

## **I. Exploration of Crime in Capitalism in *The Banker's Daughter***

This research seeks to examine the nexus between crime and capitalism in Emran Mian's *The Banker's Daughter*. Likewise this research attempts to claim that the capitalism breeds crime in the society by teaching false values to the people by applying the critical criminology to analyze this text.

Emran Mian, the director of the Social Market Foundation, an independent think tank that works across a range of economic and social issues, makes a deliberate attempt to reveal the foul play in capitalistic system and its effects on the society. His novel centers around the problems and changes brought by the demise of high finance.

Capitalism is an economic system in which trade, industry, and the means of production are largely or entirely privately owned and operated for profit. Central characteristics of capitalism include capital accumulation, competitive markets and wage labor. Capitalism has existed under many forms of government, in many different times, places and cultures. Following the demise of feudalism, capitalism became the dominant economic system in the world. It came with the promise of individual freedom, growth opportunity and prosperity. But due to the excessive focus on individualism and profit, the capitalists are forgetting the social responsibility. Capitalists might argue that they focus on corporate social responsibility. But that is just to popularize their organization. As capitalism motivates these capitalists to accumulate profit, industries and different organization are doing ruthless competition rather than co-operation. These agents of capitalism give primacy to individual prosperity rather than collective well being. By this tendency capitalism breeds crimes in the society.

Cambridge School Dictionary defines crime as something someone does that is illegal. Traditional criminology accepts that crime is behavior that violates the law. But crime is a political, not a value-free concept. Here crime is not just limited to the traditional sense, rather it covers different aspects like environmental pollution, child labor, unemployment, youth's involvement in addiction, alienation and so on resulted by the growth of capitalism. In general, the injurious acts of the poor are defined as crimes, but the injurious acts of the rich and powerful like sale of defective products, pollution of the environment, exposure of workers to do job hazards and the affluent allowing disadvantaged children to go without health care are not. As a defender of the existing social order, the criminal justice system serves the interests of the capitalist class. The rich get richer and the poor get prison.

The novel depicts that both the upper class and lower class people are committing crime in the present economic system. In the novel, lower class people like Bilal and Ma are committing crime by blackmailing the CEO of the bank. But what compels them to do blackmailing is an important question. Though they look criminal, they are in fact the victim of the capitalistic system. When capitalist justice system focuses on lower class crime, it overlooks the upper class crime. Thousands of people have to lose their jobs and homes because of the bank's failure. Isn't it a crime? People are committing suicide unable to bear the day to day expenses. How can we overlook this problem? For this capitalism is responsible as its teachings itself is problematic. Elites are using crime as a ladder to go up against their rivals. Thus, the present research attempts to explore the nexus between crime and capitalism and this type of crime is severe than other street crime. Its impact is harsh upon all the classes.

This research finds the novel as anti-capitalist in theme by criticizing the agents of capitalism who indulges themselves into crime and immoralities. The research attempts to show that the capitalism and crime have deep relations. Crime and immoralities is not the by-product of the system rather it is an extension of the system. It is assumed that capitalism produces crimes because capitalism teaches people wrong values like individualism, ruthless competition and greediness. By committing crime, these agents of capitalism want to move ahead leaving their rivals behind.

The author tries to expose that the bank owners are maximizing their profits not by the right means but they have used physical force as a tool. Sherpao had started the bank with money from a small number of Arab investors. When the bank developed as a major bank, the Arab investors wanted IBCD to move money around for them and to support what they called 'Islamic causes'. They want money to support the educational development in the Arab world. But the authority of the IBCD bank refuses the offer. "The Saudi Sovereign Fund took all of its investment before the bank fell. Mateen and his associates think that the head of the Saudi Sovereign Fund, Faisal Bakri was one of the conspirators who brought down the bank. They killed Faisal for revenge" (231). For them money is end in itself. Thus, it's clear that the capitalist institution like the IBCD bank is driven by profit alone. There is no co-operation but high competition. Capitalism teaches these agents of capitalism that money is power. So they run blindly after money forgetting the moral and ethical values.

The story is set in three places: London, Beirut and Lahore and it is a capitalist world of 2008. Hanna is the Pakistani daughter of Mateen Mehdi, who once was the owner of the IBCD bank, which collapsed two years ahead of the global banking crisis. This

led Hanna and her father rapidly fleeing to Beirut, compelling them to live in a luxury hotel to escape the very wrath of its investors. Instead of taking the responsibility and helping its customers and shareholders from the financial crisis, the CEO flees to Beirut as a fugitive which further deepens the problems as follow:

When the bank failed millions of depositors in over fifty countries lost their money, the tens of thousands of people who worked for the bank lost their job, many of them lost their homes as well. A brother and sister in Edinburg committed suicide because they could not withstand the ruin it had brought to their family. (6)

Capitalism focuses only on street crime but not about the worsening condition of the common people caused by the upper classes. Thousands of people have to leave their home. For this capitalists like Mateen, Terry, and Yani are responsible. Moreover the government in Bangladesh had to resign in the face of criticism about the access they had given IBCD to their country.

The novel deals with the failure of capitalism and our complicity in it. Family, relatives and friends all enjoy the comfort of capitalism so they are also the part of the agent's crimes and follies. The protagonist Hanna herself is a confused character and eventually changes herself into a criminal capitalist from a simple university girl. She is equally a partner in her fugitive father's crime as she didn't reveal the truth though it was crystal clear to her. Also she idolizes her father. She is an art student. She chooses the role of an art dealer but to earn more money she did the art forgery. She was a heavy drinker and occasionally she used to take marijuana.

Almost all the characters are morally weak in the novel. Hanna's father thinks that money can buy all the things and by providing millions to his daughter he thinks that he has fulfilled all his fatherly duties and responsibilities. Terry, the founder of

the bank was also morally bankrupt. When the world was suffering from global economic crisis, the old man was busy in having physical pleasure. Besides involving in secret financial dealings, he had dozens of illicit relationship. "He slept with about a dozen women in total in a year. He slept with Gina, who had bright red hair that he was afraid to touch. He slept with Chloe, who was a pleasure, a small woman that he could have fallen in love with. He slept with Sonia who sang Indian movie songs" (171). The list is long and Terry is proud about it. Hanna's friend Pen was running a gallery in London which runs from the money given by Yani. For that generous donation, Pen had all kinds of relations with Yani. Hanna's grandmother who called her 'little bird' and her maternal uncle, Bilal, blackmailed her for money.

The novel deals with the moral bankruptcy in the capitalist society. When lower class people are losing their jobs and home; and are committing suicide, bourgeoisies' days is spent either at the horse race, swimming pool or at the dance bar. They are busy spending the money lavishly either in an art auction or somewhere else. Children of these money lords are busy drinking alcohol, taking marijuana or making physical love. Even aged people like Terry and Yani are proud having mistresses in dozens of cities. Money is the ultimate goal of their life and to take revenge they can go to any extent. In the capitalist culture money is power. So relatives are blackmailing relatives and there is no sign of shame in their face as they are compelled to commit crime rather than to die in the capitalistic system.

Emran Mian's debut novel *The Banker's Daughter* has universally attracted numerous critical acclaims from various sources since it was written in 2012. Different critics have set forth different criticisms about the text. They have viewed it as a thriller, psychological study, passivity of the protagonist and dubious dealings in

the money world. Benita Chacko reviews the novel from the psychoanalytical perspective. In this regard, Chacko in *Scribido* reviews:

Hanna is a very complex character. She was an art student, but finally becomes an art dealer. Her choice again shows an affinity towards dealing with money just as her father. She doesn't seem like a decisive person and wavers between her choices. While her Baba, is more affirmative and quick to take decisions. The other characters play a supporting role and help to reveal more of Hanna's nature. The novel lacks layers, the reader's only know of Hanna's point of view. We cannot see anything beyond what Hanna thinks or experiences. The story is replete with flashbacks, which reveal more of the character than bring more aspects to the story. (6)

Chacko comments that the author tried to reveal more of the character than other issues in the novel. The author seems to be focused on the personality of the protagonist. There is a clear contrast between Hanna and her baba. Hanna seems to be passive as she can't take quick decision and she can't choose between right and wrong. In Chacko's view, the story is filled with flashbacks which only disclose Hanna's nature.

Similarly, Stephanie Cross takes a feminist approach to the text as she opines that despite her presence in different newspapers and magazine, Hanna's role at home is not broad. She is just a supplementary to her father's million. Cross also explores the paralyzing effects of the capitalism which compelled the major characters to lead a difficult and confined life in a luxurious hotel room. Cross in *Daily Mail* reviews it as:

Hanna knows she is less a person than an accessory to her father's millions. As she travels from Beirut to Lahore and London in pursuit of answers, she knows the truth is something she can choose to ignore. A carefully controlled and intelligent thriller, this is also a convincing exploration of the paralyzing effects of the life in a gilded vacuum. (4)

Stephanie Cross analyses *The Banker's Daughter* as an intelligent thriller which portrays the female's subordinate condition. It's a sad thing that her value as a person is insignificant.

Pro-capitalists claim that by protecting individual freedom, capitalism not only generates enormous wealth, but also creates an environment in which virtue can flourish. In the novel, quite contrarily to the pro-capitalists' argument, the capitalists are driven by vices and its result is very harsh upon the common people. Charlotte Runcie in *The List* comments:

Right from the off, Mian builds a financial landscape that's uglier and more deceptive than even those closest to it might suspect. What comes across most clearly is that economics is not a set of intricate theories but a trade and as such is riddled with deals. In Mian's shrewdly observed novel, just as in the very real banking disasters filling the newspapers, greed is always the trump card. (10)

Charlotte Runcie highlights that the banker is involved in uglier dealings. She comments that economics is not a virtuous work but it's filled with greed and deception. Runcie opines that Mian's novel presents the detailed analysis of the financial world which is full of deception and troubles.

Another critic, Sara Garland, reflects upon the situation of Hanna and comments that she is protected and sheltered by her father and she feels that Mian's

protection is more than parental care. She has to be protected because of Mateen's ugly dealings. His protection does not end her misery rather it leaves her completely isolated without friends and she passively accepts everything that is done by Baba for her. Sara Garland, in the *Nudge-book*, asserts:

Hanna has been sheltered and protected by her father in a somewhat necessary style given the suggested shady dealings. But his protection has left her isolated, lonely and without friends. Essentially her only contact is with men known to her father. She speaks as a confident and articulate woman, simultaneously wise yet actually naïve. She clearly idolizes her father although remains mindful of some of his minor shortcomings. She exudes a confidence embedded by her luxurious lifestyle in which she does not want for any material goods. But she hasn't really reflected upon her life or her passive acceptance of everything that is done for her, all of which is perpetually determined by the men around her. (7)

The critique also sees Hanna as a misguided and a weak person whose understanding of the outer world is very marginal. Sara Garland analyses Hanna's condition and remarks that though she is continuing a luxurious life, she is a passive creature. Male members of the society are controlling her life which Hanna has not understood yet.

Another critique Janette Currie examines the text as a psychological study of Hanna. Currie argues that it's interesting to watch whether Hanna follows her present easy life or she dares to question her father's evil deeds. Janette Currie analyses the novel as:

The novel is a psychological study of how Hanna reevaluates her life choices; she questions her comfortable lifestyle in the art set and the



moral obligations that money brings. Relayed in Hanna's cool, restrained voice, the novel offers a fresh perspective on contemporary issues. Especially impressive are the stark contrasts between Hanna's past life and the lie she uncovers: the easy life with the tense, violent undertones. This is a quiet debut from an author with a unique insight into the world of high finance. (15)

Currie focuses on Hanna's past life and her present understanding of life. Now she has to choose between easy and comfortable life of being the banker's daughter or a moral life away from high finance. She appreciates the novel as a 'unique insight' as it shares a different story of a money dominated world.

Likewise Catherine Taylor remarks that the theme of the novel is suspicious bank dealings. The mood of the novel is arid which means the major characters do not have much interest in life and Hanna is a passive character as she spent her youthful two years in a hotel room without obvious reason. Eventually she becomes the victim of capitalist patriarchy as she has to tolerate the pain of blackmailing. Catherine Taylor, in *The Guardian*, reviews:

The omnipresent topic of dubious bank dealings is the theme of a stylish, if rather arid, blends of literary fiction and thriller, set around the time of the Lehman Brothers collapse. Hanna Mehdi is the only daughter of the disgraced Head of the International Bank of Commerce and Development. She and "Baba" have spent two years in Lebanon as fugitives from justice, living in a swanky hotel, where the only major decision taken by the former CEO is to what color to change the carpet. Their communication is terse and ironic. The monotony is broken by Hanna finding a photograph of a freshly severed head in an

email on Baba's laptop. Roused from passivity, she becomes involved in a game of blackmail between her father and his former associates.

(8)

Taylor reflects upon the relationship between the former CEO and his daughter and finds out that it is unpleasant as they rarely talk to one another. Their conversation is brief and it seems that they are uninterested in sharing the things. She points towards the ugly life that the major characters are leading as they are feeling monotonous being confined in a hotel room and they are powerless as they can't decide anything new.

These critics have critiqued the novel, *The Banker's Daughter*, from multiple perspectives. Some of these critics comment the novel as an intelligent thriller and some sees the novel as a psychological study of Hanna. Likewise, some critics appreciate the novel, as most of the novels are centered on the bankers but this novel tried to portray the lives led by their children. Some of them even focused on the passivity of the female protagonist. It sounds necessary to carry out a research on this novel from a new perspective. Though these critics have hinted towards the dubious bank dealings and the moral emptiness, they have not examined it as an outcome of capitalistic environment. For that the researcher has deliberately used critical criminology to analyze this text. This research finds the novel as anti-capitalist in theme by criticizing the agents of capitalism who indulges themselves into crime and immoralities. This research attempts to show that the capitalism and crime have deep relations. Crime and immoralities is not the by-product of the system rather it is an extension of the system.

Critical criminology is a form of criminology using a conflict perspective of some kind: Marxism, feminism, political economy theory or critical theory. In all of

these, the focus is on locating the genesis of crime and the interpretation of what is 'justice' within a structure of class and status inequalities. In critical criminology, law and the definition and punishment of crime are then seen as connected to a system of social inequality and as tools for the reproduction of this inequality.

Attempts to understand what causes individuals to commit criminal acts is an important step in preventing crime and ensuring the safety and well-being of all members of the society. The reasons for criminal behavior also determine the nature of punishment or other consequences, including efforts at rehabilitation that society should impose on those who commit a crime. Understanding the origin of crime, therefore, is essential in building a society in which all people can experience happiness.

In common understanding, Critical Criminology is a Marxist view of crime which argues that the class system and capitalism is itself the cause of crime because it instills into people the importance of possessive materialism i.e. the accumulation of material wealth and possessions (houses, cars, iPods...) According to critical criminologists only by the rejection of capitalism and the establishment of a socialist society, one can create a crime-free society. Marxism looks at wider society and how capitalism might generate the circumstances of motivations behind the crime.

In the early 20<sup>th</sup> century, scholars examining the causes of crime tended to see the roots of criminal behavior as products of people's free will or of other causes lying within the individual. William Bonger, a Dutch sociologist took a different approach and argued that crime was caused by societal factors, specifically the economy and its effects on people. Bonger in his book, *Criminality and Economic Conditions* writes, "There was a time in Europe when it was thought with Lombroso that crime was rooted in man himself; the progress of sociology has shown more and

more clearly that the roots are found outside man, in society. That heredity plays a great part on the scene of criminality has never been proved” (xxvii). Bonger argued that the capitalist economic structure can have detrimental influence on society and can create criminal behavior and allow it to flourish. Many scholars view Bonger as a founding father of critical criminology.

Capitalism is the root cause of criminal behavior. The bourgeois crime is committed by the capitalist class to maintain its dominance and working class crime is committed because of dehumanizing and demoralizing conditions of life under capitalism. The key proximate cause of criminality is the mental state of egoism, whereas the social sentiment of altruism fosters pro-social relations. Egoism is rooted in economic relations, after all the basis of capitalism is ruthless competition and the exploitation of others in the pursuit of individual profits. Bonger argues:

The fact which alone affects criminality is that competition forces the participants, under penalty of succumbing, to be as egoistic as possible. Even the producers who have the means of applying all the technical improvements to perfect their product and make it cheaper, are obliged to have recourse to gross deceits in advertising, etc., in order to injure their competitors. Rejoicing at the evil which befalls another, envy at his good fortune, these forms of egoism are the inevitable consequence of competition. (405)

Bonger clearly states that capitalists rather than doing better in their business, they are willing to harm their competitors. In that competitive atmosphere, egoism is developed on the people, which abandons their virtuous qualities.

Capitalism creates crime not only against the proletariat but also among the bourgeoisie. To clarify this, Bonger divides bourgeoisie into two classes; bourgeoisie

and petty bourgeoisie. These two classes are naturally hostile to each other. Bonger comments:

As to the relation of the petty bourgeoisie to the other classes, it is naturally hostile to the bourgeoisie, since it is that class which has deprived it, or is still depriving it, of its influence. This hostility is, however, of a different kind from that which the working class feels toward the bourgeoisie. The petty bourgeoisie envies the bourgeoisie; it desires also to become rich and thereby powerful. (268)

Crimes are a product of a bourgeoisie environment that inculcates the moral principal that honesty is to be valued only so long as it does not interfere with one's advantage. Capitalism is based on the private ownership of property. Personal gain rather than collective well-being is encouraged. Capitalism is a competitive system. Mutual aid and cooperation for the betterment of all are discouraged in favor of individual achievement at expense of others.

Critical criminologists propose that capitalism is the root cause of criminal behavior. Their analysis, however, are expressed in general terms, with the bourgeois crime attributed to the need for the capitalist class to maintain its dominance and working class crime attributed to the dehumanizing and demoralizing conditions of life under capitalism. Bonger argues that "cupidity leads to most of the crimes against property, while hatred, vengeance, etc. drive men to malicious mischief" (65). Bonger also recognizes that capitalism creates crime among the bourgeoisie. He states that wealth or capital also causes crime on the part of the bourgeoisie. He argues "but wealth, in its turn is a source of degeneration from other causes, such as syphilis, exhaustion, etc. It drives men to crime through vanity, in order to surpass others, and from a fatal ambition to cut a figure in the world" (96). Crimes are products of a

bourgeoisie environment that inculcates the moral principal that honesty is to be valued only so long as it does not interfere with one's advantage.

Capitalism is based on the private ownership of property. But critical criminologists criticize capitalism due to its extreme focus on private property. In this regard, Robert Owen asserts:

Private property also deteriorates the character of its possessor in various ways; it is calculated to produce in him pride, vanity, injustice, and oppression, with a total disregard of the natural and inalienable rights of his fellow men. It limits his ideas within the little narrow circle of self, prevents the mind from expanding to receive the extended views beneficial for the human race, and understand great general interests that could be made most essentially to improve the character and conditions of all... (*The Book of the New Moral World* 24)

Owen views that private property weakens the character of its possessor and fills him with negative feelings. He states that because of private property personal gain rather than collective well-being is encouraged. It is viewed as normal, natural, even genetic as mind cannot be broadened. He believes that greed, self-interest and hostility generated by the capitalist system motivate many crimes at all levels within society.

The concepts of inequality and power are integral to any understanding of crime and its control. Capitalism enriches some and impoverishes many, thus producing a wide gap between the social classes. The state, including the criminal law and criminal justice system operates to legitimate and protect social arrangements that benefit those profiting from capitalism.

This research has been divided into three chapters. The first chapter presents a brief introduction, including its literature review along with a discussion on the propriety and significance of topic, its hypothesis and deals with the discussion of theoretical tool that is applied to analyze the text. The major tool will be the critical criminology for analyzing the nexus between crime and capitalism. The second chapter will apply the theoretical tool to the text and prove the hypothesis. Finally, the last chapter will be the conclusion of the research on the basis of chapter two.

## **II. Impact of Capitalistic Teachings in *The Banker's Daughter***

Emran Mian's novel *The Banker's Daughter* reflects upon the criminal mentality of the capitalist system. It raises the problems of the characters, who are guided by the capitalist ideology which created an environment suitable for criminal acts. In the novel, the protagonist belongs to the bourgeoisie class and finds her class' involvement in the criminal acts accelerated by the capitalist ideology which teaches these agents of capitalism individualistic values and to go for hyper competition. So, it portrays the dark side of the capitalist society. Emran Mian has also raised the voice of co-operation and collective well being instead of merciless competition and individual prosperity which helps to lessen the criminal activities in the society. In capitalism, money is power and end in itself. Capitalists are only driven by profit. They think that material prosperity can give them eternal happiness. In such an environment, there is no space for humanity, love and cooperation. For them, money is the primary and family, friends and humanity are the secondary things.

In the novel, the characters suffer as they are driven by capitalist mentality. In capitalism not only bourgeoisie but also proletarian are driven by material accomplishment. The protagonist, Hanna, her father, Mateen, Terry, Yani, Sherpao, Bilal, Ghalib, Ma and Alain, all are willing to gain material prosperity. Through the characters, Mian tries to show that overemphasis just on economic prosperity compels the characters to go to any extent to meet the goal. By this the writer attempts to criticize the capitalist teachings which only focuses on money and economic prosperity and which thinks that economic prosperity of few people brings peace in the society.

In *The Banker's Daughter*, Mian presents his dissatisfaction towards the capitalistic approach of guiding and ruling the society. The author attacks the



capitalist ethics where money rules the world and humanitarian values are sidelined. In that society, there is no space for collective efforts rather for individual values. In that system people were just concerned on 'I', 'me' and 'mine'.

Capitalists also think that capitalism gives solution to different problems of the society. But capitalism in present is not only arising problems among the proletariat but it is also creating problems for the upper classes. In the novel, even upper class people like Hanna, Mateen, Sherpao, Yani and Ghalib are suffering. They think that money gives them eternal happiness but they are unaware of the fact that money is creating trouble for them. It's a sorry thing that they do not realize that they cannot attain ultimate satisfaction with money and power. Lower class girl, Pen, is commodified in the capitalist world. It is the harsh reality of the capitalist culture that the bourgeoisie like Yani exchanges Pen's body with the monetary value.

Critical criminology is an analysis of crime and social attitudes about criminals from a cultural context, looking at what kinds of acts society considers crimes and how it deals with them. This discipline dates to the 1970s, and there are a number of approaches to critical criminology, including feminist, Marxist, and conflict theory-based analyses of crime and society. Criminology in general is the study of crime, the origins of criminal activity, and methods of delivering justice.

Critical criminologists define crime as a political concept designed to protect the power and position of the upper classes at the expense of the poor. Criminals are products of the society and its economic system. To control crime, a society must remove the social conditions that promote crime. They view that the key crime-producing element of modern corporate capitalism is the effort to increase surplus value. Critical Feminist Theory Approach explains both victimization and criminality among women in terms of gender inequality, patriarchy and the exploitation of

women under capitalism and explains gender bias, violence against women, and repression.

Criminologists in the 1960's and 1970 have found traditional theories of crime intellectually sterile and even somewhat dangerous. These theories seemed blind to the reality of capitalist society, its pervasive economic and racial inequality. The concepts of inequality and power are integral to any understanding of crime and its control. Building on the works of Karl Marx, critical criminologists note that capitalism enriches some and impoverishes many, thus producing a wide gap between the social classes. The state including the criminal law and the criminal justice system- operates to legitimate and protect social arrangements that benefit those profiting from capitalism.

Capitalism increases the need to dominate by the capitalist class and the need to accommodate and resist by the exploited class. In an effort to secure their advantage, the capitalist class commits economic crimes, denies people basic human rights and uses the state to protect its interests and to repress the poor. For the working class, crime is best understood as a response to their harsh living conditions. Their illegalities range from unconscious reactions to exploitation, to conscious acts of survival within the capitalist system, to politically conscious acts of rebellion.

This research tries to unveil the impact of capitalistic teachings in the society. In socialism, people are concerned about the collective well-being. But in capitalism, people are too much individualistic. They are concerned about the personal growth and prosperity. Capitalism creates a situation on which one should compete rather than co-operate. When one can't compete, one should take the aid of crime because ultimate goal is to win the competition. In the novel, almost all the characters like Mateen, Yani, Terry, Faisal Bakri, Bilal, Ma and other are competing for their

prosperity and victory or we can say to go up against others. Mateen, Hanna, Sherpao and Terry belong to bourgeoisie class. Yani and Ghalib belong to petty bourgeoisie and Bilal, Ma and Mudassar belong to proletarian class. The protagonist of the novel is Hanna Mehdi, who is in her mid-twenties. The whole story is narrated by the protagonist, Hanna, from the first person point of view.

Robert Owen has given us his ideas upon the relation between crime and the social environment, and especially economic conditions:

Private property has been, and is at this day, the cause of endless crime and misery to man, and he should hail the period when the progress of science, and the knowledge of the means to form a superior character for all the individuals of the human race, render its continuance not only unnecessary, but most injurious to all; injurious to an incalculable extent to the lower, middle, and upper classes. The possession of private property tends to make the possessor ignorantly selfish; and selfish, very generally, in proportion to the extent of the property held by its claimant ... (*The Book of the New Moral World* 23)

Thus, Owen clearly asserts that private property itself is the cause of numbers of crime in the society. Private property changes the virtuous characteristics of its possessors and motivates the possessor to act injuriously to everyone. But the sorry thing is that capitalism promotes private property as its essential feature. So capitalism is the cause of innumerable crimes and sufferings in the society.

The story begins in a hotel room where Hanna is looking at a secret photograph. The secret photograph has a big story. As the story progresses, it reveals the secrecies of the capitalism. The secret photograph is full of violence and it makes Hanna uncomfortable. She can't accept the truth and presumes that it is a fake

photograph which has no connection with her. She observes the photograph in detail and understands that it's a part of her life in this way:

I'd like to believe that it's a news photograph or a special effects production. I'd like to believe that it represents some ancient scene, distant from me by many years, but it doesn't. The garden belongs to Baba's friend Rami, who has lived in Lebanon since he was born, through the wars, despite the assassinations and the tyre-burnings. I recognize the rose bushes, I recognize the table. The table is made of stone and I've sat on the matching stone bench, listening to Rami's stories. I've drunk wine and eaten cherries at that table. In the photograph, the head bleeds over the edge onto the ground. (1)

In this monologue, Hanna describes the scene which is a violent one as the blood is bleeding all over the ground. Coincidentally she finds out a secret photograph which was not a pleasant one. It's hard to believe that it is related to her and her family members. She attempts to create a distance between the photograph and herself but it has some connection to her. She recognizes the place where the murder had taken place. She wonders why that photograph is on her baba's laptop.

Though Hanna didn't have concrete idea about the banking business, she has heard from people that it's not a fair job. She heard that in capitalism, corporate organizations have to go to any extent to win the business. In the novel, Hanna contemplates about the affairs in the IBCD bank in the passage below:

I also know many of the things that Baba has done with his bank and how my uncles, the friends who worked most closely with him, helped him. I know they sold Thai sovereign debt short to compel the government to take a loan from them. I know they ignored

international sanctions and made deal wherever they wanted. I knew that others call it the International Bank of Charm and Deception. (5)

This extract supports that these agents of capitalism throw aside the rules and regulations and operate the business for their benefit. The above passage from the novel shows how even governments are compelled to follow the instruction of the big business house. It's an irony that they have the power to ignore the international rules and regulations. Though it is named International Bank of Commerce and Development, it was indeed the International Bank of Charm and Deception. Through these actions of the bankers, the novel also tries to portray the dirty dealings that the bankers are involved in.

Furthermore, William Bonger suggests that when economic competition is unrestrained, as it is in a capitalist system, an egoistic moral climate and lack of sensitivity to the needs of others is almost inevitable; only individual selfish interests can guide the profit, leading to the disregard of ethical concerns. Bonger argues that in such an environment, "man has become very egoistic and hence more capable of crime" (402). It means people become de-moralized because of the capitalistic tendencies. Hanna finds an article on which it was stated that how the banker manipulated the poor farmers:

There was an article a few weeks ago about a set of commodities transactions. Baba authorized his traders to run in 2002, picking up and then dumping within days very large quantities of eight different commodities in five different countries. The article alleged that Baba wanted to create instability in the market and change the behavior of the farmers, who were also clients of the bank, primarily to make them

sell their produce en masse and pay back their loans from the bank.

(31)

The above mentioned extract supports that they create instability in the market and compels the farmers to do what the bank desires. Moreover, in capitalism for one's success one's failure is essential. So they apply every method to go up against others. Mateen wanted IBCD to move forward leaving the rivals. They also attempt their best to appear the best and unable to do so, they search for different wicked methods to show their rivals inferior as illustrated below:

When the Nigerian government was deciding whether to take financing from IBCD or the World Bank, Baba gave a press conference to explain the differences between the two offers. He took the World Bank's own criteria for financial assistance and argued that the IBCD offer was better on every one. When one of the world's biggest mining companies made a takeover bid for an expanding Indian firm, Baba called the largest shareholders of the bidding company and a couple of newspaper editors and told them that the financing plan was moronic.

(56)

The above quoted lines exhibit that in the capitalistic competitive atmosphere, capitalists do whatever comes in their mind. Their aim is to harm their rivals. For doing the business they even forget the ethics of their business. More than profit for themselves, they seek injury upon their competitors. In this regard, Bonger argues:

Commerce weakens the social instincts of man; the loss of one becomes the gain of another. When two persons are trading there springs up a tendency on the part of each to overvalue his own property and to disparage that of the other; commerce is one of the

important causes of lying. In addition to this tendency another arises, that of giving goods of quality inferior to that agreed upon; the constant attention to one's own interests produces and develops fraud.

(400)

So, business drives people towards the fraud like activities. As stated above one's loss only brings profit upon another. For the profit, one has to be not only individualistic but also dishonest and should comment that other's products are of inferior quality.

Capitalists always compete to become superior and at first they compete fairly to win the competition and unable to win the competition, they apply different strategies and allege their rivals as stupid. If they are completely failure to compete in the market, they find out their enemies in the market and go to any extent to finish their enemies. It is evident from the following lines:

The Saudi sovereign wealth fund took all of its investment out of IBCD before it fell. The man who ran it was one of the conspirators who brought down the bank. They killed for revenge in the garden, Baba and my uncles. They were so fond of their bank, so proud, so beaten when it fell. This revenge must have been irresistible to them.

(232)

In the capitalist environment everyone is guided by money and profit. The Saudi Sovereign Wealth Fund wanted a deal with the IBCD bank which benefits not the bank but especially the Saudi children. "The Arab investors wanted IBCD to move money around for them, to support what they called 'Islamic causes'. 'Education, they said, money for schools and books,'" (150). But the IBCD bank refuses the offer and eventually the Saudi Sovereign Wealth Fund took out all of its property from the bank which leads to the bank's failure. It is said that in capitalism every single individual is

free to act according to his personal decision. But capitalists themselves do not let that happen because capitalism fills them with greediness or cupidity. When the Saudi Sovereign Fund came out with the proposal of educational development in the Middle East, the major bank disagreed with the decision. They were so rigid that they feel that revenge is must as Saudis obstructed their vision of being a number one bank. In this context, Bonger remarks, “This state of things especially stifles men’s social instincts; it develops on the part of those with power, the spirit of domination, and of insensibility to the wills of others, while it awakens jealousy and servility on the part of those who depend upon them. Further the contrary interests of those who have property, and the idle and luxurious life of some of them, also contribute to the weakening of the social instincts” (667).

Even after the failure of the bank, the authorities like Mateen, Yani, Sherpao and Terry are leading a luxurious life. But the condition of the workers is not the same. They were continuing their life on the salary they got by selling their labor. When the bank failed, its brutal impact is upon the workers and the customers. “The people who worked at IBCD couldn’t take their boxes; their boxes were wanted for the investigation. They walked out of IBCD with nothing but the stories; even the money in their IBCD personal bank accounts was out of bounds for them” (224). The above line clears that the condition of the workers is very miserable. When the bank failed, they had to lose their job. Not only this but also they couldn’t even take their own money that they had in their personal bank accounts. When the authorities flee with their (worker’s) money which was in their personal accounts, they were left with just the stories. This tendency gives rise to conflict in the society. It makes the workers to think and act negatively against the upper classes. These types of incidents compel the lower class or the working class to think of the upper classes as their



enemies who leads a luxurious life not only by accumulating the surplus value but also by fraud like activities.

Capitalism focuses only on street crime. What about the proletariat's suffering, their compulsion to leave the job and absence of basic human rights eventually leading to suicides? According to Bonger, in the competitive and egoistic environment of a capitalist society, the rich and the poor, as well as the capitalists and the workers, are afflicted equally with selfishness and crime proneness. In their pursuit of profit, capitalists take advantage of workers, exploit them, subject them to deplorable living conditions, deprive them of many necessities, and directly commit economic and predatory crimes against them. If Mateen had accepted the Saudi's offer of investing in the educational development in the Middle East, the bank would not have failed. But Mateen is just concerned about gaining profit not about the welfare of the community. Because of his insensible decision the bank failed and it brings horrible consequences upon the working class and the lower class. This is evident in the following lines:

When the bank failed millions of depositors in over fifty countries lost their money, the tens of thousands of people who worked for the bank lost their job, many of them lost their homes as well. A brother and sister in Edinburg committed suicide because they could not withstand the ruin it had brought to their family Thousands of people have to leave their home. (6)

Is it a crime or not? For this capitalists like Mateen, Terry and Yani are responsible. After the failure of the bank, it is very difficult for the lower class and the lower middle class to find the solution of the economic problem. They have no other alternatives except suicide or crime. In this regard, Dr. Armand Corre states:

It is a social crime as well as the most dangerous of follies. If you oblige a man under all circumstances to live by his own means, in the midst of a limited circle, where the places are distributed in advance, the land distributed to the smallest fragments, if you refuse him the right to alms after having refused him work [...] you drive him to suicide or crime. (*Crime et suicide* 142)

In Corre's words, in extreme poverty, poor people have very limited choices. When the bank failed, many poor lower classes also lost their money and job. At that time, either they should be given the help or they have no other choice except suicide or crime.

Hanna is in dilemma and plays a dual role as she sees the evils of capitalism and feels guilty sometimes. But she herself acts as a capitalist very often in the novel. She has seen people suffering after the failure of the IBCD bank and that failure has harsh effects upon on the lower class not to the higher class. She realizes how the rich people can commit crime and handle the situation and live comfortably. She says to herself, "The photograph had been taken, that head had been severed from that body, yet we were living like nothing had happened. And now I'm in a hotel dining room, like I've chosen to spend this time in surroundings that will make all that has happened seem unreal. It's wrong" (225).

In capitalism, excessive priority is given to the material prosperity. Parents are busy running after the money and they believe that they fulfill their parental duty by providing abundant money. But the children of these money lords misuse that money and they throw themselves in addictions. Most of the time, they indulge themselves in alcoholism and other drugs. As Hanna herself belongs to the upper class, she has seen most of the immoral acts of her fellow beings. On the issue of upper class children's

bad company, she explains, “Ghalib has been to the parties, where they give the women drugs and watch them getting shagged by man after man; he said that he saw one prince lift up his robe and piss on a woman while she was giving a blowjob to a gigantic Ethiopian who was a family driver, but that might have been an exaggeration” (11).

Like their parents, they also want to earn money easily. To fulfill their excessive need of money, they also get involved in illegal dealings. In the novel, Ghalib, the son of Yani, is involved in trade of heroin and elephant tusk. It's exposed in the conversation between Hanna and Ghalib in this way:

‘What’s that?’ I ask him. He tosses it up in the air and catches it. It’s a square plastic bag packed with powder. ‘Heroin,’ says Ghalib. ‘With any luck, high quality, near 100 percent heroin.’ I watch him tuck one side of the bag into his trousers and pull his T-shirt across the rest. ‘What else is there?’ I ask lightly. ‘An elephant tusk?’ ‘There’s a handgun,’ says Ghalib. ‘But I have less use for that.’ (137)

The above quoted extract clearly displays that the children of the higher class people like Yani are engaged in the illegal acts. Their parents idolize the money and they think that until you earn money it does not matter that whether it is legal or illegal.

In capitalism, capitalists commit crime to maintain their dominance and fulfill their ego and proletarians commit crime unable to mix up into the capitalist society. In that society, government also focuses on how to make capitalist happy and they are interested in securing the capitalist’s property. Very low importance is given to the problems of the common people. In that system, the life of proletarian is very fragile and their livelihood is full of troubles. When a problem occurs in a proletarian family, it’s very difficult to solve the problem. When Mudassar dies, his family comes in a

horrible trouble. This is reflected in the expression of Ma: ‘He had debts.’ says Ma. ‘He had large debts and this house was resting its hopes on his future income, He was a smart boy, he wanted to do everything, pay his debts, rebuild this house, but now he’s gone’ (162).

This is a common feature of every lower class family that it is hard to survive and debts never leave them throughout the life. Though Mudassar is a smart and talent young boy, he belongs to the lower class and its unlikely for him that he could manage things easily, as he would have to manage the family debts all his life. Another lower class female character, Pen, a friend of Hanna, also has to undergo through suffering. Hanna while realizing the evils of capitalism remembers her friend and comments, “Pen is very clever, much cleverer than me. She has dense blonde curly hair, it’s almost white in fact, and she moves her hands so much when she’s talking about art” (32). Pen’s cleverness and expertness on art and Mudassar’s smartness is insufficient for their progress in this money ruling world. The only problem they had is they do not belong to the upper class.

Pen is commodified in the novel by the rich man, Yani. In the meeting between the former university friends, Hanna finds out the following bitter truth, “From observing the shyness that overcame her, I have assumed that her relationship with Yani isn’t just a financial one over the gallery. They are sleeping together” (205). Pen’s commodification in the capitalistic system is further cleared from the following extract:

[...] When I was raising money to open the gallery,’ she adds ‘he became my biggest investor.’

‘Yani is your biggest investor?’

‘That’s right.’

‘You took money from Yani?’

‘I didn’t take it. He’s an investor.’ (203)

It’s a bitter fact that a clever university lady, Pen, had to take the aid of physical relationship to move further in the life. In the novel, Yani benefits from his position of upper class and invests the money for the poor lady’s necessity of opening a gallery and takes back the return in the form of sexual satisfaction.

In traditional sense, murder, theft, blackmailing and kidnapping are criminal acts. But when lower class people do this, what should we call it? Are they criminal or the victim of capitalism? As the lower class people are unable to mingle in the society, they have to choose the other way out. For survival, they have to follow any path. It is not their free will, rather it is their compulsion. As Ma said when Mudassar dies, there is no one to look after the family. His father, Bilal, is unemployed, Ma is too old to go out and work and they had the pressure of the debts. So, the poor like Ma and Bilal have to blackmail their own son in law and the granddaughter. The given extract shows how it is continued in the novel:

‘Your uncle requires your help,’ says Ma. Bilal laughs.

‘You silly old coward,’ he says.

‘Then tell her yourself,’ says Ma.

‘She wants money from you,’ says Bilal, still looking at Ma, not me,

‘From her little bird, she wants money.’

‘It’s not for me,’ replies Ma, ‘It’s for Mudassar.’

‘Why does Mudassar need money?’ I ask her. ‘Now, after he’s dead, why does he need money?’ (162)

Blackmailing is a crime but Ma and Bilal are compelled to blackmail their own relatives, Hanna and Mateen; and it’s an outcome of a capitalist system. Capitalist

society has put an end to the family relation. It ends the connection or bond between man and man. It motivates people for self-interest. Individual is important and all kinds of interests and relation are diverted to cash payment.

Poor people are not so positive about the rich people. They think that the rich people are the cause of their miserable condition. They do not seem to share a healthy relationship. Alain says to Hanna “You know, I had a good job offer from UBS after university. I should have taken it. Your world, your people are the worst” (227). This line clarifies that poor youths like Alain have negative attitude about rich people. Though studying with Hanna in the same university, he cannot build a healthy relationship. After being friend for three years, he concluded that he had done mistake by being friend with the rich people. He thinks that being allured by capitalist people, he forget the ground reality. Once he had got a job offer from a company, but Hanna suggested him that they could do something big together. But now he realizes that he cannot rely on the upper class people.

On the one side poverty and lack of absolute necessities impel toward the theft and blackmailing for the satisfaction of the individuals’ own needs. This is the first cord binding poverty and assaults upon property. On the other hand, poverty makes men impulsive through the cortical irritation following the abuse of wine and alcohol, that terrible poison to which so many of the poor resort to calm the pangs of hunger. The best example is Bilal himself who is resorting to alcoholism since he was unable to pay the debt. His addiction to alcoholism is highlighted in the dialogue between Habib and Hanna:

Bilal is a drunk. He has been for years. I remember waking up on another night in this house and he was sitting outside my bedroom on a chair drinking a glass of milk, his eyes bloodshot. I asked him if he

was all right. He stared back at me as if he couldn't understand what I was saying.

'One night I thought he could be a sober,' says Habib.

'He's addicted,' I reply simply. (118)

So, it's clear that capitalism raises crime in the society as it teaches bourgeoisie people to be self-centered and promotes cupidity and also obliges the proletarian class to involve in the unlawful acts as its terrible even to survive. But not only this, capitalism creates ruthless contest and there is a loss of friendly relationship. Sherpao had found in Baba a personality as forceful as his own. He went to the threshold of each of the three rooms with desks, with Baba at his side, and declared: "Gents, this man with me, Mateen, will be my eyes, my ears and my right hand" (55). It's a statement that Sherpao recalled to a lot of people while he was the chairman of the bank. It shows that at the beginning Sherpao had a lot of faith on Mateen. At first, the founder, Sherpao had thought that Mateen will be his right hand but very soon the right hand changed himself into a right fist. As time moves on, the relationship between the authorities themselves is not good in the IBCD bank. One wants to prove oneself superior by showing other inferior. Capitalism breeds crime not only by cheating the customers and doing ugly dealings. Rather there is shameless competition instead of co-operation. When Sherpao left the bank, Mateen had even more space for his new world. Sherpao left because, as he told Yani one night, "the right hand has become a right fist" (56). Hanna also admits the rivalry between the authorities in this way: "My father's style was clashing with Sherpao's own" (56).

Yani always feels dominated by Mateen. The fierce competition ended the friendly relationship and jealousy and hatred is remained between them. Yani asks the CEO's daughter, Hanna, "When did your father ever let me do anything important"

(249)? He thinks that all the important decisions are taken by Mateen. He further adds, “Did you think about that? He didn’t even let me have my own revenge. Didn’t even let me choose which plane to take to come and watch my revenge” (249). Yani believes that Mateen acts like a superior and never lets to do anything on his own. In his own words to Hanna, he says, “Your father called me and told me what he was going to do. My revenge – but he had to get it for me. He couldn’t stop himself. Even this he had to take away from me” (250). Thus, it’s crystal clear that fierce competition leads to hatred and hostility which is accelerated by the capitalistic system. In this respect, Bonger opines:

As to the relation of the petty bourgeoisie to the other classes, it is naturally hostile to the bourgeoisie, since it is that class which has deprived it, or is still depriving it, of its influence. This hostility is, however, of a different kind from that which the working class feels toward the bourgeoisie. The petty bourgeoisie envies the bourgeoisie; it desires also to become rich and thereby powerful”. (268)

According to Bonger, there is hostile relationship even between the bourgeoisie. The leading bourgeoisie and the petty bourgeoisie tussle for power. The petty bourgeoisie think that the leading bourgeoisie is the reason for their powerlessness.

Pen’s commodification in the capitalist world is already discussed in the research. Before that Yani tried to commodify Nyala’s younger sister, Mona. But the case was disclosed and that Saudi family becomes angry with Yani. Father of Nyala and Mona thinks that he was fooled and his honor was gone. In rage he hires few men and cuts off Yani’s arm: “Yani went; he was probably flattered, excited, charmed, looked forward to more business with them. He was met from the airport by two men. They took him away for a week. They took off his right hand” (68).



Ever since the relatives and other authorities (lower in rank) started to blackmail the CEO, the banker disappears even without contacting his daughter. Unable to find the CEO, Yani threatens his daughter that he would no longer tolerate Mateen's superiority. He tells Hanna:

It's been long enough. He's done this to me too many times. Do you have any idea how often I've thought about killing the man who cut off my hand? Can you imagine how much hatred I have for that person? And your father knew that.

But he couldn't resist it. He couldn't resist showing me that I am less than him in every single way. Well, you know what, I've had enough. I've had enough of him. So, I took that photograph. It's time for him to pay. (250)

Coincidentally the head of the Saudi Sovereign Fund who is supposed to be the cause of the bank's downfall and the person who removed off Yani's hand is the same person. As Yani comes to know this, he himself wanted to perform the vendetta. But Mateen with his associates murders the head of the Saudi Fund. Yani thinks that he himself is capable for the vendetta but Mateen does it for him which is not accepted by Yani.

Though Yani says that he is angry at Mateen because he took the revenge which Yani himself intends to commit, there is another obvious reason too for their hostile relationship. It was rumored that after Sherpao's tenure, Yani will replace him. But both Sherpao and Yani were outflanked as observed in the paragraph below:

Sherpao himself thought that he would be able to choose who succeeded him. I've heard from Ghalib that Sherpao dropped a lot of hints to Yani that he might have preferred him to take over rather than

Baba. [...] Before any formal process could be set in motion for appointing Sherpao's successor, Baba organized a press conference and prevailed on Sherpao's secretary to set a thirty-minute board meeting immediately before it to which he took a draft press release, including a valedictory statement from Sherpao endorsing Baba as the new and absolute leader of IBCD. [...] By the end of the day, websites and nameplates had all been changed. Baba had already been the chief executive and now he was the chairman of the board as well. Yani remained what he was, a vice-president for operations. (57)

From the above extract it's evident that capitalism creates an environment where envy, jealousy and hatred springs up itself. Similar to Bonger's central idea it's the economic system and its focus on ruthless competition that never lets the people to unite and cooperate. It's so dangerous that it even digs a hole between the upper classes and separates them as bourgeoisie and petty bourgeoisie. Bonger elaborates it, "As in the case of the bourgeoisie, the relations which the different members of the petty bourgeoisie have among themselves are determined by the economic system; fierce competition, life in a little circle where ideas cannot be broadened, all this breeds envy, hatred, and meanness." (268)

Thus, it's apparent that capitalism excessively focusing on money prepares the environment for a limitless competition where people forget all the moral values and do anything to win the race. It's clearly exposed in the banker's action of inferiorization of his rivals, murder of the head of the Saudi Fund, hostility between Yani and Mateen, Hanna's involvement in art forgery, Pen's commodification, proletarian like Ma and Bilal blackmailing their own rich relative and so on. Now, the

research focuses on how that suitable environment is created by the agents of capitalism.

When the CEO and his daughter arrives Beirut, still they are terrified about their safety. Especially Baba is worried about their safety as he had done wrong to some people and anticipates that vendetta could take place. So he instructs his daughter to be confined in a room and not to disclose their identity in this way:

When we arrived in Beirut, at the Saint-Michel, after short flights in small planes and a motorboat ride from Cyprus, Baba told me not to talk to any member of the hotel staff about where we were from; to lock any personal items that may reveal my identity I the safe in the room; to call him once every hour, on the hour, except, if I was sleeping, between midnight and 6 am, from my room to his room; but not to come to his room, or to approach him anywhere else in the hotel.(22)

It is an example of the suffering that the upper classes are facing due to their excessive desire for material gain. In order to achieve the material prosperity, they make secret deal and eventually they are worried about their safety. Baba is so afraid of the strangers that he asks his daughter to call him once every hour. If they had to live every hour in fear then their belief that money brings them eternal happiness is a false belief.

Similarly in the capitalist system, one does not believe others. The lower class does not believe the upper class; the employees do not believe the employer. More over a daughter does not believe her father. They are taught to cheat. Even the father can teach her daughter to cheat others which is depicted in the given lines:

Baba encouraged me early on when we got here to make false statements about who we were, if people asked, if I couldn't avoid saying something, if they didn't already know. Often, as I told it, we were just holidaymakers; to other questioners I said that Baba was a curator of a private collection and we were here to buy objects. I kept three or four stories going concurrently for several days at times. I had moments when I felt I was floating between the different accounts, and could awkwardly land in the wrong one, not the one that I had told previously to the person I was speaking to, or not the one I needed to inhabit myself when I was alone. This profusion of lies was supposed to provide safety, that's what Baba said, and I went along with it, but he was much expert than me in keeping it up. (58)

Hanna builds up her psychology along the way that her father draws. Her father is a representative figure of a capitalist class. He learns that anyhow we should be above than others. For that he applied any method including fraud like activities by escaping with his customer's money, murdering the rivals and cheating the people. So he doesn't hesitate to teach her daughter to cheat others for personal benefit. In many instances Mateen has taught his daughter to lie for the solution of a problem. But its lasting effect is that Hanna leaves to trust her own father: I heard him give false answers to other guests very easily. He never got confused between the different versions he was giving to different people. It should have struck me: if there are stories for other people, is there a story for me as well? (58)

If a parent does wrong activities in front of their children, they will copy that action immediately. Here, though Mateen himself is morally inferior, he should have never taught his own daughter to cheat and lie others. Because of his behavior Hanna

starts to disbelieve her father. As he is expert on telling lies she suspects that he might be cheating her as well.

Similarly, the protagonist begins to show the capitalistic attitude being influenced by his father and uncles in the novel. She has seen people doing heinous crime to run their business. Her father teaches her to lie and cheat other people for the personal benefit. When Alain threatens that he would uncover that Hanna is involved in fraud like activities, she reasons, "If Alain wants to tell people that I am an art fraud, then I don't care. My father is a killer. Fraud is the least I could do" (232).

Where parents have to act as a role model and ideal for good things, here, Mateen, the father of Hanna is the role model for illegal acts. After doing art forgery, she doesn't seem to be guilty, rather she compares her wrong act to her father and concludes that her father had killed a man and her act is not so bad. In order to gain material accomplishment, she has assimilated herself into the framework of capitalist society. She starts to measure everything in money. So, she does not leave any stone untouched to have money in the world. She is totally guided by the capitalist thought. In the same way, the banker's daughter like her father has obsession for money, power and material accomplishment. She believes that money gives everything like name, fame and happiness. Material factors measure everything in society. The banker's daughter's act of art forgery shows her obsessive desire towards money. She also starts to count everything in money.

There is no mutual understanding and faith between employees, friends and relatives. Even daughter is suspicious of her father. Hanna frequently thinks that her father might do some harm for hiding his heinous crime. Hanna fears that her father might kidnap her to keep the secrets of his secret dealings. This is evident from the following lines:

I come down the steps of the plane and a black jeep parked a hundred meters away pokes forward to indicate interest. It has darkened windows and the registration plate looks temporary. It crosses my mind that Baba may be having me kidnapped. It's not so extreme to predict that, having fouled up on his keeping of secrets, he would now disappear me. (91, 92)

Since Hanna has seen the secret photograph, she is afraid that his father might harm her to hide his hideous act. Because of this capitalistic environment, proletarians are suffering in lack of their basic needs and bourgeoisies are suffering because of hostile relationship, enmity and distrust among themselves.

On the one hand Hanna had to act as a representative of his father in front of the blackmailers and on the other hand she had to suffer as she receives constant threats from his father's rivalries. In the similar threatening condition, one of the blackmailers, Ghalib, terrifies Hanna saying that her father's act is far worse than just murder as he had murdered the man without obvious reasons. Ghalib says to Hanna, "He murdered the head of the Saudi sovereign wealth fund. That's not just murder, that's dumb murder. He can't do for anyone. Imagine what the man's family and business pals would do to him if they found out" (230). This dialogue doesn't only reveal Ghalib's threat to Hanna, but it also points towards the series of murders that could take place. As discussed ahead this is the outcome of Mateen and his associates obsession for money.

Thus, people become demoralized because of excessive focus on economy alone and this capitalist environment also functions to increase immorality among the people. This immoral climate finally leads to different forms of crime in the society. It can be between the bourgeoisie and the proletarian, between bourgeoisies themselves

and there will be no limit to it. Friendly and family relationship will become scarce and every individual will be egoistic and these tendencies will result in the violence and instability in the society. Bonger puts forward his ideas, “In a society as ours, the economic interests of all are in eternal conflict among themselves, compassion for the misfortunes of others inevitably becomes blunted, and a great part of morality consequently disappears. The slight value that is attached to the opinion of others is also a consequence of the strife of economic interest” (532).

To sum up, the text *The Banker's Daughter* shows the obsessive desire of the people towards material accomplishment and their weakening morality which can cause different forms of crimes in the society. Emran Mian clearly depicts the nexus between crime and economic conditions as the capitalistic system arises greediness in the bourgeoisie and deepens the gap between rich and the poor. This gap makes the poor people angry against the rich people and they hate the upper class thinking that they were the sole reason for their inhuman and terrible condition. This situation drives the lower class towards crime. Thus, it not wrong to argue that the present economic system creates a hostile relationship between the people, which only teaches to value own self. The protagonist, Hanna, who was once a simple university student, turns herself as a capitalist and indulges herself in crime. Throughout the novel, she attempts to correct herself and tries to develop pity and compassion on the suffering of her friends and relatives. But she doesn't get chance to build virtuous qualities. Being inspired by the money world and its luxury, she too follows her father's footsteps. In the ending of the novel, she is also attempting to save his fugitive father from the law and his enemies. It also shows that capitalism leaves no one untouched, be it a bourgeoisie or a proletarian.

This research explores that capitalism is imparting dangerous lesson of 'everybody for oneself'. Their obsession for property teaches them to count everything in money. As they enter the capitalistic world, they do not care for their fellow human beings even their own family members. As a consequence, there is no mutual understanding. One does not trust others. Even a daughter does not trust her father. They are involved in ruthless competition and go to any extent to win the competition. They are even ready to resort to crime to stay in the competition and win it.



### **III. Degradation of Morality in *The Banker's Daughter***

Emran Mian's *The Banker's Daughter* vividly portrays the connection between crime and capitalism. The novel depicts the negative impact of capitalism upon both the bourgeoisie and the proletariat. By showing the hostility between the capitalist organizations, bourgeoisies and the proletarians, he points towards the enmity among the people because of economic relations. Mian's capitalist characters are all individualistic and egoistic which may be the outcome of the capitalist ideology. The protagonist, Hanna, was a simple university girl in the beginning with friendly relationship with her colleagues. She also had a feeling of sympathy and love towards her friends. But due to his father's bad influence and the egoistic environment that is accelerated among the people, she also drags herself in her father's path. She starts to show obsession towards money and commits art forgery. Her change from a sympathetic girl to an obsessed capitalist girl distances her from her friends. The novel is about obsession for material accomplishment and the consequences of the excessive focus on money alone.

The capitalist atmosphere of the novel removes the mutual understanding, humanitarian values and sympathy for other's pain. Rather it fills the characters with jealousy, envy, hatred and negativity. On the one hand, capitalists like Mateen, Yani and Sherpao are in the race of being the number one and showing their dominance in the society. On the other hand, proletariat like Mudassar, Alain, Ma and Bilal are suffering due to the bank's failure and their inability to continue their life in the money guided world. When the world is suffering due to the economic crisis brought by the failure of the bank, children of the bourgeoisie class are enjoying their life in dance bar or in the horse court. They have seen their parents doing dirty dealings and earning money. So they are not hesitating to commit crime themselves. This is evident

from Hanna's involvement in art forgery though there is the availability of every modern facility for her in the five star hotel and Ghalib's involvement in the smuggling of drugs and the elephant tusk. Later on he also took part in the blackmailing of the CEO of the IBCD bank along with his father and other lower class people. We cannot say that it is absolute poverty that drives these persons to commit a crime, for generally they have enough left to keep them from dying of hunger.

In the novel, the banker does not follow the rules and regulations and disobey the international sanctions. The CEO of the IBCD bank murders the head of the Saudi Sovereign Fund and it reflects his obsession to become the head of the leading bank. But it's not his fault alone. Almost all the characters have complicity in it as his associates aid him hoping that they too would get the benefit of the victory of becoming the number one bank. All of them are enjoying the comfort and luxury of running the major bank, creating instability in the market and fleeing from the disastrous scene leaving the customers, shareholders and workers in trouble. When the customers become homeless, workers become jobless and others commit suicide, these capitalists are busy in the swimming pool, art auction and the horse court. Hanna was spending her time in the five star hotel with her father. Though she understands that her father has done evil things of murdering a person and compelling the lower class people to suffer, she remains quiet about her father's wrong act and attempts to save her father from his enemies and the law. After all, she also follows her father's footsteps and commits the art forgery and doesn't feel guilty about it.

In this way, *The Banker's Daughter* attempts to present the social and economic evils found in the capitalistic system and provokes the readers to rethink about the capitalistic teachings of individualism and money mindedness. It clearly

portrays that the excessive focus on profit and private property is deteriorating the people's characters. It's weakening the moral values of the people, inspires people to develop selfish instincts and makes people insensible on the pains and sufferings of the fellow human beings.

To sum up, this research concludes with the finding that the capitalism is imparting the wrong lesson of individualism and prosperity. Because of this teaching, bourgeoisie are easily driven to the criminal acts. It stops co-operation and begins ruthless competition. It also widens the gap between the rich and the poor. In that condition, the bourgeoisie classes commit crime to continue their dominance and the proletarian classes commit crime to lessen their sufferings and sometimes they are also involved in the conscious acts of rebellion, which is defined as a crime by the bourgeoisie law.

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