



Characterization in The Financial Expert by R.K. Narayan

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ABSTRACT

Since Aristotle, character has been recognized as one of the essential structuring elements of narrative. The word "character" has two main connotations. The generic one is synonymous with the agent, the doer of the action. The other emphasizes the nature of the agent i.e. the personality traits. Rimmon-Kenan holds the opinion that in the narrative the character is used as the structuring element. He further says that a character can be described in terms of a network of character traits. Direct definition and indirect presentation are two basic types of textual indicators of character. By tracing the rise and fall of the hero, the novelist questioned the ethical and moral codes of living and tried to ameliorate the society. The novelist's art of characterization turned inward where exploration of the interior self became much more important to him than the portrayal of society. It is in this view that the present paper proposes to analyze R.K.Narayan's art of characterization in his sixth novel *The Financial Expert*.

KEYWORDS

One-time action, Habitual action, Act of commission, Act of omission, Contemplated act.

Article: In *The Financial Expert* focus lies all along on the protagonist Margayya. He is the chief centre of interest in the novel. The novel certainly proves the truth of R.K. Narayan's claim that his focus is always on character rather than plot. Of course, this novel has an interesting story with a unified structure, but these are sub-ordinate to the portrayal of character. It is not the unity of structure or the compactness of plot which impresses us so much as the portrayal of characters does. The plot certainly contains dramatic situations which enhance the interest of the story. Narayan's purpose is not to thrill us by means of sensational happenings and incidents. As we go through the novel, we feel more interested in the manner in which the various characters act and interact with each-other. Narayan reveals to us the character of the protagonist, Margayya, by the method of presenting him both individually and in the context of his social environment. The author presents Margayya not only through what he says or does but also through his wild imagining, fantasy, reveries, which serve as devices to probe into his hidden motives what E.M. Forster says, devices to find out "the hidden life at source." (53)

The narrator's use of simple language to describe a complex character like Margayya makes the narrative more fascinating. Throughout the narrative, the narratee is introduced to several characters that may seem to play only a minor role, but are highly developed. Certainly the main character, Margayya, is highly developed and the reader is given many insights into his motivations and thoughts. Other characters in *The Financial Expert* are not so explicitly developed, yet their force cannot be under-estimated, nor can their implicit development be ignored.

Rimmon-Kenan pinpoints the importance of character in a narrative. He says, "In fiction the character is used as the structuring element: the objects and events of fiction exist- in one way or other- because of the character and, in fact, it is only in relation to it they possess those qualities of coherence and plausibility which make them meaningful and comprehensible. (35) He further says that "a character can be described in terms of a network of character traits" (59). Direct definition and indirect presentation are two basic types of textual indicators of character. A presentation is indirect when rather than mentioning a trait, it displays and exemplifies it in various

ways. A trait may be implied both by one-time actions and habitual actions which belong to one of the following categories: act of commission, act of omission, and a contemplated act.

Margayya's art of persuading the poor villagers is his habitual action throughout the narrative which suggests the unchangeable aspect of his personality. He is so much interested in his art that he feels dissatisfied in the printery business and returns back to money-landing at 10, Market Road. It is his art of persuasion that creates comic-ironic effect when he tries to persuade Balu for the continuation of his education. He tries to convince him showing his School Certificate Book. He persuades him showing his marks in Hygiene and advises him to be a doctor. In the beginning, Margayya's verbal fight with Arul Doss seems to be a one-time action but this trait again appears after fifteen years when there is a verbal exchange of words between Margayya and Balu. This trait reaches its climax towards the end when Margayya had a quarrel with Dr. Pal which ultimately leads to his ruin and proves to be a turning point in the career of Margayya. Kenan also holds that though these one-time actions tend to evoke a dynamic aspect of the character often plays a turning point in the narrative.

For a crucial one-time act of omission, we can turn to another character Meenakshi. In spite of knowing Balu's smoking cigarettes, his coming home late, his non-serious attitude to his studies she does not take any action which remains a central concern in the text. These habitual omissions characterize Meenakshi a passive mother in the narrative. She seems to symbolize a middle-class Indian wife who always lives in a haunted man-dominated society. Meenakshi again does not want Balu to live in a separate house after marriage. It is again her act of omission that is responsible for Balu's living separate with his wife. She remains silent throughout her life. She herself comes to the conclusion that "if she wants to live in peace, she should better remain silent as it is no use arguing with her husband". (TFE 137) Her habitual omissions suggest her preference for illusion over reality, which later plays a tragic role in her life. Narayan shows the suffering of middle class wives with his deep insight. Brinda is also presented as a submissive woman. She is the daughter of a wealthy tea-estate owner. Both Meenakshi and Brinda are the embodiment

of Indian womanhood.

Margayya's going to the priest for his advice is an act of commission but his returning back out of fear is a contemplated act which suggests his sense of excessive love, obsession and possession towards his son Balu. He is so much over-possessed by his son that he feels doing anything for his education and later on his marriage which symbolizes a recurrent feature in all Indian families. He becomes a pathetic figure who is unable to see the reality.

"A character's speech whether it is in conversation or as a silent activity of the mind can also be indicative of a trait of a character." (Rim-Ken 63) Margayya's actions and statements both suggest his bigotry. He never wishes to show his ignorance either to the priest or to the printer Madan Lal. He never asks questions to others which he considers an "undignified enquiry". His self-assurance, his self-importance, and his reputation matter so much to him that he does not give any hint of Balu's elopement to others. He does not take help of the police to enquire about the matter. His acts of commission suggest his secretive nature throughout the narrative. He has all the knowledge of others but keeps himself secretive not only to others but to his son and wife also. He tells his accountant not to bring money-sacks in front of Balu.

"Oh!" said Margayya. "Wait a minute then." He quickly passed out of the room, went over to Sastri and whispered: "Don't bring the cash bags yet." returned to his seat, and settled down. He sat looking at his son fixedly, without saying anything. (TFE 203)

Another important character is Dr. Pal. Though he may not be

seen as a major character, the primary motivator in the book is Dr. Pal. The reader is not often allowed to know the private thoughts of Dr. Pal yet he is the one that drives the action. Narayan's mastery of characterization is achieved through his descriptions and effects of one character upon another. For example, while Margayya is explained in detail, the descriptions of Dr. Pal's actions are the result of the some sort of foul play. He is the one behind the sale of the illicit book; he is the one who arranges the horoscope to fit the needs of Margayya and he is the only one who is responsible for the protagonist's downfall. So it is evident that Dr. Pal's role in the story of *The Financial Expert* is quite indispensable. If Dr. Pal were to be taken away from the story, much of the plot interest would be gone. It is through the publication of Dr. Pal's book that the protagonist becomes rich. It is through Dr. Pal that Margayya gets a suitable shop to start his business. It is through the efforts and publicity campaign of Dr. Pal that Margayya begins to receive financial deposits from the well-to-do persons in the town. Margayya could not have acquired the reputation of a financial wizard, if Dr. Pal had not acted as Margayya's tout. But at the same time, Dr. Pal plays an important role in Margayya's fall also. So Narayan's character development technique can very well be seen in the delineation of Margayya and Dr. Pal. His art of characterization turned inward where exploration of the interior self became more important to him. Thus by tracing the rise and fall of the hero, the novelist questioned the ethical and moral codes of living and tried to improve the society.

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