



# Exploring Materialism in Sudha Murty's *House of Cards*

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## Abstract

*Sudha Murty's literary works are renowned for masterfully intertwining human emotions and relationships with a distinctly Indian flavour. Her novels often explore themes such as globalization, materialism, marriage, and familial challenges, offering a nuanced portrayal of Indian society. This paper delves into the pervasive influence of materialism in Indian culture, as vividly depicted in Sudha Murty's novel, House of Cards. Through critically examining the novel, this study investigates the far-reaching consequences of materialism on family relationships, the transformative impact of materialistic growth on character behaviour, and the detrimental effects of materialism within the familial sphere. A key focus of this analysis is the profound change in Sanjay's character and behaviour following his materialistic success, particularly in the context of his marital life. By exploring the complexities of materialism in House of Cards, this paper aims to provide a deeper understanding of the tensions between traditional values and modern aspirations in Indian society, as well as the profound impact of materialism on interpersonal relationships. This novel portrays how Sanjay's character and behaviour change after his materialistic success in his marital life.*

**Keywords:** materialism, moral, money honesty, family relationship

## Introduction

Sudha Murty was born in 1950 in Shimoga, Karnataka, to R.H. Kulkarni and Vimala Kulkarni. She is the second child in her family and spent much of her childhood with her grandparents, who played a significant role in instilling values and a love for humanity in her. A prolific writer in both English and Kannada, she has authored novels, collections of short stories, and non-fiction works. Her short story collections reflect the values of Indian society and are largely inspired by her real-life experiences. Her works often highlight themes of humanity, charity, honesty, and domestic issues. Her novels typically address topics such as globalization, materialism,

marriage, and family challenges, providing a nuanced depiction of Indian society.

Sudha Murty has written numerous books for children. She has been awarded seven honorary doctorates for her contributions to literature and received the R.K. Narayan Award for Literature. In 2006, she was honored with India's fourth-highest civilian award, the Padma Shri, and in 2023, the Padma Bhushan. On March 8, 2024, she was nominated as a Member of Parliament in the Rajya Sabha. In 2011, she was presented with the Attimabbe Award by the Government of Karnataka for excellence in Kannada literature. She is married to N.R. Narayana Murthy, the co-founder of Infosys.



In addition, she has established several orphanages, contributed to rural development initiatives, and supported the movement to equip all government schools in Karnataka.

### Literature Review

In numerous publications and theses, Sudha Murty's works have been analysed.

According to R. Singh in the article "Materialism and Its Discontents: A Study of Sudha Murty's *House of Cards*," The novel critically examines how money and status can break human relationships and lead to humiliation. Singh argues that Murty warns against the pursuit of material success while emphasizing the importance of moral ethics and values. Maitri Atulkumar Limbachiya published an article titled "The Supremacy of Love and Trust over Material Gains, In Sudha Murty's *House of Cards*". She highlights how money can change a person's character and lead to the neglect of love and trust. The novel sheds light on the impact of materialism on relationships and values in contemporary life.

Dr. M.P Ganeshan published an article entitled "Materialistic Man and Ethical Women Sudha Murty's *House of Cards*". The novel illustrates the harmful effects of the hunger for money in the modern world. It depicts the financial struggles of the characters and how their lives change once they have an abundance of money.

Aayushi published an article entitled "Humanitarian Perspectives and Materialism in Sudha Murty's *House of Cards*" She illustrates the relaxation of anxiety in a world that is frantically pursuing materialism at the expense of humanitarian values. Murty sheds light on how materialism clashes with moral values in today's society and emphasizes the need to return to humanitarian ideals in this globalized world.

Dr Kalyani published an article entitled "The Impact of Materialism on Human Relationships in Sudha Murty's *House of Cards*. Murty highlights the negative impact of materialism on interpersonal connections through the characters' travels, showing how the pursuit of wealth can lead to emotional detachment and loneliness.

Mr. Shekhar published an article "Subjugation of Ethical Value over the Monopolization of

Materialism and Hedonism in Sudha Murty's *House of Cards*". He argues that the novel depicts the importance of ethics through characters who sacrifice the most valuable aspects of the materialistic world in order to pursue their external pleasures.

V. Patel, in his thesis "Socio – Economic Transformation and Family Values in Sudha Murty's *House of Cards*" Patel discusses how Murty highlights the conflict between traditional family values and the rise of materialism in urban India. He argues that the novel reflects the tension between the desire for money and wealth and the importance of personal relationships.

A. Gupta published an article entitled "Family Tensions and Generational Conflicts in *House of Cards*" Gupta argues that the older generation clings to traditional values, while the younger generation is influenced by money and wealth, leading to friction within family relationships.

N. Sharma, in her thesis "The Destructive Pursuit of Materialism in *House of Cards*". Sharma highlights Mridula's inner struggle with materialism and her relationship with her husband. She also explores how, due to money and status, family cohesion is often sacrificed.

S. Kumar published an article entitled "The Narrative Structure of Sudha Murty's *House of Cards*" Murty depicts a simple effective narrative style that tells her to address important issues in the modern society without overwhelming the reader.

### Methodology

Materialism, a central theme in literature, often emphasizes wealth, possessions, and physical comfort, frequently at the cost of emotional or spiritual values. This study explores materialism both as a social construct and as a philosophical concept, focusing on how characters' pursuit of material wealth shapes their identities and relationships. The paper examines the portrayal of materialism in *House of Cards*, analysing its impact on character development and the novel's thematic structure.

### Result and Analysis

*House of Cards* is an award-winning fictional novel published in 2013. It was first released in Karnataka. It tells the story of Mridula, a young, beautiful, and



innocent girl from Aladahalli, a village in North Karnataka. Mridula meets Sanjay, a doctor in the city, who falls in love with her and marries her. After their marriage, the couple settles in Bangalore. Mridula's life changes completely, and she begins to realize how selfish and materialistic people can be. Trouble arises when Sanjay quits his government job and opens Sushruta Nursing Home in Bangalore. He earns more money, which leads to corrupt practices and creates problems between the couple. Eventually, Mridula decides to leave her husband and return to her hometown.

Money is mostly the cause of the basic cause of couples' arguments. Too much money in a person's mind can cause greediness; this will let the person forget about love towards its partner. Another one is unfaithfulness; in a marriage, the couple must be faithful toward his/her partner.

(Ruksana, 446)

Dr. Sanjay Rao, the protagonist's husband of the novel, hails from T. Narasipura, on the banks of River Kaveri and he has a mother named Ratnama, who is a moneylender and lives in the village. He also has a younger sister named Lakshmi, whose spouse is Sankar. She lives in a joint family. Dr. Sanjay works at KEM Hospital in Bombay and is known for his dedication and hard work. "It was his salvation; when he worked, he forgot everything else" (House of Cards 6). He is not handsome like others but he is not dark either. "He was tall and not as fair as she was, but he was not dark either. He had curly hair and was built like an athlete. His face was beaming with pleasant surprise" (House of Cards 16). Sanjay meets Mridula at his friend Santhosh's wedding in Hubli, and he falls in love with her at first sight. Sanjay later gets another chance to meet Mridula in her village when he is asked to deliver Professor Jog's package to Champa Bai. Professor Jog is a successful doctor and senior to Sanjay, and his mother lives in Aladahalli, the same village where Mridula resides with her family. After returning from Hubli, Sanjay daydreams about Mridula almost every day.

The Hubli Teachers' Association goes on its annual trip during the Dussehra holiday, and they plan to visit Maharashtra. This is the first time Mridula has traveled outside Karnataka. They first visit

Pune, where they enjoy exploring the various tourist attractions. The next day, they arrive in Bombay. After breakfast, Mridula begins to feel dizzy, starts vomiting, and becomes dehydrated. She calls Dr. Jog to inform him of her condition. Dr. Jog works at the same hospital where Dr. Sanjay is employed. Mridula is admitted to the hospital, and Dr. Sanjay examines her medical report, concluding that food is the main cause of her illness. Slowly recovering, Mridula goes out with Sanjay to visit the Elephanta Caves in Bombay. During this time, she begins to feel an attraction toward him. Before she leaves Bombay, Sanjay writes her a love letter and gives it to her. When she returns to Aladahalli, she informs everyone about Dr. Sanjay's marriage proposal, and everyone accepts the marriage between Mridula and Sanjay.

Sanjay quits his job in Bombay and settles in Bangalore, where he gets a position at Victoria Hospital. Mridula is transferred to a government school in Yelahanka, Bangalore. Sanjay plans to pursue a postgraduate degree in Bangalore. They lead a happy and contented life in the city. Eventually, Sanjay is admitted to a postgraduate course and decides to study gynaecology at Vani Vilas Hospital in Bangalore. He receives a scholarship, and the couple's main income comes from Mridula's steady government job. They move to Vijayanagar, and fortunately, Mridula is able to get a transfer there. Sanjay finishes his education and begins working as a doctor and a lecturer at a government hospital. Sanjay completes his studies and starts working as both a doctor and a lecturer in a government hospital. Despite working as a doctor, Sanjay's salary remains low. The couple has a son named Shishir.

Alex holds a bachelor's degree in science and hails from an impoverished family. And friend of Dr. Sanjay, is not exceptionally academically brilliant but excels in leadership and networking skills. He advises Sanjay that the medical profession is not merely a service but rather serves a commercial purpose. "The medical profession is no longer a service. It has become a commercial business" (House of Cards 101). There is little value in merit, hard work, and dedication for doctors. Society has changed in every aspect over time, and we must adapt our lifestyle accordingly. He suggests to



Sanjay that with a low income, it is difficult to repay loans and provide a good education for your son. There is nothing wrong with earning more money in this profession. Being a government doctor with a less income will not lead to a change in lifestyle, which is why starting a nursing home in Bangalore is a better option. "Money is a useful tool. It's like a knife. You can either kill a person with it or you can cut an apple. It's up to you to decide how to use it" (109).

Sanjay, who frequently gets transferred and does not receive sponsorship for further studies abroad, also faces an overwhelming workload at the hospital. Eventually, he quits his job at the government hospital and starts Sushruta Nursing Home in Bangalore. In a short period, the nursing home becomes popular in the city. Sanjay starts earning more money and gains confidence in his work. He repays all his bank loans and buys a car for himself, as well as a Kinetic Honda scooter for Mridula. He establishes both the lowest and highest fees for consultations, deliveries, C-sections, and tube testing. Alex frequently offers many ideas for increasing revenue at the nursing home. One of his suggestions is for Sanjay to hire a personal secretary who will confidently ask for consultation fees without hesitation. As a result, Sanjay appoints Rosemary as his personal secretary.

After fourteen years, Sanjay's nursing home becomes extremely popular in Bangalore. Sanjay sells his house in Vijayanagar and relocates to a four-bedroom home in JP Nagar. He owns three cars, and his son is studying in medical college. He also has a personal driver and a cook at home. Occasionally, he makes fun of Mridula's profession and her low income, even suggesting that she should stay at home. He forgets that just a few years ago, Mridula's government salary was the main source of income for the family, and she had helped him immensely with her earnings. This is the first time Mridula feels uneasy and hurt in their marriage. "That's impossible. You were able to start the hospital because of my salary. My pay has helped me in our difficult times and I enjoy and respect my work. I'll never leave it. It is oxygen to me and not just a source of income" (*House of Cards* 141). Through Sanjay's character, Sudha Murty clearly illustrates how money can bring significant changes to a person's mindset and life.

One day, Sanjay attends the wedding of a minister's daughter and happens to meet Dr. Latha, his former colleague. He is unwilling to discuss their past, and although Dr. Latha wants to talk about it, he quickly changes the subject and leaves the event. These days, Sanjay sponsors many seminars and even purchases Dr. Rao's large nursing home in Bangalore. He expands his nursing home and invests in modern equipment for the facility. Sanjay has developed a keen understanding of his patients' strengths and weaknesses. Every year, he increases his consultation fees, resulting in long waiting times for appointments. As a result, people begin to perceive Sanjay as the best doctor in the city. Sanjay spends more time with his patients, which further contributes to his popularity. Through Sanjay's character, Sudha Murty depicts how money and status can alter a person's attitude, behaviour, and character.

When Sanjay teaches at the government medical college, he often tells the students that, in most cases, delivery should be natural and healthy. In the government hospital, C-sections should only be considered if there are complications or difficult situations. "A normal delivery is the best. That's how nature wants it. We should do a C-section only if there's a problem" (*House of Cards* 144). In his private practice, Sanjay changes his approach and increasingly prefers C-sections, as they allow him to charge higher fees. He knows that many young professionals working in IT companies can afford these fees. Occasionally, some businessmen pay for treatment in cash. Sanjay does not disclose all of his earnings to the tax authorities; he generates some unreported income, which he invests in land and a factory. He keeps these actions a secret from Mridula and conceals them from her. Through Sanjay's character, Sudha Murty clearly illustrates how money can corrupt a person's morals.

Sanjay Nursing Home is developed like a three-star hotel, offering various facilities such as a pharmacy, a hundred-bed, and a canteen. He checks all the account details in the evening and does not trust anyone, including his personal secretary, Rosemary. He only comes home during dinner time, spending very little time with his son, Sishir. He shows no concern for his wife, Mridula, and



there is barely any conversation between them. He encourages his son to open an infertility and test-tube baby center after completing his medical studies, insisting that there is a lot of profit to be made in this field. Childless couples are ready to pay any price to have their own child. In the words of Mark D. Promislo and et al., (2010, p. 939) who quoted in Kasser, "Behaviour-based conflict may also occur due to materialistic values. Materialists view work as their preferred domain and, as noted, tend to exhibit competitiveness and a lack of empathy". Mridula disapproves of these conversations, as she feels that there are no human values left in modern society. She constantly worries that Sishir's behaviour and discipline will slowly change due to the influence of money, just like his father. Sudha Murthy points out that as a father, Sanjay fails to teach moral values to his son Sishir and tries to teach a materialistic mindset to him.

Sometimes, Sishir does not listen to his mother's advice and wastes food. He never adjusts and always insists on eating fresh food. This often leads to arguments between Mridula and Sanjay. Sanjay always supports his son, which makes Mridula feel that Sishir is not following any discipline due to the excessive money. Sishir spends money lavishly and never heeds his mother's words. He even tells his friends that his mother is old-fashioned. "My mother is like a broken record; she keeps repeating the same things over and over" (*House of Cards* 156). Mridula teaches her son to save money for a rainy day, but he never listens to her advice. Many times, Mridula feels hurt by the arguments between her husband and son. Sanjay does not teach Sishir any moral values or the importance of human relationships. Instead, he teaches him to never trust anyone, the importance of money in life, and that almost everyone has a price. Sudha Murthy points out that money can break human relationships.

Sanjay has noticed that Mridula's behaviour and attitude have completely changed. He feels that Mridula has become impractical. He no longer helps poor people and has forgotten the promises he made earlier. He no longer values honesty or straightforwardness due to his focus on money and high status. While Sanjay helps his sister Lakshmi a great deal, he never shares anything with his wife,

Mridula. At times, he behaves cruelly towards her and often teases her as well. "He acted polished in front of others but in front of his wife, his words could be brutal" (*House of Cards* 169). He appreciates everyone except Mridula. Eventually, Mridula feels that money has taken away all her happiness and faith. One day, Dr. Saroja visits Sanjay's home regarding her niece's delivery. Dr. Saroja, who is Sanjay's superior at the government hospital, humiliates him in front of everyone. Now, Sanjay refuses to engage in what he considers foolish conversations and immediately changes the topic, not forgetting to offer her proper hospitality.

A few years ago, Anuradha had a baby at Sanjay's nursing home. When Sishir was a small boy, Anuradha's parents took care of him without any hesitation or expectation. Mridula tells her husband not to charge Anuradha for the delivery, as they should show their gratitude to Kantamma and Muniyappan. Later, Mridula learns that her husband only reduced the delivery fee by a thousand rupees. It becomes clear to her that even money can change a person's sense of gratitude.

Mridula gets an urgent call from the nursing home about some documents for a new pharmaceutical company. When she arrives, she discovers a bank passbook in the cupboard. Upon closer inspection, she finds frequent transactions between her husband and her sister-in-law Lakshmi. Sanjay has a joint account and a fixed deposit of fifty lakh in Lakshmi's account. She also noticed a counterfeit Rs 10 lakh demand draft sent to Ratnamma. Mridula comes to the painful realization that there is no trust or faith in her marriage and that the relationship between husband and wife is no longer strong. "When the foundation of trust cracks, how can a marriage remain the same? Mridula felt like she was drowning, her thoughts haunted her" (*House of Cards* 183). Mridula does not hide anything from her husband, but Sanjay hides everything from her. Mridula feels that Sanjay has been deceiving her for the past five years, and she was completely unaware of it. As Sudha Murthy says, money can ruin a family's happiness.

Mridula can no longer tolerate the situation and chooses not to speak with anyone. Seshadri in *The New Woman in Indian English Women Writers since*





1970 (1995) "The new woman is assertive and self-willed, searching to discover her true self" (Seshadri 12). She takes medical leave, deeply emotionally hurt by her husband's actions. "Every girl dreams of a wonderful marriage but for most, that dream never becomes real. Life after marriage is battle. Only a few are truly lucky" (*House of Cards* 207). When Mridula discovers that her husband has been unfaithful and deceitful, she is devastated. Her trust is shattered and falls into a deep depression. Leigh k. Cunningham a lawyer and author of Australia illustrates: "Trust is something that is difficult to establish. It is very fragile that needs to be taken care of. Once trust breaks or shatters into pieces, it is very difficult to rebuild it" (Wow4u.com). Finally, she meets Dr. Rao for treatment, seeking relief from her mental anguish. Whenever the doctor asks Mridula to come with her husband, Sanjay always tries to avoid it by giving different reasons. Sanjay refuses to listen to Mridula's concerns. "Every woman wants to change her life but no man understands how" (*House of Cards* 211). As Mridula seeks help and begins to rebuild her life, she realizes that she must distance herself from Sanjay and his corrupting influence. Nayantra Sahagal in an interview with V. Mohini honestly examines her marriage in *Writing her work* (1990)

For the first time I came across the shocking assumption of inequality, a man's ego and ambition, I learnt must be served first. In case of conflict, the man's will and desire must prevail- I was uneasy and restless adjusting to the demands of a personality and an environment whose goals and texture were different from anything had known or been comfortable with.

(Mohini, 15)

Sanjay arranged the silver wedding anniversary, but Mridula was not interested in participating in the celebration. She wants to leave him and return to her village, hoping to find solace and healing away from the toxic environment of their marriage. Finally, Mridula goes to Aladahalli and transfers her job. Due to his obsession with money, Sanjay fails to realize the impact of his actions on Mridula. Sanjay always believes that his hard work brings him success.

However, he never expresses his gratitude to his wife for contributing to his success in life.

Thus, Sanjay's attitude has been shattered into a spectrum of colours. As a doctor, he initially cared deeply for his patients. However, after establishing his private nursing home, his materialistic mindset constantly revolves around how he can accumulate as much wealth as possible in his lifetime.

### Discussion and Conclusion

In *House of Cards*, Sudha Murty explores the impact of materialism on relationships. The novel portrays how Sanjay's character and behaviour change after his materialistic success affects his marital life. It also emphasizes the importance of moral values in today's materialistic world and the upbringing of future generations. Sanjay's character in *House of Cards* illustrates several key themes present in Indian literature and society, including the effect of money on personal values, the importance of trust and honesty in relationships, and the consequences of corruption. Murty highlights the contrast between Mridula's idealism and the materialistic values embraced by others. The novel serves as a reminder of the significance of values such as honesty, integrity, and compassion, even in a society driven by material wealth.

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