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# The limit of Dime: A philosophical analysis in the utilization of money in Philippine's Covid-19 condition

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## ABSTRACT

This research is a philosophical analysis of a money-based moral issue regarding the controversial buying and selling of babies which was premiered in Kapuso Mo, Jessica Soho (KMJS) last May 31, 2021. The said episode has begotten a philosophical issue pertaining to the moral extent of the use of money. In dealing with this case human nature and some ideas of the selected philosopher concerning money are worth to ponder thereof. Thus, in the process of analysis Aristotelian and Thomasian conceptions of money and Kantian concepts of dignity and value [excerpt from categorical imperative] would be the frameworks to dwell on. Likewise, to ponder on the vital bone of the issue, the Philippine Covid-19 condition would be delineated since this is one of the main causes that drive the will of the Filipina mothers to sell their own babies. Please take note that this research refrains from tackling the rigid economic sphere of money yet it focuses on the moral attitudes of human beings towards the use and pursuit of money. In the concluding part of this piece, the author argues that human beings are excluded from the monetary transaction or exchange to any extent since human beings do not deserve monetary worth.

*Keywords:* Money, Poverty, Moral-based issues, Moral attitudes in money, Covid-19

## 1. INTRODUCTION

The efforts to stop the spread of the novel coronavirus particularly the closure of “nonessential businesses” are having an unprecedented impact on the Philippines economy and poverty rate growth. This incensement is a great challenge both for the Philippines as a country and every Filipino as an individual. In this regard, the Philippines seek to at least alleviate and address this

matter amidst the pandemic. The government provides “Ayuda” for each Filipino household, particularly to those who are unemployed by fate, in order to survive and attend to their basic needs. Yet this seems to be insufficient because of the problem of inconsistency and irregularity of distribution. That is why despite the “Ayuda”, they still need to go to their own efforts for survival. Having this overview of the occurrence and

environment, money indeed matters. Undeniably and practically speaking, money is the problem at the same the solution in this concern. Money is equipment to survive in this battle of life particularly now we have our existence amidst the pandemic. Every single amount matters and this is being experienced by those who are on the poverty line of the society.

Everything seems to be expensed in order to attain “money” not for its sake but for survival and living. There are some moral issues regarding the attitude of human beings toward money that are necessary to revisit in order for us to avoid being involved in such issues. The main function of money is for market exchange. Money is being used as an exchange for all the things we need in our quotidian living [1]. Food, house, cloth, medicine, utensils, alcohol, laptop, computer, books, motorcycles, cars and even education can be attained by means of the exchange of money in the vast market of the social existence of human beings. This exchange property of money is not something absolute in the sense that it has a limitation and restrictions. Going beyond these diminutions will lead to some moral issues regarding the usage of money. The focus in this matter is the attitude of human beings towards money their motive and also the object of exchange and not the money per se since it is passive stuff. One of the concrete examples to ponder on the money-based moral issues was telecasted regarding the selling and buying of babies. In this regard, the moral extent of the use of money has been re-evaluated. Aristotle, Thomas Aquinas and Immanuel Kant gave implicitly the idea, norms and the restriction on the use of money [2].

Human being by nature is not and cannot be involved in the exchange market of money or does not possess any monetary value because human being is equipped with reason and dignity. This argument and stand will be

further explained in the subsequent part of this research through the ideas of some selected philosopher.

## 2. PHILIPPINE'S COVID-19 CONDITION

Undeniably, covid-19 has been an additional burden to the numerous people particular for the poor who experiencing the hex of poverty. To cease and prevent the rapid wide spread of the virus, the government had imposed lockdown which resulted to unemployed of innumerable Filipino employee all over the Philippines, and even several small businesses owned by a simple Filipino household have ceased to operate in order comply to the demand of the health protocol and prescription. Covid-19 indeed affects the holistic well-being of every Filipino.

Being an unemployed or jobless became an agony to the Filipino citizens most especially to those who are living in “*isang kahig, isang tuka*”. They are the employees who received the minimum wage rate and their income are sufficient enough to cater at least the two or three meals of every day. According to the recent report in the first month of the year 2021, the Philippine Statistics Authority figured out that there are 4 million recorded jobless Filipino individual, 4.2 million on February and as of April of the same year the number of the unemployed has rose to 4.14 million. Unemployment rates went up across all regions including Ilocos, Central Luzon, Central Visayas, Zamboanga Peninsula, Davao and main economic hub National Capital Region. Unemployment in Metro Manila slid to 8.85% in January from 12.4% in October 2020 [3]. Unfortunately, and apparently, these lists of the affected regions are the place where the greatest numbers of Filipino poor family are residing at. Thus probably, they occupied a great part of 4.14 million recorded jobless citizens.

Meanwhile, due to the implementation of Modified Community Quarantine (MCQ), Modified Enhance

Community Quarantine (MECQ), Modified General Community Quarantine (MGCQ) and other so-called Q's the issue of the mass unemployed citizen was seemingly addressed in such extent by allowing the reopening of establishments like salons, convenient mall, fast-food restaurants and even some small household owned businesses. According to a report from rappler, the Unemployed Filipinos down to 3.73 million in May 2021 as lockdowns ease. The Philippines Statistics Authority (PSA) supported this data by asserting that as of May the unemployment rate eased to 7.7% from the 8.7% recorded in the previous month. It means that out of 4.14 million unemployed Filipino citizens reported in the month of April 2021, it was decreased to 3.73 million as of May 2021. Thus, there were a total of 44.72 million employed Filipino in May, pushing the employment rate to 92.3%. This is higher than the 91.3% or 43.27 million Filipinos recorded in preceding month [4]. These are so far from the most updated data from the Philippines Statistics Authority (PSA) excerpt from the CNN Philippines and Rappler news articles. Despite the gradual incensement of the employed Filipino citizen as of May 2021 compared to the previous month the curse of poverty is still apparent and existing in the Philippines society and it has been worsened due to the incident of pandemic. The mainspring of poverty is the lack of financial and basic resources of a Filipino individual or household. On its very basic facet, money matters in poverty and in quotidian existence of every individual. Money has its utmost significance in order to survive. Those who are suffering from financial deprivation due to some sort had undergone decision making to do things even if it is against their own will and freedom just for the sake of survival. It is more common in the Filipino expression "*Kapit sa patalim*". There are numerous instances whereas this expression has its manifestations such as a Filipino becoming a criminal, prostitution, and even the

most recent one a mother selling their own blood and flesh.

Last May 31, 2021, Kapuso Mo, Jessica Soho (KMJS) featured about the controversial buying and selling of baby which is now trending and existing in social media plat form or market. Babies in exchange of money, babies become an object of Market exchange. This becomes the scenario that babies become immorally equipped with monetary value. According to the episode, the babies have a price raging from Php.20,000.00 up to Php.200,000.00. This baby selling is most commonly transpiring through social media in an "*supposed to be*" an adoption group. In lieu of adoption purposes it turns to be a business as Lea the interviewee of the program admitted that "*Ginagawa na po negosyo*". So, it is confirmed that now a days while we are facing the covid-19 pandemic the babies are being used to be a capital in such sort. One of the roots of this immoral and illegal transaction or business is poverty which was intensified due to the call of needs.

### 3. PHILOSOPHICAL APPROACH IN MONEY

Philosophy is said to be the mother of all discipline as it gave birth and serve as the foundation to many of our established disciplines. That is why using a philosophy as an approach to a particular thing as money is quite challenging. Usually, philosophy focuses on the ideas that are somewhat unnoticeable and obscure yet they have their significance in entirety of human existence like nature, essence, existence, mind, knowledge, soul, God, morality and so forth. Philosophy focuses the metaphysical and physical entities/aspects that comprise the world. Yet despite being chasmic discipline philosophy is also, and always about human life. Thus, it is perhaps not a mortal sin to use philosophy to analysis issues that buoy up in the ordinary and usual human affairs.

Money hoists moral issues and questions that run through the everyday life of human beings. It might not be noticeable but moral concerns over money arise in many various spheres and aspect of the private and public life of every individual [1]. Some central questions in our lives involved: the limit of money, the moral extent of the use of money and the purpose/essence of money. So, it makes sense to use philosophy as an approach to understand and comprehend those issues or questions about money.

Since money is passive stuff or an outside thing for Saint Thomas Aquinas, and only a tool for Aristotle, there is a need for an agent for it to be useful, and utilized. Thus, human beings have a vital role in the existence of money both as the creator and user [5]. Considering this verity, the approach then is not on the money per se but on the attitude of human beings towards money both in the perspective of its use and pursuit. This would result for the approach to be a phenomenological and ethical in an extent. Phenomenological in the sense that the author will ponder on how does money appear-in-itself to the daily living of a person, and at the same time to dwell on the moral attitudes of human beings in pursuit and use of money by figuring out some ethical criteria derived from the notions of Saint Thomas Aquinas and Aristotle. Likewise, paying and considering an excerpt from the moral Philosophy of Immanuel Kant is relevant to reiterate the significance of the nature of human beings or babies/infants as the point of departure of this philosophical approach.

#### 4. MONEY AND THE USE OF IT

Regarding the origin of money, Saint Thomas Aquinas and Aristotle asserted that money is the product of the will of the society following reason. It means that money is product not only of an individual will, but the collective will together with reason, as the society of

horses lack money [6]. Reason and will are fundamentals on the origin of the existence of money and money become institutionalized through human initiatives to guarantee the value of money [6-7]. Since, money is a passive stuff, human beings provide and give money a functions and utilities in their quotidian existence. Money was made for the use of man, or in the words of Thomas Aquinas who ascribed that they are "useful" to attain a particular end or purpose [6]. Thus, De Varallja clarified that the usefulness of goods means teleological causal relationship.

Adrin Walsh and Tony Lynch provided some salient features of money in their book titled "*The Morality of Money An exploration in Analytic Philosophy*". These salient features of money are most of the time failed to be recognized by human beings in their daily existences because they focus more on the exchange attributes of money [7]. Economist classified three functional roles of money in the economic life or quotidian existences of human beings which we can ponder that these are also the salient features of money as such. The first of these three is money as a unit of account where this it imposes a particular value to discrete commodities. The value of such commodities has a certain degree which is being determined by its demand and utility [1]. The changes in the value of the goods are cause of the changes in the rarity or abundance of stuffs [6]. Thus, the value of such stuffs comes from comparing one object with another. Since value is derived from scarcity and use, it is also link to exchange domain of money [9]. A cellular phone and gadgets have a high degree of value compared to other stuffs because of the demand of Science and Technology, and leisure of the post millennial generation. The salient feature money in this sense is a commensuration device. It means that money serves as universal measure of value of commodity. Aristotle in his *Nicomachean ethics*, makes his comment about the commensurating aspect of money through the

relationship between three commodities namely houses, beds, and money [3]. A house is worth of five minae (an ancient Greek coinage) and bed one minae, and being knowledgeable of this means that five beds are equal to one house. A piece of dried tea costs fifteen pesos and twenty-five grams of coffee is worth of forty-five pesos thus this means three dried tea is equivalent to twenty-five grams of coffee. The point here is that since money is a measure that makes entities/stuffs commensurable, it also equates them. But this view is not acceptable to some thinkers such as Marx because he believes that this commensurable and comparable of goods are something morally objectionable.

Money is a store abstract value in that it can be accumulated for future use is the next classification of salient feature of money. Thus, in this salient feature of money concerns the opportunity for accumulation. Other commodities, such as orange and grapes, are subject to spoliation, decomposition and therefore accumulation beyond the point of individual consumption results to wilful waste of resources. This kind of accumulation was practiced before the existence of money. John Locke an English philosopher insist that it is only with the advent of money that personal accumulation of wealth becomes morally justified because it does not subject to spoliation and wilful waste, since money is an abstract entity as such compared to other goods. But this moral justification of accumulation of money is controversial for some thinker. Aristotle criticized the endless possibilities of accumulation of money because of lack of its telos as he insisted "*Since, the amount of money one can accumulate has no limit, the pursuit of money is an activity without an end (telos) – regressive and circular- and without condition for its satisfaction it cannot be a proper human activity.*" But nevertheless, in the post-/modern society money also serves as a saving and its value is getting high or low in such circumstances. There are

institutions who advocate saving of money for future purposes like Social Security System (SSS), Government Service Insurance System (GSIS), Card Bank and other insurance institutions. These organizations help every individual to save and secure money for the coming days and years. Likewise, Investing is another form of this aspect of money. In this regard, money circulates in human affair not just a means of exchange but also an entity to be kept for future scheme [1].

The third fold of salient features of money is distributive mechanism. Money is a means of payment that it is use to pay for goods purchased and a medium of exchange in so far as it furnishes us with a means in the realm of commerce. These two aspects of money are under the pin of distributive mechanism. Medium of exchange is said to be the final role of the money and many writers pay attention to this feature of money. Starting from ancient philosopher Aristotle, who claims that money was invented for the purpose of exchange. Lionel Robbins a twentieth-century economist held that money is obviously merely a means – a medium of exchange. Meanwhile, David Hume insists that "Money is not, properly speaking, one of the subjects of commerce; but only the instrument which men have agreed upon to facilitate the exchange of one commodity for another". Money has no moral significance other than that of purchasing of consumable goods [1]. For Thomas Aquinas, money was invented for measuring goods in exchange [6] and the process of exchange must be according to strict equality and according to equal value. The objects of the exchange must have a parallel value in order to have a moral or just exchange or otherwise inequality and injustice will occur. This is to say that it is necessary to equalize item to item or item to amount of money so that when one has more from what belongs to others; the corresponding amount must be given back to the person to whom it belongs [6]. In conventional affairs the process of money exchange is under the

category of reciprocity. This means that the subjective assessments of value can still be objectively compared with each other in a commercial space. This is like the given idea and example on the previous topic on commensuration aspect of the money [10].

##### **5. VALUE AND DIGNITY: MORAL ATTITUDES OF ATTAINING AND USING MONEY**

Immanuel Kant a German philosopher and one of the foremost thinkers of the enlightenment made a distinction between value and dignity whereas the former belongs to things and the latter on the other side is intrinsically attribute of human beings [1]. In this regard, human beings have a distinctively indubitable worth over material stuffs and this claim has been supported in the course of the history of philosophy.

Aristotle defined human being as a rational being which this claim designated human beings from an animal and other stuffs of the world. Rationality is the fundamental features of human beings that made human beings unique [11]. Yet Aristotle did not isolate human forms to animal as he claimed that undeniably human beings in some extent possess the same forms as animal and this was what he meant when he asserted that human being are rational animal [8]. This means that having a rational faculty, human beings can know and distinguish good and evil or immoral and moral events or acts. Aside from rationality, human will be another salient feature of human being as Aristotle posited that all human beings by nature desire to know. Meanwhile, Thomas Aquinas of the medieval period granted the will a special significance in human moral acts "*acts are called human inasmuch as it proceeds from a deliberate will and the object of the will is the good and the end*" [11]. Both Aristotle and Saint Thomas Aquinas in a special way treasure the deliberateness of human will in every human affair. In this respect, these two mentioned

philosophers would agree that the totality of a moral action is the one that constitutes reason, will and freedom. An absence of the one of these three composites of moral action would lead the moral action to be not that morally acceptable. Thus, this means that the reason, will and freedom must or should always present in order for an action to be moral.

After figuring out these so-called ethical criteria, these can be a means to evaluate the morality of the action of the mothers who sell their own babies online in the KMJS episode. As the author watched the whole episode, he noticed that the mothers who were involve in the baby selling were not mentally ill or retarded they even rationalized that selling a baby was one of their practical ways to survive in the curse of hunger and penury. Likewise, they were able to understand that such transaction is a violation of the civil law and human nature. Thus, in this manner the mothers are said to be rational. So, this conforms to the notion of Aristotle that being rational is being able to know what is good and evil [7]. Meanwhile, the act of selling an infant is an act of exchange in the commerce sphere it means that the baby tends to be an object of the medium of exchange. Yet Saint Thomas Aquinas and Aristotle want to reiterate that this kind of monetary transactions demands individual freedom [12] and deliberate will. Thus, taking the account of the scenario the mothers were the one who will be accountable of having a freedom and deliberate will. But due to the Philippine condition especially during this pandemic the freedom and the deliberate will of mothers are being overshadowed by necessity. That is why even though the selling of their babies or infants is against their freedom and deliberate will they still did it because they are financially trouble and this is one of the most effective ways to attain money. So, in this matter it is palpable to admit that the freedom and deliberate will of the mothers are being vanquished by necessity and

situation. The reason has its part on side of the mothers in the said monetary exchange or transaction yet the freedom and will are subjugated. Thus, their action is not that morally acceptable.

After evaluating and determining the moral action of the agents, the babies or infants which are the concerns of the exchange are worthy to ponder too. It has been discussion earlier on the introductory part of this section the excerpt of Immanuel Kant notion about human beings and their distinction to things. It is important and fundamental to comprehend this idea of Immanuel Kant to forge and strengthen the pinnacle and the main argument of this paper. In the most famous reference to dignity of him titled *Metaphysics of Moral* he asserted that human beings possess dignity in their very being and this is exalted above any price and must be recognized and respected in any extent [13]. This rigid significance to human dignity is the underpinning foundation of his second formulation in his *Categorical Imperative* namely the persons as end in themselves. Each person has intrinsic worth and dignity that is why his fellow human being must or should not use or treat him/her as a means like thing but an end [14]. Kant is very particular when he distinguished dignity of human beings and value of things. Things such as pencil, wallet, ballpen, cellphone, tablet, earphones, piano, computer, computer mouse, air conditioner, cars, books, alcohol, utensils, work of arts and so forth have value only if persons endow them with value. Such things only have conditional value because if people stop desiring them, they will be worthless. Insofar as persons are the source of all conditional value, they cannot have conditional value themselves but they have absolute or intrinsic value. This was the elucidation of what Kant meant when he posited that human beings are exalted beyond any price [14]. Another conviction about things is that human beings merely use them to attain an end. Say for example human being use ballpen/pencil in order to

write, they use car for transportation purposes, they use cellphone for communication, they use books to gather or gain knowledge. In these examples it is apparent that things are always directed to an end and not an end. So, if a person is being used as a means, then he is consequently being recognized as a thing to an end and not a human being of dignity. Babies or infant by its very nature are human beings although their rationality and consciousness are not that fully developed, they already possess dignity. Thus, in the given situation selling a babies or infants is definitely immoral act because the infants are being used as means to attain an end. The mothers used to sell their babies to materialize their agenda. As the interviewee in the KMJS admitted that "*angtrato dun sa mga bata ay parang Negosyo o Kalakal*" the babies are being used as a business or bounded with the monetary exchange in the market. An act of exchange as discussed in the previous part of this paper is always directed to an end. So, selling of babies is indisputably immoral act in this manner whereas their dignity is equated with monetary value. This arises another issue regarding the role of money as a commensurating device and human dignity. How in the world can it be possible for babies to have commensurating value if they have dignity which is beyond price? Does the value of the dignity of babies range from 20,000 to 200,000 pesos or worse 5,000 pesos only? Pondering in these questions would lead to a clearer idea that babies as human beings are not domain of the salient features of money. Since babies do not have commensurating value it follows that it cannot also be involve in the market exchange.

Money matters in the quotidian existence of human beings, it is vital weapon to survive in this worldly affair yet money cannot buy everything because it has a limit. It cannot go beyond price and value [1]. In this section there are two arguments to support the claim that money cannot buy everything particularly the babies or

infants. On the first account, since money is a passive thing the moral attitude of the agents of exchange matter especially the motive. So, in the given backdrop of the issue, the motive of the mothers as the agent of exchange has been subjectively questionable since their freedom and freewill were subjugated by necessity and situation. Secondly, after assessing or evaluating the motive of the agents as the accountable doer of the action, the concern of the exchange who are the babies or infants have been pondered too by the author through the lens of Immanuel Kant notion of human beings and it was reiterated that it is evident and practically apparent that human beings cannot be involve in any monetary transaction or exchange. They cannot be an object to an end because they are human beings of dignity who are worthy to be the end itself.

The use and pursuit of money is not necessarily wrong, it is part of the course of human living and the pursuit of money for its own sake is permissible so long as it does not violate any fundamental moral norms in that pursuit. The point is not that dealings with money are, in and of themselves, morally wrong – it is not – but the object and the motive of that dealings make it such [1]. Since human beings have a natural control over outside things, because of their reason and will as they can put outside things to his own use and they were made for them [15].

## 6. CONCLUSION

In the course of history of human being, buying and selling of human particularly the slave on the ancient era has been a moral concern. Thus, this matter of selling and buying of babies in the Philippines during covid-19 in the 21st century is not a new issue but, in an extent, it is the repetition of the history.

The covid-19 pandemic is indeed a burden to everyone most especially for those who are in the poverty line of

the society. Their business and job were seemingly taken away from them because of the imposed restriction to avoid the wide spread of the virus. Due to this occurrence people became desperate in pursuit of having a money for their daily needs. They even decide to do things even it is against their will. Like the given scenario in one of the episodes of KMJS regarding the online selling of babies. The mothers sell their own flesh and blood for the sake of having money. Although they are knowledgeable that it is against moral norm and civil law, they have no choice but to do it because if they do not commit in this act they cannot afford to survive in everyday life. Money really matters but money as the measure of things has its limit in the realm of commerce. Money does not have any significance beyond being a tool of exchange and a means as Saint Thomas Aquinas implicitly averred that money exists for the sake of men to be a means to cater and dispense the needs of every human being. Thus, human beings cannot be used by, and not a domain of this nature of money since human beings are the initiator it. So, it is illogical and immoral to impose monetary value to an individual regardless of his or her stage of existence.

Nonetheless, the pursuit and use of money is not morally wrong, and so as to reiterate the last paragraph of the pre-conclusion of this piece. The use and pursuit of money is not necessarily wrong; it is part of the course of human living and the pursuit of money for its own sake is permissible so long as it does not violate any fundamental moral norms in that pursuit. The point is not that dealings with money are, in and of themselves, morally wrong – actually it is not – but the object and the motive of that dealing make it such. Since human beings have a natural control over outside things, because of their reason and will as they can put outside things to their own use and they were made for them.

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