too overwhelmed to be able to form any resolution, wherein Louisa undertakes the task of adjudication. Additionally, not only are women portrayed as being perfectly capable of offering intelligent insight, solutions and observations, they also actually provide the financial means for their family's survival. Therefore, the agency of both female and male characters essentially juxtapose the contemporary conception rooted in the belief and practice that 'a man's ability to support and order his family and household lay at the art of masculinity [and] a woman's femininity was best expressed in her dependence' (Davidoff and Hall 1991, 114).

In *The Merchant's Widow*, too, Mrs. Daventree, whose husband dies of apoplexy brought on by the ruin of his international trade, steps in and devises a plan to pay his creditors and to sustain her family. Learning about her husband's insolvency after his death, what is noticeable is the fact that the heroine does not blame her husband for her current state; instead, the notion of 'blame' is replaced by a sense of 'regret'. While her husband, 'anxious to relieve her from even the shadow of anxiety' had tried to conceal the extent of their financial conditions from her, since 'he had never seen the superior mind of his excellent lady drawn out by any of

those trials life which might have evinced her fortitude, which was the only virtue for which he did not give her credit' (24-5). With several references to the current state of affairs, a change brought on in no small part by the 'losses during the disastrous period of the French Revolution' and 'the speedy recurrence of the warfare' (23-4), the male character's failure does not seem to be his unsuccessful attempt to sustain financial control. Rather, Hofland lays emphasis on the man's failure to recognize the significance of his wife, as she affirms 'happy would it have been for both if he had dared to trust all his fears and feelings to [her], which with all her delicacy and gentleness, would have yielded abundant support [...] both for counsel and consolation' (11-2).

In what follows, Hofland's portrayal of female characters becomes a manifesto for their strength in financial management and well-balanced judgment. The revived image of the widow grows to become almost unrecognizable from the initial impression of a 'woman whom [everyone] had been used to see[ing] nursed with the tenderness of an exotic plant, on whom the softest breeze of spring is not permitted to blow' (21). Additionally, highlighting women's dynamic role in the gradual rise of men into respectable professionals in the military and medical worlds, and their way of 'becom[ing] an honour to [their] country' (80), Hofland first curiously attributes a lack of financial judgment and ignorance to men, a lack that needs to be compensated for by her female characters (70-3). The son's ability to pursue medicine despite 'its considerable expense' (72) to the family is seen as the result of sacrifices undertaken by the women of in the family, for instance, by the sister, Sophia, attempting to provide financial means for her brother by selling her hair, which is deemed 'heroic' (79).

Likewise, in Selina Davenport's *Donald Monteith; the Handsomest Man of the Age* (1815), women's activities in taking control of their financial welfare increase as those of men are reduced. Upon realizing that her husband, in refusing to acknowledge the legality of his first marriage performed by his father in Scotland, is, in fact already married, Mary is abandoned to 'every horror [and] to poverty' (III: 90). Ignored

and neglected by her relatives (I: 103), as an orphan, the heroine's *entrance to the world* proceeds with the removal of the husband who, in order to keep his secret, insisted on their seclusion from society. It is his presence that seemingly keeps in place the triangle of a patriarchal status quo: he appeals to women's obedience as he asks her for 'total seclusion from society' and to 'bury [herself] from every eye but [his]' (II: 21). As a result, he confines her to the status of a voiceless object. However, refusing to be a 'useless burthen' (III: 207), Mary uses her musical talent as a means of employment that empowers her to support herself and her infant.

Thus, as these novels—sharing many similar concerns and employing comparable plots, —clearly reveal to us, the heroine's financial role becomes a by-product of the missing hero, one which now directly connects women and money. The key factor in this change is the decreasing importance of male agency and their financial disempowerment as it becomes clear that women's financial independence and self-reliance can be attained through experience, and more practical and ambitious educational scheme.

Curiously, while the critical conduct of female characters is directly attributed to those social graces that were culturally praised in contemporary women, the portrayal of women's 'eventual rising' poses no immediate threat to male authority. In addition to advising her father, Louisa, the heroine of *Daughter in Law's* focuses on the economic circumstances of his failed business. Yet, without calling into question her father's authority she is prepared to lay down the family's future plans. In spite of her claim that 'I should not dare to advice (sic), young as I am, and ignorant of the subject I am speaking of [...]' (148), her subtle 'non-challenging' approach, in accordance with her deep sense of moral and religious obligation, portrays a female character showing how—through education, morality and integrity—women could contribute to society's economic viability without calling into question their respectability or femininity. Likewise, *The Merchant's Widow* proposes a similar image in which all that is itemized as 'womanly' could be conveniently employed in contrast to passivity:

equally occupied by the management of her own household, and the claims of the poor throughout a considerable district, who look up to her power for protection, and her charity for relief, gives ample proof that a woman of the meekest manners, and most retired habits, whose mind is naturally strong, and has been properly cultivated, and whose heart is informed by religious sense of duty, can easily rise, and extent her power and occupation to all that is required in such a situation, humble, yet dignified, modest, but cheerful, blending every elegant accomplishment and useful pursuit, [she] is the pride and comfort of her husband, the delight of his friends, [...] and the consoler of all who need assistance (240).

The outcome of women's subtle challenge of male authority serves, if not for the immediate abolition of male characters, to portray male authority as a pale shadow of its former self and subsequently to foreshadow his removal from the plot. On the other hand, it most certainly also becomes a reassuring testimony of women's ability to survive without male protection. The consequences of such verification is to tie together female characters through mutual experience, respect and friendship, developing among them in common concern, allowing them to create, in Susan Fraiman's words, a female 'homosocial' sphere as they work, help and guide one another. Furthermore, arguing that female development encourages bonding, relationship, and connection, Gilligan believes that this "relationships require connection. It [also] depends on having a voice and having a language, [as] without voice, there is no possibility for resistance, for creativity, or for a change" (xix).

The inconsistency of the male-dominated society and the disruption and disorder caused by the 'reduction' of men, is bridged by women and by granting women their greater self-command and rational agency. In a period of rapid social change, instability and insecurity, it is either the portrait of the *dispowered* male character or simply his absence that finally

places fuller financial involvement within women's reach. Though not explicitly advocators of women's rights, the female orientation of these plots share a voice of a common concern: women's financial insecurity could still stand as reminder of the difficulties that women faced; for women readers in comparable circumstances, such narratives would obviously have a strong and very direct appeal.

Unlike the novels of Young and Bennett, the plots in Hofland and Davenport are about and for women. Here, the significance of the presence of the male figure, and the patriarchal establishment that he represents, is less emphasised. With a tendency towards women's identity and role in professional middle-class society and values, the idle dependent heroine is transformed into an active participant who becomes more conscious of her potential abilities; the heroine becomes active rather than passive, experienced and rational rather than ignorant and idle. Simultaneously, with the economic and social dislocations of wartime, along with the reduction of the male population, the notion of 'idleness' and 'marginalization' are assigned to male figures, now removed from centre to sideline, becoming not only outnumbered but also *outpowered* by women. On the other hand, moving from margin to centre, women's empowerment is initially inspired by a vision of possibility and capability. Their transformation from passivity to active involvement is achieved by a subtle challenge of male authority through removing the significance of the male character in the plot, replacing his image of authority with vulnerability. If removing the omnipotence of a male character alone did not eliminate him from the plot, it most certainly put him in a far weaker position, one that more often than not had previously been assigned to female characters. The hero's vulnerability or his incapability to protect the heroine was eventually the factor that expelled him from the plot; female characters embraced the female-oriented plot, as 'a plot of their own', and managed to carry on regardless of his banishment.

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