

R. K. Narayan's *The Financial Expert*: The Role Of Passion For Money In Margayya's Inauthenticity

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Abstract: *The present paper aims at depicting the role of passion for money in Margayya's inauthenticity in *The Financial Expert*. The novel shows the rise and fall of Margayya the protagonist, who is a proud money lender in Malgudi. A brush with the Secretary of the Bank develops in him a passion and hunger for more and more money. Margayya's involvement and passion for earning and hoarding money makes his life inauthentic and in spite of becoming rich and successful businessmen; he fails to live a happy and cheerful life.*

The Financial Expert, first published in 1952 in England, is Narayan's sixth novel. It is regarded as one of R.K. Narayan's most successful works in the field of Indo-Anglian Fiction. The novel is the story of the rise and fall of Margayya, a proud money lender in Malgudi. He is a complex and interesting character with a flair for those fabulously involved minor financial transactions which are an integral part of Indian life. He finds himself in passion for earning more and more money due to which his other involvements become inauthentic. The novel is divided into five parts which correspond to the five acts of an Elizabethan drama.

In the novel, Margayya's family involvements prove inauthentic in the novel. Besides these; he has business and social involvements also. All these are also inauthentic in one way or the other. But the most inauthentic involvement in the novel is Margayya's passion and hunger for more and more money. He gets success as a financial expert but returns at the same position in the end of the novel. Jayant K. Biswal explains:

"The Second World War has also affected the economy of Malgudi. In such a situation the role of a financial expert can never be ignored. Margayya's promotion from an ordinary money lender transacting under a banyan tree to a financial wizard is spectacular and it also tells of Malgudi's potentiality to grow and change." (Biswal 18)

Margayya has no surname, no initials. This name was given to him by his admirers; it means the Path Finder as

Margayya showed the way out to those in financial trouble. In the beginning of the novel, Margayya is a person advising the people of Malgudi how to extract loans from the Co-operative Bank. A brush with the Secretary of the Bank, and an incident in which his spoilt son Balu throws his account book down a drain, cuts short his career as a financier; but after a series of amusing incidents Margayya grows rich and reverts to financial wizardry. But he still runs the risk because he does not know that the money he held can harm him. In the end, his love for money also proves inauthentic in his life as he returns at the same position from where he starts. Jayant K. Biswal comments:

"In Margayya, dream and reality operate together in a network of strange and unpredictable relationships. Margayya earns the sympathy of the readers because of his basic simplicity and humiliation he faces because of his socio-economic condition." (Biswal 85)

Margayya's involvement with Arul Doss, the peon of the Cooperative Bank, is not smooth and authentic. He gives Margayya the message that the Bank Secretary wants to see him. Margayya does not like to be called through a peon. He tells Arul Doss that he is nobody's slave. The novelist comments:

"Tell your Secretary that if he is a Secretary, I am really the proprietor of a bank, and that he can come here and meet me if he has any business---" (The Financial Expert 15)

Margayya behaves rudely with Arul Doss. It adversely affects his involvement with the Secretary of the Bank. The Secretary comes and snatches application forms from Margayya's box. Margayya objects him saying that he has no right to put his hand into his box. When Arul Doss warns of police action against him, he murmurs angrily:

"Stop your nonsense, you earth-worm! Things have come to this, have they, when every earth-worm pretends that it is a cobra and tries to sway its hood...I will nip off your head as well as your tail, if you start any of your tricks with me. Take care. Get out of my way. (The Financial Expert 18)

The Secretary tells Margayya that he is not a share-holder and cannot keep application forms. When Margayya tells that he is more than a shareholder, the Secretary warns him:

"Nonsense. Don't make false statements. You will get into trouble. Reports have come to me of your activities. Here is my warning. If you are seen here again, you will find yourself in prison. Go---". (The Financial Expert 19)

This incident makes Margayya think that there is great importance of money in life. He connects his insult by the secretary to his poor status and develops a greed for money after this. All his further work is affected by this desire for money. Harish Raizada comments:

"Margayya is so much obsessed by the power and importance of money in human life that every little humiliation he faces, reminds him of his own lack of money." (Raizada 104)

Thus we find that Margayya's involvement with Bank Officials is not good. Acting as an agent of the bank and helping peasants to secure forms and loans from the Cooperative Bank would have been easier for Margayya if he had developed good relations with bank officials. Contrary he develops a thinking of his clients that they are not good and cooperative people. One of the clients comments about bank officials in the novel:

"Oh, they are all very bad, unhelpful people, sir; that's why I never like to go there, but come to you first. Why do we come to you, sir, of all persons in this big city? It's because you know our joys and sorrows and our troubles, our difficulties and-----" (The Financial Expert 16)

Thus Margayya's involvement with Bank Officials is inauthentic as he behaves rudely with the peon who is acting only his duty. A brush with Secretary cuts his career short as the financier under the banyan tree, but it gives a stimulus to his passion of earning more and more money so as to match the Secretary status-wise. Nazar Singh Sidhu comments:

"Margayya at once connects this lack of power and status with power of money. He can be as big, as respectable and as powerful as the Secretary if he has money. This consciousness of power through money becomes his obsession. Almost a morbid state of mind develops. He begins to see the world in terms of his lack and henceforth directs all his efforts towards filling up this void. Arul Doss and the Secretary serve as the symbolic reminder of this void." (Sidhu 71)

Margayya has inauthentic involvements with his clients who are mostly illiterate peasants who do not know what

amount of loan should they take and how. He also scolds and admonishes clients if they are not satisfied with his advice. This shows his authority over his clients. William Walsh comments:

"People under stress came to Margayya because he was so accommodating and unfussy about formalities. He advanced cash easily and promptly. He charged interest in so subtle a way and compounded it so deftly that anyone who signed one of his bonds was more or less finished." (Walsh 84)

In part three of the novel, when Margayya's business prospers, he acts as master of his clients. Sometimes dissensions and disagreement develop in his involvement with the clients. When a client comes to take his deed back, Margayya behaves rudely with him:

"And yet you have not the grace to trust me with your title. Do you think I am going to make a broth of it and drink it?" (The Financial Expert 151)

Thus, Margayya's involvement with his clients is inauthentic as for Margayya money matters the most. His behaviour changes according to his selfishness. His involvement is based only on monetary considerations. P.K. Singh comments:

"Margayya, a middle-aged moneylender, carries his business under the shade of banyan tree in front of the Co-operative Society. His chief ambition is to soar high in status by earning huge wealth. He is, therefore, always in look out to find a 'get-rich' device. He later on succeeds in spinning a big money. Margayya exploits the innocent villagers and earns money." (Singh 32)

The main theme of the novel is Margayya's involvement and passion for money and his ambition to become rich. The word 'Margayya' means who shows the way, and Margayya shows the way to those who are in financial trouble. He helps the people to solve their financial problems. P. K. Singh comments:

"The novel shows us the people's existing ambition for earning more and more money in a short time. Narayan wants to say that a man without corresponding ability cannot succeed in earning desired wealth and power. He also draws our attention towards the evils arising out of the wealth." (Singh 35)

A quarrel with the secretary of cooperative bank develops in Margayya a passion for money. He thinks that only money can bring social respect to a person. When his wife tells that the secretary has no right to threaten him, he tells:

"He has every right because he has more money, authority, dress, looks-above all, more money. It is money which gives people all this. Money alone is important in this world. Everything else will come to us naturally if we have money in our purse." (Financial Expert 21)

Lakshmi Holmstrom comments:

"Margayya's attitude to money is what makes him what he is. Money gives him both a meaning in life and a station in the universe. His habit of metaphysical speculation arises only from 'the mystic feeling that money engendered' and from no other experience." (Holmstrom 53)

Here we find that Margayya thinks himself responsible for his poor status and relates it with his insult by Arul Doss, the peon. He takes strong resolution to rise up his status by earning money. Jean-Paul-Sartre comments:

“This absolute responsibility is not resignation; it is simply the logical requirement of the consequence of our freedom. What happens to me happens through me, and I can neither affect myself with it nor revolt against it nor resign myself to it. Moreover everything which happens to me is mine.” (Sartre 53)

The passion for money compels Margayya to leave his work of helping people under the banyan tree. He gives the tin box to his wife and tells her that he will do some respectable work. He tells his wife:

“That secretary will have to call me ‘Mister’ and stand up when I enter. No more torn mats and dirty, greasy sarees for you. Our boy will have a cycle; he will have a suit and go to a convent in a car. And those people” (he indicated the next house) “will have to wonder and burst their hearts with envy. He will have to come to me on his knees and wait for advice. I have finished with those villagers.” (The Financial Expert 22)

Margayya’s passion for money compels him to make endeavours of different types like worshiping Goddess Lakshmi continuously for forty days, buying a book from Dr. Pal, partnership in printing business with printer Madan Lal. Margayya achieves success in all these. But his desire for earning more and more money doesn’t get satisfied. He sells the partnership to Madan Lal for lum sum money. Harish Raizada comments:

“Margayya is an embodiment of greed for wealth. All his thoughts and activities are governed by the sole motive of accumulating more and more money. The various ups and downs that come in his fast changing life are born of his lust for wealth.” (Raizada 105)

Margayya’s hunger for money gives him little time to spend with Balu due to which Balu’s student life is destroyed. Though he becomes the secretary of school management, Balu fails in Matriculation twice and runs away from home. Margayya’s wife feels deeply shocked at this incidence but Margayya is able to adjust himself to the situation. He is able to endure separation from his son as his mind is involved with his financial business and passion for money.

When Margayya goes to Madras to search Balu, his thoughts go back to his financial business. He thinks that he may suffer a great loss in business due to his absence. Here we find that his involvement and desire for money is completely inauthentic as he cares for money more than his only son. William Walsh comments:

“Money becomes his goddess, devotion to it his religion. Margayya moves from rags to riches, but Margayya in the lace dhoti is the same Margayya as the one in the cotton dhoti-just as the one substance of money appears both in petty huckstering outside the Co-operative Land Mortgage Bank and the immense movements of cash at the end. He insists a modulation of living covers the fundamental oneness of existence.” (Walsh 77)

Due to money, Margayya buys a new house in a fashionable locality of the town and gives it to Balu and his wife. Margayya’s wife does not agree with his decision of

sending Balu and his wife to live separately. Margayya’s giving regular monthly allowance to Balu for all expenses, puts Balu in Dr. Pal’s company who takes him on the wrong track. If Margayya had not been under the influence of money, he would have trained Balu in some business or work. Harish Raizada comments:

“Though already very rich, Margayya is still not satisfied with his position. His calculating brain plans a new scheme of starting a bank of his own and making the most of the inflated currency of war time. He draws clients by paying them the exorbitant interest of twenty percent.” (Raizada 102)

Inauthentic involvement for money is to such an extent that he even does not make any plan to invest money deposited by people to him, but only collects it in his house in a room. That is why he completely fails even after becoming a financial wizardry. P. S. Sundaram comments:

“When he sees money increasing and multiplying itself without any effort on his part, he is simply fascinated. He enjoys the incidental power which money brings, whether in his son’s school or among the people of Malgudi. But he is not primarily interested in power. He has no idea what to do with the millions that come his way –he opens no business or enterprise, builds no monopoly or empire.” (Sundaram 63)

Due to involvement for money, Margayya does not feel hunger and spoils his health. He even forgets to take care of his wife as he has no time for anyone else except money. The novelist comments:

“She never knew when he went to bed, she still saw him bent over his registers. She saw him with a drawn look and felt moved to say: “Shouldn’t you mind your health?”

“What’s wrong with me? I’m all right. If you feel you need anything, go ahead and buy it and do what you like. Take any money you want. Only leave me alone.” (The Financial Expert 199)

Thus Margayya’s mind is full of money at every time. He even does not care for himself or her wife. He doesn’t get time to visit Balu’s home for a long time due to his involvement in business activities which are mainly of collecting money. Brinda, Balu’s wife complains about this to him when he visits her one day. And in the end when Margayya becomes bankrupt, his family is united again. Margayya tells that he would like to play with Balu’s little son. Balu also realizes his mistake in having played into Dr. Pal’s hands. John Thieme comments:

“The novel concludes with Margayya saying he will return to doing business under the banyan tree. The division in the household may be about to end, since his brother has intervened to ensure that the house itself is exempted from the schedule that dispossesses Margayya of his assets; and there is also a partial reconciliation with Balu, who prior to this has gone to live in New Extension, where he has fallen under Dr. Pal’s influence, but now returns to the family fold.” (Thieme 88)

Thus the financial Expert exhibits a web of human involvements especially of Margayya with different persons in the society. The novelist projects a panorama of Indian social life and attempts to show how Margayya’s involvement and

passion for earning and hoarding money makes his life inauthentic and in spite of becoming rich and successful businessmen; he fails to live a happy and cheerful life. The reader is able to witness a slide-show of myriad social involvements which constitute the staple of life in general and Indian life in particular. The novel is a wonderful study of an ordinary life lived through extra-ordinary affinities, interactions, inter-relations and involvements of the hero-Margayya-the most of them being inauthentic in one way or the other. Sarbani Putatunda comments:

“The widespread social and political corruption that taints life in India after independence also stains a backwater like Malgudi. Margayya and Dr. Pal of *The Financial Expert* represent the lure of money and sex in contemporary Indian society. Indeed, *The Financial Expert* projects a depressing urban landscape of corrupt petty officials, confidence tricksters and touts, ever ready to exploit the hapless citizen, and especially the urban poor.” (Putatunda 93).

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