

Research on Humanities and Social Sciences
ISSN 2224-5766(Paper) ISSN 2225-0484(Online)
Vol.1, No.4, 2011

www.iiste.org



The Financial Expert Margayya's Strive to New Identity:

An Echo of His Own World

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Abstract

Reading R. K. Narayan certainly leads the South-Asian readers to the home and bosom of his own country people. It sparks a sense of Indianness provided with his own taste, flavour and recognition of a rich cultural inheritance. Narayan's presentation of Indian ways of life gets a meticulous and painstaking regard for verisimilitude. His wonderful creation, *The Financial Expert*, is not an exception being a veritable goldmine for anyone interested in India and its culture. At the heart of the novel is the landscape of India, the customs, conventions and lores that are the quintessence of Indianness. Building up a new nation parallels with searching and adjusting a new identity of an Indian. Narayan's protagonist, in the book, is forced to transcend the age-old customs and traditions of the society and embrace his new identity which he cannot do without echoing his own world. Finally he discovers himself and comes back to his root. This paper attempts at examining Narayan's creation of a soul which strives for adaptability only to restart a new stride.

Keywords: Strive, Identity, Own World, Karma, Indianness, Tradition.

1. Introduction

Narayan's protagonist Margayya is different in profession, attitudes, views and ambition. He is a man who tosses between two opposite notions of life. Margayya is unmatched in his profession which is, no doubt, an evidence of a mythical society being adulterated by the clutches of earthly materialism. He is a wizard, like Indian gods and goddesses, in his dealing with the uneducated customers but at the same time, having a mind of money-making trick. Throughout the novel he tries to tune with the changing social phenomenon that prevailed in the last decade of the British colony—India. Narayan was a writer who created art for art's sake and thereby didn't make or motivate his characters to accept or reject his own ideas. In spite of having a long history and glory of cultural heritage, his characters try to adapt with the changing trends and attitudes. It is remarkable that knowingly or unknowingly they always respond to the echo of the values of their own world.

2. Narayan's Indianism in Margayya

Rashipuram Krishnaswami Narayan managed his first novel *The Swami and Friends* (1935) published from England with the favor of famous English novelist Graham Greene. The idea of publishing Indian English fiction in England seemed to be somewhat overambitious act but Narayan was confident enough as to express "I was never aware that I was using a different, a foreign language when I wrote in English, because it came to me very easily. I can't explain how English is a very adaptable language and its so transparent it can take on the flint of any country" (1971)]. Indian writing in English is the expression of Indianism in the English Language to impress and affect the foreigners of Indian's nobility.

His *The Financial Expert* (1952) is the sixth novel and is a masterpiece. It's the story of the rise and fall of a financial expert Margayya who, like his other characters, belongs to Malgudi celebrating traditional Hindu values along with the waves of westernization. The backdrops of the novel are the time when India is marching towards Independence which marks Indianization being shadowed by cross-cultural ideas and ways of life. Narayan is interested in the lower middle classes of South-India in a world relatively free from the terrible confusions and agonies, privations, political conflicts and economic depression of M R Anand's India. Narayan's novels are a clear manifestation of an India as real as Anand's or Raja Rao's. He sees South India as a fundamentally conservative Hindu society getting changed under the impact of the western industrialization and modernism.

Margayya is, obviously, the product of Malgudi. He is a modern town man who is always in a struggle of changing his social position through earning money. But he consciously or unconsciously responds to the echo of the traditional Hindu norms and beliefs. Narayan portrays the traditional Indian society to be changing under the clutches of western capitalism. In *India: R.K. Narayan and Tradition*, Bruce exposes that Narayan's writings usually treat of those stranded between tradition and modernity. He does not write of peasants and farmers or urban workers and laborers, rather he shows the townsmen still thinking in older ways but inhabits the modern world like the "old wines in new bottles." But modernization is, nevertheless, traumatic for his protagonist Margaya as he feels that this realization is not unreal; his beliefs on his own heritage have been shaken and he fears losing his cultural identity and is getting drawn into the orbit of the western cultural world.

Narayan's philosophy of traditionalism permeates all of his novels as "the fountain head". It is thereby noted that success and happiness in life lie in resignation to and acceptance of the Shastra-approved traditional values. Life on this earth is actually a journey in quest of self identity. Due to modernism, ego, *Karma* and fate or chance, normalcy in life is disturbed. But it starts a new journey towards a tradition bound social set up after self realization.

By the Malgudi novels, Narayan makes a minute presentation of the social customs and values that play a considerable role to shape the Hindu lives for whom cow's ghee is still considered holy and sacred; red lotus symbolizes knowledge and milk is considered to be Goddess Lakshmi Devi. King Bruce rightly observes, "the references to myths and cultural ideals are neither satiric nor ennobling, the novels treat Indian philosophy and legends ambiguously, leaving the implication that traditional wisdom is still true, although its truth is revealed more through absurdities than the strict application of traditional formulas to modern life" (King Bruce 181). Now that, the Indian society has undergone a considerable change under the impact of western civilization, the changes have been vividly noticed amongst the people. O.P. Mather rightly observes—"Narayan does assert the validity of traditional Indian values but the wind from the west has changed much of the panorama." (Mathur, 29)

R.K. Narayan's *The Financial Expert* tells the story of Margayya who deals with loan matters of the peasants gathered everyday in front of the Central Co-operative Land Mortgage Bank. Growing up from his office under a banyan tree, he experiences ups and downs of his life. The saddest episode of his life is due to the follies of his spoiled child and breaking down of his business. Margayya's obsession with money-making, his progress from a self-appointed "financial expert" to a wealthy and powerful money-lender leads him ultimately nowhere. He attains self-knowledge only when he gives up his chase of money.

The Financial Expert celebrates the main phase of Narayan's work as a novelist. As Elleke Bohemer has indicated in his *Colonial and Post-colonial Literature*, Narayan joins in this phase other post-colonial writers of the period who "tried to integrate the cultural life of the past with their post-independence, westernized reality" (202). In a materialistic society that results in lots of inconsistencies, Margayya feels insecure about his own position in society and full of self-pity. He knows "that the world treated him with contempt because he had no money" (12). Consumed by the modern desire for wealth and motor-cars, he propitiates goddess Lakshmi and meets Dr.Pal who offers him to become the owner of a pornographic manuscript—*Domestic Harmony*. This Dr .Pal, "journalist, correspondent and author" (51) is the cause of ruin for both Margayya and his son, Balu. The novel picturises Malgudi, Narayan's microcosm of India as it happened with the case of Hardy's Essex. The western wind that blows in this British colony brings much change to the rich and ancient cultural heritage of this region.

"But the life of Malgudi—never ruffled by politics—proceeds

in exactly the same way as it had done for centuries, and the juxtaposition of the age—old convention and the modern character provides much of the comedy. The astrologer is still called in to compare the horoscopes for a marriage, but now if you pay him he will fix them the way you want; the financial expert sits under his banyan tree opposite the new central Co-operative Land Mortgage Bank. To push away a tumbler of milk is to insult a goddess. The caste of a great-grand-father is still of great importance.”

(Graham Greene)

3. Striving with Relations

Margayya's relationship with his brother and other family members is to be perceived on the concepts of Hindu kinship. Though there are some problems with his sister-in-law, Margayya, a traditional Indian Hindu, cannot sever the relationship with his brother. Though the two live separately and are having individual family, Margayya never forgets them being originated from the same lineage. Indian people are inclined to strictly maintain and honour their family bondage while having new relationship and observing rituals. And so, we find Margayya inviting his brother's family on the eve of Balu's schooling ceremony. In “no. 14 D Vinayak Street” (8), after the death of his father, “everything that could be cut in two with an axe or scissors or a knife was divided between them, and the other things were catalogued, numbered and then shared out”(8). Traditional Indian kinship is broken. But Narayan tactfully handles the much practiced relationship. Margayya accepts and enjoys the separation but he does not completely ignore his “own blood”. Like a typical Indian, he shares his happiness and anxieties with his nearest blood. Though the two brothers and their wives “could not tolerate the idea of even breathing the same air or being enclosed by the same walls” (8), Margayya goes to invite his brother's family on the eve of Balu's schooling ceremony:

“After all, he is his own uncle, his own blood, my brother.

Unless he blesses the child, of what worth are all the other blessings he may get?”(86)

Margayya like Jagan in *The Vendor of Sweets* has only one son Balu. For several years after marriage these two were not blessed with children. Margayya, like a traditional Indian father, does each and everything for the betterment of his one and only son, Balu. The pompous observation of Balu's schooling ceremony is the announcement of his achieving a new status which is of course a modern attitude. But we should remember that the religious rituals are given much importance in Narayan's novels. Though the family disputes go no, the compassionate brother of Margayya is discovered when Balu's news of death comes home. Margayya also accepts his sister-in-law's advice that it is his “duty to go and find out more about of it. Perhaps there is still some chance of.....” (129).

He maintains a careful relationship with Dr. Pal. He does not like Pal's association with Balu and therefore tries to engage the former with new venture. He uses Pal for financial advantage but remains conservative while question of values comes. This philosopher came to his life suddenly first when he is performing a ritual and secondly when he is confused about the priest's advice. His confusion about the lengthy process of ritual is increased when Dr. Pal offers him his pornographic book. He is the one who helps him earn money and at the same he is also the cause of his inevitable ruin. Narayan, here, depicts the consequence of an earthly attitude of a man disregarding age-old religious view.

4. Materialism Affects

Being driven by the western materialistic wave of mammon worship, the financial expert leaves no stone unturned to attain his financial solvency and upgrade his social status and recognition by the power of money. He becomes so engrossed to and enamored with running after money that at a time he turns to be a metallic and robotic being devoid of love and compassion. His domestic life is ignored; he does not even feel the sexual urge for himself and does not think it necessary that his wife may have

such an urge. The craving for money overshadows his normalcy in family affairs. He doesn't even notice the pain of his beloved wife Meenakshi after Balu's separation—

“The house for Margayya's wife seemed to have become dull and lonely without her son. It reminded her of the days when he had gone away without telling anybody, but Margayya noticed no difference because his mind was busy formulating a new plan which was going to rocket him to undreamt of heights of financial success....” (157)

But the ethics, philosophy, religious flavor that contribute much to shape the beauty of oriental life are not completely blurred to this financial wizard. A reader could not but notice the echo and presence of these Indian ways in Margayya's attitude, confusions success and failures. R.K.Narayan tactfully cobwebs the changing values over age-old Indian tradition and beliefs. The novel can even be traced out as a religious fable when we notice “Narayan's oblique reference to the ongoing quarrel between two goddesses, Lakshmi and Sharwaswati, indicates that you can rarely enjoy both riches and enlightenment” (Alam.145). Margayya pursues wealth only to find out that true riches can never be achieved when one turns money into a god and this is the quintessence of Indian ways of life. When he reaches to the zenith of his monetary success, he does not forget the root of his Indianness and goes to consult horoscope before arranging his son's marriage. But a corrupted person like Dr Pal does not hesitate to bribe to get a ready Horoscope that suits an expected match. The marriage between Balu and Brinda based on a fake Horoscope is not a harmonious one. Even when Balu leads a separate life, we find the same concerned father, Margayya, about his daughter-in-law.

Financial prosperity, to the great extent, is all that a man pursues. Goddess Lakshmi may help someone rise materialistically for the time being and can also help him make change his fortune magically. But financial success alone may not bring a person everlasting peace. It needs something else; an amalgamation of insight and financial solvency can bring a person constant happiness and progress. Margayya, being used to his essential characteristic “The way of the world”, is enthusiastic in propitiating Goddess Lakshmi to get that success. That's perhaps the reason he has been abandoned by Goddess Sharawshati who is in charge of conferring “insight”. Thereby, he fails to retain his position to the end. Margayya's lack of insight contributes a lot to bring his failure. He doesn't even realize the simple fact that without rolling money, we cannot bring any profit. He becomes rich but he does not have that knack of investing the money to increase its amount. And there is more. Though careful, he couldn't check and control Dr. Pal against his disaster. This Pal haunts him everywhere; even his son Balu couldn't escape the clutches of this perverse psychiatrist. And last but not the least; he is a total failure in developing a healthy filial relationship with his one and only issue.

Narayan likes to present whatever he experiences and observes in Indian life. So, he can't help portraying the influence of the gods and goddesses in traditional Indian life. But this is constantly being haunted and affected by the specter of western materialism. He wonderfully creates Margayya who, to some extent, has the superficial views of oriental ideals that are deeply rooted in his mental composition and that have labored hard to make him Indian Margaya. But Narayan's graphic presentation of this central character shows him to be torn between the two worlds. His confused but adamant acceptance of Lakshmi proves the shallowness of his religious sense and lightheartedness of his imagination. If Dr. Pal were not there to get him the manuscripts of *Bed Life*, goddess Lakshmi could also not be there possibly. His treaty with Dr Pal is like that of between Dr Faustus and Lucifer. Faustus meets his doom finally and so does Margaya.

5. Echo of Indian Culture

For culture, Narayan labors hard and leaves no stone unturned to touch every nook and corner of this vast sophisticated system of culture. Even caste system has got a good attention in *The Financial Expert*: “People might say: Oh they are after all corpse bearers, didn't you know?”(151)

He is very conscious of the fact that the unclean job was not done by the superior caste, the touchable, and so the lower caste scavengers, the untouchable, are supposed to call for this unclean job. When Margayya's account book has been flung into the gutter by his son Balu, he becomes very much angry with his son as the account book was very important for his business. When, being depressed, Margaya

himself goes for recovering the account book from the gutter; Narayan carefully introduces the schoolmaster to uphold the traditional caste system in India. Working in the gutter is the scavenger job and that's why an upper class is not supposed to work over there. The schoolmaster says:

“Call a scavenger and ask him to look for it.

He'll have the proper thing with him for poking here.

Don't try to do everything yourself.”(35)

Narayan consciously brings this character as he wants to show that even an educated person like the School Master might not be able to transcend this deeply-rooted culture of the soil and so Margaya, though he wants to cross it, is all the time brought back to hear the echo of his tradition. Finally we see Margayya coming back to his original profession under the banyan tree and suggesting his son to follow it: “It's our duty to perform a *Puja*; the result cannot be our concern. It's *Karma*.”(27)

Frustrated, he goes for consulting the astrologer like million common Indian and performs *Puja* to bring material prospect and to propitiate the gods and goddesses. He knows well that this is the way men prosper and bring good luck in the Indian soil. These *Pujas* and recitations of Sloaks and Mantras are Aladin's magic lamp for wealth and material progress. It is a traditional Indian custom that childless parents surrender themselves to the mercy of God and perform *pujas* or even they like to give some money if they are blessed with children. Devotees, that's why like to visit Tirupati and fulfill their vows to Lord Venkateswara. Margayya opts for a son and so he takes a vow to give his weight in silver rupees to the Lord of Tirupati if a male child is born. When Balu is born, Margayya and his wife have their saffron-dyed clothes and carry their son in their arms and begged for alms. As a part of the fulfillment of his vow, he goes for visiting the Lord Tirupati Hills and deposits the money he receives as alms in the temple Hundi. The family relation between Margayya and his brother popularize the traditional bonds of kinship in India. Margayya's assault on Dr. Pal, shoe-beating, is an Indian type of dishonoring and assaulting which is found nowhere in the world other than India.

6. Conclusion

Margaya's residence beside the cremation ground bears symbolic significance that is important in Margaya's life. Life turns into ashes only to start a new to pay the accounts of Karma. Man has to pay for his deeds maintaining the concepts of Karma. It is only God who to decide what is right or wrong. He also decides the way to success. Our business is to continue the experimental pathway gifted by the creator. At the end of the novel, we see Margayya decided to continue the same occupation. There is no clue whether this time he will succeed or not. His Karma is set for a new trial. Without giving a direct message the novel establishes the traditional beliefs and myths. Thus we can say that our Margaya of twentieth century may strive for new identity but he does so not without the feeling of his Own World.

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