

The Financial Expert: Kubera's Myth in a Parable of Life and Death

KEITH GAREBIAN, *Concordia University*

For the Western reader there has always been something curiously bizarre about the episode in R. K. Narayan's *The Financial Expert* where a temple priest instills in Margayya a single-mindedness about the acquisition of wealth.¹ For one thing, the priest, who appears as odd to the reader as he is initially to Margayya, offers prescriptions for wealth that seem a sinister trap, and the Western reader begins to wonder with Margayya if this character is not a sorcerer, black magician, or an alchemist. The priest, upon seeing that Margayya has a fit of coughing, offers him a tumbler of milk which is carelessly pushed away. He scolds Margayya for this rejection of one of the forms of the goddess Lakshmi and then tells the story of Kubera from the Mahabharata. The story, however, is not narrated to the reader, and Narayan continues with his plot as if the episode were no more than an innocuous digression. However, Narayan proves to be as sly with the reader as the priest is with Margayya for what he has slipped into his novel is nothing less than a mythalogy which can be used as vital guide for an interpretation of his parable.

Kubera's myth teaches an Oriental lesson about the dangers of materialism for it is rife with its suggestions of spiritual death. In Hinduism there is nothing wrong *per se* with materialism for Lakshmi is indeed a goddess of fortune and wealth. But Hinduism also considers the dangers inherent in a life devoted to sheer material accretion. Kubera's myth reveals the treacherous nature of a god whose power is employed in actions which are profoundly life-denying. In the Vedic period Kubera was the chief of evil beings living in the abodes of shadow and darkness, and it was not until later times that he was elevated to a deity and became one of the eight guardians of the world.² He was a hideous dwarf with three legs and eight teeth and in a former life he was a thief. As Veronica Ions relates: "One night he was robbing the temple of Shiva (himself known as lord of robbers) when his lighted taper was blown out. His ten successive attempts to light his taper in Shiva's temple earned for him such merit that in his next life he was born as the god of wealth" (p. 84). How ironical that a new god should emerge out of the form of a debased creature, and how ironical that such a god's myth should set a subtle paradigm for Margayya's life!

In many ways Margayya becomes a version of Kubera, while the temple priest and Dr. Pal emerge as analogues to Kubera's *yakshas* (attendants). Where Kubera is represented in mythology with a sack over his shoulder and a casket in his right hand (Ions, p. 84), Margayya has a tin box, "a grey, discoloured, knobby affair" (p. 2). Though he is not deformed like Kubera, Margayya is ugly in his own way. As he himself believes, he looks like a "wayside barber" who, with his torn *dhoti* grown brown with dirt and "little miserable box" under his arm, is fit only for the company of blanket-wrapped rustics. His awful silver spectacles, which are supposed to correct his faulty vision, simply add to his inferior feeling. Where Kubera traveled by magic chariot (Pushpaka), Margayya travels to Nallappa's Mango Grove in a humble cart which seems like a parody of Kubera's chariot (p. 50).

There are other parallels between Kubera and Margayya. Just as the god was once a thief, Margayya is professionally dishonest. He is a roadside “shark,” slighted by Arul Doss, a head peon, and puny in comparison with the imposing Central Co-operative Land Mortgage Bank. He has a knack for self-profit and knows how to manipulate his ignorant clients into accepting more loans than they need (p. 3).

Margayya’s dishonesty suggests Kubera motifs in several dramatic situations. For example, after his prostration before a god’s image in the temple, Margayya hurries off through a silent street lest the eerie priest call him back. As he rushes, he hears a night constable blow his whistle far off and immediately fears that he, account papers under his arms, will be mistaken for a thief (p. 30). Although the whole thing strikes him as being extremely ridiculous, Margayya is unable to remove the suggestion of his own suspicious stealth. In fact, when he reaches his house he hesitates before the door, unable to make up his mind to knock: “It might rouse his wife or his son. But unless his wife was roused . . . And how could he explain his late coming? ‘Something has happened to me—everything seems to be going wrong. That Arul Doss has perhaps cast a spell: can’t be sure what everybody is up to—’ The world seemed to be a very risky place to live in, peopled by creatures with dark powers” (p. 30). The *yaksha* image is clear in the last sentence and the mythological reference is made clearer when Margayya blows out the kerosene lamp and is then beset by nightmares. Kubera was once involved in a theft when his taper blew out; now we find that Margayya has put his own taper out and is precipitated into a situation of chaotic fear and accusation (p. 31).

As Margayya’s life acquires greater correspondences with Kubera’s myth, the characterizations of the priest and Dr. Pal suggest with increasing strength the demoniac quality of the *yakshas*. The old priest certainly possesses a grotesque appearance suited to a *yaksha* for when he makes his first appearance on the scene, he is a gaunt, cadaverous man, burnt by the sun (p. 24). Inside the temple, under the starlight, he assumes an even eerier image as his hollow voice reverberates through the silent night (p. 30). Despite his grotesqueness, however, the priest is not usually hostile to Margayya and, indeed—just as any of Kubera’s *yakshas* might—appears to encourage his petitioner in his materialistic quest. When the priest does depart from Margayya’s life it is to go north and follow the course of the Ganges to its very source in the Himalayas (p. 63). In other words, the priest is destined for the eternal mountains, the haunt of Kubera, where the god resides in a palace and his *yakshas* guard the repository of mineral wealth.

As for Dr. Pal, he possesses a dark, stirring, ghostly quality which strikes a note of otherworldliness (p. 51). Significantly, he first appears in Nallappa’s Mango Grove, a wild, sinister landscape, complete with mossy water, mosquito larvae, cobwebs, smoke, and—certainly not least of all—stirrings that arouse suspicions that a cobra might suddenly dart across and nip Margayya (pp. 50-51).

Pal, who claims to be a divinely ordained guide (p. 69), reveals how closely aligned he is to falseness when he speaks of his manuscript entitled *Bed-Life or the Science of Marital Happiness*. Here, clearly, Pal is a promoter of false science and his thinking is rooted in the principle of sexual pleasure—a principle that is certainly not immoral in itself but which, in his perverse use, possesses a subversive power for it eventually warps Margayya’s conjugal life. Ironically, though, Pal’s ostensible evil is also a strategy appropriate to Vishnu’s

“devil’s advocate” who, as Veronica Ions shows, was reputed to propagate ideas “which would lead to wickedness and weaken the opponents of the gods, causing them ultimately either to be destroyed or to turn back for their salvation to their old faith in the traditional gods” (p. 72). Insofar as Margayya has selected Lakshmi over Saraswathi instead of placing a balanced faith in both goddesses, and insofar as he comes to be insincere about religious tradition,—at one point he merely nods vaguely at a god’s image (p. 39)—he seems like an opponent of the gods, and a malign fate threatens him unless he reforms.

It would seem, then, from what I have written thus far that *The Financial Expert* shapes up as a tale about a classic struggle between the powers of the gods/demons and those of man. In fact, the correspondences of Kubera’s myth strengthen the parabolic quality of Narayan’s story especially in relation to the themes of life and death. Kubera’s materialism—like Midas’s gift of gold or Faustus’s will to omniscience—is a life-denying force when it is passed on to man, and the closer we look at Margayya’s associations with Kubera, the closer we find the financial expert is to a denial of life.

To begin with, there is a question of internal strife in Margayya’s family. Like Kubera, Margayya experiences a fierce rivalry with his brother—though, of course, in Kubera’s case Ravana was only a half brother—and, as in the god’s myth, Margayya fights over property. Where Ravana stole Kubera’s palace of Lanka, Margayya battles his elder brother over a share of ancestral property (p. 8) and vindictively denies him water, one of the life-sustaining elements.

Narayan’s parable exposes Margayya’s disputatious powers in order to strengthen the dialectic of life and death. In *The Financial Expert* the psychomachy between good and evil is manifest through the tension aroused as the shadow of death tries to cast itself over life.

Margayya, very early in the tale, fears the power of death. And he probably has cause to. His first name—unknown to all but his deceased parents—had been Chiranjeevi, i.e. “eternally-living” (p. 44), but Margayya’s life unfolds with striking emphases on life-diminishing or life-denying realities. Part One shows us a Margayya whose spirit puffs with hope only when he gives vent to gilded thoughts about social respectability and materialistic wealth (p. 18). Money, in his view, is what preserves human respect while a lack of money leads to dehumanization—a moral he formulates from the experience of beggars who seize upon an unclaimed corpse as a means to collect money dishonestly (p. 23).

Where an orthodox Hindu would look to his gods for spiritual boons, Margayya turns to money for salvation. Whenever he ponders life’s tribulations, money is never far from his thoughts. But this lust is, in essence, an unconscious attraction to death. It is significant, for instance, that just as he indulges a vision of an aristocratic future for himself and his family, death enters the scene in the form of the “cadaverous” priest (p. 24). Margayya, who has equated poverty and financial deprivation with dehumanization, fails to see the ironic link between his lust for money and the deathlike figure of the priest. But, then, as a later scene shows, Margayya is woefully ignorant of ways to true redemption from death and although he dreads death’s power, he lacks the means to contend with the force. Unaware of the parable of Markandeya (boy devotee of Shiva who was protected from Yama, God of Death), Margayya clearly reveals an ignorance of Hindu prescriptions for

religious duty (p. 27). Markandaya's "grace", was the *puja* he performed when the emissaries of Yama arrived to claim him, and this *puja* saved him from death and preserved him to all eternity. Margayya's ignorance is a life-denying reality for it exposes him to the powers of darkness that lay claim to unsuspecting victims.

The priest, it is true, gives Margayya instructions in *dharma* or duty but this event is rife with theological ironies that most Western critics fail to grasp. What we have to bear in mind about Narayan is his cunning as a writer—a cunning which glosses certain nuances in order that the tale might not lose the primacy of *mythos*. Thus, when the priest instructs Margayya in the propitiatory rites required for the worship of Lakshmi, he does so in a manner that suggests the *bhakti* (devotionary) cult while actually preparing Margayya's path into corrupt convention. Krishna preached *bhakti* to a particular god as a way to release the soul from the body so that it could be then united with the universal spirit. Krishna taught that *moksha* (release) could better be achieved this way than through orthodox austerities and yogic concentration (Ions, p. 48). Margayya is instructed by the priest to pursue wealth singlemindedly, but at the same time he is required to retreat from the secular world and pray. This commingling of the secular and the sacred fosters a desperation in Margayya whose religious practices seem increasingly superficial. As time goes on, Margayya falls into religious waywardness as he espouses ideas contrary to Hindu faith. "Let the gods beware," he recklessly threatens (p. 41) as if the gods were mere mortals. He tries to turn away from memories of the caste duty of his ancestors; thinks increasingly of earth as a heaven or hell; elevates human knowledge over charity; and places a perverse faith in the pursuit of pleasure. In all these instances he succumbs to beliefs and values (antithetical to the old faith) which were propagated by Vishnu at the start of the Kaliyuga (present age of degeneration; Ions, p. 72). Before Part One ends, Margayya is linked by Dr. Pal to an aphrodisiac cult and warned by the priest that he will drown in an ocean of misery (and not in Lakshmi's ocean of milk; p. 45).

In Part Two, Margayya's correspondences to Kubera are conjoined with those to Faust and Midas. First there is the manuscript arrangement with Pal which resembles Faust's contract with Mephistopheles. In Marlowe's version of the German legend, Faust wills away his soul in order to gain the power of omniscience, and the climactic terror is reached as time ticks away the seconds before Faust's soul is to be claimed by the devil. (*O lente, lente currite, noctis equi!*) In *The Financial Expert*, Margayya also sees time clicking away ("Twenty, forty, sixty." He wanted to say: 'Give me five minutes more,' but his throat had gone dry." (p. 73)), but in this case, soul-destructiveness is not a consequence explicitly articulated by the bargain with Pal. Although the scene is rife with comic rather than tragic tension, its moral seriousness is an exposed underpinning. Ironically, as he sweats out the moments of his temptation, Margayya waits for an assuring sign from God (rather than the devil). But there is no mistaking his deep-seated guilt as he carries Pal's manuscript home "as if he were trying to secrete a small dead body" (p. 73). The manuscript is clearly represented as a symbol of death and guilt—a point that stands in ironic relation to Margayya's ancestral past when his relatives were corpse-bearers. He is now a "corpse-bearer" himself but does not recognize the taint of death within his soul. When he gets home, he tries to conceal the bundle under his arm but his inquisitive wife wants to know if he has brought her bread (p. 74). Irony is layered within irony for what the wife mistakes for the "staff of life" is, in essence, the very medium of misfortune and moral death.

Margayya's life at this stage is a sequence of corruptions: with Pal's manuscript, "sexsationalism" is passed off as a genuine science (p. 76); Margayya's reconciliation with his brother (p. 86) is only a superficial one; Balu is indulged intemperately at home and school; and Margayya's understanding of religion continues to be defective as he blurs all distinctions between Lakshmi and Saraswathi (p. 92).

What is sown in Margayya is the seed of self-destruction for as his thoughts on materialism expand, they are marked by the imagery of germination. The multiplication of interest is compared to the ripening of corn: "Every rupee, Margayya felt, contained in it seed of another rupee and that seed in it another seed and so on and on to infinity" (p. 95). Here Margayya's image of seeds links him to Midas whose very name—as Robert Graves informs us—is a derivation of *mita* or seed. And there is a further link. Midas in Greek mythology is a pleasure-loving king who in planting rose gardens is linked to orgiastic cults of Aphrodite to whom the rose is sacred.³ Now I have already referred to Pal's impression of Margayya as an aphrodisiac-maker, and all that remains is to draw out the lines that pull Margayya (and Pal) to Midas (and Bilenus). Margayya, it will be remembered, has sought for a red lotus, Lakshmi's symbol. Pal emerges with his pornographic manuscript and proceeds to tempt him with promise of immense wealth. Four elements are vital to the subtle mythic patterns: the lotus, Lakshmi, Pal's pornography, and the temptation. These parallel the rose, Aphrodite, the debauched satyr Bilenus, and Bilenus's temptation of Midas. These correspondences might be coincidental but even so they are extraordinarily ironic.

The tale of Midas is, of course, one primarily of self-destruction for Midas's gift of gold proves to be a gift of death, and *The Financial Expert* in Part Three continues to develop its own tensions between life and death. With Margayya's elevation in rank from wizard to mystic (p. 102), there is another link between him and Kubera who, in one version of his myth, was elevated from dwarf to god. Margayya's entire life becomes a preoccupation with money, and the financial expert displaces his son from his thoughts (p. 110) and increases his alienation from his wife. Already, then, there is death-in-life, a point which is brought home first with the rumor of Balu's death in Madras and then with the aftermath of the rumor. As Balu returns to live in Malgudi, Margayya's thoughts return to his money-making business (p. 140). The recall to life has an ironic ternary design: Balu, who has enjoyed life in Madras, is compelled to return to a setting he dislikes; his mother is joyful and rejuvenated; while Margayya is recalled to a life that had been defiled by insidious materialism.

Margayya's associations with the Kubera and Midas myths are reinforced in Part Four when the financial expert becomes the richest man in Malgudi. Margayya's loan operation thrives and once again Narayan uses the image of seeds (pp. 149-150), thereby repeating a seminal link between the fey Greek king and Margayya.

The Kuberan myth and its life-denying lesson are not forgotten. Like Kubera whose home is in the Himalayas, the highest source of mineral wealth, Margayya sets his heart "on reaching the summit of Everest" (p. 158). But the desired property is still in Kanda's ownership, and Margayya has to occupy himself with the mystical feeling of money as his life is choked by matter. The final section of the novel commences with a sketch of Margayya's celebrity status. He becomes "Lord of Uncounted Lakhs" but fame traps him.

He is besieged with solicitations for charitable donations, and in a gesture starkly suggestive of death-in-life, he barricades himself at home and in his office (p. 161). But money keeps pouring in, crowding out the human side in his life (p. 164).

The parable carries itself to a pitch of moral tension as Balu's corruption becomes an extension of Margayya's materialism. Where the father has been excessive in his greedy hoarding, the son is prodigal in his waste. Like the Biblical prodigal, Balu claims his inheritance—and in a manner of direct affront:

Margayya said in a mollifying manner:

“All that I have is yours, my boy. Everything that I have will come to you: who else is there? To whom can I pass these on after my time?”

“After your time! When is that?”

“Are you asking me when I am going to die?”

The boy looked abashed: “I am not saying that, but I cannot wait. I want my share urgently.”

“Pray, what is the urgency, may I ask?” said Margayya cynically. “Do you think that I ought to drink poison and clear the way for your enjoyment?” (p. 169)

Margayya has ironically struck upon a point that adds weight to the parable of life and death, for the implication of this exchange is that Margayya's death will clear the way for Balu's full-scale enjoyment of life. There is certainly a Freudian undertone here for the son is antagonistic to his father and would have him completely out of the way. Of course, Balu in a way merely repeats Margayya's own youthful greed for ancestral property—and an ancestral pattern emerges.

The concatenation of events offers but two courses for a final phase: rescue or damnation. Balu continues to fall into Pal's corruptive control and his own family life—in yet another ancestral pattern—fails like his father's. As Balu's moral turpitude increases so does Margayya's professional turmoil. Clients, influenced by Pal's slanderous gossip, withdraw their principal from Margayya who suddenly finds himself threatened by an insolvent business situation and a lawsuit for assault brought by Pal. Days of legal intricacies convince Margayya that he has lost all right to “personal life” (p. 177) and he reforms in the nick of time—just as Balu is dispossessed of his home. The materialistic destruction of father and son, however, is balanced by the spiritual rescue at the end when Margayya resolves to return to his modest roadside business—but not at the expense of his family life. Balu, it is true, is strongly affected by the collapse of his extravagant life-style, but at least he rejoins his family and is offered his father's goodwill. Margayya, for his part, rediscovers his way in life, takes up his pen, ink-bottle, and knobby box to sit under the banyan tree in front of the Central Co-operative Land Mortgage Bank. While his business will, from past evidence, still exploit his clients' innocence, it will no longer strive for self-magnification and so its implicit guile and dishonesty will be attenuated. This ending, in the familiar Narayan manner, affirms a reconciliation with original norms and places an unmistakable emphasis on the return to life. At parable's end, Margayya is

not simply one who knows the way in small business affairs but a benevolent grandfather, eager to enjoy Balu's son who obviously brings new life into the financial expert's house (p. 178). Unlike Kubera's, Margayya's legend is not sealed with materialistic wealth but it has its own riches—those of human joy and consolation which, in the final analysis, are forms of life-giving grace.

NOTES

¹R. K. Narayan, *The Financial Expert* (New York: The Noonday Press, 1964), pp. 25-30. Subsequent references to this edition appear in the text.

²Veronica Ions, *Indian Mythology* (London: Paul Hamlyn, 1968), p. 84. Subsequent references to this edition appear in the text.

³Robert Graves, *The Greek Myths: 1* (Baltimore: Penguin Books, 1961), pp. 281-283 and 400.