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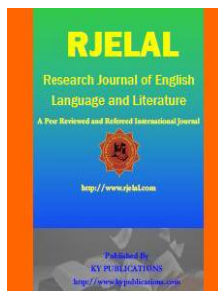
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**MARGAYYA'S FAMILIAL INAUTHENTIC INVOLVEMENTS: A STUDY OF
R. K. NARAYAN'S *THE FINANCIAL EXPERT* (1952)**

Dr. TANU GUPTA¹, GULAB SINGH WALIA²

¹Professor, Department of Humanities & Social Sciences, Markandeshwar University, Maharishi,
Mullana-Ambala (Haryana)

²Research Scholar, M.M.University, Mullana (Ambala)



ABSTRACT

The present paper aims at depicting Margayya's familial inauthentic involvements in *The Financial Expert*. The hero of the novel Margayya lives with his wife and with his son Balu in his family. Margayya's involvement with his wife proves inauthentic in the novel. He is also inauthentic in bringing up his child with his excessive love due to which the child is spoiled and fails in his life. Similarly Balu's involvement with his mother and with his wife after his marriage is also inauthentic.

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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. This 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. In the novel, Margayya's life at home, at his business place and in society, has been described by the novelist. Margayya's relationship with his wife and with his son, Balu has been brightly elaborated. All these family involvements prove inauthentic in the novel. The involvement of Balu with his wife and with his mother has also been taken up for a discussion by the novelist. These also prove inauthentic in one way or the other.

Margayya lives in his family with his wife, Meenakshi and his little son, Balu. He is cordial and warm hearted towards his wife in the early stages but subsequently becomes rude in his behaviour towards her. Balu's behaviour and activities affect

Margayya and his wife's involvement. Once Balu gets his fingers burnt. Margayya and his wife's reaction to this accident show their mutual relationship when they do not care for the child's burning, but start their quarrel. The novelist comments:

"Quick, get that ointment. Where is it? You can keep nothing in its place."

"You need not shout!" The wife answered, running about and rummaging in the cupboard. She grumbled:

"You can't look after him even for a second without letting him hurt himself." (The Financial Expert 11)

Margayya's wife wants that he should come home early to look after Balu. One day when Margayya comes home early, his wife asks him the reason of returning so early. Margayya rebukes her that he may come at his will as he is nobody's slave. It initiates their quarrel as Margayya adopts as almost haughty and insulting attitude towards his wife. The novelist comments:

"Where should I go if you don't want me to return home?"

"Nobody said such a thing," she replied sullenly. (The Financial Expert 21)

Thus Balu's behaviour and his naughty activities bring sourness in Margayya's involvement and relation with his wife who wants that he should bear more responsibility to look after the child. Margayya thinks himself the master in his home, with nobody to question him. Meenakshi is quite a submissive kind of woman who is completely devoted to her husband. But Margayya's behaviour towards her suppresses her feelings. Once Balu throws Margayya's account book into the drain due to which Margayya faces many acidic comments from the society. When he comes back to home, his wife asks:

"Where is the child?" "Probably rolling in the gutter," he answered wearily. "What has come over you?" she asked. "You don't seem to be in your senses since last night."

"I'm not. And if you try to imply that I have been drinking or spending the night in a brothel, I leave you free to think so —".

(The Financial Expert 43)

Thus in anger Margayya crosses the limits of civility and talks in a sharp, taunting manner. One day when he is searching his horoscope, his wife asks the reason for the same. He tells her not to worry because he is not hunting out his horoscope in order to search for a wife. However, his wife Meena says that she will not mind. Thus Margayya behaves rudely with his wife whenever he is in disturbed position. Hence he is inauthentic in his dealing with her as she tries to fully co-operate him whatever the situation is.

Margayya doesn't tell his wife about his plan of worshipping. He gives her a hundred rupees and gives her the list of articles. His wife arranges all things and helps him in his worshipping. However, after the process of worshipping, Margayya's financial condition becomes poor. This affects their involvement as his wife advises him to do some work and earn some money. William Walsh comments:

"In the period succeeding his protracted act of faith, Margayya is reduced pretty well to

despair, his money is almost gone, he no longer works outside the bank, his relations with his wife, increasingly soured by disappointment and deprivation, become even more acrid." (Walsh 79)

When Balu disappears and runs away from home, Margayya's wife becomes hysterical. He feels angry with his wife and says that a boy who has an utter disregard for his father's feelings is no son. Meenakshi blames her husband for this misfortune. Later, when they get the news of Balu's death, she rolls on the floor and wails. She attributes the tragedy to Margayya's harsh treatment of Balu. William Walsh comments in this regard:

"The boy hates school and turns out to be a wretched, glowering misfit. His incessant troubles with his son naturally have their effect on his relations with his wife. In the end the boy, having failed more than once to get into the University, runs away from home." (Walsh 82)

When Balu returns, both decide not to interfere in his life any more. This incident affects their relationship to a great extent because now both the husband and the wife take much interest in keeping Balu happy and contented. After Balu's marriage, Margayya's wife does not want to live separate from him but Margayya persuades her by saying that their daughter-in-law, Brinda will be comfortable in the new house. Margayya also advises her not to get into the habits of a mother-in-law.

Margayya remains busy day and night in his financial business. He counts and maintains the cash till midnight. His wife waits for him patiently and sits down for food after he has had his meal. She takes care of him as he starts eating very little. Thus she remains devoted to her husband though she knows very well that he has become as obsessed with money as to forget everything else. She becomes reticent and hardly speaks to her husband.

Thus we find that Margayya's desire to accumulate and hoard money affects his involvement towards his wife and he is inauthentic towards her in his behaviour till the end of the novel. Only on the last page of the novel, we hope that Margayya would change his behaviour towards his wife when he feels quite cheerful in the company

of his little grandson. The novelist comments: "Now get the youngster here. I will play with him. Life has been too dull without him in this house." (The Financial Expert 218)

Jayant K. Biswal comments on the change in Margayya's attitude:

"He realizes the vanity of this gross materialistic world. Like Krishnan and the headmaster in *The English Teacher*, Margayya seeks an emotional refuge in the innocent world of children. He had neglected this joyous aspect of existence, being blinded by the glitter of money." (Biswal 44)

The main inauthentic involvement in the novel is Margayya's deep love for his only son Balu. Margayya makes desperate efforts to build Balu's career but fails in all his efforts disastrously. The father-son involvement takes a lot of space in the novel. In the beginning of the novel, Balu is a small child. Margayya loves his son and wants to pass time by playing with him. The child also prefers his company and demands sweets and toys constantly. He becomes a naughty boy due to Margayya's excessive love. The novelist comments:

"Hey, little man!" He called out, "Where is the well-pot?" He liked to call his son out constantly. When he came home, he could not bear to be away from him even for a moment. He felt uneasy and irritated when the child did not answer his call." (The Financial Expert 10)

On one occasion, Margayya is busy in his accounting work. Balu disturbs him. He stamps his heel on the ink and spoils the register. This incident fills Margayya with anger. He wants to punish Balu who snatches away the account-book from Margayya and runs out in the street. Margayya chases him but Balu throws it into the gutter and soon there is no trace of the book left anywhere. Margayya gives him a slap. He has to face many hostile comments of passers-by for slapping the child.

Margayya has to face difficulty in business due to loss of the account-book. His annoyance lasts only for a short time and he continues to love and fondle the boy which turns him on wrong track. He becomes a mischievous boy. Balu perturbs

Margayya at every given time. He thinks about him when he is served sweets and coffee by Madan Lal, the printer. The novelist comments:

"He ate the jilebis, and wondered if it would be proper to carry a bit of it home for little Balu. He was racked with a feeling that he was stealing some delicacy which ought to have gone to his child." (The Financial Expert 97)

P. S. Sundaram comments:

"The parents take turns in spoiling the child, and on the rare occasions when both of them think he deserves punishment, total strangers interfere and read them a lesson. So much is Balu in his father's thoughts that when Madan Lal treats Margayya to a tiffin, the latter wonders whether he should not take one of the jilebis home to Balu." (Sundaram 61)

Margayya gets his son admitted to school for the first time and celebrates the occasion. This shows the love of a father towards his child. This also indicates the effect of money in our life how it changes small occasions into high festivals and the lack of it does the opposite. Margayya makes a great performance and invites his brother and his children on the occasion. The novelist describes the celebration:

"He took the Youngman in a decorated motor with pipes and drums through the Market Road: the traffic was held up for half an hour when Balu's procession passed. Balu sat with the top of his head shaved, with diamonds sparkling on his ear lobes, and a rose garland round his neck, in a taxi with four of his picked friends by his side." (The Financial Expert 105)

Marygyya is very ambitious about his son's future. But at the end of the session, Balu gets his progress card marked zero. Margayya thinks to sacrifice his financial concerns for the sake of his son's educational progress. He decides to take charge of school. He takes the place of a retired member of the school management. Nazar Singh Sidhu comments:

"A bit of pampering combined with the effects of his riches makes Balu indifferent

to studies. His progress report brought zero whose effects were sought to be decimated through Margayya's power and status. He felt impelled to be on the governing council of the school so that the teachers could help Balu improve academically and push him into positions of official status." (Sidhu 74)

Margayya also arranges a home tutor for Balu. Mr. Murti, the arithmetic and English teacher is appointed the tutor. The arrangement is successful and Balu reaches the fourth form successfully. When Balu reaches in S.S.L.C., Margayya arranges three home tutors, but Balu fails twice in his matriculation examination. P. K. Singh comments:

"Margayya's son, Balu, is not good to his studies. But Margayya hopes to pass him through Matriculation without much difficulty by his wide social contacts. Narayan here shows us that how the examinations are influenced by the people of high social status in our society." (Singh 35)

Margayya still wants that Balu should study again, but Balu says that he will not study again. This decision of Balu disappoints Margayya as he wants to improve Balu and his desire is that the boy should at least pass his matriculation. He brings Balu's S.S.L.C. to get him admitted in other school. But Balu tears away S.S.L.C. The novelist comments:

"The boy made a dash for the book; snatched it from his father's hand before he knew what was happening, tore its entire bulk into four pieces and ran out into the street and threw the pieces into the gutter." (The Financial Expert 144)

Balu runs away from his house and there is no news about him for a long time. One day, when Margayya gets the news of Balu's death, he weeps and becomes numb for a long time. He introspects upon his past behaviour. Margayya is urged by his brother to go to Madras to enquire about Balu, where he finds that his son is alive. Balu does not want to return home. Margayya assures him that he would not be compelled for study. The novelist comments:

"You need not go near books: you can do just as you please," said

Margayya indulgently. He was filled with love for his son. He felt an indescribable pity as he saw the dirty, greasy dress and the famished appearance the boy had acquired." (The Financial Expert 174)

After reaching home, Margayya leaves Balu alone according to his promise. He gets panicky if Balu absents himself from home for too long. Balu begins to enjoy life by simply idling away his time. Here we find the father totally in an inauthentic role as he fails completely in his responsibility and his carelessness takes Balu on a wrong track. The boy is also inauthentic as he takes the advantage of his father's emotional love. Lakshmi Holmstrom comments:

"Balu grows up into an insensitive and stupid boy, who, in a final attempt to be free from his father's ambition, runs away to Madras. He is brought back; he knows now the extent of his emotional power over his father, and uses it as an access to easy money." (Holmstrom 57)

In course of time, Balu is married to a well-educated girl, Brinda, the daughter of a man who has tea estates in Mempi Hills. Margayya buys a separate house for the new couple. They start living separately, though the expenditure of their family is borne by Margayya. This shows the obligation of a father in Indian society. Soon afterwards a son is born to Balu. Balu has not to bother himself at all about his means of livelihood, due to which he passes his time in the company of Dr. Pal and losing girls.

One day Balu comes to meet his father in his office. He demands his share in the property. When Margayya gives him a half-rupee coin, he threatens to go to the court. Now the involvement takes a tragic turn. Traditionally a son respects his father in Indian society but here we find Balu looking into his father's eye and demanding his share which shows the effect of modernism. When Balu tries to stop Margayya by blocking the door, Margayya slaps him by saying:

"Get out of the way, you swine." The boy burst into tears, and sobbed. Margayya

looked at his face and was moved. There were tears in his eyes too. He put his arm around the boy and said: "You are being misled by someone, probably a lawyer, who wants an occupation. Don't listen to such people. Here I am, your father, ready to do anything for you: only ask what you want." (The Financial Expert 206)

This shows Margayya's love for Balu, though Balu crosses his limits at times. Balu and Brinda come to Margayya when he has lost all his money. The poor financial condition brings the son and the father on the sweet and soft terms. Balu sits beside Margayya to hear his advice. Margayya advises him to start his ancestral work. He shows Balu his old tin trunk and tells him to go to the banyan tree in front of the Co-operative Bank. Thus he wants to return to the authentic existence. Ved Prakash Gaur comments:

"Like Western thought both the tendencies are present in Indian philosophical schools, theistic as well as atheistic. The concern of Indian schools remained chiefly ethical and practical, to seek how we can turn towards life Eternal and attain *moksha*. In the existential situation we are in a sinful state. The life is an opportunity to turn to the authentic existence." (Gaur 34)

Thus we find that Margayya is inauthentic in his involvement with Balu as he fails to realize the fact that Balu has no aptitude for studies and insists on him again and again to continue his study. He should have trained Balu in some other work. His all plans about Balu's career fail as he does not recognize his natural talent. There is nothing in this involvement that can be regarded as incredible. Balu also does not understand the emotions of his father and proves a son who does not feel any love or affection for his father. Only father showers love throughout his life. Thus this involvement is inauthentic as it lacks mutual understanding. Though the father lives his responsibility but due to excessive love he fails completely in his role. Balu also fails in the role of son to fulfill wishes of his father. Harish Raizada comments on Balu:

"Narayan has given a very realistic picture of this boy as he grows up into a full-fledged man. He tells us how Balu refuses

to pass S. S. L. C. examination, becomes addicted to smoking, runs away from his house and on being traced out devotes himself to the art of cultivating leisure, takes to drinking and whore-keeping in Dr. Pal's company and finally brings about the downfall of his father and ruin of his family." (Raizada 108)

The involvement between Balu and his wife Brinda is not smooth and authentic. The reader comes to know this through the conversion of Brinda and Margayya. Balu does not act as a true husband. He drinks wine and also lives in the company of loose women. He also does not help in caring for his child. His dominancy is such that Brinda is afraid of him. He always comes home very late in the night though his wife and child are alone in the house. The novelist explains Brinda's fear through her conversation with Margayya:

"If I speak... he threatens to drive me out. It's that Pal..... Can't you do something to keep him away?"

"How long has this been going on?"

"For months-----"

"Why didn't you tell us?"

"I was afraid. Even now, please don't tell him that I have said anything." (The Financial Expert 210)

Jayant K. Biswal comments:

"Margayya and Dr. Pal are the two champions of modern civilization, one of money and the other of sex. It is thus no wonder that Balu comes late at night drunk and beats Brinda. To add to this, Balu demands his share of the paternal property." (Biswal 18)

Thus we find that though Balu is inauthentic in his role of husband, still Brinda hopes that her father-in-law will chastise him. She also thinks that Balu's bad habits are due to bad company of Dr. Pal.

The involvement between Balu and his mother is inauthentic in one way or the other. The mother loves her son very much. She cares for the child at home, while Margayya is away for business activities. When Margayya threatens Balu to kick and the boy busts into tears, the mother also starts weeping. This shows her love and care for Balu. But

mother is inauthentic in some elements as she knows that Balu smokes. She does not tell Margayya about this lest he should rebuke the boy. The novelist describes:

“His lips were black with cigarettes which she knew he smoked: he often smelt of them when he came home.... But she kept this secret knowledge to herself since she didn't like to set up her husband against him.” (The Financial Expert 137)

The mother once or twice advises Balu to care for his father's wishes or orders, but Balu tells her to shut up. This shows that he is inauthentic as a son for not giving due respect to his mother. Smooth involvement is more from the mother's side than from Balu's side. Mother breaks down completely after getting the news of her son's death. She curses her husband for this. After Balu's return, she does not interfere in his work. She leaves him free to indulge himself in any way he likes. This shows her carelessness in the role of mother. Thus we find that in involvement between Balu and his mother, both are inauthentic in their roles, son for not showing love to mother and the mother for showing excessive love and care towards the child which spoils his behaviour and life.

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