

THE THEME OF INDIAN SENSIBILITY AND RENUNCIATION IN R. K. NARAYAN'S THE FINANCIAL EXPERT

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Abstract

William Walsh discovers the presence of Indian sensibility in the language of R.K.Narayan. But a critical study of Narayan's novels reveals that Indian sensibility is not only visible in Narayan's language but also in the content of his novels. In The Financial Expert, Narayan shows integration of Indian sensibility in language and content of the novel through the story of Margayya, the financial expert. The name 'Margayya' has deep philosophical connotations. Through this character, Narayan highlights man's desire for earning money, but to ultimately renounce it, and gives a message of renunciation of the Indian philosophy. Soit will not be proper to pin point in the novel merely the "modern human desire" for wealth. The novel deals with the theme of renunciation.

Paper

William Walsh discovers the presence of Indian sensibility in the language of R.K. Narayan. He says: "Narayan's language is beautifully adapted to communicate... an Indian Sensibility."¹ A critical perusal of Narayan's entire fiction reveals that the novelist conveys as per his natural habit an Indian sensibility not only in his language but also in his content. Narayan's fiction contains a 'unification of sensibility' in which his style and content become complimentary to each other. There is also a fusion of Western technique and Eastern material in his fiction. About this fusion Walsh rightly asserts:

"His writing is a distinctive blend of Western technique and Eastern material, and he has succeeded in a remarkable way in making an Indian sensibility at home in English art."²

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This shows that every novel of Narayan is a fictional transmutation of Indian sensibility. Even a novel like *The Financial Expert* (1952) which is what Graham Greene says, “a document of modern desire for wealth”, has in its inner spirit the element of Indian sensibility.

The Financial Expert is done in five parts, each part looks like an act of English drama. The novel depicts the story of transformation of Margayya, the financial expert, from the mundane desire of a lower middle class Indian for amassing wealth and due to his happy and sad experiences of his family life to ultimate renunciation which is philosophically the ultimate end of human life in Indian thought. Initially, Margayya carries his business of a financial expert under the shade of a banyan tree in front of the co-operative society in Malgudi. His chief ambition is to soar high in status by earning huge wealth. He is a member of the lower bourgeoisie of Indian society who has the ambition of getting into an upper rich class. Therefore, he is on the lookout for some quick get rich formula of attaining his aim. He succeeds in exploiting the innocent villagers to earn money. He sits under the banyan tree just in front of the Central Co-operative Land Mortgage Bank with an old tin box. He dupes the gullible villagers in the wake of his financial transactions. He has devised a strategy to help the shareholders of the bank to borrow money from the bank at a small interest of 4½% p.a. and lend it to the needy persons at the higher interest of 7½%. In this process, he makes money for himself as his commission. “The purpose of starting the co-operative movement in India was the promotion of thrift and the elimination of the middleman.”³ The novelist says that “these two [purposes] were just the objects that were defeated here under the banyan tree.”⁴ His cardinal principle is manifest in his belief: “Money was man’s greatest need like air and food.” Margayya’s business of a financial expert is a typical illustration of money lending business in India, prevalent in the rural Indian society.

Through Margayya’s character, Narayan actually highlights man’s desire for earning money to ultimately renounce it because no one on this earth can ‘renounce’ anything unless he has acquired something. This is a cardinal message of Indian philosophy as enshrined in the Indian scriptures including the *Bhagavad Gita*.

The name ‘Margayya’ in Tamil or even in Sanskrit has been given to “enchanted god Krishna”,⁵ the god of the Gita. Etymologically, the word ‘Margayya’ means ‘one who shows the ‘marg’ or the path to the needy’, which in English means ‘the path finder’, or the path guide. As Narayan explains: “‘Marga’ meant ‘the way’ and ‘ayya’ was an honorific suffix: taken together it denoted one who showed the way. He showed the way out to those in financial trouble.”⁶

Narayan’s intention to compare Margayya with God Krishna and make him the hero of the novel is a clear cut indication that through his actions in the novel something positive will emerge. Therefore no criticism of Margayya attacking him with cunning business shark can be tenable. And if we try to give positive interpretations to the character of Margayya, we shall have to say that he is a peculiar character of Indian sensibility who first earns money by his means, whatsoever, and ultimately renounces everything to his next generation – his son Balu and his wife Brinda. Margayya is therefore a representative of old generations of Indian life who renounce their belongings to the next generation.

Margayya is a modern Indian character who is critical of the outdated Indian systems of social life. In this novel Narayan, through Margayya gives his criticism of the Indian dowry system. He does so in his novel *Mr.Sampath* also but in *The Financial Expert*, Margayya is Narayan's mouth piece:

“you know how it is with the dowry system ---” Everybody made a sympathetic noise and shook their heads. “Very bad, very bad. Why should we criticize what our ancestors have brought into existence?” someone said.”⁷

When someone says: “Some people are ruined by the dowry.”⁸, Margayya says:

“Why am I here? Three daughters were born to my father. Five cart-loads of paddy came to us every half year, from the fields. We just heaped them up on the floor of the hall, we had five halls to our house; but where has it all gone? To the three daughters. By the time my father found husbands for them there was nothing left for us to eat at home!”⁹

Narayan shows to the people the corruption and red-tapism rampant in the Indian Co-operative Land Mortgage Bank. In fact, this corruption and red-tapism is prevalent all over in the Indian society. The general tendency of this universal corruption in all offices may be seen in the general tendency of clerks:

“A pass-book was a thing the villager could never keep his hand on. If it was not out of sight it was certain to be out of date. This placed the villager fully at the mercy of the clerk, who would say: “You will have to wait till I get through all the work I have now on hand. I'm not being paid to look after only your business here.” ”¹⁰

The religious attitude of common people of India is shared by Margayya in the sense that he believes in astrology and makes consultations for Lakshmi puja with “ashes from a red lotus and ghee made out of a smoke coloured cow.”¹¹ He knows that the goddess of wealth, ‘Lakshmi,’ bestows her blessings on her disciples in the shape of gold, silver and man-made coins. Likewise, he wants his son Balu to worship ‘Saraswati’, the goddess of knowledge. But when Balu fails in the examination he comes to know that Balu has been worshipping Lakshmi like his father had been worshipping the goddess of wealth. It is an Indian psyche that Indians want their children to be blessed by the goddess of education rather than the goddess of wealth. This is a middle class attitude towards Indian sensibility which has been recorded in this novel.

The novelist throws light on the domesticity of the hero. Margayya's father had built a house which is now a common property of Margayya and his brother. But after the death of the father, both the brothers have distributed the whole property, except a well in the backyard. There is a wall between the portions of both the brothers from which the common well can be approached from both the houses. This sufficiently throws light on the ‘batwara’ custom prevalent in Indian society.

The novel closes with a healthy note of reconciliation between the father and the son. Margayya having felt that he has, “lost all rights to personal life”¹² now and is relaxing completely. As he lays down on a mat with his ‘eyes closed’, a jutka stops outside his house. Soon “marched his son [Balu] followed by his wife, carrying the

infant on her arm”¹³Thejuktamanbrings a couple of trunks and bed and places them in the hall. Seeing his son Balu and his wife, Brinda, immediately Margayya clutches Balu’s baby, like any Indian grandfather to his bosom. His daughter-in-law Brinda goes into the kitchen. Margayya does not speak to Balu for a long time. But soon after, “a feeling of pity overcame Margayya”¹⁴, he embraces him. Balu tells him that the court has attached the house to it. Margayya says, “I was expecting it.”¹⁵ But there is no confusion before Margayya, the path finder. He inspires his son in the likeness of Lord Krishna to start life afresh after his drastic failure. He says:

“You see that box there. I have managed to get it out again.....its contents are intact as I left them years ago – a pen and an ink bottle. You asked for my property. There it is, take it: have an early meal tomorrow and go to the banyan tree in front of the co-operative bank.....am showing you a way. Will you follow it?”¹⁶

Thus *The Financial Expert* is thematically a novel of Indian Sensibility, as it revolves around the theme of continuity as enunciated in the Bhagavad Gita, which says that happiness and sorrow, success and failure, victory and defeat are only mere incidents in man’s life. The man of knowledge transcends these dualities into the merger of the soul. The human soul stands only for the continuity and immortality of life. Margayya, to begin with is an ordinary man whose only passion is the mundane passion of earning money to become successful in life. His means of earning money is Machiavellian, a western philosophy that tells that, “ends justify the means”, but the winds of time and circumstances straighten Margayya’s self from ignorance to knowledge with the result that when wrong means take one to the destination of wrong ends and all his material property is attached by the court, the ignorant man of the initial pages of the novel becomes a saintly person, a ‘Margayya’ who shows the path to the suffering and the failed humanity to move from darkness unto light, from untruth unto truth, from death unto immortality, the perennial message of Vedantic sensibility.

NOTE AND REFERENCES

¹William Walsh, *A Critical Appreciation of Narayan’s Work*, (New Delhi: Allied Publishers, 1990), p.35.² William Walsh, *Indian Literature in English*, (New York: Longman Group, 1990), p.54.³R.K.Narayan, *The Financial Expert* (Chennai: Indian Thought Publications, 2010), p.2.⁴Ibid, p.2.^{5,6}Ibid, p.1.^{7,8}Ibid, p.6.⁹Ibid, pp.6-7.¹⁰Ibid, p.3.¹¹See Ibid, p.59 & 60.^{12,13,14}Ibid, p.217.^{15,16}Ibid, p.218.