

## **Chapter I**

### **Introduction**

This research is an inquiry into R.K. Narayan's novel *The Financial Expert*. It plans to study the story of rise and fall of Margayya, the financial expert, based on humanism. The present research will prove Margayya as a descendant in his life journey because of his reconciliation with his family and other people of the society. It will also show that though as a money lender, Margayya seems greedy of money and frequently shows it, Narayan succeeds in humanizing him by presenting him as a human being like us. His lust for money does not degrade him below the level of ordinary humanity. The simple, innocent traditional society undergoes changes, owing to the impact of westernization and modernity. Various geographical, social, political and economic changes occur in the lives of Malgudi people. These changes have affected traditional customs, inspiring people to adopt modern civilization. The impact of changes reflect in the lives of his modern son, Balu and his friend Dr. Pal. However, Margayya does not change his life like others. He has a lovely daily routine, beginning with morning to evening as a petty money-lender doing his business under a Banyan tree, in front of the Central Co-operative Land Mortgage Bank in Malgudi.

### **Indo-Anglican Literature: Background**

The presence of the British in India is the origin of Indo-Anglican literature. Many Indian writers use English language in their writing. Some recognized figures are: R.K. Narayan, Mulk Raj Anand, Raja Rao, Rabindra Nath Tagore, Jawaharlal Nehru and Mahatma Gandhi who enriched the English literature in Indian soil. Indo-Anglican literature is the product of Indo-English literary relations. Indian writing in English is a part of Indian literature though it has not yet had a place in the mainstream of English literature. It matches the standard of the native writers in terms

of its accuracy and diction. It is one of the voices in which Indians speak. It is a new voice and expression of the practical and creative genius of the Indian people.

According to K.R. Iyengar “The Indians sometimes think that Indo-Anglican literature is not as good as Bengali or any other literature and they take it as the effort of an animal trying to imitate the steps of another” (6). Similarly, the English men think that Indo-Anglican literature is not as good as English literature. However, Indo-Anglican literature has its own charm and is supposed to create a significant place of its own in the future. Now, Indo-Anglican writers realize that an Indian has the same mind and soul as that of the English man. Glorifying the adaptability of the English language R.K. Narayan says: “I was never aware that I was using a different, a foreign language when I wrote in English, because it came to me very easily. English is an absolutely Swadeshi language” (qtd. in Sharan 2-3). Though English publications hold more than a half part in the whole of Indian literary publications today, many difficulties had to be faced by those Indo-Anglican writers.

The prejudice against English is the problem for the Indo-Anglican writers. It is said that English is a foreign tongue and the expression of the deepest layers of emotions and diction is not possible for Indians writing in English. Such prejudice has frustrated and diverted the mind of Indo-Anglican writers. Similarly, the imitation of English writers has been a serious obstacle in the process of full growth and maturity of Indo-Anglican literature. The other problem is the publisher’s indifference and unwillingness to publish their books. Indians have given less importance to English and have taught it as a foreign language since independence. However, some of the writers like Mulk Raj Anand, R.K. Narayan, Rabindra Nath Tagore and M.K. Gandhi have been able to blossom the Indo-Anglican literature and have been able to earn their international name and fame despite all those difficulties.

R(ashipuram) K(ishnaswami) Narayan, probably the most widely read novelist writing in English who was born on 10 October 1906 in Madras, is the son of a school master. Narayan was born in his grandmother's house in Purasawalkam, an old section of Madras city. His grandmother, affectionate though she was, firmly supervised his lessons that he received at a local school and taught Sanskrit Slokas and told tales from Hindu myths and epics which became the inspiring materials for his writing career later. He spent his early years with his grandmother and uncle. Later he joined his parents, brothers and sisters in the family home in Mysore. According to his memories, he was never particularly enthusiastic about academic work.

Narayan had his education entirely in south India. He attended Lutheran Missionary school and Christian College High School (both in Madras) and in 1930 received his B.A. from Maharaja's College (later the University of Mysore). He devoted himself to writing in Modern Indian literature. His mother tongue was Tamil; he settled down in Mysore where the regional language was Kannada. But he wrote purely in English. His easy acceptance of using English in his creative writing has brought him sufficient fame.

He married Rajam in 1935 and the marriage turned out to be a happy one. Rajam did not know English but she was very much interested in the work of her husband. She always remained as a source of inspiration for him. Narayan has reflected Rajam's character and personality in many of his women characters. But unfortunately Narayan's happiness could not last long as Rajam died due to typhoid in 1939, leaving a young daughter, Hema. Her death was a shattering experience for Narayan and taught him to look into the reality of life. It had a significant effect on his writing career. So we find a sort of autobiographical tone in some of his works especially in *The English Teacher*. After some period as a journalist, Narayan started his literary career, with dominance of novels in comparison to other genres of writing.

His literary career started from the publication of *Swami and Friends* (1935). With other subsequent publications. *The Bachelor of Arts* (1937), *The Dark Room* (1938), *The English Teacher* (1945). Narayan's art reached its maturity after the independence of India. During the period he published *Mr. Sympath* (1949), *The Financial Expert* (1952), *Waiting for the Mahatma* (1955), *The Guide* (1958), *The Man-Eater of Malgudi* (1962), *The Vendor of Sweets* (1967), *The Painter of Signs* (1976), *A Tiger for Malgudi* (1983), *Talkative Man* (1986) and his most recent *The World of Nagaraj* (1990). Besides those novels Narayan has written collection of short stories, memoirs, essays and travelogues. *A Horse and Two Goats*. *An Astrologer's Day*, *Grandmother's Tale*, and *Under the Banyan Tree* are the collections of stories. His two travel books are: *My Dateless Diary* and *The Emerald Route*. His collections of essays are: *Next Sunday*, *Reluctant Guru*, *A Writer's Nightmare*, *A Storyteller's World* and *Salt and Sawdust*. His translations of Indian epics and myths are: *The Ramayan*, *The Mahabharata and Gods Demons and Others* published together as *The Indian Epic Retold and a Memoir My Days*. *A Town Called Malgudi*, *The World of Malgudi* are the collections of his fictions. Apart from them, he has written articles for newspapers, journals and magazines which characterize him as a multidimensional literary figure.

At the age of 95, he died in the year 2001 A.D. He was awarded with the A.C. Benson Medal by Royal Society of Literature and the Yatra Award by Rupa and Harper Collins. He was made an honorary member of the American Academy and Institute of Arts and Letters. In 1989, he was made a member of Rajya Sabha. In 2000, the government of India conferred on him the Padma Vibhushan, for presenting a graceful and profoundly human vision of life in his works. His works have been published both in England and the U.S.A. and in both these countries, he has enjoyed a wide popularity.

One of “the Big three” of Indo-Anglican fiction--the other two being Mulk Raj Anand and Raja Rao--Narayan has given significant contribution to the development of the Indo-Anglican novel. As Anand is politically committed writer who takes deep interest in the problems of the oppressed and downtrodden, Raja Rao is better known as creator of metaphysical novel. Narayan is simply the novelist of Indian day to day life. Professor William Walsh holds the view, “If Anand is the novelist as reformer, Raja Rao the novelist as the metaphysical poet, Narayan is simply the novelist as novelist” (qtd. in Sharan1).

Narayan renders themes of universal significance though his stance is Indian. He has a significant position as an interpreter of the Indian cultural scene. He is basically rooted in Indian soil and way of existence. His presentation of life is realistic. Irony, humor and myths are also some components for picturing an ageless rich heritage of Indian culture and tradition. He has projected his world of values juxtaposing tradition and modernity in its different aspects. In that respect, he also mixes certain spiritual and secular ideas with which Indians are normally familiar. As William Walsh observes, “The religious sense of Indian myth is part of Narayan’s grip of reality and his particular view of human life and his individual way of placing and ordering human experience” (14).

Born in a middle class Hindu family in the southern part of India and brought up in a traditional Indian society, the day-to-day life of ordinary middle class people has influenced Narayan’s literary life. He was very much familiar with these things. He was from an orthodox Hindu family background and thus grew to be a typical Indian. His art is of “resolved limitation; like Jane Austen, he too is content with his little bit of ivory just to many inches wide” (Iyenger 360). He confines himself to his own society and its surroundings with middle class people and their ordinary life style. He takes a small group of characters from narrow scene and brings them forth in

their oddities and angularities and explores the inner countries of their mind, heart and soul.

He admires traditional Indian soil with all its spiritual richness in his writings. “He is at his best in depicting social comedy cantered on a sensibility that is truly Indian” (Cawasjee and Shahanne, 115). All of his principal characters bear the traits of typical Indian soil.

His novels sometimes express different dimensions of life that he has gone through in the process of living. Gandhian principles have also influenced his writings as he was living a writerly life during Gandhian revolution of non-violence. That is why many of his novels are based on the ideal of Gandhism like *The Sweet Vendor*, *Waiting for Mahatma*, *The World of Nagaraj*, *The Financial Expert* etc. commenting on Narayan Sharan says, “Narayan depicts only the middle class people and fumbles when he goes out of his range. His typical men and women are caught up in the web of tensions. They attempt to break through them and they often succeed in their endeavours” (10). Sharan shows Narayan’s real characterization.

Similarly, certain themes recur in the novels of R.K. Narayan. One of them is man’s susceptibility to self deception due to the entertaining illusion. It is the most recurrent theme in many of his novels. The other themes are: the renunciation, generational disaffiliation, conflict between tradition and modernity, the East-West encounter, education and so on. One of the critics, William Walsh, comments, “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” (qtd. in Sharan 340). The themes of Narayan are all inter-related and inter-dependent. His primary focus is in character. He says, “I value human relationship very much, very intensely” (qtd. in Sharan 10).

In almost all his novels, he presents two sorts of generation: new and old. For example Chandran and his parents in *The Bachelor of Arts*, Mali and his father, Jagan, in *The Vendor of Sweets*; Daisy and Raman's aunt in *The Painter of Signs*, Tim and his uncle in *The World of Nagaraj*, Balu and his father in *The Financial Expert* and so on. The new generation-Chandran, Mali, Daisy, Tim, Balu stand for modernity. They are influenced by western material world. They prefer love marriage which is unheard of in traditional Indian society. They like to join different clubs and film studios. They are unaware of their tradition.

Narayan has vividly drawn the conflict between these two (tradition and modernity) in some of his novel like the case in *The World of Nagaraj*. Nagaraj wants to get peace and solace wearing the Sanyasi garb but his nephew frequently goes to the night club and returns at midnight with the trail of alcohol. Likewise in *The Vendor of Sweets*, Mali goes to America and has the habit of beef-eating whereas his father opposes even to use toothbrush viewing that the bristles are made of pig's tail and uses twigs as his ideal toothbrush. Similarly, in *The Painter of Signs*, Raman's aunt worships gods everyday but Raman packed these gods into the cupboard to welcome Daisy. In a similar manner, in *The Financial Expert*, Margayya performs Laxmi-pooja for forty days to have more wealth, whereas Balu, his son runs after wine, smoke and women.

A chronological and superficial study of Narayan's novels provides a sort of general view of Hindu life which is based on the Indian humanism and it also admires the western humanism. His first two novels *Swami and Friends* and *The Bachelor of Arts* portray the first stage of Hindu way of life, the scholar in childhood and early manhood respectively. At the end of *The Bachelor of Arts*, Chandran is seen becoming a householder. *The English Teacher* presents a story of married love and fulfilment in spite of a heart-rending bereavement. His latest novel *The World of*

*Nagaraj* shows the traditional Hindu way of life of Nagaraj. Narayan portrays the life with children, father -son relationship in *The Financial Expert* and *The Vendor of Sweets*.

Family and familial relationships are recurrent elements in Narayan's novels. Family is used as a backdrop or background against which the lives of his character are presented. The family relation lilac man-woman (husband-wife) relationship of *The English Teacher* and *The Dark Room*, uncle-nephew relationship of *The World of Nagaraj*, father-son relationship of *The Vendor of Sweets* and *The Financial Expert*, form the main subject of these novels. Along these family relations different aspects of family life are also dealt in his novels.

Religious subject matter (rites, rituals) and social beliefs of the South Indian Society occupy more or less space in each of his novels. Beside these. Narayan throws some light on human passion such as, love, sex and so on. Because of the upheaval and replacement of the traditional values by the western and modern civilisation, the various human situations are depicted in his novels. The modernity touches the society as well as people. Narayan depicts the conflict between these two values (traditional and modern) clearly, in his novels.

Narayan's presentation of life is realistic. His writings basically reflect the "Indian soil and the way of existence" (Sharan 8). Without being didactic, he renders a profound vision in his novels. His exploration of family relationships is the outcome of his own personal experiences as he was brought up in a joint family, which made him familiar with all the family, codes, ideas and values. A chronological study of Narayan's novels make us realize that his protagonist has a gradual growth. An innocent school boy Swami of *Swami and Friends* grows into a college youth in *The Bachelor of Arts*, then becomes an immature man (husband) in *The Dark Room*, then a mature professional man Margayya in *The Financial Expert*. Then his protagonist,



Nagaraj, of his last novel, *The World of Nagaraj* seeks for spiritual salvation at the last stage of his life. Narayan's sixth novel, *The Financial Expert*, is his masterpiece, and Mr. Walsh calls Margayya, the hero of the novel, "probably Narayan's greatest single comic creation"(30).

Most of the novels of R.K. Narayan are set in the fictional town of Malgudi. Malgudi is quite imaginative but it is highly touched by several realistic glimpses. This is a mixture of both components-traditional as well as modern. They are interwoven. It exists on two levels: the time ripened traditional values that shaped the culture and emotional outlook and the modern way of living arising from western notions of progress. On the one hand, Malgudi town is modern since it has modern amenities like hospital, college, library, railway station, bank, theatre and even a jail. However, it has its own traditional roots, customs, values, beliefs and faith in luck. In this context of setting, A. Hariprasanna says: "Malgudi is a world where the human drama is enacted by various fictional characters men and women of Narayan. It tries to show how Malgudi represents the society of world at large, being a microcosm of the macrocosm"(12).

Malgudi is a symbol for Indian. It is typically south Indian town and Narayan presents it in his works vividly and realistically various critics have tried to identify the original of this mythical town. K.R. Lynger speculates that "it might be Lalgudi on the Kaveri or Yadavogiri in Mysore"(363). Narayan's Malgudi is a combatant which has many of the landmarks similar to that of Malgudi described in his novels. However, none has yet been able to arrive at any definite answer. Malgudi has all modern amenities such as roads, railways, hotels, hospitals, clubs, educational institutions, printing presses, photo studios, bank and industries. Malgudi is people by average and ordinary men and women who generally middle and lower middle classes of south Indian society.

The imaginary town of Malgudi becomes a real living presence which is felt in each novel to novel, from the early thirties to the nineties, from the early novel *Swami and Friends* to the latest and most recent novel *The World of Nagaraj*. From a simple town it develops into a metropolitan city with modern streets, banking corporations, circus and so on. All those changes affect the geography of the place as well as the social, political and cultural contours of society. Malgudi is quivering traditional values and modernity. East and west are inextricably mixed up which creates the psychological and social tensions involved in the uneasy conjunction of old ways and new evolving values.

### **Literature Review**

Many critics have thrown light in their own manner on R.K. Narayan in general and *The Financial Expert* in particular. One of the critics Graham Greene observes a strange mixture of humour, sadness and beauty in Narayan's novel. He comments on Narayan's "complete objectivity, complete freedom from comments"(qtd. in Hariprasanna 189). Narayan came to novel writing from journalism. Hence, journalistic narrative style is evident in his novel writing. He handles English language successfully. For Narayan English is an absolutely 'Swadeshi language.' He uses 'Bharat brand' of English which suits the prevailing Indian conditions. Due to the fusion of humour and irony his technique becomes impressive. In this regard, N.N. Sharan says:

His ironic dimension is an integral part of his comic vision. He explores the tremendous possibilities of the comic in the common place world of Malgudi. He is essentially a comic ironist who has taken a keen interest in Indian life in and around Malgudi. His humorous portrayal of outer and inner conflicts of man with touches of pathos and irony demonstrates his insight into the human reality. It

shows his love for values in life too. His novels may appear to be regional at the outset but they transcend their limit and acquire universality. They provide fascinating studies of human drama and the little ironies of our daily life. (5-6)

Thus Narayan shows his comic and irony vision in his novel. The novel is set in and around Malgudi. His language is simple and Swadeshi.

Comic vision of Narayan not only deals with humorous side of life and its joys and delights but also with the serious aspects of life. Narayan's fine sense of humor was observed by Graham Green who rightly points out in the Introduction of his *The Bachelor of Arts* "A humour strange to our fiction closer to Chekhov than to any English writer, with the same underlying sense of beauty and sadness"(vi). Narayan's minute observation and depiction of life gained him this likening to the great master. And it is apt here to quote what Chekhov himself comments of his own art. "We? We paint life as it is and beyond that 'no glee-up' nor 'glee-down'. Beyond that if you lashed us with ships, we could not go" (qtd. in Hariprasanna 170). This provides landmark to say that Narayan is also a realist. The minute details regarding the ways to people, their likes, dislikes, food, rituals and other things are described without glorification. Narayan provides real life situations in his writings by drawing widely from the real ordinary everyday life of middle class family, their hopes, passions and emotions.

Narayan is primarily an artist with comic vision. He has delighted his countless readers with Malgudi novels for over fifty years. Shashi Tharoor, an Indian critic, praises Narayan's craftsmanship in this way:

A master story teller whose language is simple and unpretentious, whose wit is critical, yet healing, whose characters are drawn with sharp precision and subtle irony, and whose narratives have the

lightness touch which only a craftsman of the highest order can  
risk. (III)

Narayan is strikingly Hindu in attitude, custom demeanour, conversation and practice. His novels conform to the Indian cycle view of history. One of the critics Margaret Berry in *South Asian Review* writes:

Narayan is to see into the soul of classical India: dominantly idealistic and mystic, on its Dravidian side to some extent life-negating and world-denying, on its Aryan side life-affirming and joyous; engaged in a caste system founded on individual Dharma and Karmas and little concerned with practical public reform: resting in the perceived reality of Brahman and his myriad manifestations. (73)

The above extract shows Narayan as a soul of classical India. He beliefs in religion. Margaret Berry explains there are two sides of life. One is Dravian side i.e. negative aspect of life and another is Aryan side i.e. positive aspect of life. It is the belief of Hindu mythology.

Narayan had started writing under the influence of events occurring around him. His main concern was the small segment of the Indian Middle-class society and traditions as embodied in his ever growing town Malgudi. C.D. Narasimhan says, “He has scarcely stirred out of Malgudi the Municipal limits of Malgudi they invariably came back, sadder and wiser-such is the spirit of place”( 7 ).

Hence, Narayan’s setting is quite imaginative, i.e. Malgudi. The place becomes the backdrop of the customs, beliefs and way of life. Malgudi operates at two levels, the human and topographical. On one level, Malgudi appears to enclose the grand humanity like grandmothers, and grandaunts with their oral tradition and religious rituals: while on the other, there are hotels, cricket clubs, hire purchases-in fact all modern amenities. Readers become familiar with the human world rather than

with the topography. Narayan seems more interested in human world than in the vast expanse of nature. W. Walsh correctly points out, “The physical geography of Malgudi is never dealt with as a set piece but allowed to reveal itself beneath event” (54).

Most novels of R.K. Narayan draw attention to protagonists who are seen as rooted in traditions, customs, and superstitions. In the same way *The Financial Expert* offers a gentle tale of a petty money-lender whose life is believed by worshipping of goddess Luxmi for forty days with pure local ghee and the ash of red lotus is a mysterious story. A Hariprasanna comments on the writing techniques of the novel, “He is an enchanter, it is beautifully written, funny and haunting, evoking in marvellously rich detail the atmosphere of a small town in southern Indian and creating a magical world into which the reader is instantly drawn”(188).

Narayan is able to transform a particular limited region into a symbol of India and Indian life. His treatment is so convincing and vivid that the readers begin to feel that whatever happens on Malgudi, happens everywhere. As William Walsh points out:

He is much preoccupied with the skills and problems of various kinds on work, commerce, teaching, journalism, money-lending, sweet-making, typical of Malgudi and of India as a whole. His hero is usually modest, sensitive, ardent, wry about himself and sufficiently conscious to have an active inner life and to grope towards some existence independent of the family. The family is the immediate context in which he operates and his novels are remarkable for the delicacy and precisions of the family relations treated—that of son and parents, and father and daughter in *The English Teacher*; of father and son in *The Financial Expert* etc. The firmly delineated town, therefore, is the outer circle of the action within it is the subtler and more wavering ring

of the family; and at the centre of that stands, or rather flinches, the Narayan hero, engaging with the universal problem of just not being but also of becoming and growing into a mature human being. (74)

Sharan also gives emphasis on Narayan's writing technique. Though in a very small scale he takes Margayya's tension between the ideal and real world. Margayya wants to live in his real world renouncing all the worldly materials and he can succeed and come to real world.

In this way, most of the critics have dealt with the idea of Narayan's craftsmanship, spiritualism, mysticism, human nature, generational gap, conflict and so on. But no remarkable attempts have been made to study "humanism" in the novel -- a task that the present study undertakes deploying Liberal Humanism as a theoretical tool which will be critically analyzed in the succeeding chapter.

The present research has been divided into four chapters. The first chapter presents a brief introduction about the writer and his works including the reviews on *The Financial Expert*. The second chapter tries to explain humanism as a theoretical modality. On the basis of the theoretical tool outlined in second chapter, the third chapter will analyze the text as a considerable length. It will sort out some extracts from the text as evidence to prove the hypothesis of the study. This part serves as the crux of this research. Finally, the last chapter is the conclusion of the research on the basis of textual analysis in chapter three. The present researcher will conclude the explanation and put arguments forward in the preceding chapter and prove Margayya as a descendant in his peaceful life journey in the novel *The Financial Expert*. Margayya as a financial expert borrows money at a small interest and lends it to the needy at a higher interest. Margayya possesses a lust for money at the beginning but Narayan shows his inner potentiality for betterment.

## **Chapter II**

### **Liberal Humanism**

Humanism that can be defined as the integrated system of human meaning, goals, values and harmonious programme of human fulfilment, assumes the dignity and the central position of man in the Universe. On the other hand, it is a system of belief that emphasizes on common human needs and seeks ways of solving human problems. Humanists focus on “the importance of the study of classical imagination and philosophical literature, but with emphasis on its moral and practical rather than aesthetic values”(Abrams 79). Humanism seeks to clarify man’s goal, values, ideals and helps to achieve his full human thought bringing him in ever deeper and more intimate kinship and harmony with the surrounding life and society.

The idea of Humanism is as old as man himself. The first conscious emergence of human existence is the real origin of the concept of humanism. Humanism is related with man and nothing else. Without man, any kind of humanism is quite impossible in practice; even theoretically it is unconceivable. With the passage of time, the idea of humanism developed through human associations, languages and institutions. The spirit of humanism induced in all men and women a feeling of being united and an enthusiasm for being one with the entire humanity. This is the basis of all humanism although complete unity and harmony is dissatisfied by several conscious and unconscious, human and natural, interruptions in man’s life.

Many persons, having brilliant minds, appeared in human history. They launched numerous movements enhancing the ideals of humanism. From time to time, great men offered an impetus to the current of humanity. Progress, however, had always been slow. It was arrested for a long period because of the interruptive forces which were created by man as well as nature. But the stream of conscious humanism was constantly present in the behaviour of human beings. A philosophical existence

of humanism, along with his historical continuity, is found in all the cultures of the world from the earliest known time to the present day. Humanism and culture are essentially twined together. The humanists always struggle with human sufferings in order to achieve peace and order.

Samual Johnson, the eighteenth century humanist writes The Truth is that the knowledge of external nature and the science which that knowledge requires or includes are not the frequent business of human mind. We are perpetually moralists, but are geometricians only by chance. (79)

A strong current of humanism was present when Socrates came and moved with the light of philosophical ideas. Socrates was rather of opinion that what we had to learn was: how to do good and avoid evil. He proved himself a unique example in the defence of humanism. He said, “The unexamined life is not worth living. I would rather die, having spoken after my manner, than speak in your way and live. The difficulty is not to avoid death, but to avoid unrighteousness, no evil can happen to a good man, either in life or after death”(4). Socrates has emphasized the need of self-knowledge. Unless a man knows what is good for him, what would make him a whole man, he cannot avoid unrighteousness. Socrates conceived man to exist as a whole, unified, harmonious human being. His thoughts were impelled by human love and he set an excellent example of humanistic tradition by revolting against hypocrisy and dishonesty.

Another Greek philosopher, Epicurus represented the hedonistic aspect of humanism. The philosophy of Epicurus was primarily designed for securing tranquillity, but the later developments considered pleasure to be the only good. Pleasure, he said, is the beginning and end of the blessed life. For leading a life of pleasure, all efforts should be made by men here on this earth, because after death, there remains nothing except atoms. In ancient Indian culture, the well known



humanist, Charvaka like the Epicureans preached that man, the living man, was the centre of all activities. Man's ethical activities should be aimed at deriving enjoyment. The Charvaka philosophy declined to believe in any soul, God and life after death because the only source of valid knowledge for them was sense perception. They held that life and minds appeared when material particles came together and assumed some structural patterns. Their humanism was interested mainly in the problem of what to do with this life and maintained that, because life and mind disappear when material particles separate as happens necessarily at death, man should make the best of life here on earth and enjoy whatever enjoyment is possible.

It was in the days of social and spiritual turmoil in ancient India that Mahavira made his appearance. As a humanist, he emphasized the interest and harmony of man who could work out his own salvation by shunning all unrighteousness. For Mahavira, man is a way-farer, and the way is the way of the development of his own being towards perfection by austerity and also by his righteous conduct. His religious thought revolved round man and the principle of self-help. Man is the maker of his own destiny and he can achieve his own salvation by his own good deeds.

Gautam Buddha, the contemporary of Mahavira, also propounded a philosophy of humanism. He launched a powerful movement for social revolution by denying the existence of all supernatural elements in life. He devoted his time in studying the human problems and put his finger on the fact of life that "people are living in suffering"(5). The recognition of suffering and the removal of it were the starting steps of Buddhist humanism. The Buddha revolted against all blind traditions and cruel orthodoxy of Brahmanism, which mutilated the beauty and grace of human existence. His aim of life was to liberate the fettered humanity from the clutches of injustice and barbarism prevalent in his time.

Buddhism, as a theory of humanism, has no god, no immortal soul, no creation, no last judgement. The Buddha himself is not a saviour but a teacher, and more especially, an exemplar of good life. He was born as a man and died as a man: everything about him is unequivocally within the domain of nature. Every human being, therefore, can aspire to imitate him wholly, and indeed, to become himself a Buddha, an enlightened one. Buddhist humanism sets man even above the gods, but without a trace of the impiety of worshipping man as God. Buddhism does face the serious problem of how to cultivate detachment without weakening the impulse to improve man's lot, whether in society or against the forces of nature.

Cicero was predominantly figured as a humanist in the Roman culture. He centred his thought around man. For him man could make independent decision without detailed interference by fate and gods, even though man had limited knowledge of things. He emphasized the need of moderation in human conduct and social relations. He believed that man's guiding rule "in the decision of practical conduct, must be respect for his fellowmen"(5).

Confucius, as a humanist, denied all gods and stressed the need of man's duty towards man in order to achieve an associated harmonious living of all men. His main concern was with morals, man and state. His humanism is based on the principle that "measure of man is man" which is interpreted as righteousness, benevolence and nobility, beginning with the individual and extending to the family, the community, the nation and the world. He made a strong moral force in his own times and continued to influence the minds of thinkers and is still regarded as the wisest man in the culture, because, as a humanist, he found the secret of life in men and their better relationship. His attitude towards religion was critical as he was "rationalistic and decidedly humanistic in his outlook"(6).

Renaissance also carried on a humanistic movement. Renaissance humanism revolted against the other-worldliness of Medieval Christianity, a turning away from pre-occupation with personal immortality to making the best of life in this world. Renaissance writers like Rabelais and Erasmus gave whole hearted support to the joyful living and to the exuberance of human existence. They did not believe in the ascetic monk, but in a new type of the universal man delighting in every kind of earthly achievement. The Renaissance movement in Europe revolted against the authority of the Catholic church and the religious limitations on human knowledge. The same humanistic intellectual awakening was individually upheld by the Italian artists, philosophers, and litterateurs though their humanism was more theoretical and academic than practical. They confined it to the study of humanities. In other words, at times Renaissance humanism's revulsion against the repressive other-worldliness that had held human nature in bondage for so many centuries turned into almost pure paganism, which rejected the efficacy of Christian supernaturalism.

In medieval India, some of the seers and sages revolted against religious orthodoxy and social discrimination. They launched the Bhakti movement with a spirit of moral and social regeneration. They carried on the humanistic tradition of the Buddha and Mahavira; they demanded that man should not be ignored in the name of religion. Medieval saints concentrated their attention on the dignity of individual and rightful place to man in society. The concept of universal freedom and universal fraternity of unity in diversity and of divinity in humanity that we find expressed in the essays of Emerson and the dialogues of Plato are foreign to the western philosophic tradition. They are primarily expressions of Oriental visions. Historically, they are exclusively Oriental philosophical contributions. In a word, Plato and Emerson represent in the West India's philosophy of idealism and intuition. The Vedantic is the Platonic and the Platonic is the Emersonian.

In Marxism man or being as an entity does not exist but men in the collective exist, formed or transformed by the society in its historical situation. Contrasted with Marxist humanism is Indian humanism that grounds itself in the metaphysics of the Real Self God or Brahman. Marxist beliefs that god is already dead. But in eastern humanism god is still alive and worshipping. Indian humanism i.e. religious is formulated in the *Mahabharata*. In the epic God declares that:

The secret of the highest Truth is that there is nothing superior to man. Service to man is service to God. Know that Dharma (righteousness) is my beloved, first born spiritual son, whose nature is to have compassion on all creatures. In this character I dwell within all men both present and past through many varieties and forms of existence for the preservation and establishment of righteousness.(52)

The spirit of devotionalism created a way for the Indian Renaissance. It emerged with certain forces which were modern in character. With the introduction of Western education in India, a new spirit of intellectual quest was generated and it applied itself to religious, social, economic and political problems. The intellectual renaissance of India has been great causal factor in the rise of modern Indian Humanism. It emphasized the need of social reforms so that the oppressed people could rise to dignified social level.

The ideal of communism, as the Marxists say, is the real aim of mankind, which is based on a thorough analysis of objective causality and the laws governing social development. It is the knowledge of objective necessity and its employment in the interest of man that constitutes human freedom. Freedom does not abolish objective necessity. It signifies that man understands necessity and exploits it for his own ends. Man's activity is free only when it corresponds to objective necessity and

his freedom consists not in imaginary independence from the laws of nature and society, but in the knowledge of these laws and the ability to make them serve human needs.

The course of social and cultural development is not a materialistic determinism that man's actions are absolutely determined by the material forces around him. Man's actions, and the material changes, which these actions bring about are the product partly of the material world outside him, and partly of his own knowledge of how to control the material forces. The knowledge of natural phenomena, therefore, cannot be separated from the revolution which the working people wish to bring about in the world. A sort of deep revolution is advocated by the Marxists for achieving the goal of classless society. The true humanism finds its expression in love for oppressed humanity; and the relentless prosecution of the class-struggle, for the classless society is the indispensable condition for the victory of proletarian humanism throughout the entire world.

Another champion of realistic humanism is Bertrand Russell who, although not a Marxist, yet emphasizes that exploited and oppressed people should unite themselves in the cause of promoting those social conditions on which a more joyous and more widely shared happiness depends. Russell is deeply concerned with man's place in the universe and the nature of the good. He does not find a true explanation of man's place in the universe in the existing religions like Hinduism, Islam and Christianity, because for him, they are both "untrue and harmful" (Jatava 53). No man according to him, is religious by reason and conviction. The religion which a man accepts is that of the community in which he lives. The influence of environment is what leads a man to accept a particular religion. He says that religion is untrue, because it does not have a scientific basis; it is also harmful, because cruelties and crimes are committed in the name of religious sanctity.

Religion has no rational and scientific basis. It is primarily and mainly grounded in fear. Fear is the basis of the whole thing--fear of the mysterious, fear of defeat or death. Fear is the parent of cruelty, and therefore, it is no wonder if cruelty and religion have gone hand-in-hand. People have now begun to understand things in a way less fearful and more scientific. The fear grounded in the minds of the people must be removed if man is to have a happy and better society. Russel says:

We ought to make the best we can of the world, and if it is not so good as we wish, after all it can still be better than what these others have made of it in all ages. A good world needs knowledge, kindness, and courage; it does not need a regretful hankering after the past, or a fettering of the free intelligence by the words uttered long ago by ignorant men. It needs a fearless outlook and a free intelligence. It needs hope for the future, not looking back all the time towards a past that is dead, which we trust will be far surpassed by the future that our intelligence can create. (24)

Here, Russel shows the greatest barrier of will is fearness. It decreases the thinking power of a person. He further says that a good mind needs knowledge, kindness and courage which improves thinking power of a person. A intelligent and fearlessness person have a good mind and knowledge.

The materialistic view is not so powerful in denying man's freedom as religion is. Religion is the greatest hurdle in the way of man's free activities. Religion prevents our children from having a rational education; religion prevents us from removing the fundamental causes of war; religion prevents us from teaching the ethics of scientific co-operation in place of the fierce doctrines of sin and punishment. It is possible that mankind is on the threshold of a golden age; but, if so, it will be necessary first to slay the dragon that hoards the door, and this dragon is religion. There are, as Russell

holds, two realms in the universe: the realm of nature and the realm of value good or bad, right or wrong has no bearing on the world of nature. There is no doubt that man is a part of nature which has produced his desires, his hopes and fears, in accordance with the physical laws. Man is the outcome of natural laws, and their victim in the long run. This nature is neither good nor bad, and is not concerned to make men happy or unhappy. Nature is uninteresting and neutral towards man's fortunes and misfortunes. It has nothing to do with the destiny of mankind.

But in the realm of value, man occupies a different place and a supreme position. Nature is only a part of what man can imagine. There is no outside standard to show that man's valuation of things is right or wrong. Man is the ultimate arbiter of values. In this sense, man is greater than nature. In the world of values, nature itself is neutral, neither good nor bad, deserving of neither admiration nor censure. Thus man creates values and his desires determine their standards. In this realm, man is king, and nature is only a part of that kingdom. In this realm, we are kings, and we debase our kingship if we bow down to Nature. It is for us to determine the good life, not for Nature-not even for Nature personified as God (25).

Man is alone responsible for the ideal world of his dreams, and the lack of final harmony between his moral quest and the conditions of physical existence cannot excuse failure to exercise this responsibility. Therefore, all the intelligent men of the world should get themselves united in the cause of promoting those social conditions on which a more joyous and more widely shared human happiness depends. It encourages man for achieving a good life. "The good life" as Russell said "is one inspired by love and guided by knowledge. Knowledge and love are both indefinitely extensible; therefore however good a life may be, a better life can be imagined. Neither love without knowledge, nor knowledge without love can produce a good life"(26).

Knowledge can be disseminated through education. Education is a very important means for enlightening men, women and children. Russell does not favour conventional moral teaching. He stands for all sorts of teaching, including an adequate portion of sexual knowledge, related to the full development of human personality. There should be the freedom of the individual human spirit to express its beliefs and hopes for mankind. New hopes, new beliefs, and new thoughts are at all times necessary to mankind, and it is not out of a dead infirmity that they can be expected to arise.

Russell says that the world needs reasonableness, tolerance and a realization of the interdependence on the parts of the human family. This interdependence has been enormously increased by modern inventions, and the purely mundane arguments for a kindly attitude to one's neighbour are very much stronger than they were at any earlier time. It is to such considerations that we must look, and not to a return to obscurantist myths. Intelligence, it might be said, has caused our troubles; but it is not unintelligence that will cure them. Only more and wiser intelligence can make a happier world. The happier world should be without war. The humanist philosopher was against war and was an active supporter of stable peace in the world; and has seriously campaigned against the inhuman effects of nuclear warfare. Peace is essential for a happier world, only when it is brought about by positive, and not by negative means.

According to Dewey, human institutions are necessary for man's development, enjoyment and happiness. Law, state, church, family, friendship, industrial association, including other human institutions and arrangements are essential in order that individuals may grow and find their specific capacities and functions. With the help of these institutions, human life can be made happy, but none of these is absolute in authority and command.



Freedom of the individual is to be protected by every society as well as state. Freedom, for an individual, means growth, ready change when modification is required. Individual freedom also includes efforts for collective efficiency and power. The best guarantee of collective efficiency and power is liberation and use of the diversity of individual capacities in initiative, planning, foresight, vigour and endurance. Human personality must be educated, and personality cannot be educated by confining its operations to technical and specialized things, or to the less important relationship of life. Full education comes only when there is a responsible share on the part of each person, in proportion to capacity, in shaping the aims and policies of the social groups to which he belongs. Social responsibility through individual freedom is the keynote of Dewey's humanism.

The term 'humanism' has meant and continues to mean different things to different persons. N. K. Devaraya has his own view about humanism. According to him, humanist society does not need merely a theoretical education, but a thoroughly practical education. Man fulfils himself and his knowledge through action helps him in that process. The growth of human knowledge is parallel to and depends upon man's growing capacity for material practice, or action.

Education is a proper means to train and prepare the individual for adjusting himself to the environment, and therefore it is necessary to study the history of mankind: its events and institutions, with a careful and scientific outlook. Devaraya further says that love and friendship form the basic needs of a good social life in creative humanism, but man's creativity does not mean wishful thinking, but a careful observation and continuous reasoning to master his environment and to use it to fulfil his needs. According to Prof. Devaraya:

The creative humanists agree that the nature of man is free and firmly stand for 'individual freedom.' They agree that the economic

craze, mechanization and other aspects of modern civilization may crush the very foundation of modern imposition, and appeal for higher form of creative life, Man should be inspired by the larger interest of mankind and live in a way which is suited to his nature, with the hope that he may contribute much to the enrichment of human society.(95)

The distinctive feature of creative humanism as a whole is its insistence on that men are responsible to decide whether to live as free human beings or as mere tools of material conditions. There is the responsibility to create a civilization based on freedom, democracy and creativity embracing the whole of humanity. The creative nature will have no meaning at all to mankind, if men are crushed by their own progress, the acts of violence and indulgence. In other words, the creative nature of man, although tinged with mysticism, is essentially constructive, and therefore, it ought to be used in creating a field of wider happiness for all human beings living in contemporary world.

The literary humanism stands somewhat on different grounds as compared with other forms of humanism: realistic, naturalistic, pragmatic and creative. Moore's humanism is related with a literary movement of early twentieth century: "America, and it has been adopted more recently as the unifying name for a group of individuals variously describing themselves as religious humanists or scientific humanists"(96). Moore is fundamentally concerned with man and especially with the distinctive values which are capable of realization in human life.

Paul Elmer Moore takes his basic stand "on being human."(98) From this point of view, a humanist is one who insists on the significance of truly human activity against those of every sort which deprives human life of meaning and dignity. For Moore, life exists on two planes, the natural and supernatural. The world of

physical force is the world of nature, and above this there is the world of supernatural force, which is the world of man. It simply designates the distinguishing faculty of man. "The supernatural so conceived is properly speaking, not superhuman it is within a man, a part of man's being, just as the natural is"(98).

Man, as supernatural being, is definitely more than a simple individual. It is that part of human personality that helps man rise above the nature. "There is that in every human being which it behoves him to know and cherish, a potentiality, which it is worth his while to develop at any cost, a goal of perfection towards which all his energy should be directed-- the high value of being a man"(98). To be a man is man's own responsibility. Moore is very critical of science, as he says:

Science, with all its perspicacity, can see no place within its scheme for what is after all the heart of humanity and the source of true humanism the consciousness of something within us that stands apart from material law and guides itself to ends of happiness and misery which do not belong to nature. (98)

More does not believe that "man is innately good"(Jatava). Man has to develop his own goodness. It is, therefore, doubtful that man will naturally gravitate towards good. This is what concerned most with Moore's humanism. His literary humanism is an attitude toward life that man may create for himself a place of happiness and value, but in order to do so he himself must provide the impetus. Man may rise to true humanism only when he has his own inspiration. The beginning of humanism, as of religion, is the humanity that goes with a sense of personal responsibility.

The idea of responsibility stands for the responsible free will of the individual. The cause of humanism is identical with belief in free will and purpose as the traits that distinguish humanity from nature. Both man's free will and purpose, are very

important. The goal of humanistic education is to develop his sense of knowing what is man's aim to be realized. In this sense, Moore's humanism is characterized by emphasis upon the free will and dignity of the individual coupled with a major insistence on human responsibility. "Man is free, but he will attain his true humanity only by a self-conscious discipline that recognizes both the responsibility of man's supernatural aspirations and the irresponsible prompting of his natural life"(103).

Tagore represents the poetic, the cultural wing of literary humanism in the East, although he was impressed by western intellectualism with its literary and artistic activities. He appreciated the spirit of scientific quest and adventure, its practical approach, its political idealism and social realism. Tagore was a great poet, a cultural leader of the eastern spiritualism and inner humanity of the world.

Tagore believes in the external nature with a sense of inner most feelings of life. He loves the natural entities and beautiful objects; but he does not allow himself to follow the brutal cult of conquest of nature. His humanism stands for enjoying nature by the creative human spirit. It is joyful harmony, and not brutal struggle, with nature, that can give happiness to man. The adjustment with nature is a necessary condition for love, joy and happiness. In this sense, nature can be transformed into a medium of divine communion.

With a poetic feeling, Tagore pronounced a belief in God; but that God is not apart from man. The individual human selves are the replicas of the creative super-spirit. Man represents the creator, and the individual man is only a unique modelization of God. From this he seems to convey that the real service of man is the real service of God. The cultural humanism of Tagore glorifies man in the name of God, exalts the spirit of humanity, for it represents a qualitatively higher manifestation of the infinite being than the objects of external universe. Reality is the

truth of man; and man it regards, as the culmination of the creative process of a superior power.

The term 'liberal humanism' became current in the 1970s as a shorthand (and mainly hostile) way of referring to the kind of criticism which held sway before theory. The word 'liberal' in this formulation roughly means not politically radical, and hence generally evasive and non-committal on political issues, 'Humanism' implies something similar; it suggests a range of negative attributes, such as 'non-Marxists' and 'non-feminist' and 'non-theoretical'. There is also the implication that liberal humanists believe in 'human nature' as something fixed and constant which great literature expresses. Commenting on this matter, Hans Bertens in his *Literary Theory: The Basics* says:

This view of the individual –or subject, to use a term derived from philosophy- is central to what is called *liberalism* or *liberal humanism*, a philosophical/political cluster of ideas in which the ultimate autonomy and self-sufficiency of the subject are taken for granted. Liberal humanism assumes that all of us are essentially free and that we have at least to some extent created ourselves on the basis of our individual experiences.(6)

The above extract tells the definition of liberal humanism. As a philosopher or politician, liberal humanism assumes all of us are essentially free. According to liberal humanism the ultimate goal of life is to achieve freedom.

This inner essential self can and does transcend all external social forces. In *Beginning Theory*, Peter Barry remarks:

Individuality is something securely possessed within each of us as our unique 'essence'. This transcends our environmental influences, and

though individuality can change and develop, it can't be transformed- hence our uneasiness with those scenes which involve a 'change of heart' in a character, so that the whole personality is shifted into a new dimension by force of circumstance-the miser is transformed and changes his ways, or the good man or woman becomes corrupted by wealth. Such scenes imply malleability in the essence of character which is at odds with this underlying assumption of English studies. The discipline as a whole believed in what is now called the 'transcendent subject', which is the belief that the individual is antecedent to, or transcends, the forces of society, experience, and language. (18)

People are pretty much the same everywhere, in all ages and in all cultures. As Hans Bertens says, "As liberal subjects we are not the sum of our experiences but can somehow stand outside experience: we are not defined by our circumstances but are what we are because our 'self' has been there all along and has, moreover, remained remarkably inviolate and stable" (6).

Literature contains its own meaning - this tenet holds that we do not need to go to outside sources to understand the essence of a literary work. The meaning is inherent in the work itself. Peter Barry further remarks:

To understand the text well it must be detached from these contexts and studied in isolation. What is needed is the close verbal analysis of the text without our ideological assumptions, or political pre-conditions, or, indeed, specific expectations of any kind, since all these are likely to interfere fatally with what the nineteenth-century critic

Mathew Arnold said was the true business of criticism, 'to see the object as in itself it really is'.(18)

The purpose of literature is the enhancement of life-- literature is to be used to enhance human life and values.

Liberal humanism reflects this philosophy but in a different perspective. As Peter Barry remarks:

The purpose of literature is essentially the enhancement of life and the propagation of human values; but not in a programmatic way: if literature, and criticism, becomes overtly and directly political they necessarily tend towards propaganda. And as Keats said, 'we distrust literature which has a palpable design upon us', that is, literature which too obviously wants to convert us or influence our views. (19)

The qualities of literature listed above are the timeless value, the secrets of human nature, individuality, the moral lessons literature teaches all belong to a particular tradition in studying literature. Rather than just being 'what one does' with literature, these ideas about the value of literature come from a particular perspective, which is generally called "liberal humanism" or just 'humanism'.

All humanist, if taken together, give us vividly a bright picture of dynamic humanism. All of them regarded man as the centre of study and investigation. Some of the humanists have raised man to the height of being god-like, whereas humanist like Marx has addressed man to the level of social life. He regards man no more than other species of Nature except that he has a peculiar body with mind and reasoning power. All humanists, however, believe that man and nature are closely related to each other. They are inseparable twins. There are humanists like Marx and Tagore who say that man is free only in so far as he knows the laws of Nature. An ignorant

man can never be a free man. Hence humanists do not doubt about the free and creative nature of man even if he is a part and parcel of nature. This creativity is the real source of continuity of right relations among human beings. It shows that all humanists regard both man and nature as the centre of study. A theory of humanism without sincere recognition of man and nature as the subject-matter of philosophy is incomplete. In other words, the unity and continuity of man and nature is the fundamental basis of all types of humanism.



### **Chapter III**

#### **HUMANISM IN *THE FINANCIAL EXPERT***

*The Financial Expert*, R.K. Narayan's most famous novel, takes us into the humanistic world to attain emancipation and peace through the protagonist of the novel, Margayya. A hardworking man, Margayya lives in his ancestral house with his wife and son and adopts traditional norms and values.

Margayya begins as a small money-lender. He does his business under a banyan tree in front of the Co-operative Land Mortgage Bank in Malgudi. His whole purpose is to help the simple villagers in getting loans from the Co-operative Bank. Narayan shows his humanistic aspect by humanising his character Margayya. Margayya is a wizard who enables to draw unlimited loans from the co-operative bank. The purpose of the co-operative movement is the promotion of thrift and the elimination of middlemen. But Margayya does not believe in advocating thrift. His living depends upon helping people to take loans from the bank opposite and from each other.

*The Financial Expert* is interpreted as a realistic novel. The realistic form of humanism stands for the reality of this natural world and the radical transformation of its social situation for the well being of mankind. Margayya is a realistic hero. His humanism is a realistic humanism. He is the helper of his villagers for their financial effort. R.K. Narayan writes:

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. Margayya didn't believe in advocating thrift. His living depended upon helping people to take loans from the bank opposite and from each other.(2)

Margayya as a human being loves his villagers. He is a petty money lender. He helps the shareholders of the bank to borrow money at a small interest and lends it to the needy at a higher interest. Narayan penetrates his humanity through Margayya. Margayya tries to change the society. In this sense, he is a social worker. Margayya takes his tin box, a grey, discoloured, snobby affair, which is small enough to be carried under his arm. The box contains practically his entire equipment: a bottle of ink, a pen and a blotter, a small register whose pages carried an assortment of names and figures. The box includes the most important item, i.e., loan application forms. When he meets a customer, the very first question Margayya asks is, "Have you secured the application form?"(2).

Narayan's philosophy as a whole plays a vital role in the development of Marx's scientific materialism. This humanism makes a man free from his struggle. It is social struggle. Margayya as a social being lives in society. His life moves with different struggles. Narayan shows the life struggle for survival. Here it is better to write the proverb by Charles Darwin, "struggle for survival." Margayya struggles with his life by working from morning to evening. Different difficulties arise before him. But he does not worry about them. Margayya is endangered by Arul Doss, the head peon of the co-operative Bank. He says that his secretary asks Margayya to come to his office. Arul Doss is insulting Margayya as a working people. Narayan shows the suppression of middle class people upon the working class people. In this situation Narayan writes:

Go and tell them I am not their paid servant. Do they pay me to appear before them when they want me?" Arul Doss, I don't know about you; you can speak for yourself. But you need not speak for me. You may not see a hundred rupees even after a hundred years of service, but

I think I shall do so very soon and who knows, if your secretary seeks any improvement of his position, he can come to me. (14)

The above extract declares the confident of the protagonist. Margayya is never terrified with that secretary, who challenges his employment. Here, Narayan is bold to show his realistic humanism. Challenging also is a realistic humanism. It always happens in our society.

In *The Financial Expert*, the bank secretary suppresses the peon. The secretary further wants to suppress Margayya. But Margayya as a revolutionist rejects his suppression. Arul Doss picks out a handful of application papers from Margayya's box. In this way, Arul Doss has threatened Margayya many times. It is intolerable to Margayya. It is against the mankind. So Margayya challenges him and says:

Put them back, will you? What right have you to put your hand into my box? You look like an educated man. Don't you know that ordinary simple law? Stop your nonsense, you earth-worm! Things have come to this, have they, when every earth-worm pretends that it is a cobra and tries to sway its hood. I will nip off your head as well as your tail, if you start any of your tricks with me. Take care. Get out of my way. (18)

Margayya gives emphasis on money. He feels depression because of his poverty. Psychologically, he is impressed. Then he decides to wear his new dhoti so that no one can suppress him thinking that he is a poor fellow. Margayya wants change. He has taken care to tidy himself up as much as possible. So that he becomes like one possessed. Narayan writes:

He wear a lace-edged dhoti which he normally kept folded in his box. It is of fine texture, but much yellowed now. He had always kept it in

his box with a piece of camphor, and he now smelt like an incense holder as he emerged from his small room, clad in this gorgeous dhoti. (22)

Margayya needs money to be respected in the society. Money is an important element of life. Without money no one can survive. Margayya's struggle for earning money is the next important theme of the novel. Margayya is obsessed with thoughts of money. His mind begins to catalogue all the good things that money has done as far as he could remember. He shudders to think how people could ever do without it. If money is absent men come near being beasts.

One of the most revealing statements about Margayya is, quite simply, "money alone is important in this world. Everything else will come to us naturally if we have money in our purse"(21). Margayya further puts emphasis on money as he says:

People did anything for money. Money was man's greatest need like air or food. People went to horrifying lengths for its sake, like collecting rent on a dead body- it left him admiring the power and dynamism of money, its capacity to make people do strange deeds. (28)

Here, Narayan shows that money is an important thing. A person is ready to do anything for money. It is a essential thing like air and food. Margayya shows his deep interest on money.

Margayya gets satisfaction from the Puja. He concentrates his mind over Puja thinking that it must be fruitful to achieve money. Narayan is a great comic novelist. His comedy is seen at its most varied in the novel, *The Financial Expert*. His comedy is seen even in other four novels representing the ripest in Narayan's mature arts, *Mr.*

*Sampath, The Guide, The Man-Eater of Malgudi, and The Sweet-Vendor*. There is a marvellous scene in *Mr. Sampath*, the pure milk of gaiety, in which garlanded priests, with their foreheads stamped with ash and vermillion and their backs covered with hand spun long wraps dedicate to the gods Mr. Sampath's third- rate studio for the production of a fifth-rate epic applying a millennial poetic ritual to one of the craziest examples of modernity. 'A few minutes before the appointed moment they rose, lit the camphor, and circled the flame before the gods, sounding a bell. Then they went to the camera and stuck a string of jasmine and a dot of sandal paste on it.'

Margayya is attracted by seeing a priest , who has performed a puja. The priest advises him to worship Goddess Luxmi, the Goddess of wealth .Margayya's desire in the front part of the novel is to earn money and so he is ready to do anything to get it. Hence , he follows the priest's advise. He worships the goddess for forty days with pure ghee and the ash of red lotus as directed by the priest. This is clearly viewed by the subsequent appearance. "Oh Goddess, who affordest shelter to all the fugitive worlds!...Thy feet, by themselves, are proficient in affording Immunity from fear and bestowing boons" (69).

He has to repeat it a thousand times each day, sitting before the image of the Goddess. He wears a red-silk dhoti and smears his forehead and body with sacred ash. The cries of the peddlers in the street are submerged in the continuous hum that proceeds from his own throat: his son's continued shout of "Appa! Appa!" is heard by him as a distant muffled sound. A little light comes through the small opening of the shutter. The room is filled with the scent of incense, camphor, sandal dust, and jasmine. All this mingled perfume uplifts the heart and thoughts of Margayya. He is filled with a feeling of holiness- engendered by the feel of the red silk at his waist. He is gratified at the thought of his wife's obedience. "She is quite accommodating," he

reflects. She gets up at five and prepares the jaggery-sweetened rice which has to be offered to the Goddess. As he sits down with his eyes shut, he says to himself:

I have achieved difficult things, grey cow's milk butter, red lotus made into black paste. This time last week I could not believe that I should be able to get together grey cow's milk and red lotus. When the Goddess wants to help a man she sends him where all things are available; and who would have thought that there was a deserted garden. (70)

Narayan's novels are comedies of sadness. The sadness comes from the characters. They are in illusion. Margayya too is in illusion in the novel, *The Financial Expert*. He runs after money. He has no time to share with his family. But later he knows the reality of life. He recognizes the truth of living. He realises that money is nothing before happiness and family reunion.

Margayya's son Balu, who lives with them, is a non-laborious person who does his works not in a good way. He is impressed by modernity and western material world. From his early days he shows awful activities which always hunt his father, Margayya. It is against his humanity. Margayya plans to provide him higher education but he never studies honestly. Margayya calls his son "an unleashed donkey". Margayya behaved wildly whenever he was reminded of their son. "He is not my son", he declared dramatically. "A boy who has an utter disregard for his father's feelings is no son. He is a curse that the Gods have sent down for us. He is not my son"(147). After the debate with his father Balu leaves his house and goes to live with his wife separately.

Margayya goes to assemble his son, Balu where he meets Dr. Pal and two women who are prostitutes. He becomes angry and puts his fingers around his neck

and gives him a push towards the gate with: “Get out of my way, you little idiot!”

Balu has staggered and hit his head on the gatepost. Though he is angry with him his father loves him and his daughter-in-law very much.

In Narayan’s novels, the usual order of life, the normalcy, is disturbed by the arrival of some outsider into the sheltered world of Malgudi, or by some flight or uprooting, but in the end there is always a return, a renewal, and a restoration of normalcy. The normal order is disturbed only temporarily, and by the end we see the usual order established once again, and life going on as usual for all practical purposes. This theme is well-stated in *The Financial Expert*. One of the renowned critic Srinivas Iyengar mentions about this. He says:

In *The Financial Expert* normalcy is restored when Margayya, the financial wizard, loses his ill-gotten wealth, returns to his earlier position, and his good-for-nothing son, Balu, who had been living splendidly in separate house, much sobered by the crash of his father, returns to the modest ancestral home, with his wife and child who now becomes the joy and consolation of his grandfather. ( 89)

Malgudi experiences rapid economic changes and there is a fast economic growth. Many banks and business centres materialize and promote the financial growth of Malgudi. Margayya of *The Financial Expert* becomes a financial wizard due to the impact of the Second World War. “Contractors, stockists and others have a lot of money and the town was reeking with it(34)”. This leads to Margayya’s spectacular rise from a street money-lender to a financial wizard until his downfall. But Malgudi does permit neither Margayya nor Pal to continue for long. Hence the sudden downfall of Margayya who eventually comes back to the folds of the society

and even the broken joint family bonds are restored and the original inevitable life of Malgudi immediately returns.

Margayya, the financial expert, inordinately loves his son born to him rather late in life. He also loves money and accumulates it. Money is one of the chief causes for his son getting spoiled. There is a failure of communication and understanding between the father and son. In the particular novel the central concern gets blended with other strand and motif and acquires a different emphasis. The crisis that Margayya has to face, the choice he makes, and the solution he finds for his problem is very realistic. The novel gives us a considerable insight into the theme of father son relationship, which is an important aspect of the family theme.

The focus from first to last is unswervingly on its protagonist Margayya. The novel tells the story of Margayya's financial ventures and the judgment of his fortunes. But that is not all. It also tells the story of his inexpensive involvement in his only child, Balu, born to him long after his marriage. He has two major obsessions in his life, money and then son. Between these two money seems the stronger obsession and for a considerable time the ruling passion of his life.

In Margayya's single-minded and relentless pursuit of wealth, he does not hesitate to employ methods "both holy and impious"(R.K. Narayan 23). In his craze for money he would have struck us a little more than an insensitive friendly but for his relationship with his son, wife and brother, and his domestic background in general, all of which are firmly particularized in the novel. The comment of Rajeev Taranath are worth noting here:

Margayya as a human entity is preserved all through his changing fortunes as a financial expert, by his unchanging, slightly awkward tenderness towards his wife, son and later, the daughter-in-law and



grandson. His affection for the family is the constant which keeps the other constant of him as an average person, alive.(25)

Narayan's heroes are mostly ascending towards a crisis and finally resulting in a reconciliation. In each of the novels the normal social order is disturbed, there is conflict between the forces of order and disorder, and in the end there is a restoration of peacefulness largely as a result of chance meeting with some mysterious stranger. It is not the absurd or the eccentric or the evil that is established but the good and the normal. There is always a renewal of life, love, beauty, peace. Despite temporary aberration, life must go on as usual. This seems to be the message of R.K. Narayan. In this restoration of normalcy, family and domestic ties play a crucial role. Rajeev Taranath in this connection opines:

The use of various devices which could broadly be brought under the heading of domestic, marks another important mode in which normalcy controls the extraordinary. Domestic situations are repeatedly used as points of reconciliation, for any impulse tends to be individualistic and, therefore, approaching the extraordinary. The crisis is placed within the scope of the influence of the normal. This is seen to advantage in *The Financial Expert* and other novels. Margayya as a human entity is preserved all through his changing fortunes as a financial expert, by his unchanging, slightly awkward, tenderness towards his wife, son and, later, the daughter-in-law and grandson. His affection for the family is constant which keeps the other constant of him as an average person; alive; it places the tragedy of his other self in all light which merges the disaster of the expert with that of the man. (216)

Narayan's hero, Margayya, in the novel *The Financial Expert* is constantly struggling to achieve maturity, and the novel is a depiction of this struggle. William Walsh calls:

Narayan's novels, 'comedies of sadness'. The sadness comes from the painful experience of dismantling the routine self, which, the context being Indian, seems less a private possession than something distilled by powerful and ancient conventions, and secondly the reconstitution, or more frequently, the having reconstituted for one, another personality. The comedy arises from the sometimes bumbling, sometimes desperate, sometimes absurd, explorations of different experience in the search for a new and it may be, an exquisitely inappropriate role. The complex theme of Narayan's serious comedies. Then is, one must not burke at the word in an Indian context, the rebirth of self and the process of its pregnancy or education.(56)

In this novel illusory existence comes through some critical events which precipitate a crisis of consciousness and a new effort of will. In *The Financial Expert* Margayya perhaps Narayan's most brilliant single comic creation, gradually realises his desire for a life freed from illusions in a series of encounters: first with Arul Doss, the dignified peon of the Co-operative Bank, who shows up Margayya's utter insignificance, then with the strangely impressive priest in the seedy temple who rehearses him in rituals for prediction the Goddess of Wealth, then with Dr. Pal, whose "sociological" work, *Bed Life* (later renamed *Domestic Harmony*), eventually makes Margayya's fortune, and finally with Mr. Lal, the astute businessman. The

effect of these meetings from what he now sees to have been his illusory and hysterical past and to determine him wholly in favour of a completely new life.

Liberation and the free spirit of the characters are the main concern of this analysis. Along with that the human relationship raises by the philosophy of humanism will be the key to such analysis. Emancipation of Margayya, his wife Minaksy, and his daughter-in-law Brinda gets momentum with their life journey. As R.K.Narayan in his Novel, *The Financial Expert*, remarks, “Margayya relaxed completely. He lay on a mat with his eyes closed, his wife in the kitchen. His daughter-in-law went into the kitchen”(217).

Not only Margayya but other prominent characters like Balu and his uncle also get new maturity in this novel. They become able to self assess their potentiality. Their transformation depicts the true nature of human instinct that people are born good but they are infected by the evils of society. Most of the characters go through this salvation (reformation) process.

The novel *The Financial Expert* basically revolves round the human relationship at different modes of life. Though while going through the novel we find its touch with other different aspects like cultural dissimilarities, the need of domestic tolerance, and family conflict, all of them in direct and indirect way help to build up the relationship of the individuals. Thus the primary focus of the novel is on human beings and characters, their relationship with each other and their behaviour has got more attention.

As Margayya is a business person, all the family members are worried about his condition because he does not have more time to share with his family. For the betterment of his future they have planned to change his profession. But Margayya is not ready to change his profession recently. Because there are two ways of his

profession: (i) he helps his villagers and (ii) he earns a lot of money by his business.

Margayya is happy with his business. He advises his villagers:

Go away, you fools, you are people who have no self-respect.

As long as you are share-holders, you are masters of that bank.

They are your paid servants. Whose money are they giving  
away? It is your won. (15-16)

Here, Margayya advises his villagers. The bank secretary is foolish and wants to spoil the villagers. They are afraid to speak with him also. So Margayya in an angry mood offers the above extracts.

Margayya's wife is happy with his fast arrival to home than other days. Not only is his wife even his son Balu is happy with him. Margayya tells his wife that they need money as well as love to be happy. Margayya tells it all because he is threatened by the secretary of the bank. He is impressed by his behaviour. He says:

He has every right because he has more money, authority,  
dress, looks-above all, more money. Its money which gives  
people all this. Money alone is important in this world.

Everything else will come to us naturally if we have money in  
our purse.(21)

Margayya views himself as an investor of mankind. He tells his villagers that he is only trying to help them to get out of their money worries. He mutters: "I just want to help people to get over their money troubles. I do it as a sort of service, but let no one imagine I have no better business"(25). He thinks money is the greatest element to live. He shudders to think how people could ever do without it.

Narayan shows his characters optimistic. Margayya says to himself, "Nothing is impossible in this world(29)". Thinking the positive part of life, he becomes happy

not because now he does not have any responsibility for his family but because there is a great possibility for his family to enjoy their life. He does have the capacity for a wider, more generous view of life. As a family member he is closely attached to his family so in their happiness he seeks for his own happiness.

His son's mischievous act of throwing his account book into the gutter forces him to look for a new job. Margayya believes in god and he performs the puja to Luxmi for forty days with ash from a red lotus and ghee from the milk of a grey cow. The Goddess of wealth smiles on him and he meets Dr. Pal, the sociologist and apostle of sex. Dr. Pal is overbearing and modernistic. He lures Margayya into purchasing his manuscript on sex entitled *Bed Life*.

Margayya agrees and at the instance of its author it is renamed *Domestic Harmony*. On a fifty-fifty partnership with the printer Madan Lal, a man from Bombay, this pornographic book is published. The publication of the particular book brings happiness in his life because it shows the great demand of the book in the market. Therefore, Margayya in a happy mood notifies his wife: "We can live differently hereafter, I think. A lot of money is coming in"(102).

As Margayya thinks, he earns a lot of money. But money only is not the source of happiness in his life. Next to money Margayya loves his son. Margayya dreams to make his son an educated person. Though Margayya is ready to do anything for the betterment of his son, Balu, he never appreciates his father's desire. It makes Margayya dejected. Margayya is a busy businessman who could not afford the time for unprofitable honorary work, but he feels he ought to sacrifice himself for the sake of his son's educational progress. He remarks:

I want Balu to grow up into an educated man, graduating from a college and probably going for higher studies to Europe or America. I

have immense confidence in myself now. I can undertake any plan with ease; I can shape my son's future as if it is just so much clay in his hand. My son may become a great government official or something of the kind, or indeed anything in ten years.(108)

The above extract explains Margayya's true love towards his son, Balu. Not only Margayya, his wife, Menaksy also loves her son. When Margayya tells his wife to buy any clothes she liked, but she is more or less in mourning and makes no use of the offer. She merely says, "Tell me about Balu, That is what I need, not clothes" (145).

Human relationships, more particularly family relationships constitute a major theme in Narayan's novels. Family relationship plays the vital role in *The Financial Expert*. As William Walsh points out:

The family is the immediate context in which his sensibility operates, and his novel is remarkable for the subtlety and conviction with which family relationship is treated-that of son and father. The closeness of relationship between the adults and children and the absence of watertight compartments between the worlds of the two constitute the basis of this novel. But the action is developed on the conflict between the egocentricity of an individual member and the family's claim on him. This human-relationship, that is the father-son relationship is of crucial importance.(54)

When Balu runs away to Madras, his parents are in grief. They are in mourning because of his loss. Margayya remembers Balu playing thing that is the lacquer-painted wooden elephant that Balu has played with as a child. It sends a sharp stab down his heart. He has choked at the throat, and the tears come down in a rush, involuntarily.

Not only father-son relationship, brother and brother relationship also is shown in Narayan's novel. Margayya and his brother become enemies. They have a great jealousy in their family. But when Margayya is in grief, his brother loves him. He gives sympathy to him telling him: "If you are afraid to go to Madras alone, I will go with you. I know one or two people there" (159).

The modern jungle of financial speculations and gains causes unhappiness in Margayya's life. He finds his son corrupt both sexually and financially. The son's insatiable greed for his father's wealth destroys his financial image. The novelist ventures to suggest that financial practices may ascend great heights but they can be horribly shaken by the substantial instrument of rumour. Margayya at least shows the wisdom of returning to the starting point once again and advises his son Balu as follows:

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. I hope the tree is still there. Go there, that is all I can say: and anything may happen thereafter. Well, what do you say? I am showing you a way. Will you follow it?(218)

The collision of opposites is seen again in Margayya's attitude to money, This means, servile, bullying man will do anything for money, anything. But when he has it, it becomes not a sordid medium of exchange, but a pure, awesome abstraction, a godhead to be worshipped: Riches any hard-working fool could attain by some watchfulness, while acquiring wealth was an extraordinarily specialized job. It came to persons who had on them the grace of the Goddess fully and who could use their

wits. Money produces a mystic feeling in Margayya which causes him to live in a sort of radiance. As suddenly as money comes, as suddenly it goes again through the intervention of Dr. Pal, who sets about rumours to damage Margayya's credit. But Margayya is not converted or refined by his reduction to penury. His last act is to set his son on the precise path he has taken himself. He has not changed. The Goddess once smiles at him, now she frowns. He and life are just the same.

Narayan shows how Margayya treats Balu when he needs his paternal property. Margayya loves Balu and gives him fatherly love. It reflects Narayan's love, tenderness, and compassion.

R.K. Narayan was influenced more by Rabindra Nath Tagore, Mahatma Gandhi and Jawaharlal Nehru. Their broad liberal humanism has influenced Narayan in his literature. *The Financial Expert* reflects Narayan's broad based liberal humanism. Narayan as a humanistic writer first raises problem of suffering and misery of people and after that provides the solution of it. His way of solving problems as the novel, *The Financial Expert* explores is not through class struggle and the path of violence, neither by worshiping of any supernatural force. His methods and ways of solving problem as expressed in *The Financial Expert* are to teach people to cultivate and extend love, compassion and co-operation among men.

Throughout the novel Narayan's focus is on love, compassion, co-operation and sense of brotherhood, persuasion, happiness and fraternity. Narayan's focus in the novel is in the need of social, economic and political change but it is not through the class struggle as suggested by doctrinaire Marxist philosophers. Rather every page of the novel reflects the theme of liberal humanism. Most often Narayan's characters seek love, and co-operation. This also depicts Narayan's liberal humanism. When Margayya meets Balu in Madras, Margayya cannot believe his own eyes. It is



because the rumour about Balu's death is spread all over the village. He becomes blind in love of his son. Then he says, "You eat, rest, and grow fat- that is all you are expected to do, and take as much money as you like"(174). It shows the theme of love and a need of compromise and co-operation.

Narayan as a liberal humanist shows the liberty and equality of his characters in his novel, *The Financial Expert*. In all spheres of human life, Narayan wishes people for adjustment and not for any hostile relationship either with man or society or nature. There is a true harmony and adjustment between the urban and rural sectors which is shown by the harmony of Margayya and his clients. Margayya accepts any deposit that comes to him, however small it might be. He explains, "I like to make no difference between rich and poor in this business, which exists after all for serving society. We should not make distinctions"(200).

The harmony and reunion of Margayya with his client and family respectively provides relief from despair, passivity and pessimism. It reveals the beauty and order in his life. The harmony and reconciliation also removes conflicts and contradictions. It is said that Narayan concentrates his attention on "concrete humanity as an organic whole"(107). He always dislikes the narrow relationships and dividing walls between man and man.

Similarly, Margayya does not believe on narrow relationships and status. When he requests to have relation with Brinda, Sastri talks about status. Then Margayya says:

I don't believe in it, Sastri....it's not right to talk of status and such things in these days. You know I'm a man who has had to work harte to make money and keep it. But I never for a moment feel that I am

superior to anyone on earth. I feel that even the smallest child in the road is my equal in status. (181)

For the good and well-being of society, there is a need of “social mutualistic co-operation”(108). Extension of love and sympathy is also necessary for human welfare. Margayya is such a person who has social co-operation with his villagers. So the villagers even the teachers of Balu admire him and say that, ‘Margayya was a pleasant and kindly man, who listened to others ‘troubles’(107).

Narayan, as a humanist, has belief in freedom. Without freedom, man cannot be liberal. Freedom is the sole antidote to narrow social needs. Freedom can save man. Because of his freedom Margayya has saved with his opponent, the Secretary of the bank. Freedom provides a free mind and head. Narayan puts his faith in the welfare and freedom of the individual. His humanism and liberality are fostered by an inner respect for the individual self.

Margayya, the hero of the novel, passes his life within his family. He wins all the happiness that is meant for human beings. The novel is an allegory about the insignificance of money in life, and warns people not to think of money as the be- all and end- all of life. Although one of the themes of the novel is lust for money, Margayya is no monster of greed and wickedness. R.K. Narayan has succeeded in humanising him and showing that despite his lust for money, Margayya is a human being like us. His love for money never degrades him to the lowly depths of inhumanity. He raises himself above the pettiness of people who know nothing but selfishness, and cruelty, and who are ready to do engage in all sorts of evils for the sake of money. His love for man redeems him.

## Chapter IV

### CONCLUSION

As an author, Narayan is a builder of new hope for life. He believes on humanity and personal relationship rather than established creeds or conviction. He pleads for a spontaneous life of instinct and passion. For him, human nature is unchanging. As in the novel *The Financial Expert*, the major characters like Margayya, Balu, Minaksy, Brinda and others reflect their common nature of love, affection and enhancement of life. Each character represents his/her true self. Though they have some dissimilarity about the philosophy of life, they come together and become able to make consensus in the matter of love and human relationship. For them, the real essence of life is to enhance love not hatred.

Set in Narayan's fictional small Indian town called Malgudi, *The Financial Expert* follows some significant events in the life of a quiet man named Margayya. Narayan has used the realistic mode to present reality of the highest kind. The study of the novel is therefore fruitful and inspiring.

Narayan is a humanist novelist. He studies men in relation to each other and not in relation to god, religion or politics because such relationships are out-side his range of study. His range of studies is limited by liberal humanism. His characters get happiness in living with freedom. His eyes survey the nature of common humanity. In *The Financial Expert* Narayan has the distinction of being an artist, who writes for the sake of human beings. From this novel he presents a slice of life and human resources. Narayan is a penetrating analyst of human passions and human motives and the springs of human achievement and these make him a great critic of human conduct. He defines human relationship--relation with the family circle and relationship cantering round money and humanism.

Human relationships, more particularly family relationships constitute a major theme in Narayan's novels. As Uma Parameswaran points out: "Paternal love is one of the more significant refrains in Narayan's fiction. There is no character in Narayan so vile that he is not moved by love for children, at least his own"(54 ).

There is a careful selection and ordering of materials and events, people, life, habits, manners, traditions, language, relationship, humanism and so on. of a particular locality. He is able to transform a particular limited region into a symbol of India and Indian life. As a regional artist he has emphasised the unique features of humanism. Malgudi is the only character in his works which changes and grows, and has a soul or spirit of its own. Narayan's treatment is so convincing and vivid that the readers begin to feel that whatever happens in Malgudi happens everywhere.

*The Financial Expert* tells the story of rise and fall of Margayya. Margayya begins his career as a petty money-lender. He helps the shareholders of the Bank to borrow money at a small interest and lends it to the needy at a higher interest. He adopts the simple life and simply rejects the material world. He cultivates his job with help of villagers. In return, he gets profit and satisfaction.

At the beginning the protagonist of the novel Margayya feels that "Money can dictate the very stars in their course" (31 ). However, he later realizes that it was not true. Even his wife is not happy with his money that he earns by working day and night and with his accounts and money bags. Business makes him seem an alien in the house. The only interesting thing about it seems to be the money that was coming in. "But money is not everything"(117). Margayya is soon tired of money business of lending to his rustic clients. He thinks about doing something better for a change. He wants to continue to serve the human as a sort of duty to them. The most important thing in human life is good relationship among all human beings.

In this way human reality of relationship, self discovery, quest for harmony, love, intimacy and affection have been presented and to that part all human beings are oriented regardless of their origin and social surroundings. Love for all and all for love is the true identity of an individual.

R.K. Narayan succeeds in humanising Margayya and showing that despite his lust for money he is a human being like us. The end of his novel *The Financial Expert* is a solution to the problem which sets events moving: the end achieves that completeness towards relationship, family and humanism.

## Works Cited

- Barry, Peter. *Beginning Theory*. Manchester: Manchester University Press, 2002.
- Berry, Margaret. *South Asian Review*. Ed. Satya S. Pachari, Vol. XV, 1991.
- Bertens, Hans. *Literary Theory: The Basic*. London: Routledge, 2003.
- Cicero. "Social and Humanist Thinkers(Indian and Western)". (qtd. in Jatava, D.R.5)  
New Delhi : Ine Shree Publishers, 1998. (5)
- Cowasjee, Saros and Vasanta A. Shahane. *Modern Indian Fiction*. New Delhi: Vikas,  
1981.
- Devaraya, N.K. "Social and Humanist Thinkers(Indian and Western)". (qtd. in  
Jatava, D.R. 95) New Delhi : Ine Shree Publishers, 1998. (95)
- Hariprasanna, A. *The World of Malgudi: A Study of R.K. Narayan's Novels*. New  
Delhi: Prestige, 1998.
- Iyengar, K.R. Srinivasa. "R.K. Narayan." *Indian Writing in English*. New Delhi:  
Sterling, 1985.(360-363)
- Jatava, D.R. *Social and Humanist Thinkers( Indian and Western)*. New Delhi: Ine  
Shree Puplishers,1998.
- Moor, Paul Elmer. "Social and Humanist Thinkers(Indian and Western)". (qtd. in  
Jatava, D.R. 98) New Delhi: Ine Shree Publishers, 1998. (98)
- Narasimhaih, C.D. "The Swan and the Eagle". New Delhi: Classical Publications,  
1960. (7)
- Narayan, R. K. *The Financial Expert*. Chennai: Indian Thought Publications,1952.
- Parameswarm, Uma. "A Study of Representative Indo-English Novelists." Delhi:  
Prestige,1960. (54)
- Sharan, N.N. *A Critical Study of the Novels of R.K. Narayan*. New Delhi: Classical  
Publishing,1997.
- Taranathe, Rajeev. "The Average as the Positive". *Critical Essays on Indian Writing  
in English*, Ed.M.K. Naik. New Delhi: Macmillan,1977. (216)
- Tharoor Shashi. "The Comedies of Suffering". *The Hindu Sunday*: July 8, 2001. (III)

Tilak, Raghukul. *The Guide*. New Delhi: Educational Publishers, 2002.

Walsh, William. "R.K. Narayan" *The Guide*, Ed. Raghukul Tilak. New Delhi: Educational Publishers, 2002. (54,74)