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## **SOCIAL STRUCTURE IN LITERATURE: A STUDY OF THE FINANCIER AND THE DEATH OF THE USURER**

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### **Abstract**

This article examines the representation of social structure in Theodore Dreiser's *The Financier* and Sadriddin Aini's *The Death of the Usurer*. Despite emerging from different historical and cultural contexts, both works depict societies characterized by economic inequality, hierarchical power relations, and moral ambiguity. Through comparative analysis, the study identifies how social environment shapes characters' ambitions, decisions, and ethical decline. Findings reveal that these authors use literary realism to expose the destructive influence of unequal social systems on human behavior and moral values.

**Keywords:** Social structure, inequality, realism, moral decline, Dreiser, Aini

### **INTRODUCTION**

Literature often reveals how invisible social mechanisms shape human character and moral behavior. Theodore Dreiser's *The Financier* and Sadriddin Aini's *The Death of the Usurer*, written in different cultural and historical contexts, share a common thematic core: both texts expose how social hierarchy, economic pressure, and institutional authority mold the psychology and ethics of individuals. While Dreiser depicts the emerging capitalist order of 19th-century America, Aini portrays the rigid feudal system of pre-Soviet Central Asia. Despite the geographical and cultural distance, both authors investigate similar questions: How does social organization shape human ambition? How do economic systems



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contribute to moral decline? And to what extent is individual wrongdoing a reflection of broader structural forces?

This article compares the two works by analyzing social hierarchy, economic determinism, and the development of moral corruption within the characters, using illustrative examples from the texts—including an early episode from *The Financier* that illuminates the formation of Frank Cowperwood's worldview.

**LITERATURE REVIEW AND METHODOLOGY.** This study employs a comparative literary analysis using:

**Textual Analysis:** Close reading of Dreiser's and Aini's texts, focusing on depictions of social hierarchy, economic relations, and moral development.

**Sociological-Literary Approach:** Application of social stratification, economic determinism, and moral philosophy concepts.

**Contextual Analysis:** Examination of historical, cultural, and economic conditions that influence characters' behavior.

This methodology facilitates identification of patterns showing how social systems shape human actions and ethical choices.

The comparative analysis demonstrates that:

Both Dreiser and Aini link moral behavior to social and economic systems rather than individual flaws. Early exposure to social hierarchies, professional systems, and economic operations molds ambition and ethical reasoning. Structural pressures—capitalist competition in Philadelphia, feudal oppression in Central Asia—create environments where moral compromise is normalized.

Meaningful ethical reflection or reform requires systemic change, as individual morality alone cannot overcome the influence of social structures.

The Cowperwood episodes illustrate that **childhood experiences, family guidance, and early professional exposure provide a training ground for navigating social and economic hierarchies**, which in turn fosters both competence and ethical flexibility.



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### 1. Childhood and Early Socialization [1.18]

Dreiser emphasizes that Cowperwood's early experiences in Buttonwood Street shaped his understanding of social structures:

"Buttonwood Street was a lovely place to live for a boy... There were trees in the street, plenty of them... the Cowperwoods... were not so lean and narrow that they could not enter into the natural tendency to be happy and joyous with their children."

A stable, comfortable family environment allowed Cowperwood to observe human interactions and social norms safely. The descriptive attention to neighborhood, trees, gardens, and household routines reflects **a socially nurturing microcosm**, preparing him for understanding hierarchical structures outside the family.

### 2. Early Exposure to Finance

Cowperwood's father introduces him to banking and brokerage:

"...Cowperwood Senior... let his boy come to the bank on Saturdays... witness the deft exchange of bills at the brokerage end of the business."

"...finance fascinated him much as art might fascinate another boy... This medium of exchange, gold, interested him intensely."

This exposure teaches Cowperwood **how social trust, numerical competence, and risk management operate in a hierarchical economic system**. The passages show that even from age ten, Cowperwood internalizes financial logic and ethical flexibility—he sees **value, credit, and collateral** as socially constructed and morally negotiable concepts. This demonstrates **how economic systems shape moral reasoning and ambition**.

### 3. Peer Hierarchy and Physical Coercion

Cowperwood's interaction with Red Gilligan illustrates informal social hierarchy among peers:

"'Yah do, and I'll kick your head off, you flannel mouth... Git back!...'... 'Say, kid,' said his new protector, 'I'm Red Gilligan... Don't you worry. They're not goin' to jump on you.'"



Cowperwood learns that **social standing and physical courage are critical for acceptance**. Protection, respect, and alliances are mediated through strength and reputation. Dreiser highlights that **ethics, courage, and pragmatism are intertwined**—success in social groups requires tactical behavior rather than strict morality.

#### **4. Coercion and Power[2.25]**

Ayni portrays Rahimi Qand being physically coerced by Amini Mush and his supporters:

“Amini Mush... do‘q urib dedi... Sheriklar, turinglar, xar murd... deb uni yerga yumalatib bosdi... Boshqalar turib uni ura boshladilar.”

Physical violence is normalized as a tool for asserting social dominance. Rahimi Qand’s pleading and eventual compliance illustrate **the suppression of individual agency**. Even his ritual prayer for the success of others’ careers:

“Ilohi hammalaringiz mudarris bo‘linglar, mufti bo‘linglar, oxund bo‘linglar...” is coerced and insincere, reflecting the **ethical compromise enforced by hierarchical oppression**.

**Secondary insight:** The humorous yet bitter comment about “a piece of bread and a bowl of soup” underlines **subsistence-level negotiation as a survival strategy**, highlighting the economic vulnerability intertwined with social hierarchy.

#### **5. Economic Oppression in The Death of the Usurer**

Sultonqul exploits the poor through usury:

“The wealthy usurer... exploited the poor through debt and interest, illustrating a rigid hierarchy where social mobility is nearly impossible.”

Poverty and indebtedness force ethical compromise. The system rewards cruelty and cunning, not virtue. Aini’s portrayal parallels Dreiser’s depiction of capitalism—both systems **normalize morally questionable behavior for survival or advancement**.



## 6. Comparative Observations

Aspect	Dreiser (The Financier)	Aini (The Death of the Usurer)
<b>Social Hierarchy</b>	Capitalist meritocracy; financial institutions and reputation govern advancement	Feudal-religious; coercion, physical strength, and obedience determine status
<b>Economic Pressure</b>	Competition and wealth accumulation drive ethical flexibility	Poverty, debt, and subsistence needs drive compliance and moral compromise
<b>Moral Development</b>	Early exposure to financial systems conditions ethical flexibility	Violence, coercion, and social expectations condition ethical compromise
<b>Education Socialization</b>	Observational learning in banking and brokerage	Forced learning via punishment and social coercion

Both authors suggest that **ethical behavior is socially conditioned**, and moral decline is often a response to structural pressures rather than innate defect.

## DISCUSSION

The combined analysis shows:

**Social structures shape morality:** Children and adults adapt to hierarchical, coercive, or competitive systems. **Economic and physical coercion guide behavior:** Whether through financial incentive (Cowperwood) or physical threat (Rahimi Qand), morality is instrumentally determined. **Ethical compromise is normalized:** Both capitalist and feudal systems reward flexibility, cunning, or submission over intrinsic virtue. **Structural change is necessary for moral reform:** Individual virtue alone is insufficient to counter systemic pressures. Both capitalist and feudal systems normalize behaviors that would be considered unethical in an abstract sense. In Dreiser, Cowperwood learns that **risk-taking, manipulation, and moral flexibility** are rewarded in financial transactions. The pursuit of wealth often overrides traditional ethical considerations, and this behavior is socially sanctioned within his context. In Aini, systemic oppression similarly **normalizes cruelty, submission, and opportunism**. Rahimi Qand's forced compliance, as well as Ishkanba's exploitation of the poor through usury, illustrate that the **dominant social structure enforces a practical morality**,



where survival, status, and material gain justify ethical compromise. Both cases show that individuals adapt to prevailing social norms, often at the expense of personal virtue

## CONCLUSION

Dreiser and Ayni illustrate that **social and economic systems profoundly influence human behavior and moral reasoning**. Cowperwood's financial apprenticeship, Rahimi Qand's coercion, and Kori Ishkanba's usury all show that ambition, survival, and morality are **products of context**. These narratives highlight the universality of social influence on ethics, demonstrating that **moral development cannot be separated from social structure**. These examples show that ambition, survival, and morality are products of social context rather than purely individual qualities. Individuals are neither wholly virtuous nor inherently corrupt; rather, their ethical behavior is conditioned by the structures within which they live. Moral compromise and ethical flexibility emerge as adaptive responses to economic incentives, social hierarchy, and coercive forces.

Ultimately, these narratives emphasize the universality of social influence on ethics. Both Dreiser and Ayni reveal that moral development cannot be fully understood without considering the broader social, economic, and institutional contexts. Literature, in this sense, serves as a powerful lens through which readers can observe how structural pressures shape not only material outcomes but also the moral landscape of human life.

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