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**INVESTIGATING NEOLIBERAL CAPITALISM, CLASS  
MOBILITY, AND SOCIAL INEQUALITY IN MOHSIN HAMID'S  
*HOW TO GET FILTHY RICH IN RISING ASIA***



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## Abstract

*Neoliberal capitalism has profoundly transformed social relations, economic opportunities, and patterns of class mobility in contemporary societies, particularly in the Global South. Mohsin Hamid's *How to Get Filthy Rich in Rising Asia* presents a compelling literary representation of these transformations through the life of an unnamed protagonist who moves from rural poverty to urban wealth. This study investigates how Hamid represents neoliberal capitalism, class mobility, and social inequality, focusing on the tension between individual aspiration and structural economic constraints. Employing qualitative textual analysis, the research draws on neoliberal theory and Marxist approaches to class, commodification, labor, and inequality. Particular attention is given to the novel's self-help structure, second-person narration, urban transformation, bottled-water business, consumer culture, political corruption, and relationships between social classes. The analysis demonstrates that the protagonist's rise cannot be understood simply as an individual success story. His economic advancement is facilitated by market opportunities, social connections, exploitation, political instability, and unequal access to resources. Hamid simultaneously presents entrepreneurship as a means of social mobility and exposes the ethical and social costs associated with neoliberal accumulation. The study argues that the novel ultimately challenges the myth that economic success is determined solely by individual effort. By juxtaposing spectacular wealth with poverty, insecurity, environmental scarcity, and social exclusion, Hamid exposes the contradictions of neoliberal development in the Global South. The novel therefore functions as a sophisticated critique of a socioeconomic order in which the promise of mobility coexists with persistent and structurally reproduced inequality.*

**Keywords:** *Neoliberal Capitalism, Class Mobility, Social Inequality, Mohsin Hamid, How to Get Filthy Rich in Rising Asia, Marxism, Global South*

## Introduction

Neoliberal capitalism has become one of the defining socioeconomic forces of the contemporary world. Emerging prominently as a political and economic project during the late twentieth century, neoliberalism emphasizes market competition, privatization, entrepreneurship, individual responsibility, deregulation, free trade, and the reduction of collective responsibility for social welfare. Although neoliberal discourse frequently represents the market as a mechanism for individual freedom and economic opportunity, critics have argued that neoliberal restructuring often produces or intensifies socioeconomic inequality. David Harvey, for example, associates neoliberalism with the restoration of class power through the expansion of market-oriented institutions and practices. Under this ideological framework, individuals are increasingly encouraged to understand themselves as entrepreneurs of their own lives.

Literature provides an important medium for examining the cultural and human consequences of such economic transformations. Literary texts can reveal how abstract economic systems affect everyday experiences, relationships, aspirations, identities, and moral choices. Contemporary South Asian fiction is particularly valuable in this regard because the region has experienced rapid urbanization, globalization, technological development, expanding consumer cultures, and growing economic inequalities. Mohsin Hamid's *How to Get Filthy Rich in Rising Asia* (2013) occupies an important position within this literary context.

The novel tells the story of an unnamed protagonist who moves from impoverished rural surroundings to a

rapidly developing city and eventually becomes a wealthy businessman. Rather than providing the protagonist with a conventional name, Hamid addresses him as “you.” This second-person narrative technique creates the impression that the protagonist’s experience could belong to any reader. The technique is especially significant because the novel imitates the conventions of the self-help genre. The title itself resembles a commercial guide to personal success, promising the reader a method for becoming wealthy.

The novel begins by explicitly identifying itself with the self-help genre: “This book is a self-help book” (Hamid). Yet this declaration is deeply ironic. The narrative does not simply teach readers how to become wealthy; instead, it exposes the ideological assumptions behind the belief that wealth can be achieved through individual determination alone. Angelia Poon argues that Hamid’s novel satirizes the neoliberal conception of the self as an autonomous individual possessing extensive control over his or her own destiny (Poon). The self-help structure consequently becomes an important literary device through which neoliberal ideology is both reproduced and criticized.

The protagonist’s journey appears initially to be a classic rags-to-riches story. He begins in poverty, migrates to the city, receives education, develops business skills, enters the bottled-water industry, accumulates wealth, and eventually becomes a powerful entrepreneur. His journey could therefore be interpreted as a celebration of entrepreneurship and individual agency. However, the novel repeatedly complicates this interpretation.

The protagonist’s success is connected to circumstances beyond his individual control. His social position, family background, access to education, migration to the urban center, political instability, social networks, exposure to corruption, market opportunities, and access to labor collectively shape and influence the trajectory of his economic mobility. His business also depends upon the commodification of water, an essential resource that becomes increasingly valuable because public infrastructure fails to provide reliable access to clean water.

The novel consequently presents a central contradiction. Neoliberal ideology suggests that individuals can transform their lives through personal effort, yet the protagonist’s experience demonstrates that opportunities for transformation are deeply influenced by structural conditions.

This research therefore investigates the relationship between neoliberal capitalism, class mobility, and social inequality in Hamid’s novel. It argues that the protagonist’s movement from poverty to wealth does not demonstrate the disappearance of class inequality. Instead, his mobility reveals the contradictory nature of neoliberal capitalism: it permits certain individuals to rise while simultaneously reproducing the socioeconomic structures that generate inequality.

### **Problem Statement**

The dominant neoliberal discourse frequently presents economic success as the result of individual effort, entrepreneurial ability, personal discipline, and strategic decision-making. Within this framework, individuals are encouraged to regard themselves as responsible for their own socioeconomic outcomes. Poverty can consequently be interpreted as an individual failure, while wealth is treated as evidence of talent and determination.

Such an understanding overlooks the structural conditions within which individual choices occur. Access to education, family resources, social networks, political influence, employment opportunities, healthcare, infrastructure, and capital is distributed unevenly. Individuals therefore enter the economic system from very different positions.

How to Get Filthy Rich in Rising Asia dramatizes this contradiction. The protagonist achieves extraordinary economic mobility, but his success is not produced exclusively through personal effort. It is enabled by socioeconomic circumstances, networks, political relationships, market opportunities, and institutional weaknesses.

The research problem addressed in this study is therefore the contradiction between the neoliberal promise of individual mobility and the structural inequalities represented in the novel.

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## Research Objectives

### This study aims to:

1. Examine the representation of neoliberal capitalism in Mohsin Hamid's *How to Get Filthy Rich in Rising Asia*.
2. Analyze the protagonist's class mobility in relation to structural economic and social conditions.
3. Investigate the representation of poverty, wealth, commodification, and social inequality in the novel.
4. Examine how entrepreneurship, political power, social networks, and gender relations influence economic mobility.
5. Analyze how Hamid's self-help narrative and second-person narration challenge the neoliberal ideology of individual success.

## Research Questions

The study addresses the following five questions:

1. How does Hamid represent neoliberal capitalism in *How to Get Filthy Rich in Rising Asia*?
2. How does the protagonist's journey demonstrate the possibilities and limitations of class mobility?
3. How does the novel represent social inequality and the commodification of essential resources?
4. What roles do entrepreneurship, political connections, social networks, and gender play in the protagonist's economic advancement?
5. How do the novel's self-help structure and second-person narration critique the neoliberal ideal of individual success?

## Significance of the Study

This study is significant because it contributes to the growing body of scholarship examining the relationship between **contemporary literature and neoliberal capitalism**. While economic globalization and neoliberal restructuring have transformed everyday life, their cultural and psychological consequences require sustained literary investigation. Hamid's novel provides an especially productive site for such analysis because it combines a conventional story of economic success with an underlying critique of the structures that make such success possible.

The study is particularly significant for **South Asian literary studies** because it examines capitalism from the perspective of a rapidly transforming Global South society. Rather than treating neoliberalism as an exclusively Western phenomenon, the research demonstrates how market-oriented values, entrepreneurial culture, privatization, urbanization, and consumerism operate within a South Asian context.

The study is also significant for **Marxist literary criticism**. The protagonist's transformation from an impoverished individual into a wealthy entrepreneur provides an opportunity to reconsider class mobility within contemporary capitalism. His movement across class boundaries demonstrates that individual upward mobility does not necessarily eliminate structural inequality. Instead, it may reposition an individual within the same economic system that continues to disadvantage others.

Another important contribution concerns the **commodification of essential resources**. The bottled-water business provides a powerful literary representation of how necessities can be transformed into profitable commodities. By analyzing this aspect of the novel, the study connects literary representation with broader debates concerning privatization, resource inequality, and neoliberal development.

The study also contributes to discussions of **neoliberal subjectivity**. Hamid's use of second-person narration and the self-help structure makes the novel particularly valuable for examining how neoliberal ideology encourages individuals to understand themselves as entrepreneurial projects. The protagonist's life appears to offer a formula for success, yet the narrative simultaneously exposes the structural limitations of this formula.

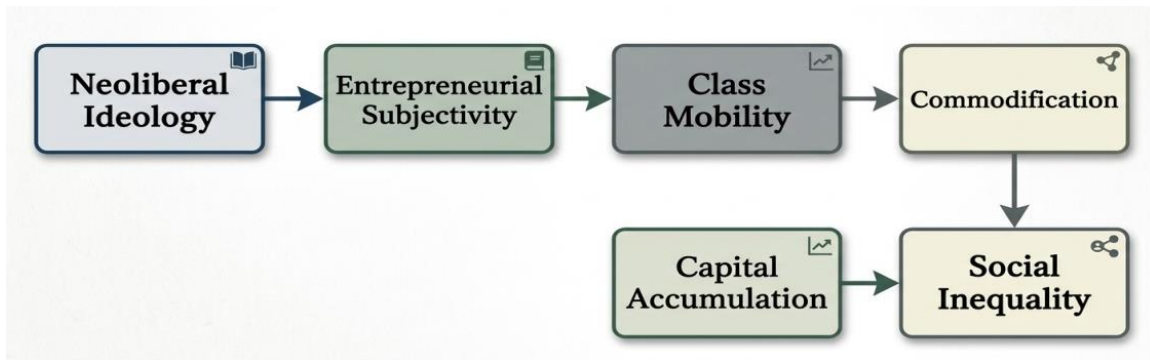
Finally, the research has pedagogical significance for students and researchers in **English Literature, Postcolonial Studies, Cultural Studies, Marxist Criticism, and Globalization Studies**. It demonstrates

how literary texts can be used to examine complex relationships between individual experience and larger political-economic structures.

### Research Gap

Existing scholarship on Mohsin Hamid's *How to Get Filthy Rich in Rising Asia* has examined several important dimensions of the novel. Poon, for example, focuses on the relationship between the self-help genre, neoliberalism, and the construction of the self, demonstrating how the novel satirizes the neoliberal belief in individual self-determination. Rabbani and Chaudhary examine neoliberal development through the commodification of water, while other studies have explored class conflict, gender, entrepreneurship, and social stratification.

Although these studies provide valuable insights, there remains a need for a **more integrated analysis connecting neoliberal capitalism, class mobility, and social inequality within a single analytical framework**. Existing approaches often emphasize one particular dimension—such as self-help discourse, water commodification, class conflict, or gender—without fully examining how these elements interact throughout the protagonist's socioeconomic transformation.



A further gap concerns the relationship between **individual upward mobility and structural inequality**. The protagonist's movement from poverty to extreme wealth is frequently examined either as evidence of entrepreneurial agency or as a critique of capitalist exploitation. There is comparatively less emphasis on the paradox that both interpretations can operate simultaneously. The protagonist possesses genuine agency, but his agency is exercised within an unequal socioeconomic system. The present study addresses this gap by developing an integrated framework linking:

This framework allows the protagonist's economic transformation to be understood not simply as a personal success story but as a process embedded within broader structures of capitalism.

The study also extends existing scholarship by bringing together the novel's **self-help narrative, second-person narration, entrepreneurial culture, bottled-water economy, political connections, labor relations, gender dynamics, and class structure**. Rather than treating these elements as isolated themes, the research interprets them as interconnected manifestations of neoliberal socioeconomic transformation. Accordingly, the study fills a critical gap by demonstrating that Hamid's novel simultaneously represents **the possibility of individual mobility and the persistence of structural inequality**. Its central contribution is to show that the protagonist's success does not invalidate the existence of class inequality; instead, his success reveals the mechanisms through which neoliberal capitalism permits selective mobility while continuing to reproduce unequal access to resources, security, power, and social privilege.

### Literature Review

#### Neoliberalism and Individual Agency

Neoliberalism is commonly associated with the belief that competitive markets and individual

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entrepreneurship can generate economic prosperity. Harvey describes neoliberalism as a political-economic framework emphasizing individual entrepreneurial freedoms, private property, free markets, and free trade. However, he also argues that neoliberal restructuring can restore or strengthen class power (Harvey).

One of the most important characteristics of neoliberal ideology is the transformation of individuals into entrepreneurial subjects. People are encouraged to manage themselves as if they were businesses, investing in education, skills, appearance, relationships, and professional identities. This concept is particularly relevant to Hamid's novel. The protagonist is continually encouraged to make strategic decisions that will improve his economic position. His life is presented as a series of choices and investments.

Poon identifies precisely this dimension of the novel, arguing that its self-help structure satirizes the neoliberal idea that individuals possess extensive control over their economic destinies (Poon). The novel therefore questions the assumption that personal will is sufficient to overcome structural inequality.

## **Marxism and Class**

A Marxist approach is also useful for examining the novel because Marxist criticism emphasizes class relations, labor, capital accumulation, exploitation, and ownership of productive resources. Marx and Engels argue that capitalist society is characterized by relationships between different economic classes. Capital accumulation depends upon labor, while economic power can generate political and social influence. The protagonist's transformation demonstrates the instability of class position. He begins as a poor rural child and gradually becomes an urban businessman. His upward mobility indicates that class boundaries are not completely fixed. However, his success also demonstrates that mobility occurs within a broader system of inequality. The novel therefore raises an important question: does individual movement between classes challenge class inequality, or does it reproduce it? The narrative suggests that both processes occur simultaneously.

The self-help genre is central to the novel's critique. Self-help literature commonly emphasizes personal improvement, discipline, goal-setting, and individual responsibility. Such concepts can easily merge with neoliberal ideas about entrepreneurship. Hamid exploits this relationship by constructing the novel as a fictional self-help guide. Poon argues that the book's satirical purpose lies in its exposure of the neoliberal belief that material success is primarily a matter of personal choice and individual will (Poon). The novel thus turns the self-help genre into a literary experiment. Instead of simply criticizing neoliberalism directly, Hamid adopts its language and narrative structure.

## **Commodification and Water**

The bottled-water business provides another important area of scholarship. Water is a basic human necessity, but the novel transforms it into a commodity. Rabbani and Chaudhary identify water commodification as a significant aspect of Hamid's engagement with neoliberal development. The novel demonstrates how the privatization and commercialization of basic resources can produce new forms of inequality. The protagonist's business succeeds partly because urban residents cannot depend upon public infrastructure for clean water. The failure of collective provision creates a market opportunity for private enterprise. Water consequently becomes a powerful symbol of neoliberal capitalism: a resource necessary for everyone becomes more securely available to those who can pay.

## **Theoretical Framework**

This study combines neoliberal theory with Marxist literary criticism. Neoliberal theory helps explain the novel's emphasis on entrepreneurship, individual responsibility, market competition, self-improvement, and consumer culture. The protagonist increasingly views his life through the language of opportunity, investment, risk, and accumulation. Marxist theory provides a framework for examining class relations, labor, economic exploitation, commodification, and wealth accumulation.

Harvey's understanding of neoliberalism is particularly useful because it connects market-oriented reforms with changing class relations. Rather than treating neoliberalism simply as an economic philosophy, the present study understands it as a social system that reshapes relationships between individuals, institutions, and markets.

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The combination of these theoretical perspectives allows the research to examine both sides of the protagonist's transformation: his individual agency and the structural conditions that make that agency possible.

## **Methodology**

The study employs a qualitative textual-analysis methodology.

Mohsin Hamid's *How to Get Filthy Rich in Rising Asia* is the primary text. Secondary sources include theoretical works on neoliberalism, Marxism, class, commodification, and contemporary South Asian literature.

Close reading is used to examine:

- the second-person narrative;
- self-help discourse;
- representations of poverty;
- urban migration;
- entrepreneurship;
- bottled-water commercialization;
- consumer culture;
- labor;
- political corruption;
- social networks;
- gender;
- class mobility; and
- inequality.

The research does not attempt to establish statistical relationships. Instead, it interprets the ideological meanings produced by Hamid's narrative strategies, characters, symbols, and socioeconomic settings.

Because editions of the novel differ in pagination, direct quotations from the primary text are cited with the author's name rather than potentially inaccurate page numbers. For a final journal manuscript, page numbers should be added according to the specific edition used by the researcher.

## **Analysis and Discussion**

The most distinctive feature of Hamid's novel is its use of the self-help genre. The title, *How to Get Filthy Rich in Rising Asia*, sounds like an instructional business manual rather than a literary novel. The opening immediately establishes this ironic relationship. The narrator states, "This book is a self-help book" (Hamid). The statement appears straightforward, but the novel subsequently undermines the assumptions associated with self-help literature. The self-help genre typically suggests that readers possess the ability to transform themselves through correct decisions. Hamid uses this expectation to expose the ideological structure of neoliberalism.

The protagonist's life is narrated as if it were a sequence of lessons. The reader is encouraged to follow his development and understand his experiences as potential instructions for achieving success. This is important because neoliberalism frequently turns social problems into individual problems. Instead of asking why poverty exists, the neoliberal subject is encouraged to ask how an individual can escape poverty. Instead of challenging inequality, individuals are encouraged to acquire skills that will allow them to compete within unequal systems.

Hamid's novel exposes this logic through irony. The protagonist genuinely does transform his life. However, the narrative constantly demonstrates that his choices occur within structural conditions that he cannot control. The self-help structure therefore produces a contradiction: the novel appears to teach individual empowerment while demonstrating the limits of individual agency.

## **Poverty and the Beginning of Class Mobility**

The protagonist's childhood establishes the socioeconomic conditions from which his later success emerges.

The novel opens by presenting a child whose future appears extremely limited. The narrator observes that “getting filthy rich is beyond your reach” (Hamid). This statement captures the enormous distance between the protagonist’s childhood circumstances and his eventual wealth. The protagonist’s poverty is not simply an emotional condition. It is connected to geography, infrastructure, education, employment, and family resources.

The village lacks reliable sanitation and clean water. The official excerpt of the novel describes a local environment in which water sources are contaminated by domestic and industrial waste (Hamid). Such details establish that poverty is materially embedded in the protagonist’s surroundings. The child therefore begins life with limited control over his circumstances. This is precisely where the novel challenges neoliberal individualism. If the protagonist later becomes wealthy, his achievement cannot erase the fact that he initially had extremely limited choices. His mobility is real, but the conditions that made his mobility difficult are equally real.

### **Migration to the City and the Promise of Development**

The protagonist’s movement from the village to the city represents a major stage in his socioeconomic transformation. The city symbolizes opportunity, education, employment, technology, consumption, and modernity. It also symbolizes overcrowding, pollution, violence, competition, and inequality. Urban migration is therefore presented as both liberation and displacement. The protagonist leaves a rural environment with limited economic possibilities, but the city does not provide equal opportunity to everyone. Instead, it exposes him to a highly competitive economic environment. The city is also essential to his entrepreneurial development. It provides markets, consumers, infrastructure, business contacts, and opportunities for capital accumulation. Hamid thus connects urbanization with neoliberal development. The city becomes a space where wealth can grow rapidly, but it also becomes a space where poverty becomes increasingly visible. The contrast between wealth and poverty reveals that economic development does not necessarily produce equality.

### **Entrepreneurship as Individual Agency**

The protagonist’s entrepreneurial development is one of the strongest examples of individual agency in the novel. He learns to identify opportunities and respond to changing economic circumstances. He becomes increasingly strategic and pragmatic. His success cannot be dismissed as accidental. He demonstrates intelligence, determination, adaptability, and willingness to take risks. This dimension of the novel prevents the critique of neoliberalism from becoming simplistic. Hamid does not portray the protagonist as completely powerless. On the contrary, he is capable of making choices that significantly transform his life. The problem is not that individual agency does not exist. The problem is the ideological assumption that individual agency is sufficient to explain socioeconomic outcomes. The protagonist succeeds partly because he possesses entrepreneurial ability, but he also succeeds because he encounters particular historical and economic conditions. His entrepreneurial identity is therefore simultaneously a demonstration of agency and an example of neoliberal subject formation.

### **Bottled Water and the Commodification of Necessity**

The protagonist’s bottled-water business represents the central economic metaphor of the novel. Water is necessary for life. It is therefore associated with collective human welfare rather than luxury. However, the protagonist discovers that contaminated public water supplies create a market for privately purified water. This transformation is deeply significant. The protagonist is not simply selling a product. He is selling access to a basic necessity that public institutions have failed to provide adequately. The commodification of water therefore exposes the relationship between public failure and private profit. The poorer population experiences water insecurity as a survival problem. The entrepreneur experiences it as a market opportunity. This difference illustrates class inequality. Those with money can purchase clean water. Those without money remain dependent upon inferior sources.

Hamid thereby reveals how markets can respond efficiently to demand while simultaneously reproducing unequal access. Rabbani and Chaudhary’s analysis of water commodification is particularly relevant here because they demonstrate that the novel links neoliberal development to the commercialization of essential

resources.

### **Class Mobility and the Myth of Meritocracy**

The protagonist's movement from poverty to wealth appears to confirm the meritocratic promise of neoliberalism. He is living proof, apparently, that an individual can rise through determination and intelligence. Yet the novel asks readers to look beyond the exceptional individual. One successful person does not prove that everyone has equal opportunity. The protagonist's journey is possible because of a particular combination of circumstances: urban growth, market expansion, institutional weaknesses, political connections, consumer demand, and entrepreneurial skill. His success therefore represents a limited form of mobility within a highly unequal structure. This distinction is essential. Class mobility and social equality are not synonymous. A society can permit some individuals to become wealthy while maintaining significant structural inequality. Indeed, the protagonist's success may ultimately strengthen inequality because his accumulation of capital places him in a position to benefit from the labor and consumption of others. His mobility therefore changes his position within the class system without eliminating the system itself.

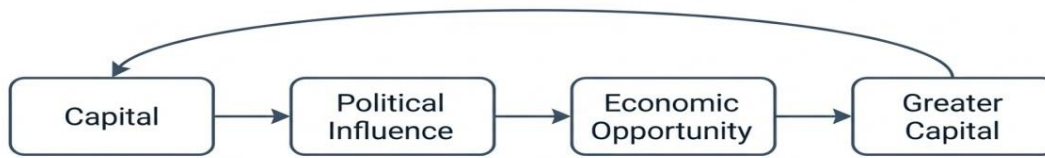
### **Wealth, Consumption, and Status**

As the protagonist becomes wealthier, consumption becomes an important indicator of his changing class identity. Luxury and material possessions provide visible signs of his transformation. This is consistent with neoliberal consumer culture, in which identity is increasingly communicated through commodities. The protagonist's wealth therefore becomes socially meaningful because it gives him access to spaces, services, and lifestyles that were previously unavailable. However, Hamid also reveals the limitations of material accumulation. Economic success does not guarantee emotional fulfillment. The protagonist's relationship with the pretty girl remains complicated despite his increasing wealth. This contrast challenges the assumption that economic success necessarily produces a successful life. The novel distinguishes between being rich and being fulfilled. Money can purchase comfort, security, and status, but it cannot automatically purchase love, dignity, morality, or happiness.

### **Political Connections and Economic Power**

The protagonist's rise is also shaped by political and institutional relationships. Capital accumulation does not occur in a political vacuum. Business interests interact with government officials, political actors, security institutions, and informal networks. The novel demonstrates that successful entrepreneurship requires an understanding of these relationships. This is important because neoliberal ideology often presents markets as autonomous mechanisms. Hamid instead shows that economic activity depends heavily upon political structures. The protagonist's ability to navigate political networks

**Flowchart: Capital's Influence on Political and Economic Outcomes**



This schematic represents a simplified cycle where accumulated financial resources ('Capital') are leveraged to gain political sway ('Political Influence'), which then creates favorable conditions for business vents and profits ('Economic Opportunity'), resulting in the generation of further wealth ('Grater Capital'), thus perpetuating the cycle.

becomes a form of capital. Money generates influence, while influence creates additional economic opportunities.

The above cycle demonstrates how wealth can reproduce itself. It also shows why individuals without financial or political resources may find it difficult to compete.

#### **Social Networks and Unequal Opportunity**

The protagonist's success also depends upon social relationships. Business requires contacts, information, partnerships, suppliers, customers, employees, and political connections. The myth of the completely self-made individual therefore becomes increasingly difficult to sustain.

No entrepreneur succeeds independently of society. The protagonist's achievement is partly based upon his ability to establish and use networks. This is important for understanding class mobility because social networks are themselves unequally distributed. Individuals from privileged backgrounds often begin with access to relationships that can provide economic advantages.

The protagonist begins without such privileges, but gradually builds networks that allow him to move upward. His story consequently demonstrates both the possibility and difficulty of social mobility.

#### **Labor and Class Transformation**

The protagonist's changing economic position also changes his relationship with labour. At the beginning of the novel, he experiences poverty directly. Later, he becomes an employer and business owner. This transformation represents a shift in class position. From a Marxist perspective, the distinction between labour and ownership is central to understanding capitalism. The protagonist eventually benefits from the labour of others. His wealth depends upon organizational structures and workers who contribute to the production and distribution of commodities. This creates a moral contradiction. The protagonist escapes poverty, but his success does not necessarily eliminate the poverty of others. Instead, he enters the economic class that benefits from the labor of others. His upward mobility therefore illustrates the relational character of class. To move upward within a capitalist system can mean moving away from the economic position of those who remain poor.<sup>1</sup>

#### **Gender and Unequal Mobility**

Class inequality in the novel cannot be separated from gender. Women experience economic and social mobility under different conditions from men. The protagonist's relationship with the pretty girl demonstrates that personal ambition is shaped by gendered expectations and social structures. The pretty girl has her own aspirations and attempts to construct an independent identity. Her movement into modeling and celebrity culture reflects another form of market-based self-fashioning. Her body and appearance become sources of economic value. This parallels the protagonist's commercialization of water. Both characters become involved in systems where human capacities or natural resources are transformed into commodities. The comparison is

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significant because it demonstrates that neoliberal capitalism can commodify not only physical resources but also identities, appearances, and relationships. The novel therefore invites a broader understanding of commodification.

## **The Pretty Girl and the Limits of Economic Rationality**

The protagonist's relationship with the pretty girl provides an important counterpoint to his business life. Business operates through calculation, investment, risk, and return. Love does not. The protagonist repeatedly discovers that emotional relationships cannot be managed according to the same logic as markets. This contrast challenges the expansion of market rationality into every area of human life. Neoliberal culture encourages individuals to optimize themselves, but relationships resist complete optimization. The protagonist may accumulate wealth, but he cannot control another person's feelings. Hamid consequently creates a distinction between economic agency and emotional agency. This distinction becomes increasingly important as the protagonist ages and recognizes that wealth has not solved every problem.

## **Urban Inequality**

The city represents the contradictions of neoliberal development. It contains modern buildings, consumer markets, private services, wealthy neighbourhoods, and expanding businesses. At the same time, it contains slums, pollution, insecurity, poor infrastructure, and marginalized communities. This spatial inequality mirrors economic inequality. The city grows, but not everyone benefits equally from growth. The protagonist succeeds because he is able to identify markets created by urban problems. This is particularly clear in the bottled-water industry. The city's failure to provide reliable clean water creates demand for private alternatives. The entrepreneur profits from a problem that poorer citizens experience as a crisis. The novel therefore exposes a disturbing feature of neoliberal development: social problems can become profitable markets.

## **Violence, Security, and Wealth**

Economic inequality also affects access to security. As the protagonist becomes wealthy, he gains greater capacity to protect himself from threats. The poor, by contrast, remain more exposed to insecurity. This relationship between wealth and security demonstrates that inequality extends beyond income. Money provides access to safer environments, private protection, better healthcare, better transportation, and greater political influence. Economic inequality consequently becomes a form of unequal life experience. Two citizens may inhabit the same city but experience radically different realities because their financial resources are different. Hamid uses the protagonist's transformation to expose this division.

## **The Moral Ambiguity of Becoming "Filthy Rich"**

The title's use of the word "filthy" is particularly important. If the novel were simply celebrating wealth, it could have been titled *How to Get Rich in Rising Asia*. The adjective "filthy" introduces ambiguity. It suggests excess, moral discomfort, and contamination. The protagonist does become extremely wealthy, but the reader is encouraged to question the ethical meaning of his wealth.

How is wealth accumulated?

Who benefits from it?

Who bears its costs?

What happens to the people who cannot participate in the market?

These questions prevent the novel from becoming a straightforward capitalist success story.

The protagonist is neither simply a hero nor a villain.

He is a complex product of the economic system.

He learns how to operate within the system, but in doing so he also becomes part of its mechanisms of inequality.

## **Major Findings**

The textual analysis produces five major findings.

Finding 1: Neoliberalism transforms the individual into an economic project

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The protagonist increasingly understands his identity through economic concepts such as opportunity, competition, risk, investment, and accumulation. His life becomes a project of self-management.

Finding 2: Class mobility is possible but structurally constrained

The protagonist moves from poverty to wealth, demonstrating that class mobility is possible. However, his success depends upon social, political, and economic conditions that are not equally available to everyone.

Finding 3: Commodification reproduces inequality

The bottled-water business demonstrates how essential resources can become commodities. Access to clean water becomes connected to purchasing power, producing different experiences for wealthy and poor populations.

## **Finding 4: Economic success depends upon networks and political structures**

The protagonist's rise is not based solely on individual effort. Social connections, political influence, institutional weaknesses, labor, and market conditions play important roles in his success.

Finding 5: Hamid's narrative form critiques meritocracy

The second-person perspective and self-help structure initially appear to encourage individual empowerment. However, their satirical function reveals the limits of the belief that individuals possess complete control over their economic destinies.

## **Implications of the Study**

The study has several implications for literary and cultural studies.

First, it demonstrates that contemporary South Asian fiction can provide an important critique of global capitalism. Hamid's novel connects personal experience with larger economic transformations.

Second, the novel demonstrates that neoliberalism is not merely an economic system. It is also a cultural ideology that shapes how individuals understand themselves.

Third, the novel contributes to discussions of Global South development. Economic growth can create new opportunities while simultaneously intensifying inequality.

Fourth, the analysis demonstrates the value of combining Marxist and neoliberal theoretical perspectives. Marxism explains class relations and capital accumulation, while neoliberal theory explains entrepreneurial subjectivity and individual responsibility.

Finally, the novel challenges readers to reconsider the meaning of success. Wealth may provide comfort and power, but it cannot guarantee equality, happiness, love, morality, or social justice.

## **Conclusion**

Mohsin Hamid's *How to Get Filthy Rich in Rising Asia* presents a sophisticated critique of neoliberal capitalism by transforming the conventional rags-to-riches narrative into a satire of individualistic success. The protagonist's journey from rural poverty to urban wealth initially appears to validate the neoliberal promise that individuals can overcome disadvantage through determination, entrepreneurship, and strategic decision-making. However, close textual analysis demonstrates that his mobility is inseparable from structural economic and political conditions. The protagonist is not simply a self-made man. His success is enabled by urbanization, market expansion, political networks, social relationships, labour, institutional weaknesses, and the commodification of essential resources.

The bottled-water business is particularly significant because it captures the contradiction at the heart of neoliberal capitalism. Water is essential to life, yet in the novel it becomes a commodity from which substantial profit can be generated. Those who can afford bottled water obtain greater security, while poorer communities remain dependent upon inadequate public infrastructure. The novel therefore demonstrates that market efficiency does not automatically produce social equality.

The protagonist's class mobility further complicates the concept of meritocracy. His rise demonstrates that upward mobility can occur, but it does not demonstrate that society is fundamentally equal. One person's success cannot eliminate the structural inequalities experienced by millions of others. Hamid's use of the self-help genre strengthens this critique. By presenting the protagonist's life as a sequence of lessons, the novel initially appears to endorse the neoliberal belief in individual agency. Yet the narrative continually reveals the

social forces that constrain and shape individual choice.

The second-person narration is especially effective because it places the reader directly into the protagonist's position. The reader is encouraged to imagine that the protagonist's success could become his or her own. However, the novel gradually reveals that such identification is problematic because individuals do not begin from equal social positions. The novel therefore exposes the limitations of the neoliberal claim that everyone possesses equal opportunity. At the same time, Hamid does not present capitalism as entirely destructive. Entrepreneurship can provide genuine opportunities for mobility. The protagonist's intelligence, adaptability, and ambition matter. His agency is real.

The novel's critique is therefore more complex than a simple rejection of capitalism. Hamid demonstrates that individual agency and structural inequality coexist. Individuals can make choices, but those choices are made within historically and socially unequal environments. The protagonist's transformation ultimately changes his relationship to inequality rather than eliminating inequality itself. He escapes poverty but becomes increasingly integrated into the economic structures that reproduce class distinctions.

This is the central paradox of the novel. The protagonist succeeds because he learns how to operate within neoliberal capitalism. Yet the very mechanisms that allow him to succeed also create the inequalities that make his success meaningful. The novel consequently asks readers to reconsider the idea that wealth represents the ultimate form of achievement. Its title promises a formula for becoming "filthy rich," but the narrative ultimately reveals the complexity, cost, and contradiction of such an aspiration.

In conclusion, *How to Get Filthy Rich in Rising Asia* can be read as a powerful literary critique of neoliberal capitalism, class mobility, and social inequality. Through self-help satire, second-person narration, urban transformation, entrepreneurial ambition, water commodification, and class conflict, Hamid demonstrates that economic success cannot be understood independently of social structures.

The novel ultimately moves beyond the question of how an individual becomes rich. It asks what kind of society makes extraordinary wealth possible alongside persistent poverty, insecurity, and inequality. Its answer is deliberately uncomfortable: individual success may be genuine, but it does not necessarily indicate social justice.

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