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**R. K. NARAYAN'S *THE FINANCIAL EXPERT*: A JOURNEY OF MARGAYYA**

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**ABSTRACT**

*R.K. Narayan's The Financial Expert is a masterpiece and the setting is provided by various localities in Malgudi which appear and re-appear in the novel. Margayya is the financial expert and the central character of the novel. As H.M. Williams says, "The Financial Expert is a marvel of plot construction." Its five parts correspondingly represent the five acts of an Elizabethan drama. It tells the story of the rise and fall of Margayya, the financial expert. Argayya shows the 'Marg' or the way to others. He is the financial wizard and an expert in financial matters. Walsh calls Margayya, the hero of the novel, "Probably Narayan's greatest single comic creation". Margayya is a human being like us. Like a brooding philosopher, he generalizes his feelings about the role of money in life: "Money alone is important in this world. Everything else will come to us naturally if we have money in our purse."*

**Keyword:** Money, Indian family, Social customs

**INTRODUCTION**

*The Financial Expert* is a novel written by R. K. Narayan in 1952. William Walsh hails Margayya, the hero of the novel as "probably Narayan's greatest single comic creation." (Ghosh, <http://www.shareyouressays.com>) It was written in five parts corresponding to the five Acts of an Elizabethan drama. It is the story of the rise and fall of Margayya, the financial wizard. His name was Krishna, but he is popularly known as Margayya. He himself seems to have forgotten his original name, for he signs his name 'Margayya' in legal documents. Explaining the meaning of the term, 'Narayan informs us that it is derived from the compound of 'Marga' and 'Ayya', 'Marga' means the way and 'Ayya' is the honorific suffix. Taken together it denotes who shows the way. Margayya, in fact, first finds his own way to financial prosperity, and thereafter he shows the way out to those in financial trouble.' However, the aim of this research paper is going to focus on the story of Margayya.

**Margayya as an ordinary money-lender**

The central character, Margayya as an ordinary money-lender starts his business under a banyan tree in front of The Central Co-operative Land Mortgage Bank in order to advise villagers of Malgudi in getting loans from the Co-operative Bank. His excessive desire for money causes him to stop this business and to cherish and pursue dreams of wealth and power. To him money alone matters in life like air and food. This grand thought of getting more money leads him to perform *puja* to Lakshmi, the Goddess of wealth. This episode makes fate to bless Margayya and he climbs up the ladder of money making. It indicates that money wizard Margayya has strong faith in God and Goddess, and it suggests his nature.

**Margayya as an Indian Fatherhood**

Being a representative of the Indian fatherhood Margayya shows his prominent interest in the development and growth of his son, Balu. He wishes to send his son to America for higher education after completion of graduation in Malgudi. But Balu hates education and disappears from Malgudi which makes Margayya pathetic. It reflects emotional and sentimental attachment between Margayya as a father and Balu, as a son. Margayya is a symbol of paternal love and affection. Unable to tolerate Balu's disappearance, his mother Meenakshi and others force Margayya to leave for Madras and Margayya is helped by the police inspector in the search of his son. Parents in Indian family context always think of the welfare and progress of their son. Balu's coming back to Malgudi is a source of Meenakshi's boundless happiness. Here, Narayan presents Indian fatherhood and motherly affection through the episode of Balu's disappearance.

**Episode of Hindu Marriage**

Margayya's search for a girl for his son's marriage shows the tradition bound and horoscope-matching Hindu society. After a long search Margayya decides to settle Balu by arranging the wedlock with Brinda, a daughter of the owner of tea-estate in Mempi-Hills. When the horoscope does not match he keeps himself quiet from the old beliefs in the planets. He thinks that astrologer's advice is a formality and shows his faith in hard work. The whole episode presents him as a man of progressive ideas. The growth and development of Margayya is paralleled with the growth of Malgudi. With the help of Dr. Pal Margayya starts his business of money lending and opens his office at 10, Market Road. He begins to get deposits on twenty percent interest and keeps counting money till midnight. There are different calculations in Margayya's mind during his meal.

### Image of Indian Wife

Meerakshi, Margayya's wife, worries about his health. As an Indian woman she always thinks of her husband's welfare and worries over his thin appearance. Meerakshi's attitude towards her husband presents the nature of Indian woman-hood. Margayya brings money in sacks in the car. The element of chance brings a break in Margayya's happy life. Balu's demand of a share in property leaves Margayya shocked. In the company of Dr. Pal, Balu follows immoral ways of life and refuses to give attention towards his wife and son. Balu is found in the company of busty girls. The wheel of fortune turns a full circle. Suspecting Dr. Pal's role in Balu's life, Margayya beats Dr. Pal. However, the evil days begin to rise in the course of Margayya's life. The depositors start to withdraw their money from Margayya's bank as persuaded and prompted by Dr. Pal. The end of the episode shows Balu's coming back to the old house from his villa with his wife and child and helpless money wizard begins his old profession of a financier under the banyan tree, which shows how Narayan treats his recurrent theme return of the native.

### Margayya and Dr. Pal

Margayya has lost everything and is about to return to the banyan tree where he started to play the role of a financial expert. The element of chance lands him in deep distress. The cyclical structure of the novel is analytical of the recurrent theme of return of the native. It reflects the reality that the fool means are punished. The novel is dominated by the economic motivation and love. Margayya a business transact or under banyan tree becomes a noble man in money lending profession but Margayya does not change. His decision to go back to the banyan tree suggests starting life afresh and hopefully. The two important deciding forces Dr. Pal's meeting with Margayya and Dr. Paul's meeting with Balu are the strokes of coincidence. The preceding force symbolizes the cause of prosperity and it values the profession of Margayya as a financial expert. The second deciding force is the chance meeting of Dr. Pal with drunken Balu, which Margayya feels will lead to the financial ruin. The coincidence in novel carries double meaning. Thus coincidence stands for prosperity as well as adversity. It remains a tool of good and bad in life.

### Episode of Father- Son Relationship:

Margayya's action, right from the beginning is pushed forward by the sameness of purpose. The initial career of Margayya as a small moneylender under a banyan tree fixes the tone of the novel. The religious attitude of the common people is shared by Margayya. His meditation to pacify Lakshmi, the Goddess of wealth to extend his financial frontiers shows that he believes in astrology and that it takes the plot further. Margayya, as a Money-mystic and financial wizard gives the novel fantastic colouring. The rise of Margayya as a money lender shows monstrosity. The organic unity of construction is not permitted to be marred by Balu- Dr. Pal axis. On the other hand its very episode and personage in *The Financial Expert* intends to forward the plot and observes the unity of impression. *The Financial Expert* pictures human relationship which forms the structure of the novel. The middle-class family in the locale like Malgudi is a constituent of Margayya's portrayal. Thus, the novel deals with the father-son relationship in a psychological manner.

### The Realistic Character Margayya:

Margayya is the central character of the novel, whose real name is Krishna. He has gradually got into the habit of signing his name Margayya even in legal documents and everyone else also calls him so. Literally,

'...the word Margayya being a derivative of the word Marga with Ayya as an honorific suffix means 'the one who shows the way.'  
(<http://theses.saurashtrauniversity.edu/id/828>)

The full significance of his name is explained by the novelist himself in the beginning of the book, 'He showed the way out to those in financial troubles. And in all those villages that lay within a hundred-mile radius of Malgudi was there anyone who could honestly declare that he was not in financial difficulties?' [TFE. 1952, p. 2-3] The multiple irony of his nickname mirrors before us very clearly that the person who shows the people the way out of their financial problems, does not himself display enough skill in managing the money he has suddenly earned.

### Margayya: Economic Position

Margayya curses himself for his low economic position, and genuinely feels that the world treats him with disrespect and contempt because he has no money. He is very agitated, as if he had made a new and startling discovery. Much frustrated after mysterious actions of throwing his account book into the gutter by his son Balu, he seeks refuge in religion. The entire elaborate episode of the Lakshmi - Worship at the behest of the priest and its coincidental success, is both ironic in nature and has also a touch of fantasy about it which does not strain the normally superstitious reader's willing suspension of disbelief excessively. This is actually the

manner in which Narayan himself guided the people of his region, although he was no bank officer yet he was good at accounting and money management, and so he helped the needy with advice free of cost. Telling his wife about the threat held out to him by the secretary of the cooperative Bank, he says: 'He has every right because he has more money, authority, dress, looks above all, more money. Its 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.' [p. 17] Margayya is the product of a bourgeois society where money holds the sway in all walks of life, just as Narayan was a product of his society which reflects the same thought. Becoming obsessed with the pursuit of money, he reflects: 'People did anything for money. Money was man's greatest need, like air or food. People went to horrifying lengths for its sake, like collecting rent on a dead body: yet this didn't strike Margayya in his present mood as so horrible as something to be marveled at. It left him admiring the power and dynamism of money, its capacity to make people do strange deeds.' [p. 22] In his view 'If money was absent men came near being beasts.' [p. 27] He often reflected on the power of money: 'people did anything for money... Obsessed with the thought of money, Margayya falls victim to its overbearing influence. His immediate concern was to attain material benefits, such as unlimited affluence, foreign studies for Balu, his only son, his possible marriage with a judge's daughter, and the realization of the next generation of aristocrats in his family, filled his mind night and day. His only salvation lay in acquiring the riches he coveted. A priest appears to read his mind and he tells Margayya: 'Wealth does not come the way of people who adopt half-hearted measures. It comes only to those who pray for it single mindedly with no other thought.' [p. 29] All vibrations of R.K. Narayan's thought can be seen in the protagonist. The best way to fulfill his desire, he presumed, would be to consult the temple priest.

#### **Margayya: Mythology and Culture**

Margayya sought the priest out and waited patiently for an opportunity to confide in him. The atmosphere in the temple on that late evening swayed his mind towards the mysterious and awesome superiority of gods and goddesses of his culture. The priest tells Margayya the significance of Puja (ritual worship conducted to appease the Hindu pantheon of gods or goddesses) to obtain one's aims and objectives. Margayya, as he sat in the sanctorum, reflects on the image of Hanuman, the God of power, the son of Wind. According to tradition this God had pressed one foot on the very spot where the shrine now stood, sprang across space and ocean and landed in Lanka., 'there to destroy Ravana, a king with ten heads and twenty hands, who was oppressing mankind and had abducted Rama's wife Seetha.' [p. 33] Even the legends and myths, as contained in the *puranas* are mere illustrations of the moral and spiritual truths enunciated in the *Vedas* each forms a part and parcel of a total life and is indispensable for the attainment of a four- square understanding of existence. When Margayya refuses to drink the tumbler of milk, the priest admonishes him thus: 'Milk is one of the forms of Goddess Lakshmi, the goddess of Wealth. When you reject it or treat it indifferently, it means you reject her. She is a Goddess, who always stays on the tip of her toes all the time, ever ready to turn and run away. There are ways of wooing and keeping her. When she graces a house with her presence, the master of the house becomes distinguished, famous and very wealthy. Margayya's reaction is typical. He 'reverently touched the tumbler and very respectfully drank milk, taking care not to spill even a drop.' [p. 35] The priest also relates the story of Kubera, from the Mahabharata, who had to go through an arduous penance in order to atone the spilling of a drop of milk on the floor of his palace. Unable to hold back any longer, Margayya requests the priest, 'I want to acquire wealth. Can you show me a way? I will do anything you suggest.' [p. 35] Margayya's attitude is a fine example of the human tendency of becoming desperate to realize one's ambitions, often overlooking the adverse effects of pursuing them.

#### **Margayya as a financial wizard**

Margayya, the financial wizard, is very much in need of financial guidance himself, after his young, impish son, Balu, has thrown his little box containing his cash books into the gutter. At the suggestion of the priest, he performs a rigorous forty-day ritual to please the goddess Laxmi, but there is no visible outcome of his ordeal. This particular incident has signifier in view of Narayan's belief in superstitions and certain rituals, followed blindly by him to please the Goddess Laxmi to gain material prosperity. It is by a sheer stroke of chance that he happens to meet Dr. Pal, who calls himself a sociologist, and who has authored a naughty script, entitled *Bed-Life or the Science of Marital Happiness*. Dr. Pal literally forces the script on Margayya, telling him that he can make millions out of it. Margayya takes the script to a printer named Madan Lal who gets so interested in it that he offers to publish it on a partnership basis. And soon pots of money begin to flow in for both of them from this book which is retitled, for the sake of decency, for the sake of decency, Domestic Harmony. Finally God showers his blessings in one form or the other. Surrounded with heaps of money, Margayya's attitude to money becomes quasi-mystical. The more he meditates on the question of interest that money can earn, the more it seems to him 'the greatest wonder of creation. It combined in it the mystery of birth and multiplication. Every

rupee, Margayya felt, contained in it seed of another rupee and that seed in it another seed and so on and on to infinity. It was something like the firmament, 'endless Stars and within each stars an endless firmament and within each a further endless... It bordered on mystic perception. It gave him the feeling of being part of an infinite existence.' [p. 94] Margayya Parts Company with Madan Lal gets his share and quits, Dr. Pal again helps him to start anew his business of money lending. Margayya tells Guru Raj: 'Guru Raj, money is the greatest factor in life and the most ill used. People don't know how to tend it, how to manure it, how to water it, how to make it grow, and when to pluck its flowers and when to pluck its fruits. What most people do is to try and eat the plant itself.' [p. 108] As a father Margayya failed as a result his son Balu goes astray, he runs away from home. He does not feel the loss of his son due to his own money-making adventures: 'His affluence, his bank balance, buoyed him up and made him bear the loss of their son. He lived in a sort of radiance which made it possible for him to put up with anything.' [p. 121] But his wife's condition prompts him to go to Madras to look for Balu where he does find him and brings him back.

#### The climax: Margayya's Misfortune

The climax of Margayya's misfortune in this sphere of his life comes when the boy simply runs away from Malgudi. Balu symbolically suggests Margayya's less attention towards his family. One may witness Margayya's notion of deviation projected in his son, Balu's marriage. In the course of his railway journey to Madras, Margayya, with the help of the police inspector, finds Balu in a cinema house working as an advertisement boy. Balu, with his father, returns to Malgudi where Meenakshi receives him with joy. The money minded Margayya feels greatly flattered and puffs up with pride when he receives a score of matrimonial offers for his son. Ironically, however, the brilliant rise of fortune turns into the meteoric fall of misfortune as well. The fall of Margayya, ironically seems to have been acted quickly by his son, Balu. Balu's important role in Margayya's fall shocks not only his father but also everybody by asking for his share of ancestral property. Margayya declares insolvency as, there seems to be no end to the demands of clients for their deposits back. The ironic realization of insolvency indicates Margayya's total fall in life. The narrator explains: 'Margayya could sit up no longer. He just flung himself down on the floor beside the window. No air could come in. There were terrifying faces all around and babble of voices, and over it all came the cry of an ice-cream pedlar: Ice Cream. Ice Cream for thirst! as his bell tinkled.' [p. 176] The fall of Margayya, in true sense, resembles the fall of the king Midas in *It Golden Touch* who found it impossible to eat the food. Likewise, Margayya also lost his desire for food. If the fall is considered the effect of Margayya's rejection of Saraswati, it may equally be considered the consequence of Margayya's indifference to his wife who in the Indian tradition is given importance as the Laxmi in the home.

The character of Margayya may be considered from the two points of views positive and negative. When he desires to have more money in order to gain social and financial status Margayya consults the temple priest. On the advice of the priest he performs the puja to the goddess of wealth, Lakshmi for forty days. All this shows Margayya a conventional man who values spiritual power. He seems to be selfish and optimistic. Margayya obliges and respects Hindu rituals and rites. He wills to go to Banaras on foot. He disrespects astrologer's opinions on Brinda's horoscope. Margayya decides to marry his son with Brinda even though the two horoscopes do not match. He is of the opinion that consulting the astrologer is just a formality. Margayya's progressive ideas and modern outlooks are noticed. Margayya is projected under the influence of materialism. He is haunted by the thought of money and estimates everything in terms of money. His wife, Meenakshi is always worried about her son, Balu. Her anxiety is the welfare of her husband. There are various themes discussed in the novel such as father-son relationship, mother-son relationship, man to man relationship, generation gap, modernity verses tradition and theme of rebellion. The theme of father-son relationship is presented in its complete form, in which Margayya; Balu's father gives very much importance to nothing except money in his life. He admits his son Balu in the convent school to show people around him that he is a son of a rich Margayya family. Balu's failure in S.L.C. examination and news of his death make Margayya disgusted and pathetic which underlines father's emotional attachment. Balu's mother Meenakshi is a woman of profound and broader heart who always worried about her son. She becomes extremely pathetic when her son, Balu disappears from parent's roof. She merely said: 'Tell me about Balu. That is what I need, not clothes, when Meenakshi hears the news of his death she burst into tears.' [p. 147] The relationship between Margayya and Dr. Pal is complicated and it shows that they are attached to each other for their individual interests. Their financial interest in the initial stage is a reason of their successful relationship. Margayya's excessive attachment to money leads him to propiate the goddess Lakshmi. Understanding Margayya's earnest desire for money Dr. Pal wins his heart and tells him that it is money that gives people authority, dress and looks. Margayya realizes that Dr. Pal is the only man equal to his disposition. Hence, he positively responds Dr. Pal's

statement. Dr. Pal forces Margayya to buy manuscript on *The Bed Life* based on *Kamsutra* which turns him into a rich man over night. He also helps Margayya in arranging his son's marriage with a rich girl, Brinda.

#### The Summing Up

Thus, the central character Margayya in *The Financial Expert* worked under a Banyan Tree in front of a co-operative and Land Mortgage Bank and in the end he again returns to the same business. Novelists art of characterization provides a mixed Fare. His chief concern as an artist is with the characters. His Delineation of characters has rare qualities of economy and Delicacy.

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