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Abstract- This article explores the significance of materialism in depicting the theme of inauthenticity in R.K. Narayan's novel, *The Financial Expert.* Focusing on the character of Margayya, a financial expert driven by the pursuit of wealth, the article delves into the consequences of materialistic tendencies on personal identity, relationships, and authenticity. Through a detailed analysis of Margayya's journey, this article sheds light on the complex interplay between materialism and inauthenticity, offering valuable insights into the human condition and societal values.

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I. Introduction

The Financial Expert was initially published in 1952 in England. It is widely recognized as one of R.K. Narayan's notable achievements in Indo-Anglian Fiction. The narrative revolves around the ascent and downfall of Margayya, an esteemed moneylender in the fictional town of Malgudi. Margayya, a multi-faceted and captivating character, has a talent for perplexing money-related dealings that are necessary to Indian society. His insatiable desire to accumulate wealth consumes him, rendering his other commitments insincere. The novel is structured into five sections.

Margayya lacks a surname or initials. This name was bestowed upon him by his admirers due to his ability to guide those in financial distress, earning him the title of "Path Finder." At the outset of the novel, Margayya advises the people of Malgudi on obtaining loans from the Co-operative Bank. However, his career as a financier is abruptly curtailed when he clashes with the Bank Secretary and when his son Balu carelessly discards his account book into a drain. Nevertheless, through fun events, Margayya amasses wealth and returns to his role as a financial wizard. However, his ignorance of the potential harm and his accumulated wealth can bring exposes him to risks. Ultimately, his pursuit of Money proves inauthentic, and he finds himself back where he started.

Within the story, Margayya's familial connections prove to be lacking in authenticity. Similarly, his business and social engagements also lack genuine depth. However, the most profound absence of authenticity lies in Margayya's relentless pursuit and obsession with amassing more incredible wealth. While he gains success as a financial expert in the middle of the novel, ultimately, he finds himself back in the same position at the end of the novel. *The Financial Expert* is a compelling work that delves into the theme of materialism and its profound impact on the protagonist, Margayya. The text offers an extensive exploration of the consequences of relentlessly pursuing personal identity, relationships, and the quest for true fulfillment. This article seeks to delve into the meaning of materialism by depicting Margayya's inauthenticity and analyzing the far-reaching effects it has on his life.

Narayan presents Margayya as a complex character driven by an insatiable desire for wealth and financial success. He is a man who dedicates his life to the pursuit of material gain, embodying the relentless ambition and single-minded focus often associated with the materialistic mindset. Margayya's journey becomes a microcosm of the broader societal emphasis on material wealth and its consequences for personal authenticity.

By closely examining Margayya's relentless pursuit of wealth, we can uncover the deeper layers of meaning within the narrative. His preoccupation with financial gain leads him to inauthenticity, as he becomes disconnected from his true self and succumbs to the allure of material possessions.

Furthermore, the consequences of Margayya's materialistic pursuits extend beyond his identity and seep into his relationships. His financial ambitions trump his relationships with others. His pursuit of wealth precedes meaningful human interactions, leading to strained relationships with his family and a sense of isolation. The novel presents a cautionary tale about the potential erosion of genuine human connection in the face of materialism, emphasizing the importance of authentic relationships over material possessions.

II. Discussion

In R.K. Narayan's novel, *The Financial Expert*, the character of Margayya is propelled by an unwavering pursuit of material wealth. His relentless ambition and desire for financial success become the driving forces behind his decisions and actions. By examining Margayya's motivations, we can uncover the significance of materialism in his life and its impact on his character development. His search for wealth is motivated by his desire for power and prestige, which indicates that materialism plays an important role in

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developing his motives and aspirations. It exemplifies his single-minded determination to accumulate wealth, often at the expense of other aspects of his life. In today's India, we come across many Margayya-like individuals who are constantly in search of wealth. R.K. Narayan's fictional art gains an essence of Indianness by including tales from Hindu mythology, teachings from The Bhagavadgita, and the incorporation of austere religious practices and beliefs. Margayya, like others, approaches the priest to make a request. "I want to acquire wealth. Can you show me a way? I will do anything you suggest" (Narayan 29). The novelist highlights Margayya's unwavering focus on material wealth and the associated symbols of success.

Novel's outset, Margayya's obsession with wealth is evident. He views money as the ultimate measure of success and believes that it holds the key to his happiness and social acceptance. His financial aspirations are fueled by a deep-rooted desire to escape poverty and gain a position of power and influence. Margayya sees wealth as the means to secure a better life for himself and his family, and he is determined to rise above his humble beginnings.

Margayya's pursuit of wealth is driven by practical considerations and a desire for recognition and validation. He craves the admiration and respect that come with financial success, and he sees material possessions as a means of elevating his social status. This needs for external validation leads to relentless wealth accumulation, often at the expense of relationships and personal well-being.

Throughout the novel, Margayya employs various strategies to achieve his financial goals. He becomes a cunning and intelligent moneylender, exploiting the vulnerabilities of others for his gain. He uses his knowledge of human psychology and economic manipulation to get the most out of his customers. Margayya's determination to accumulate wealth blinds him to the ethical implications of his actions and their negative consequences for those around him. It demonstrates his willingness to prioritize material gain over ethical considerations, further emphasizing the significance of materialism in his character. Margayya's actions reflect a lack of authenticity and a disregard for genuine human connections, as he sees individuals primarily as tools to further his financial ambitions.

However, Margayya's pursuit of wealth is not without its consequences. As he becomes increasingly consumed by his ambition, he begins to lose touch with his humanity. The accumulation of material possessions comes at the expense of his relationships and his sense of authenticity. He becomes detached from his family, neglecting their emotional needs in favor of financial gain. His preoccupation with wealth creates a void within him, leading to a sense of hollowness and a lack of fulfillment.

Narayan skillfully portrays the consequences of Margayya's materialistic pursuits through vivid and poignant scenes. For instance, Margayya's grand mansion, filled with opulent furnishings and great possessions, symbolizes his emptiness and isolation. Despite his financial success, he experiences a sense of inner emptiness and dissatisfaction. It suggests that material wealth alone is insufficient to provide true fulfillment and suggests the inauthenticity that arises from an excessive focus on worldly desires. Margayya's inability to find genuine satisfaction in his wealth accumulation underscores the detrimental consequences of his materialistic mindset.

Margayya's interaction with Arul Doss, the Co-operative Bank's peon, is characterized by difficulties and lacks authenticity. Arul Doss relays the message that the Bank Secretary wishes to meet with Margayya. However, Margayya is displeased with being summoned through a peon and asserts that he is not subordinate to anyone. The author remarks on the situation: "Tell your Secretary that if he is a Secretary, I am really the proprietor of a bank and that he can come here and meet me if he has any business---" (Narayan 12).

Margayya shows impolite behavior towards Arul Doss, which has a negative impact on his relationship with the Bank's secretary. The Secretary arrives and forcefully takes application forms from Margayya's box. Margayya protests, asserting that the Secretary cannot interfere with his belongings. In response to Arul Doss's warning of potential police involvement, Margayya mutters angrily under his breath: "Stop your nonsense, you earth-worm! Things have come to this, have they, when every earth-worm worm pretends that it is a cobra and tries to sway its ... 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" (Narayan 15).

The Secretary informs Margayya that since he is not a shareholder, he cannot possess application forms. Margayya, asserting his significance, claims to have a role beyond that of a mere shareholder. In response, the Secretary issues a warning to Margayya: "Nonsense. Don't make false statements. You will get into trouble. Reports have come to me of your activities. Here is my warning. If you are seen here again, you will find yourself in prison. Go--" (Narayan 15). This event brings to mind Margayya that money is very important in life. He ties his insult by the secretary to his impoverished condition and develops a grid for money after that. As a result, his subsequent endeavors are influenced and driven by this insatiable craving for money.

Margayya's journey toward materialism begins with the belief that financial success equates to personal worth and validation. As a result, his identity becomes closely intertwined with his wealth accumulation. He adopts a materialistic worldview that prioritizes external markers of success, such as extravagant possessions, social status, and power. Margayya's self-worth

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becomes contingent upon attaining these symbols of wealth, and he measures his value based on his material achievements rather than on his intrinsic qualities or relationships.

The pursuit of material possessions exerts a profound influence on Margayya's choices and behaviors. He becomes consumed by the desire for financial prosperity, often resorting to evil means to achieve his goals. His obsession with wealth closes his eyes to the ethical implications of his actions, causing him to exploit others and compromise his integrity. In his quest for material gain, Margayya loses sight of his authentic self, becoming a mere reflection of societal expectations and worldly aspirations.

As Margayya's materialistic desires intensify, his identity becomes increasingly fragmented and inauthentic. He adopts a facade of success and prosperity to mask his inner emptiness, projecting an image of wealth and influence to gain societal acceptance. However, this false persona disconnects Margayya's true self and the external image he presents to the world. He becomes trapped in a cycle of inauthenticity, perpetuating a charade to maintain the illusion of material success.

Furthermore, constantly pursuing material possessions leaves little room for self-reflection and introspection. Margayya becomes so preoccupied with accumulating wealth that he neglects to explore his past values and aspirations. His identity becomes defined by his materialist pursuits rather than by his inherent qualities and personal growth. This lack of self-discovery and self-awareness hinders Margayya's ability to lead a fulfilling and meaningful life. His relentless focus on accumulating wealth has led him to disconnect from his authentic self, prioritizing external markers of success over his inner values and passions. It signifies the erosion of personal identity that can occur when material possessions and financial gain become the sole measures of self-worth.

The consequences of Margayya's materialistic mentality are obvious in his relations as well. His obsession with wealth strains his connections with his family, as he prioritizes financial gain over emotional support and nurturing. Margayya's pursuit of material success isolates him from genuine human relationships, further distancing him from his authentic self. Moreover, the relentless pursuit of material possessions perpetuates a cycle of insatiability and dissatisfaction.

Margayya's insatiable desire for more wealth leaves him perpetually discontented, constantly yearning for the subsequent acquisition. He becomes trapped in a never-ending quest for material gratification, oblivious to the diminishing returns of his materialistic pursuits. This cycle fuels his inauthenticity and hampers his ability to find true fulfillment and happiness. His relentless pursuit of wealth has come at the expense of his dreams and aspirations, leaving him feeling unfulfilled and inauthentic. It highlights the detrimental effects of materialism on personal identity, as it can lead individuals to compromise their true passions and aspirations of financial gain. This author emphasizes the trade-off that Margayya makes between materialism and personal fulfillment. In pursuing material riches, Margayya vanquished his dreams and ambitions, exchanging them for an empty search of financial prosperity.

His self-worth and sense of identity have become closely tied to his possessions, indicating the influence of materialism on how he perceives himself. It suggests that material wealth has overshadowed other aspects of his identity, leading to an inauthentic and shallow sense of self. This novelist speaks to the intertwining of materialism and personal individualism in Margayya's life: "He saw himself being entangled with these folk for the rest of his life: that seemed to suit his wife, but he liked to be more independent" (Narayan 131).

The significance of materialism in depicting Margayya's inauthenticity extends beyond his identity and permeates his interactions with family, friends, and the community. This article explores the consequences of materialism on Margayya's relationships, shedding light on the detrimental effects of prioritizing material gain over genuine human connection.

The Financial Expert tells the tale of Margayya, a moneylender who, true to his name, 'shows the way' for illiterate, impoverished farmers to obtain loans both from banks and amongst themselves. To Margayya, "Money alone is important in this world. Everything else will come to us naturally if we have money in our purse" (Narayan 18). Margayya frequently contemplated the influence wielded by money: "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"(Narayan 23). Consumed by an obsession with money, Margayya succumbs to the overwhelming sway it holds over him. "He could go to America and obtain degrees, and then marry perhaps a judge's daughter" (Narayan 24).

Driven by his insatiable desire for wealth, Margayya is compelled to abandon his role of aiding others under the banyan tree. Entrusting the tin box to his wife, he intends to pursue more honorable endeavors. Addressing his wife, he says: "That secretary will have to call me 'Mister' and stand up when I enter. No more torn mats and dirty, greasy sarees for you. Our boy will have a cycle, have a suit, and go to a convent in a car. And those people" (he indicated the next house) "will have to wonder and burst their hearts with envy. He will have to come to me on his knees and wait for advice. I have finished with those villagers" (Narayan 18).

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In the third section of the book, while Margayya's business is flourishing, he assumes a position of authority over his customers. However, conflicts and differences of opinion occasionally arise in his interactions with them. A particular incident occurs when a client approaches Margayya to retrieve his deed, and Margayya responds to him in an impolite manner: "And yet you have not the grace to trust me with your title. Do you think I am going to make a broth of it and drink it?" (Narayan 124). Therefore, Margayya's commitment to his customers lacks authenticity because money is his highest priority. His behavior alters by his self-centeredness, and his involvement is solely driven by financial motives.

Margayya's insatiable desire for wealth and financial success strains his relationship with his family, particularly his wife, and son. As he becomes consumed by his worldly pursuits, he neglects their emotional needs and fails to provide the support and care they require. His preoccupation with accumulating wealth leaves little room for nurturing and building strong familial bonds. Pursuing material gain becomes his primary focus, eroding the foundation of trust, love, and understanding within his family. His relentless pursuit of wealth creates a rift between him and his wife as their priorities and values diverge. It demonstrates how materialism can strain interpersonal connections and lead to a breakdown in intimacy and understanding. The author highlights the impact of materialism on Margayya's relationships. Margayya"s insatiable greed for wealth leaves him with little time to spend with his son, Balu, destroying Balu's academic life. Despite holding the position of school management secretary, Balu fails the Matriculation exam twice and eventually runs away from home. Margayya's wife is deeply disturbed by this turn of events, but Margayya himself manages to adapt to the situation. He endures the separation from his son by immersing himself in his financial business and his relentless pursuit of money. Even when Margayya travels to Madras searching for Balu, his thoughts remain fixated on his financial affairs. His desire for Money is entirely inauthentic as he cares for money more than his only son. William Walsh comments: "Money becomes his goddess, devotion to it his religion. Margayya moves from rags to riches, but Margayya in the lace dhoti is the same Margayya as the one in the cotton dhoti-just as the one substance of money appears both in petty huckstering outside the Co-operative Land Mortgage Bank and the immense movements of cash at the end. He insists a modulation of living covers the fundamental oneness of existence" (Walsh 77).

The possibility of suffering significant losses in his absence preoccupies his mind. This shows the total lack of authenticity of his involvement and his insatiable desire for money, whereas he favors wealth over his son. As his wealth increases, his interactions with his children focus on financial transactions rather than genuine emotional bonding. It illustrates how materialism can distort the dynamics of familial relationships, replacing love and connection with economic dependency and superficial exchanges. The novelist emphasizes the transformation of Margayya's relationships with his children due to materialism.

Driven by his wealth, Margayya purchases a new house in a prestigious neighborhood and presents it to Balu and his wife. However, Margayya's wife opposes his decision to separate Balu from them. Margayya regularly provides Balu with a monthly allowance to cover all expenses, ultimately leading Balu to associate with Dr. Pal, who leads him astray. If Margayya hadn't been consumed by his pursuit of money, he could have guided Balu toward a suitable business or occupation. Margayya's preoccupation with cash prevents him from experiencing hunger and neglects his health. Furthermore, his single-minded focus on wealth leaves little room for caring for his wife or anyone else. The novelist offers the following observation:

> She never knew when he went to bed, she still saw him bent over his registers. She saw him with a drawn look and felt moved to say: "Shouldn't you mind your health "What's wrong with me? I'm all right. If you feel you need anything, go ahead and buy it and do what you like. Take any money you want. Only leave me alone. (Narayan 163)

Driven by the prevailing materialistic ideals of the Western world, Financial Expert exhausts every effort to achieve financial stability and elevate their social standing, all through the pursuit of wealth. They become deeply absorbed and fascinated with the relentless pursuit of money to the extent that they transform into emotionless and mechanical beings, lacking love and compassion. Their personal life is overlooked, ignoring their sexual desires and not acknowledging the possibility that their spouse could have such desires as well. The obsession with money overshadows their ability to engage in regular family matters. The absence of their son made Margayya's wife perceive their house as dreary and desolate when Balu left home without noticing the parents. It evoked memories when he had left without informing anyone, yet Margayya remained oblivious to any change, as his mind was preoccupied with devising a new scheme that promised to propel him to unprecedented levels of financial achievement.

Moreover, Margayya's materialistic mindset seeps into his interactions with others, creating a sense of transactional relationships. He views people as a means to an end, valuing them based on their ability to contribute to his financial success. This instrumentalization of relationships undermines their authenticity and depth, reducing human connections to mere exchanges of utility and self-interest. Genuine emotional bonds are overshadowed by the pursuit of financial gain, leaving relationships hollow and

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superficial. Margayya's materialistic goals also lead to strained relationships within his community. As he climbs the ladder of success, he becomes detached from the everyday struggles and needs of those around him. His wealth and status create a gap between him and his community, making it difficult for him to relate to their experiences and preoccupations. Margayya's preoccupation with material gain distances him from the genuine connections that stem from shared values, empathy, and community support. His emphasis on the accumulation of wealth leads him to neglect the support of true friendships, instead of prioritizing business relations that serve his financial interests. It demonstrates how materialism can compromise the quality of interpersonal relationships, replacing authentic connections with instrumental and utilitarian associations. This novelist highlights the impact of materialism on Margayya's friendships. Margayya's relentless pursuit of material wealth led him to overlook his friendships, placing greater importance on business associations rather than nurturing genuine companionship.

Margayya becomes increasingly disconnected from his own emotions and the emotional needs of others. The pursuit of wealth becomes a solitary endeavor driven by individualistic ambitions rather than a collective sense of community and shared experiences. Margayya's materialistic goals isolate him from the meaningful connections that come from genuine human interaction and empathy.

One of the critical consequences of materialism is the erosion of personal values and moral principles. As Margayya becomes consumed by pursuing material gain, he becomes willing to compromise his integrity and engage in questionable practices. The desire for wealth closes his eyes to ethical considerations, leading him to exploit others and behave deceitfully. Margayya's search for financial success loses sight of his authenticity and the values that once defined him.

Despite accumulating wealth, he experiences a profound sense of emptiness, suggesting that material possessions alone cannot bring true fulfillment and happiness. It underscores the hollowness arising from a single-minded focus on material gain. The author highlights the consequence of materialism on Margayya's inner state. Margayya's relentless quest for riches resulted in a feeling of hollowness and discontentment deep within him.

His pursuit of wealth leads him to compromise his values and principles, indicating that the desire for material gain can corrupt one's integrity and sense of self. Margayya's preoccupation with wealth alienates him from the community once a source of support and belonging. It suggests that an excessive focus on material gain can lead to social isolation and a loss of meaningful connections with others. The writer emphasizes the social consequences of materialism. Margayya's embrace of materialism created a divide between him and the community, causing him to feel disconnected from the support and sense of belonging he had once treasured.

The pursuit of materialism also affects Margayya's overall well-being and happiness. While he may amass wealth and possessions, he finds himself trapped in a cycle of insatiability, constantly yearning for more. The relentless pursuit of material gain becomes a never-ending endeavor that leaves him perpetually dissatisfied. Margayya's fixation on wealth becomes a source of anxiety, stress, and disillusionment, ultimately undermining his personal happiness and contentment.

Moreover, Margayya's singular focus on accumulating wealth distances him from genuine human connections and emotional intimacy. His relationships become transactional, devoid of true emotional depth and connection. Margayya's materialistic pursuits create a barrier between himself and those around him, leaving him feeling isolated and lonely in spite of his financial success. Pursuing material gain often comes at the expense of nurturing and sustaining meaningful relationships.

Margayya's mind is constantly consumed with thoughts of money, leaving little room for egocentrism or consideration for his wife. He is too engrossed in his business affairs, which primarily revolve around amassing wealth that he neglects to visit Balu's home for an extended period. Brinda, Balu's wife, expresses her displeasure at the situation when Margayya finally visits them. However, when Margayya faces bankruptcy, his family reunites. Margayya expresses his desire to play with Balu's young son, and Balu himself realizes the mistake he made by falling into Dr. Pal's influence.

Furthermore, the cultural and historical context of the novel adds another layer of interpretation. Established in post-colonial India, *The Financial Expert* reflects the evolution of the social and economic landscape of the day. Some variations argue that Margayya's materialistic pursuits symbolize the clash between traditional values and the influence of Western capitalism. The novel can be seen as a commentary on the impact of modernization and the erosion of traditional moral and social structures.

Considering these varying interpretations, it is essential to recognize that R.K. Narayan presents materialism and its consequences with a degree of complexity. The novel does not offer a simplistic condemnation or endorsement of worldly desires instead it explores the multi-faceted nature of human desires and their effects on personal identity and relationships.

III. Conclusion

The Financial Expert by R.K. Narayan offers an exciting exploration of materialism and its significance in depicting Margayya's inauthenticity. By analyzing the

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consequences of materialistic tendencies on personal identity and relationships, the novel raises important questions about societal values and the pursuit of wealth. This article serves as a valuable contribution to the understanding of materialism in literature and its relevance in contemporary society. By analyzing the consequences of materialistic trends on identity and personal relations, the novel raises important questions about societal values and the search for wealth. This article makes a valuable contribution to the comprehension of materialism in literature and its importance in contemporary society.

Recognizing the complexity of materialism and its impact on individual lives, this article brings to light the cautionary tale enshrined in Narayan's story. The exploration of Margayya's inauthenticity serves as a reminder of the potential pitfalls of prioritizing material wealth over genuine human connection and personal fulfillment ultimately the significance of materialism in *The Financial Expert*.

The Financial Expert portrays a complex network of human relationships, particularly Margayya's interactions with various individuals in society. The author presents a vivid depiction of Indian social life, highlighting how Margayya's intense involvement and obsession with accumulating wealth lead to an inauthentic existence. Despite attaining riches and success as a businessman, Margayya cannot find true happiness and contentment. The novel offers a captivating glimpse into the diverse social involvements that form the fabric of life, both in general and specifically within the Indian context. It serves as a remarkable exploration of an ordinary life shaped by extraordinary connections, interactions, relationships, and involvements, many of which lack authenticity in one way or another.

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