Richocracy is Responsible for Global Inequality with Special Reference to US Ideals and Practices

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Abstract: ‘Rich is getting richer and poor poorer’ is the common global voice today and this is getting worse in Capitalists societies since the demise of Soviet Communism in early 1990s. As the opposing force, capitalists used to be extremely scared of communism that made them to cut the work hours to 8, standardized salaries, made provisions of annual pay increase and vacations, chances of promotions, pensions, labor unions etc. Ironically capitalism also failed in 2008, but defenders of this system do not admit it. With the failure of capitalism the various ideals of democracy become only catch and deceptive words changing democracy to ‘richocracy’ i.e. the government of the rich, by the rich and for the rich. After the demise of communism the rich crates became extremely wild and are taking over whatever benefits and freedoms the labors enjoyed before. Rich crates’ enslavement of democratic processes and systems seems to be permanent, unless and until some kind of revolution – social or otherwise occurs.

Today rich crates control the world economics, politics, religion and societal norms and values creating many attractive or deceptive business products and strategies that openly cheat consumers by all different means. Richocracy deceptively defines or redefines societal ideals, morals, norms and values that made bad good and good bad, and honest dishonest. They also continually portray patriotic people to be unpatriotic and vice versa.

In addition this paper discusses how various ways richocracy contributes to increased magnitude of poverty and inequality, bad impact of privatization and not for profit agencies even though these are excellent ideas. It also reflects on Islamophobia agenda of the Western rich crates. No matter whatever control mechanisms are adopted human bad manners makemostideals dysfunctional through the hidden agenda and programs of the rich crates.

Key Words: Richocracy; Failure of Communism and Capitalism, Islamophobia, Residual Rules theory, Poverty in America, NGOs and Privatization, Homelessness and Single Parenthood.

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Background

Today behind the back of the true ideals of democracy the few rich and powerful people practice ‘richocracy’. In a democracy the government is elected by the common people but after a government is elected it is the few winning party members and those selected from corporations and similar non-elected political entities usually govern the democratic societies. Because political leaders need huge funding for elections most of them get donations from rich people making politicians extremely dependent on the riches who fund them to be elected.

Behind the back of democratically elected leaders the power houses are ever busy in practicing richocracy in almost all global democracies that also failed in 2008 (Ahmed, 2014b). Today’s democracy mostly benefits the few global richocrates and vested interest groups so as to keep or enhance their powers and statuses making poor poorer and rich richer, every day.

Karl Marx very effectively narrated and pinpointed the exploitation and inhuman treatment of laborers under capitalist system. I do not believe in communism but as social scientist I respect Marx’s contributions who so accurately and eloquently enumerated the exploitation of laborers. Without his writings the laborers would not have received a ‘somewhat civilized’ job contract and this became clear only after the demise of Soviet Communism as most labor benefits are currently being eliminated in all democratic nations.

Today capitalists are targeting to take away, through credit systems, every penny that a poor and lower middle class laborer will be earning in the future because the current earning has already been eaten up by the richocrates. The credit system allows the poor to buy goods and services that they cannot afford to pay now, this system allows the poor to payback debt in a couple of years. Previously the target was what a laborer was going to earn this week, next week /or next month. Such system helps the poor and the lower middle classes to get goods and services that they cannot afford ‘today' due to poor incomes. The system keeps some people in debt throughout their lives as they earn very little and cannot pay back of whatever they borrow throughout the term of
the credit. After buying with credit if anyone fails to repay within the specified time they become defaulters that haunts them throughout their lives. Also, with minimum payments one cannot come out of debt for many years. With minimum payment one pays many times more than the actual amount borrowed and this becomes a lifelong struggle. This is what could be termed true usury (or Riba).

Here is another cheating and deceptive practice recently introduced by the vehicle manufacturers. An alluring amount of ‘cashback’ advance is given with the purchase of new vehicles through loan programs. In reality it is a deceptive fee that is added with the car price and it has to be paid back with interest. Such incentives dropped the sales of used vehicles impacting the small businesses the same ways the vehicle makers made small repair worships out of business. The cashback programs don't allow customers to bargain– they pay much more than one who pays cash.

After communism the American employers have increased workloads, reduced the number of full time work just by reducing only an hour short of full time. This saves employers lot of money as they do not have to pay any benefit. Some labor leaders were corrupted before by the richocrates as the labor movement made the capitalists scared of communism but now they can do anything to exploit the laborers. Contrarily, bonuses and salaries of the bosses multiplied many hundred folds since the demise of communism. Capitalists now believe that communism is a thing of the past and will never return, boosting their immoral acts of making money through excessive profits.

**Democracy Became Richocracy around the World**

Democracy became richocracy (Ahmed, 2014a)and is shown in a system model at page 6. Most people of the world believe that democracy is the solution of the world as it ensures ‘freedom’ but most freedom are not exercised responsibly. No doubt there are extremely good and honest people in all socio-economic and religious groups but when it comes to poor versus rich most situations favor the wealthy.
The various ideals of democracy like equity, freedom, justice and secularism is practiced differently for various classes of population in any society. Human backgrounds, biasness, ethnicity, race and religion play important functions in almost all spheres of any society. We have seen time and again that under similar backgrounds one can expect somewhat fair and just treatment but when the backgrounds are different justice are less likely to be fair, again in small number of cases that I call residual or exceptions that governs or rules the society.

Free market economy, without appropriate and strict adherence to regulations and rules made the economic power houses practice cheating and deceptions that is richocracy.

**Model 1: A Systemic Model of Transformation of Democracy into Richocracy in the USA.**
Due to power houses’ cunning and exceptional skills societal bad and wrong acts are labeled as good and right; and patriotic people are labeled unpatriotic and consider today’s capitalism as great, strong and working perfectly, extremely degrading and labeling other economic, religious and social systems’ absolutely bad and unacceptable. The equity and job security policies of communism have also made the 3rd or 4th generations laborers under that system mostly idle and unproductive and dysfunctional. Side by side the impact of media depiction of better, comfortable, free and luxurious life styles of the youth in the West also helped the demise of communism. Common people usually follow normal life mostly by abiding societal norms and values in varying degrees, though all have the choice and potential to either be too good or too bad or in-between. How to overcome richocracy very easily is also suggested in the model. At the bottom of the Richocracy Model suggestions are made and if used richocracy could be reduced or eliminated but who will do that! Once I have found the most convenient and easy ways to cheat, deceive and earn the maximum benefits and profits behind the back of true ideals I do not have change my habits because I always takeover of ideals that I follow deceptively.

On the other hand in any group of populations when we find a few bad and good peoples’ acts, behaviors, deeds, decisions, ideals or anything else we generalize those to be true of all populations and situations. These extremely few fall into the residual side of a normal curve that govern and rule the greater entities – be those are individuals, groups and societies, and both at micro and macro levels. In reality those few cases or incidences become general societal bad or good acts, facts, ideals, norms, traditions and / or values. We find such generalizations in terrorism, police brutality that give the notion that most people of one religion and policeman are bad. Such is the case in few hard core criminals’ acts; few vehicle accidents, few cases of terminal diseases, extremely few cases of medical mal-practices and all similar extremely negligible situations – all these are used by richocrates to cheat, deceive and use for generating huge business and income.
Impacts of Richocracy

**Poverty in America:** Poverty is universal and it prevailed throughout history and it will always be here at all times. America has always been generous when it comes to helping others in crises situations but in the mist of all these there prevails abject poverty. It is estimated that America has 65 million extremely poor while only 15 countries have this many people in each country in 2015. The middle class America is also finding it difficult to lead a debt free life. If we add one-half of the lower middle class population to 65 - it makes nearly one-third Americans who are poor.

Contrarily the top 2% or 6.4 million people are the superrich in America today. These superrich people have 50% of America’s total wealth and the rest 98% have the other half! If we look little deeper into the American distribution of wealth, the top 20% or another 65 million people fall at the top of economic ladder. American median income ranges at the 3rd quintiles and the three median quintiles form the middle class America. These Americans are mostly educated and are politically active – the poorest and the richest people are less likely to participate in elections. However, the riches exert all types of influence and power to make things happen according to their wishes.

**The 2014 Hunger Report** estimates that there are 49 million (of which 16 million children) Americans struggling to get foods on their tables. American poor may be classified into: 1) homeless, 2) single mothers, 3) low income population, 4) unemployed and underemployed and 5) old people. In January 2013 there were 610,042 people experiencing homelessness in America (The State of Homelessness – endhomelessness.org; www.endhomelessness.org/).

**Homelessness:** Homeless people are those who cannot buy homes or pay rent and do not have a place to call as their living quarters. They usually find some public spaces where they build a little nest away from established residential areas with cardboard, used cartoons, throwaway boxes etc. to make little shelter something like most slums. Most homeless people usually have’ work history’ – either have lost their jobs for some genuine or fake
Reasons, messed-up their credit histories with credit or debit cards, some criminal records, teenage pregnancies or mental illnesses. Most cities have some shelters for single mothers who are usually allowed to sleep in a shelter at night and have to walk out by sunrise. A small number of people use abandoned homes declared uninhabitable. With increased unemployment and the credit and real estate crunch in 2008 homelessness increased in the country substantially.

There are individuals, families and NGOs that continuously help homeless people on regular basis but these are not enough to take care of all. There are also agencies that get lots of money as donations but spend more on their management costs and corruptions. Internet provides lots of stories on homeless. My own professor - a renowned demographer once became mentally ill after I left America with my advanced degrees. While hospitalized he lost his job; had no children and his wife ran away with everything he had. After discharge from the hospital he had nowhere to go. He failed to get a job as no American colleague would write him a reference letter. He became homeless and started to collect throwaway foods, empty bottles and soft drink canes from public garbage containers. He then sought references from his ex-foreign students that included this author. Knowing not his mental illness the author wrote him a reference that gave a job bringing him back to main stream life.

**Single Motherhood in the USA:** Of the single parents who get the custody of children four-fifths of them are mothers and the rest are fathers and about a half of the single mothers belong to the following categories: mostly divorced and one-third are never married.

Here are some results of my undergraduate student research done in October, 2014 on single parenthood. There are three-fifths mothers who reported to have become single parent either due to death, divorce or separation (or desertion) by husbands; one-fourth women reported that they became single mothers because they could not find the right mate by certain age; little more than one-third (35%) women believed that men take advantage of their shortages in the population and do not commit to get married; one-fourth of the women believe that by becoming pregnant the men...
would commit to marry the impregnated women but they usually don’t.

Natural biological demand and needs to fulfill the physical procreation needs seem to be the main factor for most single mothers to submit to men for sex. Men are in short supply (100:85) among black population in the America. It is also quite interesting as well as surprising to find that ‘some men make their girlfriends pregnant to ’punish them’ and some men do not feel any guilt nor do they take care of their children! Also in general, statistics show that single motherhood increasing in all populations – the whites, the Hispanic and even among Asians Americans.

Divorce rate is extremely high (2:1) in all populations. Once divorced the women is less likely to be remarried. Alternate family type formation is also increasing fast though it is forbidden in most religions. In America it is now legalized. Poverty due to other factors like old age, unemployment and underemployment are clear and easy to understand (see: www.endhomelessness.org).

**Deceptive Practices of Societal Morality are Hurdles to Eradicate Poverty**

The haydays of the two economic systems are over and both have failed, due mainly to corrupt and deceptive practice of societal morality, that includes bad human manners of greed, laziness, richocracy, temptations and turns and twists. Greed is practiced through all cunning and deceptive actions, behaviors and techniques to grab anything and everything from any or all sources. Corruptions and deceptions allow human beings to practice bad manners of wrongful deeds. Humans are created the most intelligent beings. Our animal instincts and natures are modified through socializations that make ushu mane. Through rationalization we deviate and engage in inhuman acts justifying our bad and wrong deeds. Therefore, our bad manners cannot be called ‘human natures’. Under emergent situations however, when we act or do things without rationalization this is when it could be called ‘human nature’. Therefore, we need to change our vocabulary from ‘human natures’ to ‘human bad manners’ for most decisions we take through rationalization.
From time to time Allah sent religions as guidance and messengers to lead righteous paths and reject wrong doings. But human beings repeatedly violate righteousness as well as most other manmade ideals, depending on what benefits us most, according to our personal greed, ideals, needs and temptations.

Throughout human history rich people have more obligations towards the society – especially to the suffering populations – the helpless people, children (orphans) poor, women and anyone who needs and seeks help. Also, the ideal ways to achieve richness are: through dedication, hard, honest and righteous paths and most formal religions prohibit cheating, deceptions, exploitation, hoarding or making excessive profits and Islam is very strict in following the honest paths. Though most successful professionals achieve their dreams through hard work and honest means but it is the few residual from all backgrounds, more so from the richocrates that mostly try to follow the wrong paths.

_Freedoms Come with Responsibility:_ Freedom is inalienable right to all humans that gave birth to Laissez Faire Capitalism. No one should interfere with human freedom but because of greed and selfish interests it (freedom) is continually violated by those who look for short-cuts means to achieve their goals - be power and richness. But human bad manners force those few people to practice freedoms irresponsibly. The power houses usually practice freedom irresponsibly that gave birth to government intervention. The problem is- humans do not want any accountability or regulations or rules so that they can do any or everything without any control or limit. The power houses make sure that regulations are evaded while cheating or deceptions have become their norms and values.

_III Effects of Privatization:_ World over the government-run agencies are mostly slow and corrupt. Therefore the ideas of privatization and non-government organizations (NGOs) are adopted and these are great ideas but within no time human greed entered into these agencies. Initially privatization and NGOs worked very well and enhanced the efficiency and good working ethics of private corporations, industries and NGOs. Unfortunately, over the years because of the greediness of the
richocrates such agencies have become cheaters. Today, lots of government agencies activities are done by private contractors i.e. prison, private army and contractors for many works. For example the owners of private prisons want more and more inmates and long prison terms, even for minor offenses. This impacts the ignorant, poor or less educated people more because they or their families have no money to defend legally. This helps the private prisons to keep some inmate long time giving prison owners more revenues. For this reason we find more and more private prisons are being established and expanded by those who are benefitting more from privatization. Also, the private owners in the name of the well beings of the poor prisoners find place seating in prison welfare establishments and behind the back they only make laws and rules that help the owners to get more and more revenues. Very few people understand such deceptive practices.

Use of private armies is common in any American war and this was also used in the War on Terror[Web Link: usacac.army.mil/cac2/cgsc/earl/.../kidwell.pdf]. At the closing of the two wars Afghanistan and Iraq did not want to keep any American forces on their lands but the emergence of the Islamic State of Iraq and Syria (ISIS) made these two countries to continue with some US military presence to do business by selling arms and ammunitions and pay for military experts. There was a report in the media during the Iraq war that in addition to 150,000 government soldiers, there were some 70,000 private contract armies stationed there. One finds limited or no justification of using private armies in these wars as there were no direct combat operations –rather it was like ‘guerilla warfare’. Now the question is— why and what so many private and ‘extremely costly private armies were doing there all these years’! The Senate study report on inhumane torture of prisoners and the release most of the nearly 800 Gitmo ‘terrorists’ suggest that those private armies were mostly busy in planning and executing tortures in various locations around the globe.

The above stated operations wasted trillions of dollars and most of this money spent on these illegal operations went into the pocket of richocrates. If one enumerates the numerous pains and sufferings of the government soldiers and almost nothing have
occurred to private army contractors, one finds how deceptive and unjust the richocrates are. Overtly they honor the foot soldiers as ‘heroes and patriotic’ (&truly they are) but most benefits of wars have been pocketed by the richocrates as the cost of foot soldiers' deaths, extreme pain and sufferings. Contrary to money making benefits of richocrates the suffering of low paid government foot soldiers' are staggering (see Website: http://costsofwar.org/article/us-killed-0) lives (deaths) and body and mind damages are overwhelming—estimated eight thousand foot soldiers have died and 60 thousand became crippled and many are suffering from mental disorders [Web: usacac.army.mil/cac2/cgsc/earl/.../kidwell.pdf; www.globalresearch.ca/the-rivatization... war...private-military.../21826]. On the other hand ‘Halliburton’—former Vice President Cheney’s employer, was given the defense contract without open tender—it earned the Halli $39.5 billion[web link: readersupportednews.org/.../16561-focus-cheneys-halliburton-made0395...]. This proves richocracy model that corporations loan their top bosses to become the CEO of major government departments that mostly serves the interest of corporations and richocrates.

**NGOs and Non Profit Agencies:** It has been noted before that NGOs and Non-Profit organizations are excellent ideas but there are lots of corruptions, looting and mismanagements occurring in these agencies around the globe. Overhead cost is so high that a **very small fraction** of whatever donations these agencies receive only a minor part is really spent on the target populations. Today NGOs and non-profit agencies are working around the globe but those mostly benefit the people who manage or run those agencies. Administrative and overhead costs of many such agencies vary between 50-90% in most cases.

**Big Corporations are Responsible for the Failure of Small Businesses:** Big corporations’ business and management tactics are to eliminate all small businesses and there exist no appropriate or meaningful protection to save small businesses. The big businesses want each and every penny of common people. Every year hundreds and thousands of small businesses fail or change hands. Businesses change hands when an owner fails to make
sufficient profits mostly due mainly to competition with big businesses. Within a few years’ time many small businesses usually fail again and again and the cycle continues. Changing hands due to competition are not considered as failure as the same business is taken over by different people each time.

The surfacing of Islamophobia projects, the hidden agenda of richocrates to destroy Islam clearly indicate the existence of entities that are also involved in heinous acts. The Islamophobia groups, in association with the richocrates are working 24/7 as ‘informal and invisible coalition’ groups with very clear and open agenda of destroying Islam from the world. This proves the functioning the theory of the residual rules discussed before.

Since Islam aims at establishing equity, freedom with responsibility, peace and social justice it faces serious problems from most global richocrates. Competing religious groups also see Islam with extreme negatively and wish all Muslims to accept other religions. All these have created fear in the minds of other religious groups as well as among some Muslims who know very little of their own religion. Media can make and break anything easily and can ‘convince and prove’ good to be bad, wrong to be right and vice versa by just contradicting the true ideals. There is no dearth of media and most powerful media are won by the richocrates. Therefore those who do not sincerely want equity, freedom and justice will do anything to see such ideals destroyed. Lots of evidences are found and cited here of such groups and projects’ that are funding and working behind the back created global ‘Islamophobia’. Smith (2010) enumerated the existence of extreme hatred that exists against Islam.

Conclusion:

With the objective to pocket each and every penny of common peoples’ current and future earning the richocrates will never stop their cheating, cunning and deceptive practices. Throughout history money power has always been the greatest asset and base of most powers houses. However, it changed somewhat after industrialization and this in turn brought modernization and urbanization creating the middle class. The current squeeze on the
middle class is so deep and intense that I believe we are heading towards the medieval two class systems.

On the other hand contrarily the provision of freedom is tactfully followed but people are allowed to practice it without responsibility, using ‘money power’. The chaotic world and the enslavements of common people through credit and other cunning and deceptive means will continue until the ‘common people get some miracles or fight back’ to overcome the invisible 21st century slavery.

It appears one of the agenda of Islamophobia is to carry out programs and blame Islam or Muslim through Western divide (the Muslims) and rule policies that is at work since long. These groups have lots of money and resources (as could be found in the websites listed in this paper). The previous night a television discussion of an expert commented on government surveillance programs that could not find or detect the few ‘terrorists’ acts successfully performed. The expert wondered why those plans could not be detected in spite of 100% surveillance and monitoring activities by different intelligence agencies! These failures and the Islamophobia agendas provide an alternative clue i.e. someone other than the accused terrorists might have done those acts only to blame Islam and Muslims! I doubt this because of the huge funds for Islamophobia agenda given to various entities only to create, show and prove, through all dirty tricks that all wrongful acts are done by the Muslims. Money can buy anything and to richocrates money is god and they have too much of money to do anything bad or good that they want. All Muslims need to challenge the Islamophobia programs and work through legal ways to stop the phobia programs.
Islamophobia Web Links Validating the Richocrates Dirty Acts against Islam

Islamophobia Funding and a Video describing the agenda:
https://www.youtube.com/watch?v=t8htxQmVybeM&feature=youtu.be
https://www.youtube.com/watch?v=t8htxQmVybeM

Senator McCain’s Priest preaching “Destroy Islam” Video from Mother Jones Journal
www.motherjones.com/.../moccasins-spiritual-guide-destroy-I...

Quran Burning:
www.theledger.com/article/20130717/NEWS/130719334;
abcnews.go.com › US

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**Reference from Web Based Resources:**


Household Food Security in the United States, (2010). U.S. Department of Agriculture, Economic Research Service, September 2011. (Table 1A, Table 1B)


1The United States Attorney’s Office of New York has formally accused a union leader and three members of accepting bribes in exchange for membership. The DailyCaller, March 10, 2015. [dailycaller.com/.../union-leader-and-members-accused-o...]


[web:tcasey@legalmomentum.org];https://singlemotherguide.com/grants-for-single-mothers/]

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iii It is 100:90 and another 5% are in the Prison and cannot form a family (from 2010 US Census Table).

iv Because of the coming of ISIS - the new terrorist entity, now both countries have many American soldiers and they may be there until the ‘terrorist’ war is over.