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Neoliberalism vs Islam, An analysis of Social Cost in case of USA and Saudi Arabia

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Abstract

Neoliberal principles are positively thought by hegemonic western countries as something beneficial to humanity and societies across the planet. This claim is in sharp contrast to the followers of Islam, who believes that more than 1400 years ago Islam already provided the best and everlasting ideology for the welfare of humanity. This study thoroughly investigated the claims of these contrasting ideologies. The hypothesis at the core of this endeavour is that neoliberal ideology is linearly associated with social costs, which can also be explained quantitatively as something associated with reduced standard of living. In order to investigate this hypothesis, USA and Saudi Arabia are selected as a sample. Besides analysing the previous literature, descriptive statistics from the most recent 2020 world Development Indicators are used for testing this hypothesis. Results indicates show that crime rate in the USA is higher than Saudi Arabia.

1 Introduction:

In ancient times, crucial issues, such as the nature of Good and the connotation of Justice were determined in Socratic dialogue (Fukuyama 1992, p 61), on the logic of contradiction, i.e., the less irrational side was termed as victorious. In the Socratic debate, if both sides were determined to be self-contradictory, then a third ideology, free of the

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contradictions in the initial two cases were introduced. Consequently, the new arisen view was subject to unforeseen contradiction, and thus would give rise to yet a new dialogue and a fresh solution. Such discussions occurred not just on philosophic level but amongst socio-economic systems as well. In western philosophical debate human history is believed as a struggle and battle of dominance among different states, nations or organized societies. A society "refutes" another in this dialogue, by obtaining victory over the others or by outliving the other – sometimes as conquest in war, sometimes as the economic supremacy over others, in other cases due to their better internal political cohesion. The classical example was the Roman Empire which was replaced by Christianity on account of establishing universal human equality based on their moral freedom. Similarly, widespread corruption of the Catholic Church created many Christian sects that fought amongst themselves and with the Catholic Church. The prevalence of widespread corruption and extreme violence convinced the Christian groups that religion is the root of violence and corruption and therefore, its elimination is must to form a new basis to organize the European societies. Thus, secularism – reason and factual knowledge – substituted Christianity which ultimately resulted in reducing the influence of religion on European societies (Wolfe 1981). Discovery and then replacement process of various ideological innovations in the western hemisphere has now arrived at neoliberalism. Neoliberalism is now claimed as the end of history and final form of human ideological innovation. This claim has received further legitimacy and prominence after it replaced both Keynesian interventionist, as well as, Marxist centralized planning as an alternative socioeconomic system (Neoliberalism 2001, p 129). It was widely claimed in the academic and philosophical debates that perfection in human socioeconomic matters can be achieved only by acquiring the triumphant liberal creed. In similar manner, Francis Fukuyama (1989) in the recent past argued neoliberalism as the end of history and final form of mankind ideological evolution. Fukuyama elucidated that historically mankind always entered in conflict on the basis of implementing their socioeconomic system. In those conflict, proponents of each idea have tried their best to establish themselves as a role model to restructure the societies and institutions according to their own peculiar way. It was further explained that modern form of liberalism has successfully satisfied all the previous ideological contradiction and labelled it as the end of history and final form of human civilization. The end of history in Western academic dialogue is not a neologism but in fact was famously publicised by Karl Marx (Hunter, 1998) who has asserted that the path of historical development – history as a dialectical course – was a purpose-oriented one, settled by the interplay of material forces and would terminate only with the accomplishment of the

communist utopia that would eventually resolve all former ideological contradictions. In fact, the jargon of, “the End of History” is not something as new in western academic dialogue but in fact was derived by Marx from his German predecessor George Wilhelm Friedrich Hegel. Hegel was of the opinion that mankind has passed through various phases of consciousness to the present in which every phase represents a definite form of social development. Consciousness or unified worldviews may better be described as an ideology which consist of cultures, religion, and complicated set of values woven into the fabric of society. Moreover, Fukuyama predicted that developing nations in the future would be the terrains of conflict on the basis of conflict between ideologies. Although at the moment neither the prediction of Hegel nor the prediction of Marx is considered as true and free from ideological contradiction. But should we believe that this latest ideological claim in the form of neoliberalism is free from any ideological contradiction. In other words, in the framework of neoliberalism, are there any basic contradictions which cannot be settled by any competing ideology, and which are capable of being resolved by this latest ideological innovation?

According to an estimate there are 1.6 billion Muslims (Desilver and Masci, 2017) over the globe, who firmly believe that more than 1400 years ago, Islam has given the forever and most effective ideology for the human welfare. Muslims consider injunctions in the Holy Quran as the ultimate truth that explains this reality with revelation of the last verse, conveyed by the Holy Prophet during his last sermon on the 9th day of Zhul-Hajj, 10 Hijri:

“Today I have perfected your religion for you, completed my favor upon you and approved Al-Islam as a way of life for you (Deen)²”.

The verse points out that for the whole humanity, the path of the Holy Prophet Muhammad (SAW) is the perfect ideology. Muslims believe that the Islamic ideology is flawless and complete. Rather, as mentioned in the Noble Quran, it is Allah’s greatest gift to humanity, sent to us via the illiterate Prophet Mohammad (peace be upon him). **The Holy Quran tells that humans** from Prophet Adam (AS) to Prophet Noah (AS) was a unified community (Muslim Ummah), free from all contradictions. Moreover, it has been Muslim faith that

² Quran 5:3

humans followed one true religion of God till the age of Prophet Noah, during which time, self-glorification and clash of interests originated and led to the formulation of various civilizations and ideologies. In knowing the ultimate truth, God has left humanity's social, intellectual and moral development to their reason – assisted by Prophetic guidance³. Since every 6th individual world-wide is a Muslim and considers the Islamic Holy Scriptures as the supreme truth, then it is very important to identify all those things which makes Islam as not compatible with the advanced state of human ideological evolution in the form of neoliberalism.

The purpose of this thesis is to evaluate the claim of these contrasting ideologies in terms of social cost outcome that result from difference in policy orientation. USA and Saudi Arabia are selected as a sample for this assessment because neoliberalism is the enlightenment project of the United States of America and has been claimed as a role model for the rest of global humanity (Gray 2002, p 100). In case of Islam, Saudi Arabia is famous not only as the birth place of Islam but it is also known as a country which strictly implement the Islamic law (Islamic Legal System n.d.). Inside Saudi Arabia there is no parallel civil legal code: Sharia is the de facto Constitution of Saudi Arabia. The hypothesis at the core of this undertaking is that state which employ neoliberal measures will pay a price in the form of increased social cost. In order to investigate this hypothesis remaining portion of this article is divided in the following five sections. Section two examines the methodology of the article followed by theoretical orientation in section three. This article then moves on to section four which discusses social stability in case of both these ideologies. Section five of the article compares and contrast the crime ratios in case of neoliberalism and Islam. Section six of the article finally concludes the discussion of the article.

2 METHODOLOGY:

The theme of this article has been the subject of intense discussion and global attention among philosophers and intellectuals. The present study simply updates the previous discussion. It will add some more information for making it suitable according to the modern situation and circumstances. In order to better understand the subject under consideration secondary source of data in the form of books, journal articles, descriptive statistics from

³ Maariful Quran 10:19

WDI has been used. For clarifying the ambiguity surrounding the topic under consideration clear and logical arguments are used (Harvard College n.d.). Clear and logical arguments are used in circumstances when the researcher is investigating big questions, like how we should live our life, how do we know anything or what is the nature of truth etc. In such type of situation, the researcher usually uses clear and logical arguments. This study will investigate that how things are rather than that how things should be.

3 Theoretical Orientation:

Neoliberalism is commonly defined as a philosophy of unrestrained markets: it says that the best route to prosperity is individuals pursuing their own self-interest, and the market is the only way to express that self-interest. In this philosophy minimal role of the state is usually recommended (except for its riot squad and secret police); while financial speculation is believed as something beneficial. In addition on one side it encourage competition among a group of callous individuals competing with one another good; while inequality is recommended and praised (Paul Mason 2015, p 8). The reputation of neoliberalism depends on tangible accomplishments. Scholars in the neoliberal side believes that eliminating the influence of religion has caused a tremendous enhancement of developmental projects during the last two and a half decades, together with significant development in basic information technologies. Some scholars believes that neoliberalism is such an ideology which has no universal definition (Ovsyannikova 2016). Among all those scholars where disagree regarding its proper definition, do believes that it is the leeway and fitting of competitive markets in all areas of human life, containing the society, economy, and politics (Birch 2015). In addition, neoliberalism is commonly correlated to many powerful politicians, thinkers and legislators of the 20th century, consisting of Friedrich Hayek, James Buchanan, Milton Friedman, Ronald Reagan, Margaret Thatcher, and Alan Greenspan. All these influential people concede that market is the most moral and efficient organization for establishing mankind's life on this earth. It is believed that Market must establish, promote, and maintain social order from family life to the establishment of state responsibilities as well as community and social life.

Regarding the basis of relationship in this ideology individuals have the right and freedom to acquire and use property and assets subject to non-interference with the like rights of other (Self 2000, p 166). Individual responsibilities refer to the obligation to provide for

oneself, and perhaps one's family, within the context of one's resources and opportunities. Individual liberty is defined negatively by the absences or rather the minimisation of direct coercion, which cannot in practice be measured, and positively by the freedom to use one's resources for one's own purposes and projects. More than this the contractual model influences a wide range of relationships including social and emotional ones. This point is sometimes expressed by saying that the neo-liberal model makes society more like a hotel in which independent lives coincide than the shared lives of a community. Perhaps the most fundamental and founding feature in neo-liberalism ideology is its justification of self-interest and freedom. It ignores the altruistic and cooperative aspects of human nature and emphasizes on the competitive environment. Selfishness and greed of individual (Beder 2006b, p 7) in traditional religion were regarded as a sin but proselytizers of neoliberalist considered it as a necessary and complementary thing for the proper functioning of the Market.

On the other hand, in sharp contrast to the dogma of freedom and non-interference in the socioeconomic affairs of mankind, Muslim scholars believes that for playing any physical game there must be rules and regulations. Similarly, to live a balanced communal life, some rules and regulations are necessary. Modern science reveals that each object in nature is governed by strict corresponding rules and laws, except human beings who have liberty and no restriction from nature to act at will (Findlay 1963). Human beings are bestowed with wisdom to decide and free will to act. Put differently, all things in the universe are made for specific reasons and functions in nature, excluding human beings who are sent to this world as deputies/Khalifa's of God to settle matters on this planet⁴. Opposite to non-intervention ideology – no rules and regulations – in developed state of human ideological evolution (neoliberalism), Islam steps into human socioeconomic matters by implementation of Shariah – Islamic code of conduct. Shariah, on one hand, aims to improve human safety, wellbeing and contentment; and on the other hand, it is rulebook of worship of the Creator – the complete submission to the commands of Allah (Ghulam, 2016). Islamic scholar Shah Waliullah explains the point with more clarity, citing an example: if an epidemic emerges and an emir appoints a physician to cure the slaves (M Saeed, 2015), all the slaves who obey the physician will be cured on one hand, but on the other hand, it is the obligatory obedience of the master as well. In similar way, following Islamic law (Sharia) is of benefit to our lives

⁴ Quran: 2:30, 17:70, and 17:62

(Public Interest), while at the same time the obedience will be rewarded in form of entry to heaven. **As revelation from Allah to the illiterate Prophet Muhammad (SAW), Allah sent a code of perfection to humans, but also gave humans free will to see whether they adopt this code as actual basis for their benefit in their lives in this world.** Life in this world is a trial of humans' freedom of actions, decisions and behavior until death. It is trial from God/ Allah to assess people better in their deeds and actions, not only for their selves but for the total humankind, and Allah will decide the final destiny – Heaven or Hell⁵. Before turning to the data to see that how policy orientation and social performance plays out in the real world, we will review in the next section arguments in favour and against neoliberal doctrine.

4 Social Stability in case of Neoliberalism vs Islam:

Majority of the scholar in the contemporary period considered Adam Smith and his book Wealth of Nation book as the originator and propagator of neoliberal ideas but in fact arguments in support of neoliberal society has a long and rich history. **In fact, the roots of neoliberal doctrine as a socioeconomic system originated from the basic teaching and practice of contemporary Jews. In the early days of Islam, Jews existed in the Holy lands of Philistine and adjacent Arab territories. Neoliberal style of interest-based transaction compelled the non-Jewish community to lead an extremely poor and miserable life. The Noble Quran condemned the corrupt practices of Jews in the following verse:**

“To those who hoard gold and silver and do not spend it in the way of Allah, proclaim a painful punishment”⁶.

Sy Muawiya (R.A), the companion of the Prophet Mohammad's (SAW) narrated that the above verse in the Noble Quran is revealed against the corrupt practices of Jewish people⁷. In the early days of Islam, Jews were unable to continue their interest-based transactions in Muslim territories. These Jews then migrated to the Christian-dominated Europe and later to the American continent. They also took with themselves their capitalist and interest-based methods of transactions to these newly settled areas (Shamsul Haq Afghani n.d, p 37). The

⁵ Quran 67:2

⁶ Quran 9.34

⁷ Bukhari **Volume 2, Book 24, Number 488**

German sociologist Werner Sombart (2001, p 216-224) also *concedes that the Jews are the originators and drivers of modern liberal principles of socioeconomic system, based on their purported racial and functional characteristics. Sombart critically assesses the following verse in the New Testament:*

“Again I tell you, it is easier for a camel to pass through the eye of a needle than for a rich man to enter the kingdom of God⁸.”

In a comprehensive manner, Sombart also reviewed the following verse of the old Testament⁹:

“Do not charge your brother interest on money, food, or any other type of loan. You may charge a foreigner interest, but not your brother, so that the LORD your God may bless you in everything to which you put your hand in the land you are entering to possess¹⁰”.

Rich peoples are praised in the Old Testament, but damned in the New Testament. For Christians the teaching of the Church stands as a hurdle in the way of their economic activities, while the Jews were never faced with this hindrance. In conclusion, freedom, charging interest and elimination of each and every religion is in accordance with the Jewish law, and as a result in line with the will of God in Jewish tradition. Throughout history Jewish interest based socioeconomic system remained with humanity across the globe but in the recent past it received global attention as an ideology with the publication of Adam Smith “Wealth of Nation”. Adam Smith argued that the pursuit of economic self-interest by businessmen served the public good (Beder 2006, p 6). He claimed that even though a businessman intends only his own gain, but he is in this manner as in many other cases, led by an invisible hand to promote an end which was not part of his intention. Thus, the selfishness of the businessman in trying to get rich is beneficial to society, including workers and consumers:

⁸ Matthew 19: 24

⁹ Old Testament has similar contents with the Torah of the Jews, while Christian considers both Old and New Testament as Sacred and True Word of God.

¹⁰ Deuteronomy 23:20-21

It is not from the benevolence of the butcher, the brewer or the baker that we expect our dinner, but from their regard to their own self-interest. We address ourselves, not to their humanity but to their self-love, and never talk to them of our own necessities but of their advantages. Every individual is continually exerting himself to find out the most advantageous employment for whatever capital he can command. It is his own advantage, indeed, and not that of society, which he has in view. But the study of his own advantage naturally, or rather necessarily, leads him to prefer that employment which is most advantageous to the society.

In the wealth of nation book, Adam Smith introduced the phrase, “Invisible Hand” (The Economic Times 2019). It is believed that an economy will achieve efficiency in the scenario of free market where everyone works for their own self-interest. In neoliberal paradigm, every individual is encouraged to enhance their own satisfaction by choosing and consuming a service or product (Sen 1999). In neoliberal society the only aim and objective of life is off course wealth (Self 2000, p 26-29), where wealth refers to the bountiful ‘production and sale of marketed goods and services’. Wealth is the goal because, as noted, each individual seeks only his or her own material self-interest. The need for cooperation and mutual support in healthy communities is ignored as is the role of government in a well-functioning economy. In this ideology mankind is assumed as the basic unit of analysis (Damien Cahill 2014, p 3).

Another important assumption in this ideology is that human being is a rational creature who are always seeking for his personal interests (Marder2017, p3). It is believed that human being always responds in supersonic speed in case of changes in real and expected income and wealth. It is further believed that due to smallest variation in relative prices he/she always moves around comfortably. This rational creature is free of error, like Prophet Adam was free from sins. He is always engaged in his own personal calculations and is unaware of any other activity which could engage any human being. He is an incorporeal creature with no soul and lacking human desires. If he/she ever is worried for other fellow creatures, it is because he presents himself more certainly. He/she recognizes his responsibility to act for the benefit of the whole society by keeping within the law because without law and order he might encounter hurdles in the pursuit of his wealth (William D Grampp 1948). The outcome of his conduct is beneficial for everyone because he is directed by an inherently well-balanced social order by the benevolent force of natural law. In fact human being is treated as an entrepreneur for himself/herself (Michel Foucault 2010, p 225). As a source of his/her personal income he/she is then treated for himself/herself as his capital as well as his own

producer. Whenever he/she consumes something then it is believed that he/she produces something as well which later on leads to his own utility/satisfaction maximization.

In contrast Islam takes a clear and definite stand on this issue by recognizing individual's self-interest as part of the human nature, but it does not treat self-interest as an only thing to explain the motivations of human behaviour (Furqani 2015). Self-interest is not limited to human being but rather animal, plants and other creatures have their own interests and rights. In this regard Islam put emphasises more on the concept of Huquq (obligations and self-right), rather than that of self-interest only. Everything in the universe have certain rights, exclusive naturally to him-/herself, and certain obligations to be delivered to other beings. The concept of Huquq can better explain the relationship of man and his environment and properly put the ethical foundation in an Islamic framework.

Huquq is the plural of *haqq* which are interpreted as "right", "claim" (*al-nasib wa al-haz*), "truth", "real", "certainty" (*al-tsubut*), "obligation" and "responsibility" (*al-wujub, al-mas'uliyah*). It also means "beneficence" and "public good" (*al-khayr wa al-maslahah*) (Kamali, 1994, p. 11). Those meanings signify two dimensions of *huqûq*. First, *huqûq* means right and responsibility/obligation (as it is denoted in Qur'an, 6:141; 51: 19; 70:24-25). This implies that while human being is acknowledged to have an exclusive entitlement/assignment (*ikhstisas hajiz*) that established an authority/power (*sultah*), at the same time he has a responsibility/ obligation (*al-wujub*). Second, *huqûq* also implies the claim of right should be directed to

the higher values/objective such as justice (*'adl*), righteousness (*ihsan*) and *maslahah* (beneficial). *Al-Haqq* is one of the most repeated names of God in the Qur'an, implying that not only the concept has a broader perspective and metaphysical connotation but also the central role of God in conceptualization of the notion of right and obligation and, in this regard, in the notion of *huquq* (Ahmadi and Ahmadi, 1998, p. 189).

Quran inform us that human being is the only creature which has the potential to become even a saint, but even saints have base impulses and the possibility of succumbing to temptation. Furthermore, human beings are essentially free, so their past does not determine the future: the greatest of sinners can choose to become a saint, and vice versa. If we promote that idea that human beings are naturally selfish, and that such selfish behaviour leads to the best social outcomes, human beings will learn to behave selfishly.

Contrary to assumptions of neoliberal proselytisers, in Islamic paradigm this world was created as test for human beings (Asad Zaman 2014). Both the desire for evil [12:53] and the knowledge of the good [9:49, 75:14] and bad have been implanted within the human heart, and the test is to see who can rise above temptations and chose the good. Holy Qur’ān states:

“Blessed is He in Whose hand is the Sovereignty, and He is Able to do all things. Who has created life and death that He may try you as to which of you is best in conduct; and He is the Mighty, Forgiving¹¹”

Had Allah (SWT)(2) desired it, he could have compelled everyone to obedience (32:13), but since the purpose of the creation was to test men, He implanted within the heart of every human being, simultaneously, the potential for tremendous good and tremendous evil. He then showed him what is good and what is bad.

“Have We not shown him the two ways (of good and evil)? [90:10]”

In initial shaping, Allah created man with a good “nature” and gave him the liberty to choose the good or the bad path. It is man’s choice, what he eventually becomes.

“Verily, We create man in the best conformation; and thereafter We reduce him to the lowest of low [95:4,5]”

Thus man can rise above the angels or fall to be worse than the beasts. Those who struggle against their lowly desires will find the path to their Lord (29:69, 79:40,41), and achieve the potential for excellence present within their souls.

Islam offers a vision of a society based on cooperation and community harmony, people who take care of each other in times of need, and an economic system to match. Historically, Islamic civilization has taken much better care of its disadvantaged and poor, as well as minorities (by offering them religious and cultural freedom), than others, including current European civilization. The fundamental and founding principles of an Islamic Society are radically different from those of a neoliberal society (Zaman 2013). Among the first acts of

¹¹ Quran 67:1-2

the Prophet S.A.W. upon arrival in the secure environment of Medina was to set up the brotherhood of the newly arrived immigrants (Mohajireen) and the residents of Medina (Ansar). This is described in the Quran:

And (moreover) He hath put affection between their hearts: not if thou hadst spent all that is in the earth, couldst thou have produced that affection, but Allah hath done it: for He is Exalted in might, Wise¹².

At the heart of an Islamic society is the love between members which cannot be purchased by all the treasures in the world. The Prophet s.a.w. spent a lot of effort in removing inter-tribal frictions and rivalries and uniting all the Muslims on the common platform of Islam. In a caring and cooperative society, everyone is rich, because they can count on the help of others in their time of need. A Hadeeth informs us that the Ummah is like one body – if any part is damaged, the pain is felt by the whole body. Furthermore, this love extends to all human beings, whether or not they are Muslims. The Prophet S.A.W. who is the role model for us in all dimensions of life

5 Comparison of the Social Cost in case of Neoliberalism and Islam:

In case of Islam, Sharia as well as belief in the life after death for getting either punishment or reward is an automatic built-in stabiliser for the elimination every socioeconomic evils (Usmani, Volume 4, 9:38-42, p383.). The Prophet Muhammad (PBUH) said that;

حب الدنيا رأس كل خطيئة

“Love for this world is the root of all evil”,

That is why it was said in the in the verse;

“O believers! What is the matter with you that when you are asked to march forth in the way of Allah, you cling to the earth? Do you prefer the life of this world to the life of the hereafter?¹³”.

¹² Quran 8: 63

¹³ Quran 9:38

This was the diagnosis of the root cause of the prevalence of every socioeconomic ill. Its treatment appears next in the same verse of the Noble Quran which says:

“If it is so, then you should know that the comforts of this life are little compared to the life of the hereafter.”

The thrust of the argument is that one’s major concern in life should be that of the eternal life after death. It is this concern for the life after death that offers the only and the most perfect treatment of all diseases. Incidentally, this also appears to be the master prescription for eradication of crimes that bother human societies all over the world. Belief in the afterlife death (Akhira) is in reality the moving spirit for correction of deeds and serves as an iron wall before crimes and illegitimate activities. A little thought would make it apply clear that there can be no peace in the world without subscribing to this belief. The world as we see it today has reached its zenith in terms of its material progress. Then there is no dearth of functional solutions and plans designed to eradicate crimes. Laws proliferate, so does the administrative machinery to interpret and implement the objective. No doubt there is progress in those terms. But along with it everyone is witnessing crimes increasing day by day, everywhere in all societies. The reason in our humble view is no other than the disease has not been properly diagnosed and the line of treatment is not sound. Self-interest, maximization of utility and profit and negligence or avoidance of the thought of any afterlife to come after death. The only way this frame of mind can be corrected through the ideology of Islam.

Whenever and wherever in this world this master prescription was used, whole nations and their societies become models of humanity at its best earning the admiration of angels. That this happened during the blessed period of the Holy Prophet (PBUH) and during the age of his noble Companions, is sufficient as its proof. In this regard in Kitabu -Amwal, Imam Abu Ubaid (A H Dar 2004, p381) narrates:

“When the Prophet Muhammad (SAW) sent Syedna Muad (RA) to Yemen, he took up residence in Jind. After the death of Prophet Muhammad (SAW) and Abu Bakr (RA), he came to Syedna Umer (RA) who sent him back to Yemen.

Hazrat Muad (RA) forwarded one-third of the Zakath collection to Hazrat Umer (RA) who reprimanded him. “I have not sent you,” he wrote, “to collect wealth. I have appointed you to collect money from the rich and distribute it among the needy of the same are.” Hazrat Muad

(RA) replied: “I have sent you a part of Zakat fund for which I found no deserving person here.” Next year Hazrat Muad (RA) forwarded half portion of the Zakath he had collected. Hazrat Umer (RA) sent him the same reprimand to which Hazrat Muad (RA) returned the same reply. In the third year Hazrat Muad (RA) despatched the whole amount which he had collected as Zakath. When Hazrat Umer (RA) reprimanded him again he replied: “I cannot now find here a single person deserving of Zakath.” Besides this many other examples can be quoted which confirms that whenever this master prescription is applied, it eliminated the socioeconomic ills prevailing in that area and made that area like a heaven on earth.

This is the reason that in spite of non-availability of advance technology and surveillance equipment Saudi Arabia is still low crime rate society. Most recent World Development Indicator 2020 data on intentional homicide rate between Saudi Arabia and USA is shown on Table 1. In this table intentional homicide per 100,000 population is almost four times higher in USA than Saudi Arabia.

Table 1. Intentional Homicides per 100,000 peoples.

Year	Saudi Arabia	USA
1990	∅	9.3
1991	∅	9.7
1992	∅	9.2
1993	∅	9.4
1994	∅	8.9
1995	∅	8.1
1996	∅	7.3
1997	∅	6.7
1998	∅	6.2
1999	0.9	5.6
2000	0.8	5.5
2001	1.1	6.7
2002	1.3	5.6
2003	1.1	5.7
2004	1.3	5.5
2005	1.2	5.7
2006	1	5.8
2007	1	5.7
2008	∅	5.4
2009	∅	5
2010	∅	4.8
2011	∅	4.7
2012	∅	4.7
2013	∅	4.5

2014	∅	4.5
2015	1.5	5
2016	∅	5.4
2017	1.3	5.3

Source: World Development Indicator 2020, while ∅ represents Non-availability of Data

While in case of neoliberalism, various scholars have correctly identified that deception and dishonest behaviour have become a common place in neoliberalized economies of both income-rich and income-poor countries (Jörg Wiegatz 2016). Neoliberal norms and values have entered in all segment of these societies which is accompanied with a heavy social cost. Individualism and self-interest have converted these societies into social Darwinism. In circumstance of unrestrained markets, an ideology which on one side encourage and emphasise material gain as the ruling principle of human behaviour will definitely influence individual motivations and behaviour (Self 2000, p 168). Rational economic agent living in a societies which constantly elevates the values of consumption and wealth will definitely motivate an unemployed individual with poor job prospects and few resources, to the pursuit of self-interest through crime (Schotter & Schotter 1985, pp 65-88). If net profit is the standard for success of an individual, then a cost benefit analysis suggests that the reward for illegitimate activity might exceed those of legitimate activities to justify its risks.

In another study journalists Asher and Lyric Fergusson attempted to determine the worst places for unaccompanied female travellers. In this study, USA was declared as the most dangerous country for female travellers in terms of non-partner sexual violence, street safety and many other gender inequality issues. This study also argued that women aged between 20 to 24, homicides is the third mostly likely factor to death (Laura Begley Bloom 2019). The Thomson Reuters Foundation Annual Poll (2018), issued the list of 10 most dangerous countries for women across the globe. In terms of sexual violence USA stands as the third most dangerous country for women. This sexual violence consists of domestic rape, rape by stranger, rape as a weapon of war, sexual harassment, the lack of justice in rape cases as well as coercion into sex as a form of corruption. This poll did not disclose the ranking of Saudi Arabia in terms of sexual violence.

According to the United Nation Crime trend statistics 2013(Times of India, 2018), United Kingdom emerged as country with the highest prevalence of rape cases followed by the

United States of America and Brazil. UK reported 36.6 rape cases per 100000 population, followed by USA which is 35.5 while the rape cases in Brazil is 24.44.

In an earlier study, Seyed Hossein Serajzadeh also observed the same crime trend by analysing UN Crime Trend Survey (Serajzadeh 2001). In his study he divided the countries under observation in the list of developed and developing nations. The Developed countries includes Canada, Denmark, Finland, France Ireland Italy, Japan New Zealand, the Netherland, Norway, Sweden, UK and USA. The developing countries are further divided in Islamic and Non-Islamic countries. The Islamic developing countries includes Bangladesh, Kuwait, Pakistan, Qatar and UAE, while the group of Non-Islamic Developing countries consist of Argentina, Chile, Columbia, Fiji, India, Madagascar, Nepal, Philippines Republic of Korea, Sri Lanka and Thailand. As can be observed from table 2, the total crime rate in Islamic countries are 692.2 per 100,000 population which is lower than both Non-Islamic developing and developed countries. The total crime rate in non-Islamic developing countries is 1028.5 while that of developed countries is 5968.5 respectively per 100,000 inhabitants. Similar pattern can be observed in almost all types of the crime with the exception of non-intentional homicides.

Table 2. Average Crime rate per 100000 inhabitants among the Muslim and Non-Muslims Countries.

Type of offence	Developing Countries		Developed Countries
	Islamic	Non-Islamic	
Assault	36.3	132.6	183.3
Intentional Homicide	3.2	7.0	4.5
Non-Intentional Homicide	1.4	14.1	1.9
Drugs	9.0	19.4	140.8
Rape	5.2	7.8	9.2
Robbery	2.0	75.2	49.8
Fraud	9.4	72.8	280.1
Theft	141.2	206.5	3164.6
Total	694.2	1028.5	5968.5

These calculations are based on Second United Nations Survey on Crime Trends (UN 1992).

6 Conclusion:

In fact, across the globe one can observe that elimination of religion and implementation of neoliberal dogma in the form of self-interest, competition and maximization of profit is the root cause of every socioeconomic ills. Selfishness and greed have transformed neoliberal societies into a never ending “rate race”, chasing endlessly after and competing perpetually for enhancing their utility and profit. Since no one deeds and action is answerable to anyone, and this situation has been associated with an ever-increasing deceit, fraud, cover-up and outright crimes committed by individuals, firms, government agencies and political machines, along with the rapid destruction of important cultural values.

In neoliberal dogma, there is neither the concept of morality, nor the concept of good or bad. Mankind which is the best among all creatures can behave like animals. For maximizing his/her utility and profit, nobody feel hesitation in resorting to unfair and immoral activities. For maximization of profit, goods harmful to health and detrimental to morality are sold through attractive and deceptive advertising. To create artificial shortage products are destroyed on mass scale. Competitors are driven out of business to capture foreign markets by dumping. In neoliberal doctrine mankind enter into economic struggle for personal profit. Mankind uses his abilities, capital and energy in those sectors which are likely to yield maximum profit and satisfaction. Self-interest of the neoliberal dogma provided a free hand to the entrepreneur who are always seeking those techniques which maximize their personal/private utility and profit. This materialist motive on one hand leads to new inventions and development of new techniques of work and business management which facilitates to enhance production at reduced cost. But on the other hand, this materialist motive gives rise to selfishness and self-love which eliminate sympathy, fraternal spirit and considerateness and kindle the fire of mutual conflict. Self-interest makes individual indifferent to the public-interest. They indulge in nepotism and become slaves of pleasure. Human being lose the ability to see beyond self-interest and behave like animals. A society whose members are self-seeking, self-centered, despite having abundance of resources, can never be free of economic hardship and misery. For the fulfillment of their greed and self-interest the follower of neoliberal dogma is always looking to foreign markets. The materialistic philosophy of capitalist countries in the form of selfishness, greed and maximization of profit always motivates the western countries into conflict and war over capturing foreign markets. In fact, self-interest and greed were responsible for the

colonization of weak and powerless countries. Because of greed and self-interest, extreme economic prosperity exists only in the minority western countries, while majority of the people in the third world countries are living in extreme poverty, deprivation and destitution.

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