



About Us: <http://www.the-criterion.com/about/>

Archive: <http://www.the-criterion.com/archive/>

Contact Us: <http://www.the-criterion.com/contact/>

Editorial Board: <http://www.the-criterion.com/editorial-board/>

Submission: <http://www.the-criterion.com/submission/>

FAQ: <http://www.the-criterion.com/fa/>



ISSN 2278-9529

Galaxy: International Multidisciplinary Research Journal

www.galaxyimrj.com

A Study of Narrative Time and Modes in R. K. Narayan's *The Financial Expert*

Seema Gupta

Research Scholar,
Department of Mathematics and Humanities,
M. M. Engineering College,
M.M.U.Mullana, Ambala

Dr. Jyoti Syal

Supervisor, Assistant Professor,
Department of Mathematics and Humanities,
M. M. Engineering College, M.M.U.Mullana, Ambala

&

Dr. Bhim Singh Dahiya

Co-Supervisor, Retd. Professor,
Department of English,
Kurukshetra University, Kurukshetra

Abstract:

R. K. Narayan is regarded as one of India's best and foremost writers of English fiction. He also has a small amount of Tamil writings to his credit, but he is mostly known for his well-crafted, engaging and appealing English language novels. The present paper proposes to examine the treatment of time and narrative modes in R.K.Narayan's novel *The Financial Expert*. Throughout the narrative the heterodiegetic narrator undertakes to perform the narrative function. There is subsequent narration as the events are told in past tense. The narrator being omniscient has unlimited access to the thoughts of the protagonist Margayya. Though the narrative seems linear, the close reading reveals that narrative is marked with memory, anachronies, delays and gaps. In sharp contrast to his early phase, Narayan uses all the sophisticated techniques of time and space, and models his novels on time and space patterns followed by the masters of Western fiction. During the course of narration, the author not only describes the external aspects of Margayya's life but also gives us glimpses of the working of Margayya's mind on all important occasions through the representation of consciousness.

Keywords: Analepsis, Prolepsis, Heterodiegetic narrator, Psycho narration, interior monologue

Narayan's middle phase includes novels written from 1945 to 1958. This phase starts with his fourth novel *The English Teacher* (1945). In the novels which follow the war years Narayan's novels start portraying human life in more complex circumstances. Narayan in this phase is frankly satirical of Post-War Indian society. The novels reveal a deepening of the novelist's distress of the corruption and decay prevalent in society. Most of the intricacies and complexities of life find a place in these middle novels. His attention is now occupied by the two most important problems of the modern age--'money' and 'sex'. Dr. Pal, one of the prominent characters in the novel *The Financial Expert* shows Narayan's interest in these two problems when he is engaged in a conversation with the protagonist, Margayya:

“There are only two things that occupy men’s minds. I’m a psychologist and I know.”

‘What are they?’ Margayya said.

‘Money . . . and Sex . . . You need not look so shocked. It is the truth. Down with your sham and hypocritical self-deception. Tell me truthfully, is there any moment of the day when you don’t think of one or the other?’ (*The Financial Expert* 84-85)

Narayan’s early phase has been a phase of limited field because it is intensely personal. Beginning with *The English Teacher*, *Mr. Sampath*, *The Financial Expert*, and *The Guide*, the novels of Narayan’s middle period represent his finest achievement. Narayan seems very anxious to give his material an artistic shape and a deft treatment. K.R.S. Iyengar rightly observes: “The end of war meant the return of Spring, and *The English Teacher* (1945) was followed by *Mr. Sampath* (1949), *The Financial Expert* (1952), *Waiting for the Mahatma* (1955), *The Guide* (1958)” (359). This phase reveals a considerable maturity of the novelist’s powers. The characteristic style and technique of Narayan are now effectively used. Since the study aims to analyze the variety and growth in technical virtuosity in different phases of the novels of R.K.Narayan, I have decided to work on two representative novels *The Financial Expert* and *The Guide* which bear a great importance in Narayan’s fiction and mark an indelible print on Indian English literature.

The physical and mental topography of Narayan’s sixth novel, *The Financial Expert* (1952) is completely different from anything to be found in his earlier phase. The novel is divided into five parts which deal with the development of the five phases in the life of the central figure, Margayya who considers the acquisition of wealth as a precondition for an individual’s status and honor in society. He loves his only child Balu passionately and does his best to establish him well in life

The novel opens with the eponymous protagonist Margayya, conducting his business under a banyan tree outside Malgudi’s Central Co-operative Land Mortgage Bank. Margayya is introduced for the first time in the novel under a banyan tree with his grey, discolored knobby tin trunk. His job is to advise the peasants of the area in financial matters. He helps the shareholders to borrow money at lower interest and then lend it to the needy at higher interest:

He was to them a wizard who enabled them to draw unlimited loans from co-operative Bank. If the purpose of the co-operative movement was the promotion of thrift and the elimination of middlemen, those two were just the objects that were defeated here under the banyan tree. (*TFE* 2)

In the process he makes some profit for himself. Margayya’s work is going on smoothly till one day he receives a warning from the secretary of the bank to stop this illegal business or be ready to go to jail. It seems to Margayya that he was insulted only because he is poor. Margayya now realizes that money is a very important thing in life, “Money alone is important in this world. Everything will come to us naturally if we have money in our purse” (*TFE* 21). It is because of this realization that he becomes obsessed with the thoughts of money, and with the desire to become rich. From this point onwards, money becomes the governing passion of his life. He starts thinking hard about the possible methods by which he can become a wealthy man. The first method which Margayya adopts in order to become rich is the worship and propitiation of

Lakshmi, the goddess of wealth, and the forty day course of penance and prayer which he undergoes at the advice of the temple priest, but this method doesn't yield any result. Then he publishes Dr. Pal's book 'Bed Life' in the form of 'Domestic Harmony'. The flow of money from the sales of this sex book has helped Margayya in establishing his social and financial status in Malgudi. But the happiness and the affluence resulting from it, does not bring contentment in his life. The rise of Margayya as a money mystic and financial wizard gives the novel an incredible coloring. Thus the plot draws its material from the economic and psychological identification of the protagonist, Margayya who by acquiring quick money initially boosts his image in the society but gradually makes him understand that human values are more important than money.

But Narayan does not present the story of Margayya in such a serial order. It is through a series of analepsis, prolepsis, ellipsis, gaps and delays that Narayan presents the life story of Margayya. The first twenty pages in the novel describe the single day's event in the protagonist's life, which present before us a clear picture of the nature of his business and the technique of doing his job. In these pages we are also become aware of the protagonist's huge dreams, his obsession of money and his unintended villainies. The narrative opens with a heterodiegetic external analepsis which introduces us to the rise of co-operative movement in Malgudi through the colonial origins of Central Co-operative Land Mortgage Bank. This bank has been founded by a famous registrar of co-operative societies whose ghost is still believed to haunt the building. The story is again and again taken backward when Narayan takes the help of anachronies to present the events that had happened to the life of Margayya.

In sharp contrast to his early phase, Narayan uses all the sophisticated techniques of time and space, and models his novels on time and space patterns followed by the masters of Western fiction. The kind of manipulation of time and space---mingling of past and present, distorting the sequence of events through gaps and delays lend a baffling complexity to the novels of middle phase. *The Financial Expert* deals with the world of timelessness. Margayya, the protagonist lives in a self-created autonomous world. He is always obsessed with the thoughts of money. For him, "Money alone is important in this world. Everything will come to us naturally if we have money in our purse" (TFE 21). And at the same time he remains busy thinking his son obtaining degrees from America. Thus Margayya's world is "a world of fantasy which denies time", and to make it appear real, "human time is super imposed by Narayan". (Patnaik 84)

The narrative in *The Financial Expert* describes at length the eighteen years of the life of Margayya, which cover only two hundred and seventeen pages of the text. During this period, Balu grew from a child into an adult, and Margayya to a money wizard and then again into a bankrupt. To adjust the narrative time to story time, Narayan takes the help of iterative narration and ellipsis. For example "Balu progressed steadily from class to class and reached the Fourth Form" (TFE 111), "It needed, however two more days of such talk, rambling, challenging and bordering . . . he tore up his document dramatically . . . at which Lal seemed to be much moved" (122), ". . . he got the correct answer very soon, in less than eight weeks . . ." (TFE 136), "Six months of this life and the boy became unrecognizable" (TFE 180), "The tide rolled back in about three or four months" (TFE 217) are the references which suggest forward movement of time. Narayan frequently makes use of these devices in order to increase the readers' interest. The text delays the narration of the next event in the story, thus stimulates the interest, curiosity and suspense. An implicit ellipsis is used in the narrative on page 56 when the narratee is not told

anything about the way how to perform *puja* told by the priest. But on page 59 the gap is filled by the homodiegetic internal analepsis and we are given a detailed description of his search for the Lotus. Dr. Pal, the major character is also introduced in this analepsis. Narayan resorts the technique of broken chronology to condition the emotional and moral responses of the reader. The reader is asked to be more alert and to participate more fully. So by withholding information through the technique of broken chronology Narayan is cautioning the reader not to read too hastily. Narayan throughout the text keeps on withdrawing the information, cleverly mingling the present with the past through anachronies. Only after the careful reading, one can have the clear understanding of the text. Though the narrative seems linear, the close reading reveals that narrative is marked with memory, anachronies, delays and gaps.

Another example of the use of analepsis is when Margayya is sad at the report of his son's death. Margayya remembers when he along with his wife had travelled to the temple at Tirupati to fulfill their promise to weigh their son against silver rupees and to make an offering of that money to the deity. As we enter Margayya's mind, we realize that he is connecting the present sad event with the happy memory of the past. And the more he escapes into the past, he shows more craze for money at this crucial moment of his life. He remembers how

“after the birth of his son, he offered the god the promised pledge, i.e. silver coins equivalent to the weight of the child . . . Through it all he remembered how he had not been a day too soon in weighing the youngster in silver as he showed a tendency to grow heavier each day. ” (TFE 161)

The analepsis used here is homodiegetic external analepsis the reach of which is eighteen years and the extent is one year. Through this analeptic movement Margayya's obsession for money is emphasized. Homodiegetic external analepsis is also used earlier in the novel when we are informed about the circumstances in which Margayya had been engaged to Meenakshi and had then got married to her. He recalls his self-importance when he sat beside his wife on a flower-decked swing, surrounded by a lot of women-folk joking and swinging and teasing the newly-weds. The method of flashback is a kind of retrospective look at the past. It is certainly an interruption in the chronological order of the story but it is one of the popular devices of narration or presentation of the relevant facts. Through these homodiegetic external analepsis, Narayan not only arouses our sympathy for the protagonist but also presents Margayya in his usual self, in his craze for money.

Prolepsis is also observed in the narrative when Margayya meets his son again in Madras. The narration takes a leap forward in time at the moment: “As he later explained to his relations, the moment he saw him he felt as if he had swallowed a live cinder” (TFE 173). Discrepancy between the story time and narrative time also create temporary gaps in the narrative. For instance, the forty days' prayer of goddess Lakshmi is given only one and a half pages because Narayan's aim is not to explain the rituals but to focus on Margayya's belief in supernatural powers. But the novelist indicates the passage of the time of forty days by showing its effect on Margayya. “When Margayya emerged from the little room, he had a beard and moustache and hair on his nape . . . He looked venerable. His voice became weak . . . He had lost ten pounds in weight . . .” (TFE 71). Again the narrative takes a lot of time when Margayya's thoughts regarding the book changed. He considers it immoral and decides to take himself out of this partnership. The pace is decelerated at the moment when six pages are given to the events of half day in Margayya's business dealings with Lal. This decelerated pace is intended to reveal the

bargaining capacity, the art of persuasion and the business insight of Margayya. The story time again gets slow after the elopement of Balu. The narrative corresponds to zero story duration where the office arrangement of Margayya is described.

His office consisted of a medium-sized room with four mattresses spread out on the floor. At the other end of it there was a sloping desk where an accountant sat. He was a lean old man, with a fifteen-day-old silver beard encircling his face at any given time. . . (TFE 149)

As the narrative constantly moves between the inner space and outer space revealing the inner mind of the protagonist, it also moves at a different pace at different times. While moving in the outer space, when the narrative adopts dramatic narration, story time is equivalent to narrative time but in case of description story time is less than narrative time. When narrative operates in the inner space, story time is so less than narrative time that the pace of the narrative slows down to the extent of being stationary.

Part of the novel's merit lies in Narayan's art of representing the protagonist's thoughts and consciousness. During the course of narration, the author not only describes the external aspects of Margayya's life but also gives us glimpses of the working of Margayya's mind on all important occasions through the representation of consciousness. For example, in the beginning, his reactions to the treatment which he receives from the peon Arul Doss and from the secretary of the Co-operative Bank are presented in a subtle manner through interior monologue.

"I hate these spectacles. I wish I could do without them . . . If I wore gold spectacles, perhaps they would take me seriously and not order me about. Who is this secretary to call me through the peon? I won't be ridiculed. I'm at least as good as they." (TFE 14)

Margayya feels insulted by Arul Doss's authoritative manner of speaking to him and by his mocking laughter. As he is lost in his meditations, the secretary of the bank appeared there. On seeing him Margayya becomes more keenly aware of his own shabby clothes. He said to himself,

Perhaps I should have exercised greater care in my speech. God knows what that Arul Doss has reported . . . I should not have spoken. This fellow looks as if he could do anything." He soon recovered his self-possession: "I am not a baby to worry about these things. What can anybody do to me?" (TFE 17)

His introspection makes him aware of his inferior status. He begins to think that "the world treated him with contempt because he had no money" (TFE 14). He feels humiliation and thinks, "I look like a wayside barber with his little miserable box under my arm" (TFE 19). Narayan also makes use of the method of psycho-narration to make us aware of the thoughts of Margayya. For example, Margayya's obsession of money can be observed when he begins to catalogue all the good things which money had done so far as he can remember.

He shuddered to think how people could ever do without it. If money was absent men come near being beasts . . . People did anything for money. Money was men's greatest need, like air or food. People went to horrifying lengths for its sake, like collecting rent on a dead body . . . He saw offices and shops opened and people sweating and fatiguing themselves, all for money . . . Margayya concluded that they wanted money because they

wanted fellows like the Secretary of the Co-operative Bank to bow to them, or to have a fellow like Arul Doss speak to them with courtesy. (TFE 27-28)

Later Margayya's thoughts during his first interview with the priest are also conveyed to us. Margayya soon slips away from the temple because it seems to him that this priest is a man practicing black magic. Narrated monologue is another feature used by Narayan to depict the thoughts of Margayya.

He wandered all over the town in search of an idea. . . .He watched every trade critically. Tailoring? Hair-cutting Saloon? Why not? Any labor had dignity. . . . But all of them would be more troublesome than anything he had known What was it that people most needed? It must be something that every person could afford. . . . The best business under the sun was either snuff or tooth-powder or both. It had to be something for which every citizen would be compelled to pay a certain small sum each day. . . . (TFE 79)

Apart from first two sentences, which are clearly a remark by the heterodiegetic narrator, this passage attempts to recreate what passes through Margayya's consciousness. We hear a 'dual voice', the character's voice merged with the narrator's voice, attempted to create an impression of immediacy and to introduce an element of irony also. The voice of Margayya becomes more dominant in the middle section which is given in narrated monologue, though the narrator is still apparent in the use of the third person and past tense. Margayya's mental agitation is informed more in psycho narration than narrated monologue. The different techniques arouse different effects on the readers. Psycho narration is narrator's voice, thus mediated response creating distance so not getting sympathy of the readers. The narrator's voice remains dominant and withdraws the reader from the closer intimacy with Margayya's consciousness. In this way the reader is put through an emotional experience that in fact mirrors Margayya's thoughts, and then a brief moment of closeness as Margayya's mind is communicated in the dual voice of the character and narrator, which is immediately followed by a renewed distance.

Thus the study of narrative time and modes reveal the narrative as a psychological narrative. The study of the middle novels reveals that R.K.Narayan shifts to the presentation of life through the consciousness of his characters. His preference is for a heterodiegetic narrative that is intensely focalized through the consciousness of the characters. The anachronies, ellipsis, interior monologues, psycho narration, narrated monologues, memory, mingling of past and present are profusely used to depict their inner self. The novel gains in depth by virtue of its passages of psychological analysis. On many occasions in the course of the novel we are given glimpses of the working of Margayya's mind. In fact, at every important stage in the development of the story, we are given a peep into Margayya's mind. So the novel may be categorized as a psychological novel as it is a direct study of various states of consciousness of the protagonist as a money-lender, husband and father.

Works Cited:

Cohn, Dorrit. *Transparent Minds: Narrative Modes for Presenting Consciousness in Fiction*, New Jersey: Princeton University Press, 1978. Print.

Genette, Gerard. *Narrative Discourse: An Essay in Method*, Trans. Jane E.Lewin. Oxford: Cornell University Press, 1983. Print.

Iyengar, K.R.S. *Indian Writing in English*, New Delhi: Asia Publishing House, 1973. Print

Narayan, R.K. *My Dateless Diary*, New Delhi: Orient Paperbacks, 1969. Print

Narayan, R.K. *The Financial Expert*, Chennai: Indian Thought Publications, 2013. Print

Shlomith, Rimmon-Kenan. *Narrative Fiction: Contemporary Poetics*. London: Methuen, 1983. Print