



## MORAL IMPLICATIONS IN R. K. NARAYAN'S *THE FINANCIAL EXPERT*

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### ABSTRACT

*Rasipuram Krishnaswamy Iyer Narayanswami was born on the 10th October, 1906. He was born in a Brahmin family who were the worshippers of Siva and Vishnu. He is well-known Indian English novelist. His novels grapple with contemporary themes. His *The Financial Expert* is a novel which gives a moral message though a myth of goddess Saraswati and goddess Lakshmi. It is an India saying that one has worship goddess Saraswati to please goddess Lakshmi. Margayya is an adopted name means one who shows path. Margayya, a vendor helps poor peasants in their financial needs. It is great job to help farmers in applying for their loan. Actually, He is not a banker or moneylender. He earns money by giving financial advice in selling their forms, and guiding illiterate farmers how to get loan from the Central Cooperative land mortgage Bank in Malgudi. Later on he becomes greedy. He wants to keep his son Balu happy. He loves money. He earns wealth by evil ways for his son's future. On the other hand his son is spoilt.*

**Keywords:** *Implications, Myth, Puran, Moral, passion, wealth, parable Synonym, evil, good.*

### INTRODUCTION

R.K. Narayan is a very popular Indian fiction writer. His themes are Indian Myths. *The Guide, The Financial Expert, The English Teacher, Mr. Sampath, The Man Eater of Malgudi* are his famous novels. He has presented Indian village life. His fictitious Malgudi is a typical Indian village. The happenings in Malgudi are found everywhere in India. Malgudi is itself a magical name. The magic of Indian life and Malgudi is found in Narayan's fiction. Malgudi appears as character in R. K. Narayan's novels. His Indian sensibility has been shaped by *puranic* and epic myths. His art is the reflection of traditional Indian sensibility and offers contrast to Mulk Raj Anand.

*"His outlook is comic in broad philosophic sense which enables him to weave all the bizarre events into a beatific vision of life; in which every small event, every small*

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*acquaintance, however insignificant and absurd it might seem, turns to have a meaningful role in the eternal scheme of things.” (Biswal 1)*

*“Born a Hindu, he grew up in a Hindu family, and he has imbibed Hindu culture of which he has a profound knowledge.” (Krishnan x) He must have heard many of the stories of the Ramayana and the Mahabharata in his childhood from his grandmother and mother and other older relatives. The influence of the epics on him was so strong that he strongly believed that, “characters in the epics are prototypes and moulds in which humanity is cast and remain valid for all time.” ( Narayan GDO 9)*

*The Financial Expert* is wellknown novel written in 1952. The mythic parable in *The Financial Expert* turns into moral fable showing Narayan’s contempt for evil in any form which deserves to be punished. For Narayan ‘happiness and wealth are not synonyms. Rather, passion for wealth is a synonym of evil.’(Agrawal 154) Money is necessary for one’s material comforts but its injudicious craze is fraught with great perils. The material assets are of no use if the basic integrity and sympathy are lost and if one’s attitude in gaining riches is selfish and singular. The present work focuses on the moral implications of the myths and R. K. Narayan’s presentation of moral message. Let us see how the “definition of moral implication of pertaining or concerned with the principles or sides of right conduct or the distinction between right and wrong: ethical “ (Mike & Eddy)

Margayya the person who shows way are found everywhere in India. He is a typical vendor found in the towns of India. Margayya’s singular and selfish passion for wealth becomes the tragic flaw in his character. This flaw makes him lose sight of limits and goals. In pursuit of wealth he adopts sordid and immoral means. And so, he is rightly punished for his evil. Ironically his son, Balu, becomes the fit agent in punishing Margayya’s flaw. Margayya wants wealth not only to have social respect for him but to give the life of luxury to his son as well. His real happiness lies in the happy, prosperous and successful life of his son, Balu and he is quite sure that if he has wealth, he could make his son a successful person in life. But his son turns out to be naughty. Money spoils him much more. He plays all kinds of tricks, and is all the time doing some mischief or the other. As he grows up, he continues to be obstinate and undisciplined. In school, he is a complete failure. He runs away to Madras where he works as sandwich boy and lives in wretched condition. His father brings him back and gets him married to an educated girl from a good family. Margayya buys him a house in fashionable locality and also gives him hefty monthly allowance to meet the household expenses. All this Margayya does with the expectation of making Balu a respected person. But Balu comes under the evil influence of Dr. Pal and in Dr. Pal’s company Balu develops bad habits. He neglects his wife and child. He gets

in company of loose women connected with the theatre. He even demands his share of wealth from his father, Margayya. The wealth earned by unfair means does not remain for long time.

Thus, instead of making Balu successful and respected person money merely spoils him. As the saying goes, 'As you sow, so shall you reap'. Narayan seems to suggest that with the ill gotten wealth, you cannot become happy, nor can you give your family a happy and successful life. Such wealth merely becomes the Pandora's Box. This shows Narayan's interest in folk-wisdom and his faith in ancient Indian values.

Margayya seems to gain an insight into the cool and comfortable shade of the banyan tree where he desires his son to start his business. Ironically, we see him having a correct and healthy perspective of life. In this state of insolvency he regains his family health and happiness. He grips his grandson to his bosom affectionately. The novel ends with his desire for family happiness. "Now get the youngster here. I will play with him. Life has been too dull without him in this house." (Narayan FE178) Margayya's enlightenment, though on humdrum and mundane plane, reminds us Buddha's spiritual enlightenment.

Margayya performs rituals and Puja to propitiate Lakshmi, the Hindu goddess of wealth. But he performs *Puja* only in form and not in spirit and that too out of the fear. He fails to realize the significance of the caution given by the priest: "It is our duty to perform a *Puja*, the result cannot be our concern. It's *karma*." (Narayan FE 26)

But the concern for result is always at the back of Margayya's mind in his efforts to propitiate the Goddess Lakshmi. A matter of fact, it is the very spring of his efforts. He neglects his karma. Margayya is found following his karma in the opening of the novel. Though his karma as the contriver of loans for the poor peasants is tinged with self interest, yet it has some community value, as he saves the poor peasants from the harassment, corruption and time consuming formalities of the bank-clerks. But, later in the novel as he turns greedy, he adopts immoral ways to get riches. He becomes a partner in the publishing business run by the enterprising Mr. Lal and makes a lot of money by publishing pornographic book. Then it is to save his name and respect in society he dissociates himself from the printing business. He turns to finance once again. But this time he emerges as the moneylender. Look at the way he prospered as a financier.

*"People borrowed from him only under stress... Margayya was the man who lent easily. He made the least fuss about the formalities, but he charged interest in so many subtle ways and compounded it so deftly that the moment a*

*man signed his bonds, he was more or less finished He could never hope to regain his possessions.” ( Narayan FE 150 )*

We find Margayya no longer as the one who “showed the way out to those in financial trouble.” ( Narayan FE 1) Now we find him neglecting his Karma of showing the way out those in financial trouble. On the contrary, we find him as the one who contrives the needy into financial trouble. Now his Karma, both as the publisher of the pornographic book ‘Domestic Harmony’ and as the money-lender jeopardizes the moral health of the society in Malgudi. The order of existence in Malgudi seems to be disturbed. But this order has to be set and the evil must be punished. The irony of the narrative is that while Margayya amassed wealth, he lost his mental and physical health. He lost the health and happiness of his family. His son Balu turns out to be a loafer. His one time friend, philosopher and guide Dr. Pal plays traitor in his later life by ruining his business as a means to avenge his injured pride. Once again Margayya stands penniless. There are many incidents in Margayya’s life that riches came and gone. Narayan conveys the moral of fundamental Hindu belief. The past determines the present, the present determines future, and all things are determined by the eternal soul the almighty god. His favour must be sought. Margayya starts his new life again at the banyan tree as the show must go on. It is the essence of Indian life.

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