

Rich Dad Poor Dad, Poison of Society A Critique to a Popular Discourse

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Abstract

In most cases academicians ignore popular discourse in their academic life. Though unscientific, popular discourse holds value in people's daily activities since they shape and re-shape people's ways of doing things. For that case, then we need to interrogate their contents and analyze their objectives and implications so that garbage can be revealed for the betterment of society. Without a critical examination of such discourses, it may imply we accept even worthless facts which destruct our societies as given. From that backdrop I pose a critic to a book titled "Rich Dad Poor Dad What the Rich Teach Their Kids About Money That The Poor and Middle Class Do Not."¹ Meanwhile I also reflect the discourse in African rural areas particularly Tanzania.

Introduction

It has been almost five years since I saw *Rich Dad Poor Dad* in the streets. It is a famous book for both formal and informal bookshops. Though I like reading, I always ignore some American books of which I know they preach *Americanization*² of life. But this time I was captured. I was forced to find the *Rich Dad Poor Dad*. For sure, it was not by accident but by incidents. One day a student came in my office. She asked me to join the Forever Living Group, to sell the companies products. I denied her offer. She then said, "look here my teacher, I don't want you to be *Poor Dad*; you must enterprise; you must make money; your job won't pay you as much as you need." Then I asked who that *Poor Dad* is? Who told you I have problems? Why shouldn't you

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concentrate on your studies in spite of engaging in *machinga*³ businesses while in school?

She confidently said, "I'm sure you have problems. You want a good house, a car, better education for your children and relatives and other enjoyments. All these can't be met by your salary; you must enterprise to make more money." To my first and third questions, she then took a book titled *Rich Dad Poor Dad* and read the following sentences:-

My poor dad said "study hard, earn a degree, and get a good job to earn money. My rich dad encouraged me to study to be rich... At the age of nine, I decided to listen to and to learn from my rich dad about money. In doing so, I chose not to listen to my poor dad, even though he was the one with all the college degrees (Kiyosaki 2012:11).

By this, she meant that to be successful in life you don't need to concentrate much on your studies. What you need is only the skills of making money. The Poor Dad she talks about was a University teacher (like me) who spent his time on reading and lecturing rather than enterprising. Thus he was poor. So she doesn't want people to behave like the poor dad.

Few days later I met one of college administrators. We just exchanged ideas on issues concerning work and life. Then I took some time to explain to him about the condition of my office. It was rough, ill-ventilated, populated, poorly furnished, and sometimes flooding. The administrator then replied "you are not supposed to blame, use much of your time to enterprise, you can get a lot of money outside there... Go and read *Rich Dad Poor Dad*... I read and of course now I make a lot of money." Few weeks later I met a friend of mine with the same story. Then I decided to read the *Rich Dad Poor Dad* the decision that enabled me to discover "tanks of social poison" to my students and society.

Rich Dad Poor Dad in Perspective

Any word, concept or idea normally falls in a specific paradigm. Similarly any person's view intentionally or unintentionally does fall in a certain paradigm or theory. Though *Rich dad Poor Dad* is not an academic work, it is *idealistic* in its conception. Hegel (1770-1831) is one of the classical idealists⁴ who believed on the power of ideas on shaping human world. For him, ideas are paramount in understanding social and historical development because they act as causes (Morrison 2006). In this case ideas are real and do

influence social practices. Individuals' problems thus are a result of their ideas; poor thinking and unconscious mind. To solve their problems then (to change the world), they need to be conscious, to internalize new ideas.

Max Weber (1864-1920) provides an advanced version of idealistic thinking. In the *Protestant Ethics and the Spirit of Capitalism* Weber reveals the power of ideas on changing European societies. For him, in Western Europe, people internalized rational ideas (Protestant Ethics) which enabled them to control their natural and social world. Protestant ethics acted as a *psychological premium* on the control of everyday life. It was a process of rationalization reflected in the systems of law, politics, religion, science and finance (Morrison 2006).

Thus, Hegel and Weber as other idealists see human world as controlled by the individuals' mental process (or the process of rationalization in Weber terms). Ideas are the most powerful instrument of social changes. Social problems on this respect can be eradicated by simply developing rational ideas. While successful (rich) individuals are those who reason well, unsuccessful (poor) ones are regarded as ignorant or irrational. To get it right then the latter must change their minds; must think and act as their fellow rich men. This is the general assumption held in *Rich Dad Poor Dad*.

In the light of materialist approach, this conception is vague. For Marx, ideas cannot determine social being but on the contrary. People's thoughts, perceptions and attitude result from the *material conditions* of a particular society. For example it is impossible to think of slave's freedom out of the condition of slavery. Second, it must be noted that, these ideas are not neutral. Marx says "the ideas of the ruling class are in every epoch the dominant ideas" (Selsam et al. 1975). Thus they function to conceal social reality, to legitimize people's exploitation and oppression and to hide the true causes of social problems (Morison 2006). It is from this view then *Rich Dad Poor Dad* becomes a social poison.

Rich Dad Poor Dad's Main Premises

In his book Kiyosaki established four main premises. First he thinks that poverty is an individual problem and thus needs individual solutions. To be rich or poor is just a personal choice (p.188). While the rich regarded as rational and intelligent by choosing a respectable lifestyle, poor people are seen as lazy, ignorant, arrogant and terrors (p. 162) by choosing a wretched lifestyle. Thus the only solution to eradicate poverty is to increase poor

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people's rationality so that they can think and act as the rich. Second, poverty is a result of people's irrational *financial behaviour*. Most of them spent their money ignorantly by buying luxurious things instead of investing. Third, richness is a reward to one's kindness. If you give something to people you will also receive in advance. While rich people get richer by *the principle of giving*, poor people get poorer because of their meanness. Fourth, education and richness are negatively correlated. The more ones search for good grades and higher education the poorer he/she becomes. For students then, what is important is to search for money rather than good grades. Those who search for good grades end up of being poor. Real intelligent people (those with high financial IQ) do not care about good grades. They always think about how to get money work for them.

The Key Questions

Is poverty an individual problem? Is richness an individual achievement? In the *Rich Dad Poor Dad*, Kiyosaki confidently replies "yes" to these questions. For him poverty is an individual problem and thus needs individual solutions. Richness and poverty in this way have to do with individual choices and struggles (p.188). Poverty, so to speak is a problem of the poor, caused by their willingness and tolerance to such situation. For this, then, poor people are just lazy, ignorant, arrogant and terrors (p. 162). Kiyosaki then blames the poor for such choices. He advises them to think and act as their fellow rich men. Choosing richness is a private decision, a personal aspiration to success and a preference to people with financial IQ.

This is not true. Poverty can never be an individual problem. This means it can't have individual solutions. At a certain point few individuals can be successful by their personal struggles, but this will never wipe out poverty in any particular society. Finding individual solutions to social problems has always led to more problems than before. Therefore intelligent people instead of struggling to wipe out their personal poverty or problems, they do that for the whole society. They use a lot of time to read, research and question, how could this society change in a way of improving people's life? The ignorant people instead, struggle to solve their personal poverty or problems.

In my opinion, I think it is better to *theorize* why people are poor or why others are rich before commenting anything. Why a lecturer is poor than business people in town is not a matter of financial intelligence one has but the society they are in. Why the rich get richer while the poor get poorer is

not a matter of financial IQ. This is to say, poverty in America for instance is not a natural thing. Historically America was a home of Red Indians. Christopher Columbus reported on the richness of this country. I think it is a right time for Kiyosaki to ask himself where the American poor came from. Were the Red Indians financial intelligent? Where do they live now? Where did their financial intelligence go?

Definitely, it was Columbus who planted the genocide of Red Indians and seeds of poverty in America (Shivji 2013). This followed by triangular slave trade and then American capitalism. This went together with black humiliation, exploitation and oppression (Main 1965; Nash 1970; Revel 1971). The term poor under this context then implies exploited and oppressed person whose agency is deteriorated by the capitalist economy. Their poverty won't be solved by their *financial IQ* as opposed to social means. Financial IQ is a thing which under the capitalist context intensifies their exploitation by accepting enslavement, low wages, humiliation, torture and all rubbish under the umbrella of *being taught*.

While Kiyosaki was celebrating his richness, 50 million Americans (More than Tanzania population by 2012) were food insecure in 2008 (Holt-Gimenez and Patel 2009). According to Shivji (2009) the richest 10 per cent of Americans own 70 per cent of assets, while the bottom 50 per cent own only 2.5 per cent of the assets. Between 1996 and 2001, median wage in the USA remained almost the same while the income of the top 10 per cent increased by 58 per cent. In spite of asking himself what is wrong with this widening gap between poor and rich, Kiyosaki ignores this situation and insists on financial ignorance of the poor.

Is financial ignorance a reason to this widening gap? Why do the 10 per cent of Americans get richer while 90 per cent (including the middle class) live in poverty? Is it because they own 70 per cent of assets? Kiyosaki (2012) says that for the rich money work for them. This means money can reproduce without much suffering on their side. One can be absent, yet money comes in. But one question needs to be answered "can assets produce money by themselves? Who produces wealth: Labour or assets? If Kiyosaki would have read Marxian *theory of labour* he would have understood that assets are nothing without labour. Here Marx says:-

The labour of the poor is the mines of the rich...it is not the possession of land or money but the command of labour which distinguishes the

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opulent/*rich* from the labouring part of the community...the mechanism of accumulation process itself not only increases the amount of capital *or wealth to the rich* but also the mass of the labouring poor, the swamp of pauperism (*Marx 1976, Capital Vol. 1; emphasis mine*).

In order for a machine or an industry to produce more money there must be some people to make it produce. Surplus value then does not come from the machines, but from the labour. If you want to test it and see how rubbish it is, go to any industry then start machines without workers, leave it switched on for some hours. Will anything be produced?

In his *Rich Dad Poor Dad*, Kiyosaki has completely ignored the issue of labour. There is no where he analyses the production process. Yet people are becoming rich but how do they do it without labour. In his view labour is not important at all. He views workers (and professionals) as lazy and ignorant. The enslavement, torture, humiliation and exploitation they get from their employers are their only reward they deserve. Similarly, it is right for the rich to enslave and exploit his workers as they use their financial IQ. Workers should not blame anyone for poor working conditions but themselves. And thus they should take this subjugation, torture and humiliation as a lesson for getting rich. Let's listen to this conversation that Kiyosaki put before us:-

Employee: Well I have worked for you. I have worked hard. I have given up my baseball games to work for you but you haven't kept your word, and you haven't taught me anything. You are a **crook** like everyone in town thinks you are. You are greed. You want all the money and don't take care of your employees.

Rich: In less than a month, you sound like most of my employees.

Employee: I thought you were going to keep your end of the bargain... instead you want to torture me? That's cruel. That's really cruel.

Rich: I' am teaching you.

Employee: Ten cents an hour? Hah... (Teaching me?) I should notify the government about you.

Rich: Wow, now you sound just like most of the people who used to work for me, **people I have either fired or who have quit...** If you learn this lesson you will grow into a wise, wealthy, and happy young man. If you don't, you will spend your life **blaming** a job, low pay, or your boss for your problems... You best change your point of view. Stop blaming me and think that I'm the problem... You are the problem. If you realize that you are the problem then you can change yourself, learn something and grow wiser... it is easier to change yourself than everyone else... Don't blame me for your problems... Some people say I exploit people because I don't pay as much as the sugar plantation or the government. I say people exploit themselves.

This is a conversation between the author and his rich dad (pp. 27-33); yet it represents the conversation between the rich and his/her employees. Kiyosaki then agrees that his rich dad is right. Workers must be exploited as this teaches them life skills.

At this point I dare to say that poverty is a social problem. It is a social problem not because of its effects but its creation. By tracing the history of American capitalism it is clear that poverty is socially imposed. The 10 percent of Americans that Shivji (2009) talks about are the ones who exploit others and yet see themselves clean and intelligent. With such a conversation above it is clear that even the so called rich people, don't do it alone. You can't get rich depending on your own intelligence without involve the *social necessary labour*. And the more you exploit the labour the more you get rich. The so called financial IQ is nothing than *accumulation by dispossession*.

Second; Kiyosaki's assumption on the poor financial behaviour (pp. 67, 98) is contradictory and hypocritical. Here he says:-

The poor and middle class often buy luxury items like big houses, diamonds, furs, jewellery or boats because they want to look rich. They look rich but in reality they just get deeper in debt on credit (Kiyosaki 2012: 98).

Assessing from this statement it is evident that the author "does not know" how the capitalist market operates. Thus he considers the poor and middle

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class financial behaviour as natural and unhealthy. He does not scientifically question why the poor have *bad financial behaviour*. Why do they want to look rich while they are not? How this attitude or behaviour (bad financial behaviour) functions to maintain the capitalist system? These are intelligent questions Kiyosaki can't explain.

Indeed, the answers of such questions can be found in Marx's conception of ideology.⁵ It is ideology which influences the poor to struggle for *rich outlook* while they are not. To validate this try to look on the advertisements of capitalists' products. When advertised, the products such as cars, beer, houses, and all *liabilities* seem to be superior, royal and all first-class qualities of this world while they are not. This is done in order to make the capitalist system survive in a normal *equilibrium*. Without this for sure not only the market but also the whole capitalist system will collapse.

Did Kiyosaki real question what will happen if the poor and middle class stop buying capitalist products? Let's assume they stop buying as he wishes; As one becomes a capitalist by using this financial IQ where will he sell his products while the customers have changed their consumption behaviour? As these questions remain unanswered Kiyosaki contradict himself by insisting on the importance of market and the need to learn sells and marketing techniques (pp. 112, 145-147). A good capitalist, he says, must learn how to persuade customers by advertisements and all possible means. This means to spread ideology/false consciousness to the poor so that they can buy his/her products. This is totally fallacious. He just contradicts himself. Where will these customers come from as they have already possessed a financial IQ? How comes you want two opposite sides to merge? You train the poor to change their consumption behaviour (so that to kill the capitalist market) and at the same time after they get rich you insist them on selling the products to the *old market*; How is it possible? By persuading the others (assume many poor people, the students of Kiyosaki won't follow his ideas) it means you maintain the poor consumption behaviour and the worst of all; you make the poor reproduce themselves for your advantages. Thus will you be creating money or mass poverty? So is Kiyosaki training us how to get rich or how to reproduce the poor?

Third, as a part of his hypocrisy Kiyosaki tells us that richness lies on *the principle of reciprocity*. People get rich because they play a *giving-receiving game*. For him "give and you shall receive" is the most important law of money. Here he says:-

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My rich dad gave lots of money away. He gave to his church, to charities and to his foundation. He knew that to receive money you had to give money. Giving money is the secret to most great families" (p. 160). My rich dad would often say "poor people are more greedy than rich people. He would explain that if a person was rich, that person was providing something that other people wanted.... I trust that *the principle of reciprocity* is true, and I give what I want. I want money so I give money, and it comes back in multiples (p. 211).

This is ignorance. Kiyosaki wants people to forget history and absorb this garbage. The students for instance should learn that American and European wealth is a result of their kindness to *give* (to the poor) than to receive; thus not resulted from so many years of enslaving, exploiting and oppressing the rest.⁶ Similarly, the student should internalize that America for example is wealthier than Tanzania because it gives a lot. Thus Tanzania and Africa in general are poor because they receive a lot than what they give out. This is wrong. It does not need even a degree to discover this lie. When rich people give, it blinds people that they are good, and humanly while they are not. *Giving* to capitalists is an ideology, opium of the people. It is a poison of society when someone gives you let us say aid or grants in turn he limits your ability to think otherwise and as well he controls your resources and freedom.⁷ You will always be his customer, subordinate and inferior. You will be nothing than an Idol.

Finally, Kiyosaki presents the relation between education and richness/poverty. For him this relationship is negatively correlated. The more you are educated the poorer you become. Though he had the main objective of protecting/defending capitalism⁸, discouraging students from academics was one of his specific objectives as he shows in pages 7, 11, 76, 106, 109, 116, 120, 130 and 139 that school is less important than money. Kiyosaki (2012) says:-

So what can poor parents tell their child about money? They simply say "stay in school and study hard" The child may graduate with excellent grades, but with a poor person's financial programs and mindset" (p. 7).

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At the age of nine, I decided to listen to and to learn from my rich dad about money. In doing so, I chose not to listen to my poor dad, even though he was the one with all the college degrees (p. 11).

The more we knew about the power of money the more distant we grew from the teachers and our classmates. At the age of 16... I could keep books; I listened to tax accountants, corporate attorneys, bankers, real estate brokers, investors and so forth (p. 76).

Since 1984 I have made millions simply by doing what the school system does not do. In school most teachers lecture. I hated lectures as a student. I was soon bored and my mind would drift (p. 120).

In a general statement these sentences denote “You students do not bother yourselves on studying hard. Don’t listen to your poor parents and teachers; you just need a financial IQ. Your teachers are poor because they have good grades while lacking this IQ. They waste their time on lecturing instead of making money. Good grades are nothing in the real world. If you want to be rich keep books far away from you. Don’t study hard, don’t attend lectures. Lectures are boring and if you like them your minds will drift. Millions are made by listening to people who deal with money (tax accountants, corporate attorneys, bankers, real estate brokers and investors) not teachers and parents.

On my view Kiyosaki’s work poisons our students. It poisons the society. Assuming the Kiyosaki’s financial IQ is successfully internalized in our society; teachers mind their own businesses while students spend much of their time to realize their financial intelligence. Teachers keep busy on making money while students throw books and listen to people who deal with money. What kind of society will it be?

Social Implication

As we have seen above, Kiyosaki tells us that, someone is poor because of his narrow minded thought. He just chose to be poor, and he can be rich if he will choose too. Being poor or rich is a matter of want (e.g. p. 188). The whole social and historical context of poverty is left unquestioned. How ridiculous is this? Indeed *Rich Dad Poor Dad* intends to capture people’s minds. By knowing that 3 billion people worldwide are poor, then the book functions as opium just to conceal the real enemy of their life. If I have to summarise Kiyosaki’s message he is saying; “you poor people of this world, don’t blame

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us (capitalists) for the problems we have brought to you, blame yourselves for lacking financial IQ. Look here, capitalism is good, those who like it will be rich but those who oppose it as socialists do (p. 104) will be eternal poor. Be greed, search for money, money is power. Don't be human, humanity is poverty. For us rich let's mind our business, protect our properties, exploit, enslave and oppress you as you deserve this; we will never bother ourselves to solve your problems as we know for sure you are ignorant, idiot, lazy, terror, arrogant and financially illiterate."

The implication of this is to persuade people to accept capitalism as a good system and the only social system that will 'improve' their lives (p. 104). But methodologically this improvement won't affect all social members (as this is financial ignorant) but to only few individuals who will make a choice. Private struggle-private achievement is the language of intelligent people of the age. This means privatization and private property systems must not be questioned. At the moment you question the systems (and these ideas) consider yourself as lazy and idiot who lack financial IQ. Kiyosaki real meant this. Here he says:-

Arrogant or critical people are often people with low self-esteem who are afraid of taking risks... There are many "intelligent" people who argue or defend when a new idea clashes with the way they think. In this case the so called intelligence combined with arrogance equals ignorance. Each of us knows people who are highly educated, or believe they are smart, but their balance sheet paints a different picture. A truly intelligent person welcomes new ideas... Listening is more important than talking. If that were not true, God would not have given us two ears and only one mouth. Too Many people think with their mouth instead of listening in order to absorb new ideas and possibilities (Kiyosaki 2012:190).

Should I keep my mouth shut and absorb this rubbish? The truly intelligent people for me are those who deal with *social* development as opposed to individual achievements. What value does it hold having one millionaire surrounded by thousands of poor people? What kind of society will it look like having 90 percent of assets, resources and properties concentrated in the hands of 5 per cent of the world or national population? Intelligent people do not deal with individual poverty. Solving social problem by individual solutions is a primary school level of knowledge. It does not need even a degree to identify its implication. When a lot of resources are controlled,

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accessed and appropriated by few private individuals is in itself a problem. Teaching people that they can struggle to get their share privately intensifies the problem simply because most of them won't get, and for those fortunate will intensify exploitation as they will need to accumulate even few *communal* resources. By this manner you will be creating a kind of richness with its own seeds of destruction.

As the above problem has been observed, Kiyosaki goes further to justify and defend the evils of capitalists and the system in general. When discussing the history of tax (p. 100) he clearly states that the rich are not taxed. In the context of capitalism tax comes from the middle class and the poor. Capitalists use their 'financial knowledge' to escape tax. They hire smart attorneys and accountants and persuade politicians to change laws or create legal loopholes (p. 104-106). For Kiyosaki this thing is good. He calls this a smart game. The rich play it smart, as they use their financial IQ. Now you can understand the intention of this book. Is escaping tax a good thing? Is persuading the politicians (corruption) a good thing? Is it a financial IQ to be learnt? What kind of society is this? What kind of financial knowledge is this? What negative effects will it bring to hoi polloi?

As part of his failures, Kiyosaki then doesn't see the connection between government officials/politicians and capitalists. Still he sees richness as a matter of individual achievements. What if the government poses adequate taxes and controls its collection adequately? What if the rich pay as they earn? What if there is no room of persuading or escaping? What if the government controls the resources from capitalist haphazard accumulation? What if the tax is redistributed equitably to the poor? By trying to answer these questions you will see the connection between the *social* and the so called individual richness. Kiyosaki didn't bother himself even to theorize or question the term government or state. The capitalists get rich because they established a state which suits their interests. Any capitalist state exists to protect the interests of the capitalists against other classes (Engels F. 1972). Therefore the state/government is not a physical thing, it is not neutral; it represents rich's interests.

In connection to the kind of the state the author talks about, he also justifies this irresponsibility to the civil servants. He doesn't see the connection between escaping tax (the game which he loves) and life conditions of the people. How can teachers (like his Poor Dad) for example, be well paid while the rich do not pay tax? Instead of teaching us how to tight the capitalists and

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collect tax from them (for social benefits) he teaches us how to use our financial IQ which brings more problems. Instead of teaching us how to change this gruesome system he tells us how to intensify social mess. Teaching civil servants such as doctors or teachers to use their financial IQ, to establish companies, to invest and to mind their own business is to *poison* the society.

Kiyosaki is also ignorant of conflicts (conflicts of interests) that emerge under such circumstances. Assume I am a teacher in a public University and at the same time I own T&K-Oil Company using my financial IQ. Kiyosaki teaches me that I have to mind my own business so as to get rich fast (pp. 90-99). I'm also supposed to read (frequently to update my knowledge), conceptualize, prepare notes, lecture, mark assignments, prepare examinations, invigilate, mark examinations, develop concepts, models or theories, writing papers, writing books, conduct research and other basic roles of my position. Then as a director of T&K-Oil Company I have to mind my own business by making sure the company is going on; all workers abide to their works, enslave them as I wish, settle disputes, search good accountants, attorneys, bankers, customers and all potential actors of my business, (p. 201) find and see opportunities by my mind (pp. 139, 141), get supper profit, escape tax by corrupting the government officials (p. 106), learn to work by falling down (p. 140) taking risk and all the rest about making money work for me.

Who can manage to handle all these roles efficiently? Even if I hire people (of which they are not supposed to be employed in Kiyosaki's view, at the moment they accept they become lazy, ignorant and idiot) will I manage to take my teaching and directing responsibilities adequately? With Kiyosaki's advice to mind my business (directing T&K Company) what rubbish will I be producing to that public University? So if I get rich by concentrating on my private business while producing *fake* degrees, am I intelligent? Am I not poisoning the students and the society? Assume doctors, nurses, ministers, MP's, and other civil servants will do the same at least for 10 years; what kind of society will it be?

Is *Rich Dad Poor Dad* relevant in African context?

At last let us arrive home and question the relevancy of Kiyosaki's work. Is *Rich Dad Poor Dad* relevant in African context? This was the most emerging question when I was reading the book. I asked myself what if African leaders absolve this rubbish. What if lectures and other civil servants absolve this

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rot? To what extent do the rural Tanzanians for instance can get rich through this book? Is it possible for a poor peasant (who own nothing, does not keep even a hen, live by chances) to make millions by simply absolving Kiyosaki's financial IQ? For the sake of understanding I have to make myself clear on the term peasant. As observed by Mamdani (1987), Watts (1983), Bernstein (1979), and Matogwa (2013), the term peasant denotes a former communal producer who under the colonial context made to produce for the interest of colonial masters. In order to fulfil their economic mission the colonial masters created new things (such as taxation, migrant labour etc.) while preserving the old elements of production (such as hand hoe). For this then they killed other elements of production which oppose their interests. Mwami (2010) puts it clear as follows:-

The advent of colonialism in Africa and Tanzania in particular was not just an event of political significance, but a gigantic upheaval of social, cultural and economic dimensions. The breakdown of the African self-sufficiency, i.e. the destruction of the African subsistence agriculture became the primary objective of colonialism - by so doing African labour would be available for plantations, 'public works' and cash crop production. The effect of the particular form of capitalist development in Tanzania, therefore, was **to rupture the cycle of production**, to expand commodity production, and in the process to individuate communal society, thereby transforming the erstwhile *communal producers* into *peasants*. In short, colonialism (through the agency of merchant capital) changed the nature and organisation of agriculture (Mwami 2010:10).

So in the first place it is now clear that the term peasant has its origin on the colonial context. But at this age it is not enough just to mention the context that incubated peasantry but to go further to trace its evolution and trends. Matogwa (2013) provides a good conceptualization of the current peasant in Tanzania. For him the term peasant refers to a former communal producer, who passed through *Colonialism*, *Ujamaa* and *Neo-liberalism*. He/she was not directly separated from land but from ownership, control and access of his/her produce and the production process in general. Today we talk of a peasant who is not only originating from colonialism and experience the Ujamaa era but also totally destroyed by the neo liberal policies. He is exposed to democracy, human rights, good governance, gender equality and other ideologies without knowing even their material conditions and meanings. This is a peasant I want to discuss in relation to *Rich Dad Poor Dad*

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conception. Before reflecting this conception let us get insight of their lives. These interviews (quoted from Matogwa 2013) try to shade light on the topic.

When I wake up... I just think of what to eat...about my children too...then I can't go to my own farm while we are starving at home...we will die actually, so I must work to other peoples farm so as I can get food and next day I will work on my own farm...I can't starve while I have the means to get food... I must work (*IDI, Female 41 years; Poor peasant*).

Before going to the mountains you are normally owed by someone either money or food. Then you need to make sure that you must come back with some charcoal so as you can pay the debts... everyday there must be someone who owes me.... If not maize, then tomatoes, sugar, soap, or kerosene, or whatever....indeed every day I must pay the debts....this is how we live (*IDI, Male 30 years; Poor peasant*).

To this end let us reflect what Kiyosaki's wants these peasants to internalize. For him the peasants are poor because of their laziness and financial ignorance. Moreover they are in such situation not because of social factors (whatever that means) but because they choose. The first peasant for example (*IDI, Female 41 years; Poor peasant*) she chose to be a casual worker (*Kibarua*). The second one (*IDI, Male 30 years; Poor peasant*) he chose to be a *Ndundandunda*⁹ charcoal burner. The same applies to picture 1 and 2. Kiyosaki says these people must recognize their God given financial IQ so as to be rich. So the colonialists were right to enslave, oppress and exploit them. The merchants, especially in the neo liberal age are right to exploit them as they practice their financial IQ. Peasants have no one to blame but themselves as they fail to recognize their god given financial intelligence. The colonialists did, and so they got rich. The merchants and other crooks are doing the same. Why don't they? For me Kiyosaki's advice won't work out. Peasants can't enterprise. They can't get rich as far as the conditions of life remain the same. How can a *Ndundandunda* enterprise? By burning more charcoal? How far will he go until he gets a comfortable life? What about the environment? Should he mind his own business even if it causes a desert? Should he go to town to search for employments? Who will produce food then? How much will he earn? What about his family? That is why (*Shivji 2009*) says by diversifying their economy peasants super-exploit themselves. By enterprising/using their financial IQ peasants kill themselves and the society just like when a teacher or a doctor minds his own business.

Conclusion

At this juncture we have seen how Kiyosaki's advice is vague, hazy and toxic. We have seen also his mission (to protect capitalism); as such we are clear now that his book functions to spread capitalist ideologies. It aims to conceal social reality. In reality capitalism is bad, destructive, exploitative and oppressive. Capitalism since then causes a lot of social problems from west to east, north to south. But Kiyosaki tries to tell us the opposite; capitalism is good, clean, delicious and enjoyable society. It has nothing to do with social problems like poverty. Poverty is a problem for ignorant and lazy people who despite of being given a financial IQ by God they waste their time to accumulate college degrees, find employments and blame people and the system. By this they chose to be poor. This is totally wrong. In my view, this assumption brings more problems to our societies. If it is fully accepted and institutionalized, this poison will kill us all. It is my recommendation that administrators, teachers and students must be critical to 'new ideas' by reflecting social realities of their societies.

Notes

1. Kiyosaki R.T. (2012) *Rich Dad Poor Dad, What the Rich Teach Their Kids About Money That The Poor and Middle Class Do Not*. Visual Peparbacks; East Rohtash Nagar.
2. The dissemination of American culture and neo-liberal life styles to the rest of the world.
3. A term dominant in Tanzania implies petty trading.
4. Idealism as a body of knowledge finds its origin in the works of Socrates, Plato and Aristotle. They all agree on the superiority of philosophy against material world. For them reality (material world) is a separate ream from forms (philosophy or concepts) and always changing. It is then impossible to study it and thus should be abandoned. It was Hegel who joined the two. For him both ideal and material reams were in fact immanent in human experience and thus fundamentally belonged together and should be treated as philosophic unity. By this then Hegel is credited for developing a complete system of idealist philosophy (Morison 2006, Moore and Bruder 2005).

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5. Ideology as used by Marx, denotes capitalist ideas which function to conceal social reality. They turn reality upside down. This is false consciousness that working class must do away with.
6. Read Rodney (2001), Zeleza (1997), Amin (1976), Patnaik U. and Moyo S. (2011) and Harvey D. (2003).
7. See Azimio la Arusha (1967), Nyerere (1995).
8. As implicated in his statements that people get rich by their own efforts, intelligence and the principle of reciprocity instead of accumulation (primitive or by dispossession); i.e. exploitation and oppression as the history of capitalism shows in Marxist literatures.
9. A traditional charcoal burner who burns charcoal on daily basis. For him charcoal is life.

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