CHAPTER – III

THE THEORY OF KARMA IN THE NOVELS OF

R. K. NARAYAN

The focus in this chapter is mainly on three novels of R. K. Narayan - The English Teacher (1946), The Vendor of Sweets (1967) and The Financial Expert (1952) with a view to discuss the theory of Karma and Narayan's cyclic vision of life. The philosophical principles of Karma, Punarjanma and the cyclic process of human life are incorporated in these novels.

R. K. Narayan's fiction reiterates the doctrine of Karma (action) in the Indian philosophical systems. This innate trust in life and the capacity of its renewal in the face of a threat of its existence is the central principle of his fiction. The Indian philosophy regards this life which functions in a cyclic order subjected to various ups and downs as medium of realizing the true self.

"The Law of Karma is assumed by Samkara. Individuality is due to Karma, which is a product of Advaita. The kind of world into which we are born is just the return of the works of the doer. The individual organism is the working machinery intended to produce that requital in the form of actions and it results into suffering and happiness."

The doctrine of Karma or action brings out the faith in the moral order of the universe. The universe is not a blind unconscious force, nor is it a chance world, but a moral theatre for the art of soul making. The theist in Hindu philosophy believes that Dharma or law is pre-established by the Lord but it does not pre-destine man's fate, for each individual has a free will. No external fate or force determines his fate. Man is the architect of his own
fortune. Man reaps what he sows.

The doctrines of *Karma*, *Punarjanma* or rebirth and *Sansara* or the world are the Indian philosophical attempts to solve the great riddle of the origin of suffering and diversity of human conditions. Man's happiness, suffering, talents, virtues, his birth in the given family with its social status - are all traced to his actions in the previous life. The philosophy of *Punarjanma* goes further and asserts that a man's actions in his past life determine not only his present condition, but also his future life.

According to Hindu philosophy, *Karma* is often described as causal law, operating on the moral and spiritual planes. Just as every effect is said to have a cause in the physical world so is the case in the spiritual and moral world. The law of *Karma* is the law of cause and effect, the succession in which each effect follows its own cause, the result of an action is hidden in its performance. Moreover, the fruits of all actions may not be enjoyed or suffered in one's life but punishment or reward for the action is the eternal truth which makes the world moral or ethical. P. Nagaraja Rao writes:

"The doctrine of *Karma* inculcates in us faith in the absolute justice, that we experience and an attitude of wise, uncomplaining acceptance of the inequalities of life. In the Indian view of life there is the marked absence of bitterness when misfortune befalls them. There is no shouting against injustice, no railing against God. *Karma* induces in us a mood of acceptance and understanding as we know that there is no dark fate that governs us. We move by our deeds." (2)

In the *Bhagvad Gita*, Lord Krishna also holds the individual self responsible for his fate.
(To him who has conquered his lower nature by its help, the self is a friend, but to him who has not done so, it is an enemy.)

Lord Krishna also portrays the cycle of *Samsara* or *Srishti* in the following words:

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सर्वभूतानि कौन्ते यक्ष्ये पुनःस्थानि कल्पादृः विसृज्जायते।
(IX/7) (4)
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(All beings, O Arjuna! return at the close of every cosmic cycle into the realm of nature, which is a part of Me, and the beginning of next I send them forth again.)

So the Indian philosophy upholds the belief in the cyclic vision of the world, individual and the self which are the creations of God. God creates, protects and destroys this world and same is the case with an individual. He is born, grows old and dies. This is the full circle of life, also termed as *Maya*. To break this circle, Lord Krishna tells Arjuna in the *Bhaqvad Gita* that one should devote himself to Him and he will be absolved from this circle of birth - death - birth, sorrow and pain.

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मामपेत् पुनर्जन्म सुखालयमशाश्वतस्मि।
नामश्वर्त्ति महात्मान: संसारं परमं गताः। (VIII/15) (5)
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(After attaining Me, the great souls, who are yogis in devotion, never return to this temporary world, which is full of miseries, because they have attained the highest perfection.)

So, a unity between the supreme self and the individual self, between individual and the world is the pre-requisite for eternal bliss.
The protagonists of these three texts - The English Teacher, The Vendor of Sweets and The Financial Expert represent the intellectual, domestic and commercial class respectively. Krishnan in The English Teacher is an English teacher who is well acquainted with the Western cultures, values and literature. Jagan, a widower in The Vendor of Sweets is a middle class man who is a sweets vendor. Margayya in The Financial Expert is a financial wizard who knows the intricacies of the mercantile society. All three protagonists are renowned personalities of Malgudi who command respect in the town. They all learn the theory of Karma and drift towards the spiritual world of self-realization towards the end of the novels.

It is observed that the occult experiences of Krishnan described by Narayan in The English Teacher are an attempt to overcome the traumatic shock of his own wife’s death in his personal life. In this novel, the author has tried to explore the cycle of life and death besides the loneliness of human existence. Narayan himself has confessed this in his recollection of his memories in My Days. (6)

According to Bhagvad S. Goyal, The Vendor of Sweets, the tenth novel of R. K. Narayan is a sojourn into the theme of man’s quest for identity and self-renewal. (7) The fifty five year old Jagan, a fervent disciple of Gandhi and a devotee of the Bhagvad Gita explores the meaning, and mystery of life cycle through Indian philosophy. The chain of events in the life of Margayya in The Financial Expert depicts a cyclic order. The novels explore the theory of Artha and Kama in a truly Indian sense. It is a classic exposition of the Hindu philosophy of equilibrium where man survives the external shocks of adversity positively and peacefully.
Narayan, according to Shiv Gilra, “is more a philosopher than a reformer.” (8) Through the presentation of his unique cyclic vision, the novelist advocates acceptance of traditional Indian philosophical norms, for the sake of spiritual tranquility and social harmony in this age of multifarious complexities when the entire human race is entangled in the quagmire of materialism manifested in cut-throat competition, rivalries and tensions. The Narayanian cyclic vision of life is deeply rooted in the Indian philosophical ideology which propagates the doctrines of *Karma, Punarjanma* and *Sansara* in these novels.
THE ENGLISH TEACHER

THE CYCLE OF BIRTH – LIFE - DEATH

“There is no escape from loneliness and separation...’ I told myself often. ‘Wife, child, brothers, parents, friends.... We come together only to depart again. It is one continuous movement.” (9)

In The English Teacher, one of the most spiritual novels of R. K. Narayan, the protagonist, Krishnan expresses the idea of the temporal world which is a thought invariably discussed in Indian philosophy. Birth, life and death make an inevitable cycle in this Mayic world from which no creature escapes. However, salvation attained through devotion and faith in the Lord gets man the spiritual bliss and peace.

The concept of Ashrama Dharma is discussed in The English Teacher. (1946) Krishnan teaches English in Albert Mission College and leads a harmonious conjugal life with his wife Sushila and daughter Leela. K. R. S. Iyenger avers, “The story of their wedded life is a prose lyric on which Narayan has lavished his best gift as a writer.” (10)

Krishnan’s position in the Grihastha Ashrama as an ideal spouse as well as a father in the novel is truly within the framework of an ideal Indian family. In spite of a series of adverse events, temporary phases of doubts and anxieties, the husband-wife relationship stands rock solid. Krishnan tries to identify himself with his deceased wife even after her death. Unlike Nataraj in Mr. Sampath who manifests an attitudinal apathy towards Grihastha Ashrama, Krishnan is an ideal Grihsta. He consistently and rigorously performs the
domestic duties of a *Grihastha* as ordained by Manu in the pursuit of *Artha* and *Kama* in accordance with *Dharma*, in providing hospitality to guests and in multiplying and nourishing his progeny etc. He presents a contrast to Nataraj in his devotion to his wife Sushila. The woman in *Grihastha Ashrama* enjoys a venerable position. Manu says in this context:

\[
y5 \text{nayRStu pUJyNte rmNte t5 devta: a} \\
y5\text{eta n tu pUJyNte svaRSt5afla ik/ya : aa} \quad (11)
\]
(Where women are worshipped, gods reside, where women are not worshipped, all actions turn fruitless there.)

Narayan embodies all the prescribed virtues of a *Grihastha* in Krishnan. He maintains throughout his life a harmonious and dedicated relationship with his wife and worships her as *Griha Laxmi*, the goddess of his house. His devotion and loyalty to his wife is not confined to one life-time but is extended to life after death. Bhagwad S. Goyal relates it to the personal experience of the author.\(^{12}\) Krishnan, thus cherishes belief in *Atman* which is immortal, it is only the body that decays as has been stated in the *Bhagvad Gita*.

\[
\text{वासांसि जीर्णानि यथा विहाय} \\
\text{नवानि पूर्वा नरोपराणि।} \\
\text{तथा शरीराणि विहाय जीर्णा-} \\
\text{न्यायानि संवाति नवानि देहि॥ (II/22)\(^{13}\)}
\]
(Just as one puts on new garments discarding the old ones, similarly, *Atman*, the presiding deity within the body, shakes off the old body and enters a new one.)
Krishnan symbolizes and idealizes the fundamental attributes of a Grihastha as prescribed in the Indian Shashtras. He performs the last rites and post-death rituals of his deceased wife in a traditional Hindu manner.

“I’m an imbecile, incapable of doing anything or answering any questions. I’m incapable of doing anything except what our priest orders me to do. Presently I go over, plunge in the river, return, and perform a great many rites and mutter a lot of things which the priest asks me to repeat.” (p. 96)

The protagonist in The English Teacher is one of the most educated and sensible characters of Narayan. By virtue of his profession too, his mental level manifested in his capacity of reasoning and the pursuit of intellectual activities is apparently above any average Malgudian. Krishnan can be treated as the representative of the elitist, educated class of Malgudi. Ironically, he teaches English, the language of the imperialists. However, Krishnan teaches English to his disciples with a missionary zeal fulfilling his professional obligations and duties to the maximum satisfaction of his students contributing to the mental development of his students. In ancient India, the Gurukuls situated in the vicinity of forests strictly adhered to a disciplined routine with the Guru at the helm of affairs who was venerated as God:

\[\text{gurub/Hma guruvR\`u gurudeRvo mheXvr: a}\]
\[\text{gurusaR\at\ prb/Hm tSmE &Igurve nm: aa}^{(14)}\]

(Guru is Brahma, Guru is Vishnu, Guru is Maheshwara, Guru is Parabrahma incarnate. We bow to such a Guru.)

Thus, according to the Indian philosophy, the trinity of gods, Brahma, Vishnu and Shiva are unified in a Guru. Krishnan fulfills his obligations in the
tradition of a venerated Guru. He performs his professional duty which is his
*Karma* with steadfast devotion to the complete satisfaction of his students. He
devotes extra duty hours to teach a foreign language to his students; and
dutifully carries on the instructions and orders of his superiors, co-operates
with his colleagues – a fine specimen of work ethics. Work ethics in the post-
colonial period has come to be associated with the imperialists, but Krishnan
who embodies in his personality such oriental virtues is a fine example of
Indian work ethics.

The novel delineates the gradual evolution of the protagonist who
graduates from the *Grihastha Ashrama* to the state of liberation, a *Moksha* in
the modern context. However, Krishnan realizes the futility of his profession
which only promotes Western value system:

“Don’t worry so much about these things – they are trash, we
are obliged to go through and pretend that we like them, but all
the time the problem of living and dieing is crushing us....”

(p.149)

Krishnan experiences a kind of a void in his life which is further
deepened by the nature of his profession. Michel Pousse refers to the social
illusion in Krishnan, which is related to his professional status and bondages.

Krishnan has a speculative nature which is rudimentary to the seekers of
spiritual knowledge that ultimately leads to the final bliss i.e. *Moksha* when the
internal reality transcends the external reality. The Hindu *Vedantic* philosophy
designates all illusions as *Maya* which shrouds the self. Therefore, it becomes
imperative for a spiritual seeker to dispel these illusions. The binaries of Being
and Non-Being point out the dualistic concept of life. *Samkara*, in his theory of
causation or *Vivarta Vada* explains Brahaman as reality. The visual objects as
explained by P. Nagaraja Rao (16) are not real. They are the Vivarta of Brahman, the Supreme Reality.

Krishnan, an introvert, is in quest of his self, he has an inborn urge for self realization:

“The urge had been upon me for some days past to take myself in hand. What was wrong with me? I couldn’t say, some sort of vague disaffection, a self-rebellion I might call it….all done to perfection, I was sure, but always leaving behind a sense of something missing.” (p. 5)

This innermost thirst for self realization, the discovery of one’s self has been one of the chief motives of a seeker in all schools of the Indian philosophical thought. This self is a spiritual kernel of some kind as Brahman is the ultimate reality. When a seeker conquers ignorance i.e. Avidya, he realizes the truth that there exists a unity between the self and Brahman that both are unified one. The seeker then attains the state of a “liberated soul.” (17)

The social illusion of Krishnan is puffed up in the due course of the novel. The death of his beloved wife is one such blow that drives him inward. The grim reality of the transitory nature of life in this Mayaic Sansara appears to him as a threatening reality, engendering in him an overwhelming feeling of fear, anxiety and emptiness. Neither his social status nor his esteemed position as an English teacher at college is important to him at this point of life, he is now ready to channelize his energies inward in the manner of a true seeker. He tells:

“My mind was made up. I was in search of a harmonious existence and everything that disturbed that harmony was to be rigorously excluded, even my college work.” (p.178)
In his quest for peace and harmonious existence, Krishnan forsakes Albert Mission College, his friends, students and other social associations; but this renunciation in search of truth is a partial renunciation. The social illusion of the protagonist distances him to a fairly large extent from the company of his worldly associations and associates.

Krishnan’s attitude reflects the existent vacuum in the life of a Malgudian vis-à-vis an Indian in the modern context. This missing element in Krishnan’s life can be reinstated by reviving the ancient values which have their origin in the Indian philosophical thought.

Krishnan retires from the college, bids good bye to Western education and value system and joins a kindergarten school as a teacher. He joins hands with the head master of this school who shares Krishnan’s views and ideology. The protagonist’s rejection of Western educational system and acceptance of a comparatively lower position as a teacher in kindergarten school is an affirmation of the Indian philosophical ideals that had taken a backseat during the times of imperialistic rule in India. Thus, his gradual movement from Western education system to the Indian education and value system is the first step towards his self-realization. Krishnan ultimately succeeds in setting himself free from worldly attachments. He succeeds in detaching himself from his worldly associations and moves towards the spiritual attainment. He understands the cycle of birth, life and death as explained in Indian philosophy. His knowledge or self-realization is visible in his own words:

“There is no escape from loneliness and separation....” I told myself often. “Wife, child, brothers, parents, friends.... We
come together only to apart again. It is one continuous movement.... A profound unmitigated loneliness is the only truth of life.” (p. 177)

Krishnan traverses through the four Varna Ashramas in a sequential order. The novel initially presents him well established in the Grihastha Ashrama, the second of the four Ashramas. He leads a happy married life with his wife Sushila and earns his livelihood as a teacher in a college. In this stage of Grihastha Ashrama, he is in pursuit of ‘Kama’ or love for his wife and ‘Artha’ or money which are the duties of an ideal ‘Grihasha’ as advised by Manu. Though his life in the stage of Brahmacharya Ashrama is not depicted by Narayan in the novel, it can safely be inferred that he has passed through this stage as he works as a teacher when the novel opens. The period of life when he forsakes his profession, his social associations and associates is a step into the Vanaprastha Ashrama though literally he does not retire into a forest, but rejects the social life which amounts to a solitary existence in a forest and hence this period in his life can be considered a period of Vanaprastha. The final aim of life according to all Indian philosophical systems is to realize the ultimate bliss – Moksha or Kevalya Nirvana. Narayan presents a new dimension to the concept of Moksha in the modern context.

Moksha in the modern context is self-centered. One realizes Moksha for one’s own self. Krishnan’s acceptance of a job as a teacher in kindergarten school is an attempt to re-define the concept of Moksha in the contemporary social context. In The English Teacher he incorporates the conceptualization of Moksha in Samsara, the world. According to V. V. N.
Rajendra Prasad, “The self does not withdraw from the network of socio-familial obligations.” (18)

The death of his wife Sushila paves his way for the realization of ultimate truth. Krishnan speaks to himself:

“The boundaries of our personalities suddenly dissolved. It was a moment of rare, immutable joy – a moment for which one feels grateful to Life and Death.” (p.184)

The first half of the text is devoted to marital bliss whereas the latter part explores death and spiritualism. The latter half of the novel according to P. S. Sunderam attempts to look steadily at death and see if there is anything beyond. (19) K. R. Srinivas Iyenger has also pointed out that Krishnan drifts towards spiritualism, (20) after the death of his beloved wife, Krishnan moves into the world of spiritual thoughts and finds his wife back in imagination although lost in life. Thus, the novel is an idyll of married love as well as an account of the resurgence of life from death. The spiritual communion with his wife that Krishnan achieves towards the end of the novel is the mark of his self-realization in the modern context.

The mystery of life and death has been a subject of perpetual enquiry in the Indian philosophy. The Bhagwad Gita and the Upanishads contain exhaustive discourses on these metaphysical queries. The philosophical discourse between Yama, the God of death and Nachiketa in Ken Upanishad is an invaluable treatise on the subject of death. Narayan, deeply rooted in religion, consistently refers to religious, philosophical and metaphysical issues. Krishnan’s communion with his deceased wife through a medium is an instance when he writes about life after death. Krishnan comes under the spell of an old man who could establish contact with dead souls. He learns
that technique and starts communicating with the spirit of his wife. Krishnan loses his wife in flesh but not in spirit. She comes back to Krishnan when he is in a despairing mood. The following words express his state of mind:

“The atmosphere became surcharged with strange spiritual forces. Their delicate aroma filled every particle of the air and as I let my mind float in the ecstasy, gradually perceptions and senses deepened. Oblivion crept over me like a cloud. The past, present and the future welded into one.” (p.183)

The Indian philosophy upholds a belief in the supernatural, transcendental, para-natural, the mystical and so on. Krishnan’s communion with his dead wife refers to these para-natural and mystic aspects of the Indian philosophy. The theme of the novel is obviously the death of Sushila in the first half and her resurrection in the second; paradise lost being followed by paradise regained. Initial sense of loss at the death of his wife is reverted into the feeling of ecstasy in his spiritual communion with her spirit. Krishnan, thus realizes the truth of life and speaks, “The profound unmitigated loneliness is the only truth of life. All else is false.” (p.177)
THE CONCEPTS OF MAYA AND KARMA

The Vendor of Sweets (21) is one of the most philosophical novels of R. K. Narayan in which the philosophical visions are exemplary of a common man’s perception as well as understanding of human values and of pedantic philosophies. B. F. MacDonald pinpoints the conceptualization of Maya and Karma in the novel. (22) William Walsh reads the novel in continuity of loneliness as the truth of life (23), which Krishnan in The English Teacher experiences. A large majority of critics, P. S. Sunderam (24), Rama Jha (25) and Sudarshan Sharma (26) to name a few have read this novel in the context of Gandhian philosophy and ideology. Others like Vasudeva Reddy (27) have attempted to discuss the novel in the context of the binaries of tradition and modernity. G. S. Amur refers to the significance of the Hindu concept of Purushartha and Ashrama Dharma in The Vendor of Sweets.

“Narayan’s characters are controlled by values and ideas originating in their own culture though their actual understanding of these values and ideas and their relationship with them reveal a high degree of complexity and demand for a variety of modes of expression, ranging from comic to serious. The most important of these concepts are the Purusharthas (Brahmacharya, Grihastha, Vanaprastha and Sanyasa), concepts unique in Hindu culture and Hindu way of life.” (28)

In The Vendor of Sweets Narayan has artistically interwoven the concept of four Ashrama Dharmas and its subsequent four ideals as devised in Manu Smriti. The Vedantic philosophy of Maya, Kama and Samsara is also
discussed and debated in the novel. The protagonist Jagan is portrayed as an expounder and follower of the Indian way of life, religion and ethics.

R. K. Narayan presents a realistic picture of the personal forces which make the final stage of retreat a natural part of an Indian’s life. The novel has some autobiographical elements as there are some striking similarities between the author and the protagonist. Like Narayan, Jagan’s wife dies at a very young age, his children are also very young. The age sixty corresponds to both of them. In this novel, Narayan depicts a hero of his own age who shares some of his ideas, experiences and philosophy of life. Narayan writes in the novel:

“Conquer taste, and you will have conquered the self” said Jagan to his listener, who asked, “Why conquer the self?”

Jagan said, “I do not know, but all our sages advise us so.”

This statement of Jagan and the question of the listener are typical of an average Indian’s philosophical stance. Like Krishnan in *The English Teacher* and Margayya in *The Financial Expert*, Jagan goes through an internal transformation from materialism to spiritualism. It is within this transformation that the novelist has tried to explore his cyclic vision as depicted in the Indian scriptures. Jagan, the sweets vendor, is the representative of the class of Malgudians whose philosophy of life has been picked up randomly during the course of his life. His philosophy is an amalgam of all kinds of ideas and maxims, picked up from the *Vedas*, the *Epics*, the *Bhagvad Gita* and Gandhism. Jagan comments with authority that all the *Vedas* emanated from the feet of God (not God’s mouth as is a popular belief).
Narayan has artistically presented the transformation from the comic stance of Jagan to the serious one in the novel. The first half of the novel draws him as a comic figure who pretends to be an ideal follower of the Indian ethics, at the same time concerned more about the familial and material aspects of life. Jagan is a hybrid of a *Yogi* and *Bhogi*. He reads the *Bhagvad Gita* in his sweet shop, has given up salt and rice. He has never possessed more than two sets of clothes spun with his own hands and leads an austere life. But he replaces sugar by honey. He has a maternal obsession about his son’s food and is exceedingly devoted to his him. Similarly, his attitude towards money is also ambiguous. Money has no personal use for him. He calls money an evil but at the same time justifies its accumulation. When his cousin asks him, “….why you go on working and earning, taking all this trouble?” (p. 10), he replies in a typical philosophical tone, “I work because it is one’s duty to work.” (p. 30) He is prone to flattery. He lies about his academic failure and says in a heroic manner, “I had to leave the college when Gandhi ordered us to non-cooperate. I spent the best of my student years in prison.” (p. 33) But while telling this lie his face slurs over the fact that he had failed several times in B.A., ceased to attend the college and began to take his examination as a private candidate long before Gandhi’s clarion call.

Jagan, the philosopher, who freely distributes ideals to all the people around him can not advise his young son Mali. He surrenders to his son’s whimsicalities and is incapable of exercising parental authority in disciplining him. There is a communication gap between them and all the communication is carried through the cousin. Jagan complies with his son’s willful demands right from the time of his abandonment of studies till the launching of his plan.
for the import and installation of the writing machine. Reading of the Bhagvad Gita is replaced by the blue airmail from America as Mali goes to America. On his return from America, Jagan accepts Grace, an American Korean girl, as his daughter in law. Later, when the real nature of Mali’s relationship with Grace is known to him, he fails to register a protest.

Thus, till the launching of Mali’s plan for the import and installation of a writing machine for the sum of $51000, Jagan is presented more or less as a comic creature who manifests in his words and actions a duality of standards. Through Jagan’s character Narayan has portrayed the middle class milieu, but the complexity in the novel, especially in the character of Jagan can easily be recognized. In the latter half of the novel, Jagan’s character is no longer a simple comical caricature.

The first symptoms of his transformation are perceived when he distributes sweets to small children free of cost, which is an unprecedented action that signals an inner evolution in Jagan. He speaks:

“Sit down, all of you (his staff). I (Jagan) will read to you from the Bhagvad Gita every day for an hour. You will benefit by it. Call in the captain also, if he likes to join us.” He commanded them to be seated again, looked on them with benign pity form his throne, took out his Bhagvad Gita, opened it on the first page and began…” (p. 102)

Reduction in the cost of sweets and profits signifies a Gandhian mode of protest which could also be interpreted as an effort on the part of the protagonist to liberate himself from filial bondage. Narayan writes in the novel:

“Watching him in this setting, it was difficult to Jagan, as he mutely followed him, to believe that he was in the twentieth
century. Sweetmeat vending, money and his son’s problems seemed remote and unrelated to him.”

Once Jagan liberates himself from filial bondage, liberation from materialistic world is rendered easy and Jagan transfers his shop, the center of his materialistic world in a calm and cool manner to his cousin. The transformation of Jagan from Bhogi to Yogi is true and sincere.

To some extent, Jagan could be described as a Karma Yogi though there are some flaws in his actions. He is a self-made and self-reliant man. His cousin rightly compliments Jagan for abandoning salt and conquering the taste in food. To prepare sweets and sell them is Jagan’s Karma which he performs with a deep sense of responsibility, devotion and determination. He provides unadulterated sweets to Malgudians at reasonable prices. Jagan is well aware of the concept of duty. He says:

“Whatever it is, one can only do one’s duty up to a point. Even

in the Gita you find it mentioned…. ”

Lord Krishna classifies Karma in the Bhagvad Gita into two categories. One is the work prescribed in the Sashatras, which the Lord said, emanated from God. That is why it has been said that the universal Brahman is ever-present in sacrificial performance (Chapter III/15). The other type of Karma ordains ordinary work, the duties of a house-holder. Such efforts have the effect of binding the individual in strings of attachment. To be free from such attachment, work has to be performed without selfishness.

प्रकृते: क्रियमाणानि गुणे: कर्मैणि सर्वेः:
अहंकारविमूढः कर्ताहिमिति मन्यते II (III/27)
(Action is the product of the qualities inherent in nature. It is only the ignorant man who, misled by personal egotism, says: I am the doer.)

Jagan is engaged in ordinary duties of a house-holder which has the effect of binding him in chains of worldly attachment. The text presents the sequential stages of growth and evolution in the character of Jagan when he transcends from materialism to spiritualism to attain self realization, which is the goal of a seeker in Indian philosophy. Bhagwad S. Goyal defines this search for self realization in the novel as the theme of man’s quest for identity and self-renewal. (32)

The ideas of God for Jagan corroborates with the idea of God in the Vedantic philosophy. In the Vedantic school of Indian philosophy, God is manifested as omnipotent and omnipresent in the form of Soul or Atman. Jagan also announces, “Every soul is God.” (p.54) and this is also endorsed by his cousin. This Vedantic conception of God is further emphasized when Jagan is unhappy with the activities of Mali.

“Jagan was reminded of the concept of Vishvarupa that he had read about in the Bhagvad Gita. When the warrior Arjuna hesitated to perform his duty on the battle-field, God came to him in the guise of his charioteer and revealed Himself in all His immensity. On one side he was thousand faced. ‘I beheld you, infinite in forms on all sides, with countless arms, stomachs, mouths and eyes, neither your end nor middle nor beginning do I see...’ ” (p.153)

Jagan’s responses to worldly relationships imbibe a philosophical undertone. He expresses his thoughts in a philosophical manner. He says that
man is blinded by his attachments and that every attachment creates a
delusion which carries him away from the ultimate reality.\(^{(p.144)}\) His acceptance
of the ancient myths, ideals and values is limited but the sincerity of his beliefs
and conviction can not be doubted.

Jagan epitomizes in his character the Indian ethical values as
prescribed by Manu. Jagan, by his calm and quiet behavior, maintains cordial
and harmonious relations with his workers in the shop. He tries his utmost to
bear the eccentricities of Mali with patience. This steadfastness or *Dhairya* is
a characteristic virtue of Jagan, he pardons Mali when he abandons his
studies and plans to be a fiction writer, and later when he leaves for America,
and returns back with a foreign woman, Jagan forgives the follies of his son
which could be treated as a fine specimen of forgiveness, *Kshama*. He offers
to the Malgudians new tastes and flavours of sweets. This application or
*Dama* makes his shop the best sweet shop of Malgudi. He prefers cleanliness
or *Shoucha* both in his shop and home. He always prepares pure sweets
without any adulteration, he prepares food for his son Mali with his own
hands. His ethical values receive a jolt when the nature of Mali’s relationship
with Grace is known to him. He feels that his ancestral home has been tainted
and polluted by the unlawful, impious relationship of this unwed couple in his
house.

 Critics like Ron Shepherd have strongly criticized Jagan for his
monetary pursuits.\(^{(33)}\) But he accumulates money by the dint of hard work.
Jagan earns money in the manner of *Chouryabhava*, i.e. non-appropriation.
He never cheats his customers, never adulterates his products for quick profit
and never underpays his workers.
Jagan who has become a widower in his early forties, displays a superb example of *Indriya-Nigraha*. There is not a single instance when Jagan is found indulging in the pursuit of wild fancies or sensual desires. His control of the five senses as prescribed by the *Sashtras* is emblematic of a strict subservience to the Indian ethical code. Jagan’s constant reading of the *Bhagvad Gita* is an example of *Swadhyaya*, self-learning and his book on *Nature Care and Nature Diet* under publication further substantiates the fact that the protagonist has an inherent thirst for learning (*Vidya*) that blesses him with wisdom or *Dhi* – a quality which is applauded by the cousin, the staff of his shop as well as the Malgudians.

Jagan is a person who is fully acquainted with the rules, regulations and the subsequent significance of the *Ashrama Dharmas*. He explains it in his own words:

> “It would be the most accredited procedure according to our scriptures – husband and wife must vanish into the forest at some stage in their lives, leaving the affairs of the world to younger people.” (*p.* 126)

Jagan in his conviction in the *Ashrama Dharma* and the Indian traditional values emerges in the novel as the mouthpiece of Narayananian concept of Hinduism. Although rigidity and metaphysical explorations as found in Raja Rao’s fiction are absent in Narayan, yet an undercurrent of Hindu thought is evident. Jagan fully acknowledges and expands the values, beliefs and principles of Indian ethics.

The Indian ethical ideal comprehensively described as *Dharma* orders the desires of man around four principles called the *Purusharthas* (aspirations). (*34*) The first two of these are desire for wealth and possessions
(Artha) and gratification of desires (Kama). Jagan can be identified with these two Purusharthas. He has enjoyed a loving relationship with his wife Zambia and after her demise he devotes his time and energies to the pursuit of Artha. Jagan is one of the richest men in Malgudi who commands respect from all quarters - the cousin, policemen and his staff. The remaining two principles of Purusharthas, namely Dharma or righteousness and Moksha or liberation are spiritual in nature. Dharma regulates the desire of wealth and sexual gratification and provides a limit and framework to these two principles. Jagan adopts a religious life and implements Dharma in his routine life. The act of paying tax is an example of regulating Artha with money earned after 6.00 p.m. Similarly his life of celibacy after the death of his wife is another example of regulating Kama with Dharma. Jagan's actions like the reading of the Bhagvad Gita, implementation of Gandhian philosophy in real life and seeking guidance from Dora Swami are attempts aimed at the attainment of final Purushartha, the Moksha.

The novel projects Jagan as the spiritual hero and the conqueror of senses. At the later stage of his life, he renounces the steady encircling routine of the community of Malgudi, retires from the daily routine at the shop and hands it over to his cousin. Finally, his renunciation of the family attachments is more serious and pushes him into the Sanyasthashrama and Moksha, the final stage of man's life. When Jagan retires from life, he does so practically. He seems to be doing so for comparatively external reasons because of the hell which his son Mali has made of his life at home or perhaps because he can no longer face Mali’s behaviour. This is explicit from the following lines of the novel:
“Puzzling over things was enervating. Reading a sense into Mali’s actions was fatiguing like the attempt to spell out a message in a half-familiar script.”

But according to William Walsh, the real reason is inward. Jagan realizes towards the end that his life is attaining the completeness. Enlightenment means realizing that one has to come to the point at which struggle and all comedy of friction are irrelevant. Thus, realizing the truth and accepting all bitter consequences as done by Jagan in the novel leads one to the inward world where man renounces the material world and strives to achieve oneness with God. Jagan does this with confidence and satisfaction. He says, “I will go away somewhere else. I am a free man. I’ve never felt more determined in my life.” (p. 203)

Moreover, Narayan has very interestingly woven the Hindu philosophy of Kama and Maya in the novel. Jagan confronts this illusion, Avidya from the beginning of the novel, when he advises the cousin to conquer self. But his knowledge of Avidya and the method of self realization at this preliminary stage is illusory. Narayan systematically confronts the protagonist with various reversals and pitfalls in his life to make him gradually abandon his worldly attachments and illusions. After undergoing this cycle of ups and downs, Jagan finally realizes that “his identity was undergoing a change” (p. 127) and that he is being pushed “across the threshold of a new personality.” (p. 130)

After the initial stage of parental attachment to his son, Jagan endeavors to detach himself from his familial attachments and materialistic pursuits. However, he finally succeeds in distancing himself from his son, his stoic acceptance of Mali’s fate is a living example of the philosophy of Karma according to which a person has to individually bear the consequences of
one’s actions.

R. K. Narayan offers another paradigm of Guru-Shishya i.e. seeker and a teacher, the relationship between Chinna Dorai and Jagan. Chinna Dorai, the Guru assists Jagan in the process of self realization, his philosophy is related to the concepts of self, illusion, body and God. Chinna Dorai advises Jagan in an abstract manner and asks him to acknowledge his true self. He says, “True, true, you must not lose sight of your real being, which is not mere bone or meat.” (p.120)  The scene of the river side when Jagan looks for the stone out of which the Goddess Gayatri was to be caraved is memorable. Jagan behaves as though this world was an illusion, where the so-called realities merge into dream.

The antics of Mali and other mundane affairs of the world finally dissipate and Jagan has a new Janma or birth in this life.

“Am I on the verge of a new Janma?” he wondered. Nothing seemed really to matter. “Such things are common in ordinary existence and always passing” he said aloud.” (p.120)

Thus, it can be concluded that the “new Janma” signifies a good bye to the illusory world. Jagan enters the Vanaprastha Ashrama by renouncing the familial bondages. Narayan offers a realistic and convincing picture of the sort of personal forces that make the final stage of retreat for the protagonist a natural part of his life. Jagan accepts the doctrine of Karma as preached in Hindu way of life. He accepts the death of his wife in the manner of a stoic. Similarly, he overlooks the foolhardiness of Mali and acknowledges these reversals of life as part and parcel of life. His deep-rootedness in the Indian ethics, religion and philosophy paves the way for his entry into the Vanaprastha Ashrama, turning into a virtual reality. This philosophy of
acceptance grants a moral and spiritual strength to Jagan. The doctrine of *Karma* inculcates in him a reiteration of faith in the absolute justice to accept life with equanimity and fortitude. Normalcy is restored in his life. K. R. Srinivas Iyenger rightly observes:

“There is generally a fight, an uprooting, a disturbance of order followed by a return, a restoration to normalcy.” (37)

B. F. MacDonald considers *The Vendor of Sweets* as a piece of fiction devoted to the study of self. (38) In the study of self, the “I” is one of the chief concerns of Indian philosophy. The novel begins with the debate and a consequent discussion on the self as it progresses along with the experiments of the protagonist to master his self by different ways, like abstemious diet, reading of the *Bhagvad Gita* to a simple and ascetic living style and maintaining a purity of thought and action. The protagonist gradually realizes the obstacles and illusions which hamper this process of self which are mainly his attachments to his only son and his shop. In the end the protagonist succeeds in giving up his twin attachments of *Kama* and *Artha* to realize the truth that “his identity is undergoing change” that leads him towards a “new *Janma*” which is the symbol of pure consciousness of God, self realization and identification with the Supreme. Once his spirit reaches the threshold of spirituality, he does not feel crushed by the weight of the world. (39)
The Financial Expert (1952) presents insights into two cardinal principles of Indian philosophy, namely the principle of Artha, i.e. money represented in the character of Margayya and the principle of Kama, i.e. pleasure and erotic love presented in the character of Dr. Pal. Recognizing the evil influence, crumbling consequences of wealth, R. K. Narayan aptly remarked in My Dateless Diary:

“Money should always be a round about hinted subject between friends, only then it is possible to maintain the dignity of human relations.”

Artha or money is one of the important aspects of Hindu philosophy and ethics. All philosophers, scriptures, Vedas, epics and the Upanishads have analyzed and commented upon the recurrent need of Artha in their own ways. “sveR gu’a: ka’cn ma&yNte a” (All virtues reside in gold) is a well known saying in Sanskrit. In Indian epics and scriptures there are references to various forms of yagnas, tapas, rituals and different sorts of worships to please the gods so as to be gifted with Artha. Bhartrihari, the ancient Indian scholar, saint and poet realized the importance of wealth in the first century B.C.:

“Who hath on earth wealth that possessed;
Considered he be as one of lineage good;
Noble, versatile, venerable and intelligent;
As a lot of merit find a place in gold.”
Manusmriti has also advocated the concept of Artha with specific limitations and restraints. Kautilya’s Arthashashtra is a well acclaimed text which has extensively elaborated the importance of money in human life. Entirely practical in purpose and approach the Arthashashtra does not present any overt philosophy but it deals with skeptic human nature and its corruptibility. The Arthashashtra upholds the view that sanction for Artha rests on the assumption that - with the exclusion of the exceptional few persons who can proceed directly to the final aim of Moksha or spiritual release from life – material well being is the basic necessity of man.

Narayan has presented the concept of Artha in The Financial Expert. The protagonist of the novel, Margayya tirelessly works on his job which is to guide innocent and needy people to obtain loans from the Central Co-Operative Land Mortgage Bank of Malgudi. He is paid for his guidance in this complex transaction by his clients. Margayya, an expert in this business of financial transaction can keep in his storehouse of memory, the parallel accounts of at least fifty employees of the bank. All his clients, mostly from far off villages around Malgudi have deep faith and trust in his ability. They call him “the financial wizard” and a “saviour” (p. 8). Initially the secretary of the bank is suspicious and Margayya’s manipulative techniques annoy him. Deeply hurt at these insults, Margayya contemplates and endeavors to improve his life style. He realizes the significance of money in social discourse, he starts wearing a new “good dhoti” (p. 23) to improve his outer appearance and he “talked like a man who just arrived from a far off land, he spoke with such detachment and superiority.” (p. 24)

Margayya is obsessed with the desire to earn Artha and his means to
achieve this end is by propitiating Goddess Lakshmi, a typical Indian attitude. He seeks the guidance of a Pundit, who prescribes him a tough procedure of forty days for propitiating Goddess Lakshmi. Narayan describes his determined efforts:

“Each day it took him eight hours of repetition to complete the thousand. In this process his jaws ached, his tongue had become dry and he felt faint with hunger, since he had to fast completely while praying.” (p.71)

Margayya’s approach towards Artha at this stage of his life is wayward and this approach makes him carefree. He speaks, “A man whom the goddess of wealth favours need not worry much. He can buy all the knowledge he requires.” (p.51) Acquisition of Artha or wealth for Margayya is associated more with enhancing social status rather than pursuing sensuous or materialistic life.

Propitiation of Goddess Lakshmi reiterates Margayya’s belief and devotion in the Hindu religion and rituals. He trusts the power of Mantra and Tantra. This reflects a comical stereotypical blending of religion and philosophy in the life of an Indian. Indian philosophy upholds the superiority of spiritual life and tends to demean the materialistic life. The material gains of this world are belittled as Maya or illusion. (43) The image of Lakshmi in Hindu shashtas and scriptures is one who is mobile or flexible – “l[mIStoy trw¥cpla a”. But Margayya is not ready to spend his earned money; he travels with a third class railway ticket. On one hand he performs the holy rituals to propitiate the Goddess but on the other refuses to use the money. He says, “I’m a Sanyasi; I have no use for it…” (p.56) Here is a comical interpretation of a sanyasi. Here, like Raju in The Guide and Chandran in The Bachelor of Arts
Margayya’s position is an analogue to the class of pseudo-sanyasis.

The skeptical mind-set of Margayya is verily an example of a typical Indian pseudo-philosopher who sails in two boats and due to his half-baked knowledge of the Indian philosophy is destined to live a dual existence. Margayya’s mind-set is representative of an Indian mind-set that upholds the superiority of spirituality to materialism leading to duality in the personality of an individual. Thus, the material gains of this world are deplored as Maya or illusion. Therefore, the ancient Indian philosophers and thinkers have suggested the ways to earn, accumulate and spend money in a judicious and disinterested manner. Excess of love for Artha leads one to suffering. The portrayal of Lakshmi in Hindu scriptures uniformly conforms to the image of an unstable and unpredictable woman. Margayya, Raju and Jagan finally learn this lesson the hard way.

Dr. Pal, a journalist, correspondent and author of *The Bed Life – Domestic Harmony* in the novel represents another aspect of Indian philosophy that is Kama or sexual pleasures and lustful passions. In Hindu mythology Kamadev is presented as the Hindu God of love who with his flower bow and five flower arrows shoots the common men and women and arouses in them the feeling of love in their hearts. The concept of Kama is expounded by Vatsyayana in *Kamasutra*. According to Vatsyayana, human passions and desires have their root in Moha or delusion. He considers the failure of reason to be the cause of such passions.

The school of Charvaka also held this philosophy of Moha as the ultimate end of life. They believed that man’s only motto is to enjoy the thrill of the passions of love. According to them, life is an amalgam of pleasure and
sorrow and man should keep on squeezing out of life as much pleasure as he can, no matter through whatever means the pleasure is achieved.

\begin{quote}
(yavTjiveTsuQa> jived<'. k<Tva 6<t. ipbet a)

(WaSmIWaUtSy dehSy punragmn> kut: aa (45)

(So long as you live, live with joy. Drink ghee even if you have to borrow.

Once this body is burnt to ashes, who knows when one is reborn.)

Hindu religion adheres to the practice of Linga worship which has mythical significance and religious connotations to the science of Kama. Quite a few old Indian scriptures and Puranas are devoted to the study of the science of Kama. George Ryley Scott holds the opinion:

“In no country in the world did phallicism become so universal and permeate so thoroughly the religious beliefs of the people as in India.” (46)

The paintings and sculptures of Khajuraho, Ajanta and Ellora testify that in ancient India the science of Kama has been studied and taught seriously in the educational and religious institutions. But in today’s times a large number of scholars and thinkers who lack the fundamental understanding of Indian religion and philosophy equate Kama with eroticism. Dr. Pal in the novel represents this class of pseudo-social scientists who relegates Kamasutra of Vatsyayana to obscenity and eroticism.

Through the presentation of Malgudian society and its characters Narayan has tried to give an account of the two dimensions – Artha and Kama – of human life as propounded by Indian philosophers. Indian thinkers have always held ‘Kama’ as a means to gratify one’s biological needs. According to Manu, it is merely a means to generate the new generation which is one of the prime Sanskaras or duties of man. Dr. Pal’s publication of his book The Bed
**Life – Domestic Harmony** is received by the people with great excitement. The ascending fortunes of Margayya from the sale of this book speak volumes for the popularity of the book among the Malgudians. Malgudi is a traditional town where the subject of *Kama* is treated as a taboo in social discourse. It could be said that the Malgudians had forcibly suppressed their feelings or instincts of *Kama* under social norms. The people of Malgudi do not buy the book to acquire the true understanding of the science of *Kama* as advocated by Vatsyayana, but they buy it only to seek some pleasure out of its reading. The reading of the book arouses their instinct of *Kama*. Margayya knew this and consequently decides to write a book on ‘*Kama*’ instead of philosophy. He says, “If I wrote a book of say, poems or philosophy, nobody would touch it – but a book like ‘Bed Life’ is a thing that everyone would like to read.” (p. 87)

Thus, *Kama* which has been enlisted as one of the four aims of life in Indian philosophy is relegated to a perverted pleasure in the contemporary society of Malgudi.

It is interesting to note that Dr. Pal is a self-proclaimed journalist and a sociologist. His so-called sociological findings are based not on quality texts from ancient Indian classics but are an outcome of his ramblings from Western sociological sources. His claims to educate the people who are crumbling due to their ignorance of the science of *Kama* is baseless and false. The people might be suffering due to their ignorance of the art of *Kama* but Dr. Pal is certainly not the competent authority to guide the Malgudians on this subject.

The sub-text **The Bed Life – Domestic Harmony** draws the attention to the fallacies that exist in the minds of the people. Dr. Pal, a shrewd observer, wishes to exploit and thrive on the people’s weaknesses. The novel also
presents the dichotomy of a society that treats the subject of *Kama* as a taboo in public discourse but purchases and reads the book on *Kama* privately. This dichotomy of desire of *Kama* on one hand and the pretension of keeping away from it, is a satire on the Malgudians who epitomize the Indian society.

Indian philosophy has welcomed the idea of earning and accumulating wealth for the survival of one’s being and family. But as it is explained in the great Indian epic *The Mahabharata*, wealth must be earned in proper proportion and through right means:

\[ \text{“No fruit is borne even through the most pious actions performed, if the wealth is earned through wrong means.”} \]

Accumulation of money and material comforts without spiritual bent of mind and devotion to the Almighty leads one to grief. Balu, Margayya’s wayward son represents this dimension of the concept of *Artha*. He has all worldly possessions – parental love, security and material prosperity, yet happiness eludes him. It is evident from the example of Balu that material comforts devoid of spiritual bliss lead one to unhappiness. Not only does Balu turn wayward and lonely but he also fails to relieve his father’s tension. This is clear from the following passage from the novel:

“He (Balu) returned home only often, the whole town has gone to sleep. By this time his father had already come home and was fretting, bothering his wife to tell him where Balu had gone. He had got into the habit of panicking if Balu absented himself too long from home…” (p. 179)

When Margayya asks his son who comes very late at night where he had
been, he replies, “I’ve been here and there – what should I be doing at home?”
(pp. 179-180)

Thus, Artha is the governing motif in the novel The Financial Expert. Artha and Kama are both dealt with simultaneously through the characters of Margayya and Dr. Pal. R. K. Narayan has artistically presented the two aims of human life as advocated by the Indian thinkers and philosophers. Margayya, the protagonist craves for money. He puts all his efforts to please Goddess Lakshmi by performing rituals. At the same time he publishes the book The Bed Life – Domestic Harmony to attain wealth. Thus, he embarks upon the business of books. He urges the people to read and learn. He becomes an interesting amalgam of the devotee of Sarasvati, the Goddess of Learning and Lakshami, the Goddess of money. He uses the profits earned through the publication of books on the science of Kama, and lends it to the peasants and villagers. At the end he attains the position of financial wizard who receives valuable deposits and huge rates of interest. Margayya works day and night to realize his dream of being rich. However, when he becomes rich and gains power and social status, he remains unhappy. Margayya’s richness causes anxiety even in his wife:

“He ate very little – just the quantity that a boy of ten would eat.
It worried her secretly. She tried to improve it by putting more rice and stuff on his plate, but he just pushed it all aside, got up and went back to work by the lamp, for further additions. She never knew when he went to bed, because even after she had finished all her work and gone to bed, she still saw him bent over his registers. She saw him with a drawn look and felt moved to: ‘Shouldn’t you mind your health?’” (p. 199)
Narayan’s artistic genius arouses a sense of awe and respect for his protagonists who gradually undergo an internal spiritual transformation. Despite his materialistic pursuits throughout the novel, Margayya develops an attitudinal apathy towards the end which results into conditioning of mind as advocated in the Bhagvad Gita.

सुखं दुःखं सोमे कृत्यं लघुल्लाभं जयाजयः ।
ततो युद्धश्युज्यश्च नैवं पापमवाप्यसिः। (II/38) (48)

(Treat sorrow and joy, loss and profit, victory or defeat in the same way.)

The preaching of the priest also resonates the above verse of the Bhagwad Gita:

“How can I say? It’s our duty to perform a Puja; the results cannot be our concern. It’s Karma.” (p. 33)

Although Margayya uses wrong means to acquire money yet money earned by him is not wasted on the luxury of living and eating, instead he devises plans to enrich himself and serve the masses simultaneously. He is to some extent an honest man in his effort to increase and stabilize his financial position. “The only sign of prosperity about him now was the bright handle of the umbrella which was hooked to his right forearm.” (p.144)

As is said in the popular saying - “Ill got – ill spent” – the financial status of Margayya founded on the evil gains is ruined leading him to bankruptcy in the end. But one noteworthy transformation in the protagonist is that he acquires towards the close of the novel the pose of a Karma Yogi. The eternal preaching of the Bhagwad Gita on Nishkam Karmayoga is inherent here:
Therefore do thy duty perfectly, without care for the result; for he who does his duty disinterestedly attains the supreme.

The positive side of Margayya’s personality is reflected in the last pages of the novel. He does not suffer from the evil effects of Artha. Margayya is working and earning Artha because it is his duty, his Karma. He performs his assigned task in a gracious manner. He skips his morning food and works for the whole day, no matter his eyes pain and he feels weak and weary late in the evening. He takes his food only at night after closing his cash. He says, “With work ahead, I have no patience for food…” (p. 183)

When Margayya’s son Balu advises him to buy a better paperweight and a good table and chair for himself he retorts, “I don’t need all those luxuries” (p. 203) Finally, when the loss of all his property, jewelry, furniture etc. is reported to him, he takes it in a calm and stoic manner. He is ready to fight the odds of life and likewise advises his son to do so:

“It was difficult to come out even with our clothes and Brinda’s jewellery. They demanded a list. I was expecting it, Balu….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.” (p. 217)

The two important aspects of life - Artha and Kama - represented by Margayya and Dr. Pal respectively lead to their tragic ends. Dharma, the third of the four aims of life, consists of religious and moral duties. Excess of indulgence in Kama and accumulation of Artha through wrong means by these two characters in the novel results into immorality. Margayya, in the end,
emerges as an enlightened being only after the loss of Artha, after his bankruptcy. Dr. Pal, the financial wizard is a loser on both moral as well as spiritual grounds.

Margayya acquires a state of mind wherein the loss of Artha does not cause him any pain. His dispossession of all material does not induce in him any pain or remorse. This stoic, poised acceptance of reality does not project a defeatist mood in the protagonist. Bhartruhari has rightly summed up the idea of meaningless of ‘Artha’ in his Shringar Satak:

\[
\text{n} \times 3 \text{o moh: t<`imv jgJjmalokyam: a} \\
\text{n} \times 3 \text{o mohSt<`imv jgJjmalokyam: aa} \quad (50)
\]

(All my passions for ‘Arhta’ are over now. I see this world as a particle, meaningless.)

Margayya maintains an exemplary equilibrium in the face of the financial catastrophe and emerges out as a fine specimen of a Yogi when sorrows and joys, profit and loss, defeat and victory are viewed in a similar mood of disinterestedness. On the contrary, his actions and words imbibe the quintessence of Indian philosophy that designates the materialistic world as an illusion or Maya. Moksha is the spiritual release from this illusory world. Margayya is finally liberated from the quagmire of desires and aspirations. He tries to transmit this knowledge to his son by asking him to go to the banyan tree and start a new life as he did earlier.

But then self-realization is a self-seeking process. Every person has to achieve his own spiritual liberation. It is self-centered. Unlike Krishnan in The English Teacher, Moksha for Margayya is self-centered in a truly Indian philosophical sense. His son will have to attain bliss on his own.

Bunyan tree is used as a symbol to present Margayya as achieving self-
realization. The shade of the banyan tree pervades the landscape of the novel from the beginning to the end. Banyan is considered as a sacred tree in ancient Hindu culture. It was under the banyan tree that Lord Buddha attained the knowledge of *Atman* or soul. Margayya leaves the banyan tree in the vain search for accumulating wealth. It is at this stage that his financial empire collapses. And finally he gains an insight into the cool and comfortable shade of the banyan tree where he desires his son to start his business. Margayya, in the end, directs his son to go and start his financial transactions under a banyan tree and thereby start a new life, as he had done in the past. He tells his son that one can attain the spiritual bliss or liberation under the banyan tree. “Go there, that is all I can.” (p. 184) This could be interpreted in an altogether philosophical manner. Margayya, the financial wizard who had been in mad pursuit after ‘*Artha*’ or money gets a jolt by his destiny and learns the lesson that money acquired only through right means and intentions is perpetual. This has been the cardinal philosophy expounded by all Indian texts including *Manu Smriti*, *Arthashashtra* and *The Bhagwad Gita*.

As it is found in Raja Rao’s *Kanthapura*, the Indian philosophical concepts of time and chronology permeate in *The Financial Expert*. Indian mythical idea of *Mahayuga* is composed of four periods or ages – *Sattyuga*, *Tretayuga*, *Dwaparayuga* and *Kaliyuga*. According to Indian ethos a progressive decline of excellence and virtue among men and the degeneration of virtues take place through these four stages or *Yugas*. Narayan has presented the life of Margayya in the novel representing these four stages. The four stages in Margayya’s career may be taken to represent the four *Yugas* during which time, “goodness in man progressively diminishes and
greed overtaking him to the organization he creates for himself, thus encasing and finally dehumanizing man.”

Margayya passes from four stages in his life and these stages signify the cyclical phenomenon of life itself in the vicious cycle of which Margayya is caught, and vainly struggles to come out of it. In the first stage, Margayya considers the acquisition of wealth as a prerequisite for an individual to attain happiness and social status. The second stage deals with Margayya’s attempts to accumulate wealth by propitiating Goddess Laxmi. In the third stage, he emerges as the financial wizard and receives huge deposits and now he is chiefly concerned with the vicissitudes of his son Balu, whom he wants to rise up on his own with sound monetary status. In the last stage, Margayya meets his doom and makes desperate attempts to rise out of his financial wreck. The final stage of Margayya’s life can be compared with the final stage in Indian mythology which comes at the end of four Yugas.

The wretched condition of Margayya, his son Balu’s insistence on granting him his part of property and the psychological tumult which Margayya faces in the times of his grief at the end can be termed as the stage of Pralaya. This stage of Pralaya is mentioned in Kanthapura when there is neither man nor mosquito left in the village. As there are intimations of the emergence of a new civilization in Kanthapura, so in The Financial Expert, Margayya does not drown himself into Saryu or commit suicide in the face of his tragedy. Since the spirit of life is a cyclical process and the structure of the novel resembles the Yuga cycle, Margayya is not destroyed in the end, but suffers a calamity with a newly learnt lesson and enlightenment and is willing to start a new life under the banyan tree. Like Santiago in Hemingway’s novel
Old man and the Sea, Margayya, in the end, seems to declare, “Man is not made for defeat; man can be destroyed, but not defeated.” (52)

Thus, the most serious philosophical principles of Karma, Punarjanma and the cyclical process of life are artistically dealt with in The English Teacher; The Vendor of Sweets deals with the most commonly debated thought of Sansara or the material world as Maya or illusion and The Financial Expert expresses the traditional Indian mode of putting restrictions on the acquisition of Artha and performing Kama. The protagonists – Krishnan, Jagan and Margayya - in these novels in their own ways realize the truth of life in a truly Indian philosophical manner. These novels attempt to solve the great riddles of life and death, suffering and diversity of human condition with the help of philosophy and religion reiterating the doctrine and cardinal principles of Indian philosophical systems at a time when the Indian religion, culture and value system were confronted with an onslaught of Western culture and values in the backdrop of the imperialistic rule. Narayan’s characters reinforce and reassert their faith in Indian culture, history, religion, ethics and philosophy withstanding the shock of an alien culture. Narayan asserts the fact that an individual can transcend the boundaries of Karma, fate and the cycle of this life and death if he observes the dictates and dictum of Indian Shashtras. Raja Rao too has asserted these philosophical concepts in his fiction but his presentation is more metaphysical and abstract. Narayan is quintessentially a moralizer and his stories are fables drawn out of a moral temperament gently contemplating the incongruities of human action and behaviour. K. R. Rao rightly opines:

“Narayan’s stories don’t overtly deal with morals, nor do they
attempt to philosophize in the abstract; the moralistic note is released behind and between the events." (53)

In short, the struggle of Narayanian characters between temporal and eternal, between fascinating but illusory material world and blissful spiritual world enlightens the profoundest philosophy of Karma in the novels.

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