

R. K. Narayan's Art of Characterization in the Novel *The Financial Expert*

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Novel is the most popular genre in English literature. One of the reasons for its popularity is its simple technique. Characterization is an important aspect of this technique. E.M. Forster (1927:36) refers to two types of characters 'flat and round'. Flat characters were called 'humorous' in the 17th century, and are sometimes called types, and sometimes caricatures. In their purest form, they are constructed round a single idea or quality. In this connection E.M. Forster (1927:47-48) states: "One great advantage of flat characters is that they are easily recognized whenever they come in - recognized by the reader's emotional eye not by the visual eye which merely notes the recurrence of a proper name." We must admit that flat people are not in themselves as big achievements as round ones and also that they are best when they are comic. The case of 'round' characters is just opposite to the 'flat'. It is not constructed round a single idea or quality. It shows many qualities and changes by circumstances. The round characters have big achievements in themselves. Marjorie Boulton (1975:121) concentrates on the life-likeness of character. The most enjoyable fictional characters seem very 'life-like'.

There are different types of traits used for the revelation of a character by the novelist, such as general, physical, personal and emotional. Techniques like conflict, action, self-discovery, motivated actions, contrasting characters, narration and confession help to make the character 'round' and three-dimensional. In the presentation of character, the novelist uses direct or dramatic method. Direct method works best for the 'flat' characters and dramatic method suits more to the 'round' characters. The novelist presents his characters at different levels as per his requirement. Thus, portraying a character is a complex process involving a lot of work on the part of the author.

Characters in R.K. Narayan's novels may be categorized as A) The Principal characters B) The Subordinate characters C) The Minor characters. In R. K. Narayan's novels usually the protagonist is the principal character; for instance, Mr. Srinivas (*Mr. Sampath*), Jagan (*The Vendor of Sweets*), Margayya (*The Financial Expert*) etc. The subordinate characters in the context of their relationship with the principal characters carry great importance; for instance, Ravi (*Mr. Sampath*), Mali (*The Vendor of Sweets*), Balu, Dr. pal (*The Financial Expert*) etc. Minor characters are portrayed as insignificant persons, useful only in the context of circumstantial details. But, they are not ignored. R. K. Narayan has created a marvellous portrait-gallery. His characters are realistic and lively. He has created several immortal characters. His most memorable characters like Mr. Sampath, Jagan, Margayya etc. are ordinary men & have high ambition for money, success, love & happiness. All the protagonists are individual but at the same time they have universal significance.

Margayya, the central character in the novel 'The Financial Expert' is very interesting character. His description in the beginning of the novel is very realistic and ridiculous. Margayya, a middle-aged money lender who carries his business under the shade of a banyan tree in front of the Central Cooperative Land Mortgage Bank in Magudi. Margayya is immeasurably obsessed by the power of money and he judges everything in terms of money. On being questioned by the priest, if he will propitiate the goddess of wealth or the goddess

of knowledge, he gives vent to his mind: "A man whom the goddess of wealth favours need not worry much. He can buy all the knowledge he requires. He can afford to buy all gifts that Goddess Saraswathi holds in her plam". (P 55) He becomes more and more interested in accumulating money. His real name is 'Krishna' but nobody knows his real name. The real name is covered with a dense mist and the new name has caught the attention of the people. He is Margayya or the path shower who shows the way to others to solve their financial problems. But, the irony of fate is this that his lack of cool judgment brings him to the low point where he had started his business of earning money.

Next to money, his problem is his son, Balu. In spite of numerous facilities, Balu fails twice in the matriculation exam. Balu hates exam. and likes to smoke a packet of cigarettes. Margayya, the great visionary finds it difficult to save Balu from getting spoilt. Margayya has a dream to make his son a doctor. But the citadel of his dream crumbles down. The 40 days' worship of goddess Lakshmi bears fruit and the small money-lender rises to unexpected heights of affluence. He has firm faith in the dignity of labour. He is always busy in his affairs. As a result, his rising star shines brilliantly in business. But, it is sheer irony of fate that the financial mountaineer who has a strong desire to reach the summit of Everest comes to the place from where he had started. His rise and fall has been vividly delineated in the novel. He shows the needy people the way out of the financial jungle but loses his own way in it. Margayya ends exactly from where he had started. He has the wisdom to return to the banyan tree with his tin box. When he meets Dr. Pal, he quickly ascends the ladder of fame and fortune. He exploits Dr. Pal to reach his target: But Dr. Pal, his benefactor, being insulted, turns into a monster and brings him ruin. As Harish Raizada (1969:116) observes: "The creation of Margayya, a tragic-comic and an ambitious financial expert is R. K. Narayan's special contribution to Indo- Anglian." Narayan portrays Margayya as an engaging character from the very beginning to the end. M. Mukherjee (1969:82) finds affinity between *Mr. Sampath* and *The Financial Expert*: "Margayya of *The Financial Expert* is nearly as fascinating as *Mr. Sampath*. He is the central character, 'The sad, ambitious and absurd financial expert'."

Margayya's companion Dr. Pal, a subordinate character, has been portrayed brilliantly. He is a man of thirty, his face still youthful, tall man with sunken cheeks. Margayya encounters him when he made a trip to the pond beyond Sarayu. Dr. Pal is busy in search of news and he devotes to writing books on sociology. He is a journalist and has done Ph.D in sociology. Living in poverty he is immensely interested in his job as a writer. He unhesitatingly shows Margayya the manuscript of his book entitled 'Bed life or the Science of Marital Happiness'. The book is based on sexology. According to Dr. Pal, this is a branch of sociology. His main purpose is to create happiness in the world and to prevent tragedies relating to ill-matched couples. He is Balu's constant companion. Balu and Dr. Pal gather in a house of a man who called himself a theatrical agent. They sat there continuously playing cards till midnight. They chewed tobacco and betel leaves. Within a few days, Margayya understands that Dr. Pal is the cause for the ruin of his son. When he was badly beaten up by Margayya, he recorded an immediate complaint with the police. He turns an enemy and he pushed margayya back to the positin from where he had started his business. Dr. Pal realizes his position quite late in the novel. He has rightly assessed: "I am an academic man, and I shouldn't have associated with businessman" (P.174). Thus, he proves to be a tremendous force in the novel.

Balu's character provides a very interesting study in the novel. He is an apple of Margayya's eyes, only child of Margayya. He has no interest in study. It is a matter of fact, Margayya wanted Balu to grow into a well-educated man, probably going for higher studies

to Europe or America. He had a dream about his son becoming a great govt. official or something of the kind. Margayya cherishes high hopes about his son, but his ardent ambition is never fulfilled. He thinks that Balu will not read in a corporation school but he will read in the convent with the sons of the District Collector or the Superintendent of Police. But, irony is that Balu can't pass even his S. S. L. C. exam. and remains undereducated and idle throughout his life. Balu has picked up a new habit of smoking. He spoils himself. He deserts home but with the timely help of a police officer, Balu is located in Madras. His discovery makes Margayya happy. After marriage he is allowed to live separately with his wife, Brinda in Lawley Extension. Here, Dr. Pal enters his life and Balu forgets all responsibilities towards his wife and the little baby. Here, Margayya's cherished dreams about Balu are scattered. As Graham Greene (1973: vii) remarks : "Margayya's son Balu whose progress from charming childhood to spoilt frustrated manhood is perhaps the saddest episode Narayan has written."

After considering the principal and subordinate characters of this novel, it is necessary to throw some light on minor/small characters who adorn its structure and produce effect. Narayan's minor characters are also interesting. They are the natives of Malgudi. Narayan shows the suffering of middle class wives with his deep insight. Their role is very silent. Margayya's wife, Meenakshi endures everything patiently. She speaks very little. As wife, Meenakshi is always anxious for the welfare of her husband. When Margayya works interminably on account of banking business, the wife is worried over his thin appearance. The other important woman in the novel is Brinda, Balu's wife. She is a daughter of a wealthy father who owns tea-estates. She is a submissive wife. But, she doesn't hide her husband's character from Margayya. Meenakshi & Brinda are the embodiment of Indian womanhood.

Besides Meenakshi & Brinda we meet male characters. Arul Doss, the head peon of the Co-operative Bank, is an old christian. He is connected with the office of the Secretary of the Co-operative Bank. The Secretary is no ordinary person. Margayya feels insulted when the Secretary calls him through a peon. He stopped Margayya's illegal business activities. Madan Lal is the proprietor of Gordon printery and printer of 'Domestic Harmony'. He doesn't hesitate to advertise his business. The Temple Priest is a wise & well-versed in ancient studies. He always gives advice to Margayya in all important matters. He emphasizes the importance of puja in life. The Police-Inspector is sympathetic by nature who rendered timely help to Margayya. He is firm in his duty. He is an ideal officer fully devoted to his Job. The Madman in Park Town who is in the habit of picking up addresses and writing messages is also an interesting character. He is a rich fellow, gone mad. He also owns a theatre which is managed by his relations. Sastri is Margayya's accountant. He is very punctual & sincere. He was paid rupees fifty a month. He was in the habit of making unwanted comments but helpful to his boss in settling the marriage of his spoilt son, Balu. Guru Raj is a dealer in blankets & becomes the first client of Dr. Pal, the tout in Margayya's banking business. He is the owner of the house in which Margayya's office functions. Kanda, Mallanna were villagers. Margayya's brother was his real rival. Mr. Nathaniel and Mr. Murti are the two teachers of the Town Elementary School. Mr. Nathaniel is a mild christian. Mr. Murti is English and Arithmetic teacher who functioned as Balu's tutor at home.

The characterization of The Financial Expert (Margayya) makes the novel a work of art, wherein the writer has shown the value of money for modern life. R.K. Narayan's characters are typically Malgudian, rooted in the age-old local traditions and they extremely belong to Malgudi in every sense. Through Margayya, Narayan has represented the dishonest money lenders and crafty people of the society. Here, we find Narayan's deeper view of social realism.

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The Criterion