

ing previous attempts, approaches, and lessons it prepares the ground for further academic inquiry. This strength, however, also harbors its weakness. The discussion seems to be inspired by encyclopedic ambitions only: it presents bits and pieces from various literatures without using them as building blocks of an overall argument. An example is the presentation of Heidegger's *Being and Time* in a few sentences, immediately followed by the note that feminist criticism sees this as a masculinist approach to time (p. 67). It remains unclear what Heidegger has to add to the study of the future, nor is it clear what the implication is of the feminist critique. Another consequence of such an encyclopedic approach is the temptation to lump intellectual strands together. The importance of "networks," for instance, is underpinned by referring to the physicist Fritjov Capra ("web of life"), as well as to the sociologist Manuel Castells ("network society"). However, Capra points to the interconnection of organisms; Castells points to post-industrial capitalism. Mobilizing both does not strengthen but dilutes the claim that networks are important.

The main argument of the book that we should reclaim the terrain of future studies for social science, however, remains important. The impossibility of predicting the future should not paralyze academia but inspire the social sciences to actively engage with multiple futures. As John Urry rightly argues, the future "is too important to be left to states, corporations or technologists" (p. 7).

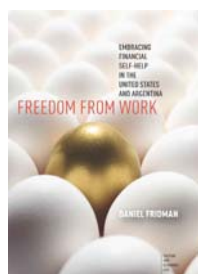
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Freedom from Work. Embracing Financial Self-Help in the United States and Argentina.

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This book is about ordinary people seeking to become masters of their own economic life, and transforming themselves in an attempt to become free from work. It is about the hopes, dreams, and anxieties of people in Argentina and the United States following the advice of financial self-help books in order to become rich, an "instance of the production of *capitalist economic subjects*" that has global scope (p. 5). In this regard, Fridman's book can be categorised among cultural accounts of capitalism. It offers an empirically-informed story of neoliberalism "from below," connecting structural transformations – the usual suspects – with the lively cultural world of neoliberalism, as it is encountered by ordinary citizens who strive to change themselves in order to become entrepreneurial subjects. Unlike common accounts, however, this is not a story of resistance against neoliberalism but one of people embracing it. The book provides important insights into how cultural products shape the beliefs, habits, and cognitive frames of people striving to build lives they consider worth living.

In theoretical terms, the author positions himself at the fertile intersection of two convergent traditions in the *social study of finance*, where the adoption of calculative tools meets the production of the self: Foucault's concept of governmentality and Callon's approach to economic performativity. The theoretical proposal is appealing and aims at exploring the production of neoliberal selves. Foucault (2008) conceives neoliberalism as a form of governing conduct that relies on the free choices of autonomous individuals, which occurs through the intermediation of technologies, discourses, devices, and knowledge that Callon's approach captures quite well (Çalışkan and Callon 2009). After all, achieving financial freedom with the aid of best-selling books and participating in self-organized groups involves interacting with technologies of the self and becoming a new person. But what is more important here is that the governmentality approach has what the ANT approach lacks, a focus on the self, on "the significance of humans as actors who reflect about who they are and who they want to be" (12). Adopting calculative tools is not only a matter of shaping one's conduct, but also one of changing the way we see the world, others, and ourselves. This is one of the main messages of the book.

The goal of the book is to show that "financial self-help has substantial effects on users, on how they see the world, themselves, and their social positions, and how they reconfigure some of their economic and non-economic practices" (17). The book shows how this happens by means of an ethnographic approach to communities of people following a worldwide best-selling author on financial self-help, Robert Toru Kiyosaki, in Argentina and the United States, attending mostly to very

practical processes: people interacting in financial self-help communities, playing board games, and learning techniques aimed at enhancing their financial skills. It thus examines different socialization processes.

The first chapter does two things. It establishes a definition of what financial self-help is and how it differs from two common approaches: general self-help and “get rich quick” schemes. Financial self-help is defined as a complex set of discourses and practices that involve at least three components: technical expertise related to accounting, a motivational component aimed at mastering attitudes, dispositions, and emotions, and a “social theory” about how the world works. Unlike “get rich quick” schemes, financial self-help does not come easily, as it implies a reflexive process of becoming independent from both external constraints and internal demons.

Financial self-help provides a cognitive frame – what the author calls social theories that people live by – through which individuals understand the world surrounding them, and learn how to navigate social reality in order to become free. Readers of Kiyosaki’s books and practitioners of financial self-help are thus invited first to locate themselves in the social structure in order to visualize what transformations they need to undergo in order to change their social position and become financially free. In this sense, it resembles a “fictional expectation” (Beckert 2016), in the sense that it is based in a causal narrative that explains how an alternative and plausible future may be brought about through the actions of individuals. This frame serves the purpose of delegitimizing conventional means of achieving social mobility, such as pursuing formal education, reproducing a world in which the only thing one needs to

do to move up the social ladder is to change oneself.

The second chapter outlines the “individual” as presented in financial self-help books, the type of imaginary person one needs to become. To begin with, financial self-help means becoming independent from both external constraints and internal demons. In this way, it is inspired by libertarianism as much as by the so-called “recovery movement.” While the former denounces the “slavery” that results from dependence on collective forces, the latter adheres to the idea that individual problems are addictions that can be overcome and denounces the “slavery” that results from one’s demons. In this way, if financial freedom is an external and measurable condition in which money works for you, it is also a frame of mind in which the will to be free and self-control are the defining features of the successful person (59). In this process, which takes place through continuous interaction with Kiyosaki’s books, face-to-face relations in financial self-help meetings, and playing cash-flow games, three traditional institutions are systematically called into question: the family, because it confers greater value on security than on autonomy; the education system, because it makes people conform with labour markets rather than encouraging them to take risks; and the conventional idea that frugality leads to wealth. It is in this sense that the internal transformation promoted by financial self-help is also a cultural transformation. In these three realms, according to the narrative, people do not give away money but their freedom, which needs to be recovered through a re-tooling of the self.

Finally, the chapter also connects the moral transformations implied in Kiyosaki’s work with an historical account of the whole tradition of success manuals in the

United States. If post-war manuals were directed towards workers, success manuals in the neoliberal era have tended to reinforce the role of the individual in investing in their own success in a context marked by the privatization of risk. Unlike success manuals, however, becoming free from work entails a double transformation: being independent from the economic world, as well as liberating the self from its own limitations.

Chapter 3 shows the organizational and practical process through which followers of financial self-help produce the internal change through continual socialization and interaction with others and with the “Cashflow” game. Cashflow is a board game that prepares people for real-life finance on the assumption that the more people play, the richer they get. Acquiring financial abilities by playing Cashflow requires a substantial organizational effort, as meetings need to be arranged and a game can last several hours. The board game – Fridman shows – becomes a socializing tool in several ways. By developing practical skills, people acquire an understanding that may be hard to obtain just by reading Kiyosaki’s books. By following the rules of the game, players learn the distinction between being rich and being financially free, or what success actually means. Learning how to play is a slow process, not only because of the rules one needs to learn but because learning how to play the Cashflow game means acquiring a mind-set that enables one to visualize opportunities. The game also has a material dimension through which people learn how to use and “think with” calculative tools. Players learn how to make financial statements, calculate their monthly cash flow, and handle different sorts of assets. These distinctions, which are reinforced through the material separation of items in the game,

are then brought back into the everyday lives of Cashflow players, thus changing the way they see themselves. Thus, one could say, people learn a type of thriftiness that, unlike the worldly asceticism described by Weber, is not underpinned by any moral belief but by cognitive frameworks that are internalized through the continual interaction with board games, players, and more experienced organizers of Cashflow clubs and meetings.

Chapter 4 shows the social aspect of what is supposed to be an individual experience: becoming free from work. The author argues that financial self-help is not only about fostering self-interest, but a strange conflation of altruism with egoistic behaviour. As such, the paradoxical morality of financial self-help lies in the idea that, contrary to what the mainstream economic paradigm teaches us, there is a world of abundance – rather than scarcity – in which we can all become rich. This idea differentiates the poor from the rich, as the former are governed by fears of scarcity. Following Zelizer and Bourdieu, the author argues that such a vision “makes people blur the contradictions between interest and disinterest” (117). According to Fridman, financial self-help followers “understand the act of helping others and making money out of it as not contradictory but complementary goals,” thus blurring the distinction between economic and non-economic interests. As the chapter shows, understanding this is part of acquiring the mindset of the rich, which reconciles the fact that Kiyosaki himself makes money (self-interest) out of “supposedly” helping others become rich. This logic of self-interested and altruistic action reinforces itself through other forms of labour in which financial self-help and Cashflow players usually engage, such as network marketing. As the

author shows with the case of life experiences, “network marketing puts people in a position in which they have to help each other if they each want to succeed” (147), which means replicating the “world of abundance” mind-set of the rich.

The fifth and last chapter tackles the way in which Argentines deal with the fact that financial self-help comes from the United States. Both cases share their transition from an industrial period of labour stability to liberalizations and privatizations, which makes Kiyosaki’s arguments resonate among Argentines, but Argentina has a much more unstable financial system. In this sense, financial self-help in Argentina is a case of “active adoption,” characterized by a collective effort to “translate” and re-adapt the tools provided by Kiyosaki’s books. The interesting point is that this process of translation reinforces the individualistic making of the financially free subject, as the adaptation implies rejecting the role of structural forces. In other words, as an individualistic project of transformation, financial self-help is detached from context and becomes a global cultural phenomenon, not least through dissemination of the idea that economic crises are opportunities to become rich for the financially well-prepared.

The conclusions provide the reader with the revelation that they have been waiting for throughout the book: what do we learn about society from studying the embracing of financial self-help? The author moves beyond the ethnographical account presented in the book and reflects on the public implications of the extension of “financial literacy” and “inclusion” policies. In this respect, what comes to light is that it is difficult to separate the ethical and ideological orientations of these products and programs from their technical and educational content. What the

book shows, after all, is how adopting calculative frames and economic mind-sets is tied to the process of building one’s identity and shaping schemata of perception. In this sense, the book stresses the way in which the cultural dispositives of neoliberalism – one could say, ways of being, feeling, and thinking – are embedded in calculative tools such as financial self-help.

The book is a lively and well-written account of ongoing cultural transformations. Fridman is particularly clever in connecting empirical facts with theoretical claims, and the book presents several avenues for further reflection. For example, the idea that I found particularly interesting is that financial self-help is about reproducing the ideology that underlies neoliberalism, in the sense that it makes individuals solely responsible for their economic situation, decoupling structural changes from the individual trajectories of ordinary citizens. At a time when the social sciences are stepping up their efforts to uncover the mechanisms through which wealth reproduces itself, Fridman’s book shows the quest of ordinary people to become rentiers and make their money “work for them.”

What I missed somehow was a more intense connection with social theory by the end of the book, especially a discussion of the implications of embracing financial self-help, both sociologically and politically: sociologically, because the book delves deep into the socialization processes of financial self-help followers, but does not discuss these findings in light of the economic sociology of culture, habits, and/or cognitive frames; and politically, because I missed a normative stance. The author plays the role of an objective observer well throughout the book, not letting the reader detect a normative position with regard to financial

self-help. This is well received as a reader. But although it may not be the intention of the author to approach the subject from a normative standpoint, I would have expected the conclusions to present a stronger political argument about financial self-help, the role of social policy, and the re-moralization of the world surrounding the followers of Kiyosaki's books and board games.

Finally, to mention a methodological issue, I found it particularly puzzling throughout the book that no case selection strat-

egy is presented; the comparison between Argentina and the United States plays no role at all. In general, there is no reference to how each case helps in illuminating particular aspects of the process of embracing financial self-help, nor about the role of the book's comparative dimension. Chapter 5 deals with the Argentine way of translating a foreign cultural product, but the transnational dimension does not come to light directly. One wonders whether the book could have been written based on only one of the cases.

In the end, it is not clear what we gain from the comparison because the author suggests that the differences are ones of form, not nature.

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