European Journal of Literature, Language and Linguistics Studies
ISSN: 2559 - 7914
ISSN-L: 2559 - 7914
Available on-line at: www.oapub.org/lit

DOI: 10.46827/ejlll.v10i3.724 Volume 10 | Issue 3 | 2026

THE MORALITY OF MONEY: PHILOSOPHICAL FRAMEWORKS AND MALTESE PROVERBIAL WISDOM[i]

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Abstract:
The relationship between money and morality has long animated philosophical, sociological, and cultural inquiry. While universal frameworks analyse whether money acts as a neutral medium, a moral mirror, or a corruptive force, these dynamics are deeply embedded within specific cultural and linguistic contexts. This paper situates the ethical dimensions of wealth within the Maltese cultural context, examining how traditional proverbial wisdom articulates the moral boundaries between material ambition and virtuous credentials. Adopting a qualitative, hermeneutic approach, the study analyses a corpus of fifty-six Maltese proverbs alongside the island's socioeconomic trajectory, tracing its transition from a British colonial naval base to a high growth neoliberal EU member state. The analysis reveals a foundational cultural dichotomy: on one side, a moral and transcendental dimension that critiques avarice, elevates honest labour, asserts the dignity of limited means, and highlights the transience of material riches; on the other, a pragmatic and glorifying dimension that acknowledges money as a vital tool for empowerment, social mobility, and survival. By integrating classical and modern philosophical perspectives, including Aristotle, Marx, Weber, Kant, Nietzsche, Arendt, Sen and Pope Francis, with local folk wisdom, this paper demonstrates how contemporary Maltese society navigates the ongoing tension between inherited ethical safeguards and modern materialist aspirations, offering a unique local synthesis of universal economic dilemmas.

Keywords: money and morality, Maltese proverb, moral economy, virtue ethics, socio-economic transformation, neoliberalism, folk wisdom

Sommarju:
Ir-relazzjoni bejn il-flus u l-moralità ilha tħeġġeġ id-dibattitu filosofiku, soċjoloġiku u kulturali. Filwaqt li l-mudelli universali janalizzaw jekk il-flus humiex mezz newtrali, inkella mera morali jew forza korrotta, iżda d-dinamika tal-argument hija fundamentalment msejsa f'kuntesti kulturali u lingwistiċi speċifiċi. Din il-kitba tinkwadra d-dimensjonijiet etiċi tal-ġid fi ħdan il-

[i] IL-MORALITÀ TAL-FLUS: BEJN DAK LI JGĦIDU L-FILOSFI U L-GĦERF TAL-POPLU MIĠBUR FIL-QWIEL
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kuntest kulturali Malti, billi teżamina kif l-għerf tradizzjonali tal-qwiel jesprimi l-konfini morali bejn l-ambizzjoni materjali u l-ħajja virtuża. Permezz ta' metodoloġija kwalitattiv u ermenewtika, l-istudju janalizza korpus ta' sitta u ħamsin qawl Malti fil-kuntest tal-mixja soċjoekonomika ta’ Malta li nbidlet minn waħda dipendenti fuq il-bażi navali kolonjali Brittanika għal stat membru tal-Unjoni Ewropea li jħaddan ekonomija neoliberali b'livell għoli ta' tkabbir. L-analiżi tikxef dikotomija kulturali netta. Min-naħa waħda, il-qwiel Maltin jagħtu xhieda tad-dimensjoni morali u traxxendenti li tikkritika r-regħba, tfaħħar ix-xogħol onest, tafferma d-dinjità ta’ min hu fqir, u tenfasizza n-natura temporanja tal-ġid materjali. Min-naħa l-oħra, l-għerf tal-poplu jikxef id-dimensjoni aktar pragmatika li tirrikonoxxi l-flus bħala għodda vitali għall-kisba tal-poter, il-mobilità soċjali u s-sopravivenza. Il-qwiel Maltin huma ukoll analizzati mill-perspettivi filosofiċi klassiċi u kontemporanji, fosthom dawk ta' Aristotli, Marx, Weber, Kant, Nietzsche, Arendt, Sen u l-Papa Franġisku. Bejn il-ħsibijiet eruditi tal-għorrief u l-għerf komuni ta’ poplu żgħir, dan l-istudju jirnexxilu jispega kif is-soċjetà Maltija tinnaviga t-tensjoni kontinwa bejn żewġ kurrenti universali: il-kilba għall-ġid materjali u l-ħażna tal-ġid etiku u spiritwali.

Keywords: il-flus u l-moralità, Malta, qawl, qwiel, moralitá ekonomika, etika, virtù, trasformazzjoni soċjoekonomika, neoliberaliżmu, għerf popolari

1. Introduction

The relationship between money and morality has long occupied a central position in philosophical, theological, and sociological inquiry. Across centuries, thinkers have debated whether money is a morally neutral medium of exchange or a force capable of shaping, corrupting, or revealing the moral character of individuals and societies. Classical, modern, and contemporary perspectives from Aristotle and Marx to Sen and Sandel have examined how economic behaviour intersects with virtue, justice, and human flourishing. Yet while these discourses often address universal dimensions of economic life, they are also embedded within distinct cultural contexts that articulate their own moral economies. This paper situates the question of money’s morality within the Maltese cultural and linguistic framework. Drawing on Maltese proverbs (*qwiel*) as repositories of collective wisdom, it examines how traditional sayings about wealth, poverty, greed, and virtue reflect enduring moral attitudes toward economic life. Through these proverbs, one may discern how the Maltese people historically conceptualized the ethical boundaries of material ambition and virtuous credentials. The analysis further interrogates whether contemporary Maltese society, marked by rapid economic growth and neoliberal values, diverges from or continues these inherited moral intuitions. The study proceeds in four main parts. The first section reviews major philosophical and ethical theories concerning the morality of money, establishing a conceptual foundation for the analysis. The second explores the socio-political discourse surrounding wealth and economic success in present-day Malta. The third section turns to the corpus of Maltese proverbs, categorizing and interpreting them along two principal moral currents: one that valorises wealth as a marker of human striving and another that condemns it as a source of moral decay. The fourth section integrates philosophical and cultural perspectives, arguing that the Maltese moral fabric reveals both continuity and tension between material prosperity and ethical restraint. By bringing together philosophical reflection, cultural analysis, and linguistic evidence, this paper contributes to broader debates on the moral foundations of economic life. It suggests that the Maltese proverbial tradition offers a distinctive moral cartography of money; one that mirrors universal ethical dilemmas while revealing a uniquely local synthesis of material necessity, moral virtue, and transcendental aspiration.

2. The Philosophers' Corner

Money has always been central to human civilization, shaping economic systems, social hierarchies, and moral values. Yet the question of its morality remains complex. Is money itself good or evil, or is it merely a neutral instrument whose ethical meaning depends on human intention? Philosophers, economists, and sociologists have long debated this issue, offering diverse frameworks to understand how money interacts with morality.

From a classical standpoint, money is morally neutral; a tool of exchange without intrinsic virtue or vice. Aristotle (trans. 2009) described money as a social convention facilitating fair exchange and commensurability in trade. Similarly, Georg Simmel (1978) argued that money's abstraction of value renders it a morally flexible but psychologically influential mechanism of social interaction. Karl Marx (1867/1990) later emphasized that money, as a social relation, can either enable or distort human life depending on its use. In this sense, money has no inherent moral quality; it acquires ethical significance through human purpose and consequence.

Money also functions as a moral mirror, reflecting societal values and priorities. Max Weber (1905/2002) observed that the rise of capitalism was intertwined with the Protestant ethic, which linked material success with moral virtue. In contrast, Amartya Sen (1999) reframed economic behaviour as an ethical enterprise, arguing that financial transactions can either enhance or constrain human freedom. Thus, the moral valence of money lies not in possession but in how economic systems distribute opportunity and dignity.

Money amplifies power and moral responsibility. John Stuart Mill (1848/1909) maintained that wealth should be judged by its contribution to the general good rather than private accumulation. Hannah Arendt (1958) warned that when monetary value replaces moral judgment, public life becomes dehumanized. Michael Sandel (2012) argued that markets can corrupt moral goods when everything, including education, health, and civic duty, is assigned a price. As Satz (2010) contended, such markets risk exploiting vulnerable individuals and eroding the ethical meanings traditionally attached to care and human dignity.

Money embodies a moral paradox: it can both liberate and corrupt. Adam Smith (1759/2002) believed that self-interest could harmonize with virtue if tempered by moral sentiment, while Nietzsche (1887/1994) saw economic relations as arenas where power and will manifest. Behavioural research (Ariely, 2012) supports this ambivalence, suggesting that monetary incentives can diminish empathy and ethical behaviour. Thus, money's moral character depends less on its presence than on how it shapes human motives.

Different ethical theories evaluate money differently. Utilitarianism, as articulated by Bentham and Mill, measures morality by outcomes, that is money is moral if it increases collective well-being. Deontological ethics, rooted in Kant's (1785/1996) philosophy, insists that financial actions have moral worth only if guided by duty rather than profit. Virtue ethics, derived from Aristotle, situates morality in character: the virtuous person practices generosity, prudence, and temperance in financial matters.

Modern capitalism often equates wealth with virtue, blurring moral distinctions. Karl Polanyi (1944/2001) warned that when markets become 'disembedded' from social norms, economic life loses its ethical foundation. Pope Francis (2013) has likewise condemned the 'idolatry of money,' calling for systems that prioritize human dignity over profit. Harari (2014) adds that money is a collective fiction. Its moral power depends entirely on the stories societies choose to believe.

The morality of money, therefore, cannot be reduced to simple judgments of good or evil. Money is a mirror, amplifier, and test of moral character. Whether it liberates or corrupts depends on the intentions behind its use and the ethical structures that guide economic life. A just society is not one without money, but one in which money serves humanity rather than the reverse.

3. From Island Fortress to a Competitive State

Malta is the smallest member state of the European Union (EU) by geographical area (316 sq km) and population (c. 575 thousand inhabitants), but it is also by far the densest (with over 1,500 inhabitants per sq km) (NSO, 2025). For more than a century and a half (1800-1965), 'Malta was, [economically speaking] only an inferior cog in the vast machinery of the British Empire' (Montebello, 2014). The British considered the colony of Malta as an island fortress in the middle of the Mediterranean Sea wherein the Maltese harbours served as a vital naval base and repair dockyard, supporting Britain's Mediterranean fleet and safeguarding imperial sea routes between Gibraltar and the Suez Canal (Pirotta, 1996; Mallia-Milanes, 1988). During wartime, the Maltese archipelago functioned as a strategic stronghold and logistical hub, enabling military operations, intelligence work, and the resupply of Allied forces. The bulk of British investment in Malta was primarily directed toward military and naval purposes (Pirotta, 1987; Austin, 2012). Most funding went into fortifications, dockyard infrastructure, and harbour facilities to maintain Malta's role as a key imperial naval base, while civilian economic development (such as industry, education, or public welfare) received very limited investment. Consequently, unemployment was always high in times of peace and mass emigration was the only solution proposed by the British Governor and his consuls in the late 19th century and first quarter of the 20th century to North African countries, and eventually to America and Australia in the 1950s and 1960s. (Frendo, 2020; Jones, 1973). Historical records show that certain Maltese merchant and banking families, through their financial ties to colonial institutions and administrative networks, solidified positions of privilege; over generations, their wealth increased relative to the broader population (Refalo, 2010; Consiglio, 2006). Contrastingly, the majority of the Maltese were living in almost absolute poverty, deprived of education opportunities, social mobility and the dignity of work.

The status quo started to be challenged in 1964 when Malta obtained its Independence. Between the 1960s and 1980s, a series of six successive national development plans were launched with the scope of diversifying the economy to go beyond the naval services guaranteed to the British forces (Author, 2021). The inception of mass tourism, the injection of a thriving manufacturing industry and the opening of harbour facilities to commercial rather than military use helped to transform the Maltese economy. When given the slightest opportunity, the Maltese have always demonstrated strong entrepreneurial stewardship. The introduction of the welfare state, together with an aggressive competitive strategy to attract foreign direct investment, whilst incubating home-grown businesses, has all contributed towards better standards of living, more money in people's pockets and greater levels of consumption. Malta's positive economic trajectory accelerated in the early 2010s, driven by sectors such as finance, iGaming, tourism, retail, and construction. This momentum culminated in a record 6.7% real GDP growth in 2018, the highest in the EU that year (European Commission, 2019). As of May 2025, the European Commission forecasts that Malta's economy will continue its robust growth, with projected real GDP increases of 6.0% in 2024, 4.1% in 2025, and 4.0% in 2026. (European Commission, 2025) This sustained expansion is attributed to strong domestic consumption, positive net exports - particularly in tourism and financial services - and a resilient labour market which is continually calling for large influxes of migrant workers (Vassallo & Debono, 2022).

3. Political and Social Perspectives on Wealth in Malta

Former Prime Minister Joseph Muscat, widely regarded as the architect of Malta's unprecedented economic boom since 2013, used the proverbial idiom '*sinjuri żgħar*' (everyone a little rich) to highlight the transformative impact of his government's policies on the Maltese population (Netnews, 2023). In contrast, the current Prime Minister, Robert Abela, expressed satisfaction that international agencies continue to recognize Malta's strong financial and economic performance (TheJournal.mt, 2024). Meanwhile, the former Leader of the Opposition, Bernard Grech, cautioned that government priorities should shift from purely economic growth toward improving quality of life, advocating for economic leverage that is not dependent on cheap labour (TVMnews.mt, 2024). As of October 2025, Alex Borg, the newly appointed Leader of the Opposition in Malta, presented policy proposals focusing on alleviating the financial burdens on young people, particularly regarding property ownership, hence emphasizing the importance of affordable accommodation as a critical factor for their well-being and future prospects (*MaltaToday*, 2025). Archbishop Charles J. Scicluna criticised contemporary society, warning that 'greed is spreading like the plague among the Maltese people, where the thirst for money and power is insatiable' (*Times of Malta*, 2024).

In this context, it is evident that in today's capitalist and neoliberal world, public perception of success often prioritizes wealth and material display over personal character. Success is measured by the accumulation and exhibition of affluence, while educational qualifications are frequently reduced to a means of career advancement and financial gain (Brown, Lauder & Ashton, 2011). Traditional markers of achievement, such as a healthy family life, cultural knowledge, intellectual development, and the cultivation of virtues such as justice, prudence, courage, honesty, and truth, have increasingly been overshadowed by financial measures (Bartolini & Sarracino, 2016).

A comparative analysis of past and present reveals significant shifts in Maltese society. Today, economic activity is often driven by rapid consumption, aggressive competition, and a focus on individual gain, sometimes at the expense of the common good. Real estate developments exemplify this trend: many individuals have replaced traditional homes with elongated apartment blocks, transitioning from workers to landlords and transforming modest plots of land into commercial ventures. This process has increased earnings, tax revenues, and international credit ratings, yet it has also raised questions about fairness, social equity and sustainability.

This observation prompts critical questions: Are contemporary Maltese truly more preoccupied with wealth than previous generations? Did earlier generations prioritize family and moral values over material accumulation? Scientific surveys on financial aspirations provide some insight, yet they may not capture the full cultural and historical context of these value shifts (Vassallo, 2024). Prior to delving into the findings and analysis, the methodological framework is first rolled out.

4. Methodological Framework

The present study adopts an interpretative and hermeneutic approach to the analysis of Maltese proverbs relating to money, morality, and social conduct. The corpus of selected proverbs was derived from both historical and contemporary anthologies of Maltese proverbial literature, encompassing printed collections and reputable online repositories.[iii] These sources were chosen for their linguistic reliability and cultural representativeness, reflecting a broad temporal spectrum that captures the evolution of Maltese moral discourse. By integrating both traditional and modern variants, the study situates the proverbs within a living continuum of ethical reflection rather than as static artefacts of folklore.

The selection of proverbs was guided by qualitative rather than quantitative considerations. Preference was given to sayings that explicitly engage with moral and economic themes, in particular those concerning wealth, poverty, prudence, labour, generosity, and contentment. Each proverb was analysed for its semantic depth, ethical implications, and philosophical resonance, with attention to the ways in which linguistic form reinforces moral intention. This interpretative strategy follows a hermeneutic model, privileging contextual understanding and cultural meaning over literal translation. Through this approach, the proverbs are treated as expressions of an implicit moral philosophy. One that negotiates the boundaries between spiritual virtue and material necessity.

5. Proverbs as Windows into Maltese Moral Thought

To explore the moral imagination embedded within Maltese culture, this study turns to Maltese proverbs, which encapsulate the collective wisdom of past generations (Aquilina, 2005). In

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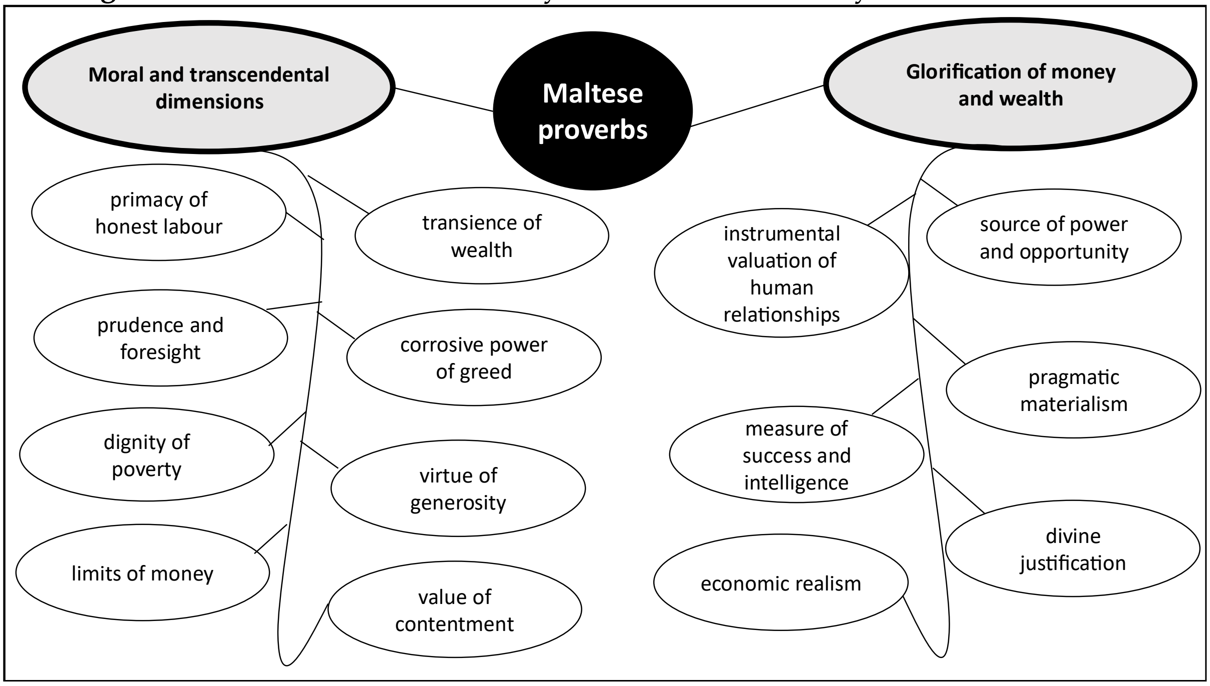
[iii] Including:
Agius de Soldanis, G. F. (ca. 1750). *Damma tal-Kliem Kartaginis u Maltin* [Facsimile edition]. Heritage Malta.
Vassalli, M.A. (1828) *Motti, Aforiżmi e Proverbii Maltesi*. Malta: Stampato per 'l autore.
De' Conti Manduca, J. S. (1989). *Il-qawl iqul: Ġabra ta' qwiel Maltin*. PEG Ltd.
Aquilina, A. (2005). *Maltese proverbs and their analogues*. Progress Press.
Qawl.mt

succinct, often rhyming phrases, proverbs communicate perceptions, values, and social judgments, offering insight into the psychosocial and ethical frameworks of the Maltese people. This paper examines fifty-six Maltese proverbs related to money and wealth. Approximately half of these reflect the relentless pursuit of material gain and social advancement, while the other half articulate moral constraints and warn against greed, pride, and excess. Figure 1 presents such an ambivalent dichotomy in Maltese folk wisdom featuring money and morality.

Figure 1: The Ambivalent Dichotomy of Wealth and Morality in Maltese Proverbs



Source: Author.

Figure 1 illustrates the dual thematic structure underpinning Maltese proverbs, which reveal an ambivalent dichotomy between material and moral values. On one side, the moral and transcendental dimension emphasizes the transience of wealth and the corrosive nature of greed, affirming values that elevate ethical integrity above material possession. Proverbs within this strand advocate the primacy of honest labour, prudence, generosity, and the value of contentment, asserting the dignity of poverty and the limits of money as moral correctives to greed. Together, these dimensions portray Maltese proverbial wisdom as a nuanced moral discourse that recognizes the necessity of economic survival while affirming that spiritual fulfilment and moral virtue ultimately surpass material gain.

In contrast lies the other dimension encapsulating the glorification of money and wealth, where proverbs reflect a pragmatic acceptance of material success as a source of power, opportunity, and intelligence. This worldview associates wealth with economic realism and pragmatic materialism, suggesting that financial stability is both a sign of competence and a means of securing social advancement. Within this framework, even moral worth may be viewed instrumentally through the valuation of human relationships and the belief in divine justification for prosperity.

These uneasy dichotomy reveals that Maltese proverbial thought is not merely moralistic but also socially observant, recognizing structural inequalities and the moral ambivalence surrounding economic success. While some proverbs acknowledge the necessity of financial acumen and ambition, they also expose the moral hazards of wealth accumulation in a small, tightly knit community.

6. The Moral and Transcendental Dimension of Money

Beyond their socio-economic commentary, Maltese proverbs reveal a deeply moral and spiritual dimension concerning money. These sayings reflect classical philosophical and Christian teachings about the corruptive potential of wealth and the moral dangers of avarice. The Gospel warning, '*Ma tistgħux taqdu lil Alla u lill-flus*' (Luke 16:13) (You cannot serve God and money), finds direct resonance in proverbs that criticizes the prioritization of material wealth over spiritual well-being. Among the most striking examples, the following are loud and clear about the frugality of money when it comes to eternal life:

'*Bil-flus tagħmel triq fil-baħar imma tixtrix il-ġenna.*' (With money, you can make a road in the sea, but it does not buy paradise).

'*Bil-flus ħadd ma jixtri l-ġenna.*' (No one buys heaven with money)

'*Il-mewt ma tinxtarax.*' (Death cannot be bought)

'*Il-flus passaport għall-infern.*' (Money are a passport to hell)

'*Ix-xitan fuq il-gods imur jagħmel.*' (The devil gives more money to those already rich)

These proverbs assert that wealth, while useful for navigating worldly affairs, has no power over eternal or spiritual realities. The moral vision they articulate is not anti-economic but rather rooted in moderation, detachment, and the recognition that moral integrity cannot be purchased.

In this vein, Maltese proverbs about money also function as both social critique and moral compass. They articulate a cultural ethic where wealth is viewed not as an end in itself but as a test of moral character. To possess wealth is to assume responsibility: to use it justly, to share it generously, and to remain conscious of its impermanence. This study will now turn its attention to expand on the set of factors that feature the enduring worth of moral wealth.

6.1 The Transience of Wealth

Proverbs such as *'Flus jitilgħu u jinżlu bħall-mewġ'* (Money rises and falls like the waves) highlight the fleeting nature of fortune and caution against anchoring one's identity or sense of security in material wealth. A similar saying, *'Il-flus imorru u jiġu'* (Money comes and goes), carries the same message: even if wealth is lost, it can be earned again. Ultimately, material possessions are transient; a wise person therefore does not build their stability or sense of worth upon the impermanent tides of earnings, investments, or capital. These proverbs remind us that true value lies not in what one owns, but in one's virtues, resilience, and ability to adapt to life's changing circumstances. In this sense, financial loss becomes not a tragedy, but an opportunity to reaffirm one's character and priorities.

6.2 The Primacy of Honest Labour

'*Il-flus imorru, l-onestà tibqa*' (Money goes, but honesty remains) affirms that integrity outlasts material wealth, while '*Min jaħdem ma jitħassarx*' (He who works will not regret it) valorises diligence and moral uprightness. Another proverb warns that '*Fin-negozju m'hemmx ħbieb*' (In business, there are no friends), underscoring the competitive, opportunistic and exploitive dimensions of economic life. Together, these sayings reveal a pragmatic worldview; one that recognizes both the moral virtue of honest labour and the harsh realities of commerce, where good governance and ethical principles are often tested by personal ambition and financial gain.

6.3 The Corrosive Power of Greed

Proverbs like '*Il-flus jgħammxu l-għajnejn*' (Money blinds the eyes) and '*Aktar kemm għandek, aktar tkun trid*' (The more [money] you have, the more you would want) portray greed as a blinding force that leads to injustice and social decay. Such folk wisdom emphasizes the insatiable inclination toward money and wealth. Expressions such as '*Għal ħabba iqaxxar nemla*' (for halfpenny, he is able to peel an ant) and '*Għal ħabba jbigħ 'l ommu*' (for halfpenny, he sells his mother) reveal the unrelenting and sometimes unscrupulous nature of greed, pursued without regard for ethical considerations

6.4 The Virtue of Generosity

'*Min jagħti lill-fqir, isib quddiem Alla*' ('He who gives to the poor finds favor before God') situates charity as a sacred moral act and a means of spiritual enrichment. Reinforced by the parable of the talents in the Gospels (Mt 25:14–30; Lk 19:12–27)[iv], some proverbs convey that wealth should circulate rather than be hoarded. '*Il-flus fis-senduq merfugħa għall-ħalliel, u mħaddmin jagħtu l-għeliel*' (The money in the chest, raised for the thief; when employed, yields a harvest) admonishes those who hoard wealth without social purpose, emphasizing that idle riches invite moral and material ruin. Collectively, these sayings imply that economic resources carry a benevolent responsibility: wealth attains legitimacy only when used for the common good. In this sense, traditional wisdom frames generosity not merely as an act of compassion, but as an essential moral duty that sustains both social harmony and divine favour.

6.5 The Dignity of Poverty

'*Aħjar fqir onest milli sinjur ħażin*' ('Better an honest poor man than an evil rich man') elevates moral virtue above wealth, affirming that righteousness confers greater dignity than riches. Likewise, the saying '*Aħjar bniedem kennies minn sinjur sħiħ u beżżiegħ*' (Better a humble [poor]

[iv] In the Parable of the Talents, Jesus tells of a master who entrusts his servants with varying amounts of money before departing on a journey. Upon his return, he rewards those who have wisely invested and multiplied their share but condemns the servant who hid his talent out of fear and produced nothing. The story teaches that individuals are called to use their gifts and resources responsibly and fruitfully, as faithful stewardship will be judged and rewarded by God.

person who is honest than a rich man who is boastful), reminds us that poverty, when joined with integrity, carries greater dignity than riches without virtue. The proverb *'B'demm il-fqir ġid qatt ma jsir'* 'With the blood of the poor, good is never done' condemns social injustice that exploits the vulnerability of the poor for financial gain. Such maxims suggest that wealth acquired through exploitation or injustice carries a transcendent cost, echoing both biblical ethics and Aristotelian notions of the virtuous mean.[v] The moral lesson is clear: prosperity must be tempered by conscience, and the true measure of human worth lies in wisdom and compassion rather than in financial accumulation.

6.6 Prudence and Foresight

Proverbs such as '*Min ma jiffrankax, jindem*' ('He who does not save will regret it') advise moderation and responsible stewardship, associating material discipline with moral wisdom. The virtue of prudence is clearly manifested in the following two proverbs '*Aħjar torqod bil-ġuħ milli tkun midjun*' (Better to sleep hungry than to be in debt) and '*Aħjar ħobż u ġobon milli torta nkwiet'* (Better bread and cheese than a pie of trouble). They emphasize the belief that it is wiser to live simply and within your means - even if that means going without luxuries or comfort - than to seek wealth or pleasure that leads to debt and trouble. True prudence lies in choosing modesty and peace of mind over indulgence and worry. Contrastingly, lack of prudence is implied in the saying '*Geddumu fix-xgħir, ma jiftakarx f'meta kien fqir*' (With his beard in the beer, he doesn't remember when he was poor). This proverb criticizes people who, once they become comfortable or prosperous, forget their past struggles and behave foolishly or wastefully. In essence, it warns that imprudence comes when prosperity makes one forget humility and moderation.

Directly related to prudence is the idea of foresight as the next two aphorisms assert, '*Jekk milli għandek tħalli, int qatt ma tista' tfalli*' (If you save from what you have, you can never fail) and '*Il-flus urihom id-dlam biex juruk id-dawl*' (Show money the darkness, and it will show you the light). The first proverb teaches the value of saving and moderation; that stability comes from putting something aside rather than spending recklessly. The second expands on this by showing that money, when managed wisely, becomes a guiding force: if you respect it and handle it with care (even through times of scarcity or 'darkness'), it will, in turn, bring you security, comfort, and 'light' in the future. Both proverbs celebrate foresight and discipline: the wisdom to prepare today for tomorrow's needs. They remind us that wealth, when treated with prudence and restraint, becomes not a source of greed, but a means of stability and enlightenment.

6.7 The Limits of Money and the Value of Contentment

Sayings like '*Il-flus ma jixtrux is-saħħa u l-paċi*' ('Money cannot buy health and peace') and '*Aħjar ħabib fil-pront milli mitt skud fis-senduq*' (A friend in need is better than a hundred pounds in the chest) capture the conviction that true happiness is rooted in simplicity, friendship and peace of mind rather than in material abundance. Moreover, such a firm conviction also echoes in other

[v] According to Aristotle's view expressed in *Nicomachean Ethics*, the 'mean' is the measure between two extremes of excess and deficiency. The 'mean' is determined by reason, as the wise person would determine it (Aristotle, as interpreted by Barnes, 2009).

precepts, like '*Anqas ma wieħed ikollu f'din id-dinja, aħjar*' (The less one has in this world, the better) and '*Il-flus mitraħ tax-xewk*' (Money is a bed of thorns). Both proverbs express the idea that wealth does not guarantee peace or happiness. The first reminds us that a simpler life, free from greed and excess, often brings greater peace of mind. The second warns that money, though useful, can also bring pain, worry, and moral trouble. Collectively, these proverbs underscore that genuine contentment arises not from material accumulation, but from an inner state of sufficiency and balance, an awareness of the inherent limitations of wealth and the enduring virtue of simplicity.

7. The Glorification of Money and Wealth in Maltese Proverbs and Idioms

While much of Maltese proverbial wisdom emphasizes the moral limitations of wealth, a parallel corpus of sayings reveals an admiration, at times even glorification, of money, success, and material power. This duality reflects the pragmatic and ambivalent moral landscape of Maltese society, where ethical restraint coexists with economic aspiration. Maltese proverbs on wealth reflect the island's socio-economic history and colonial past, which produced stark contrasts between the noble or mercantile elite and the laboring classes. The proverb '*Il-flus jagħmlu l-flus u l-qamel jagħmlu l-qamel*' (Money makes money and lice make lice) encapsulates the persistent reproduction of social hierarchies: the rich generate more wealth, while poverty begets further deprivation. Wealth, historically derived from inheritance, land ownership, or familial networks, often eluded those whose livelihoods depended on manual labor or maritime work. Proverbs such as '*Bil-ġmiel biss ma nimlewx żaqqna*' (Only with beauty do we not fill our bellies) and '*Bil-grazzi biss ma niklux*' (Only with thanks, we do not eat) articulate a pragmatic worldview rooted in economic struggle, where survival and self-sufficiency outweigh social conventions. The proverbs and idioms that elevate wealth often do so through the language of necessity, survival, and admiration for resourcefulness. This section explores the ways in which Maltese popular expressions valorise money and the accumulation of wealth, sometimes at the expense of prudence or morality.

7.1 Money as the Source of Power and Opportunity

Several Maltese proverbs attribute to money an almost omnipotent capacity to transform social realities and overcome obstacles. Expressions such as *'Bil-flus tagħmel triq fil-baħar'* (With money, you can make a road in the sea) and *'Min għandu flus, għandu kollox'* ('He who has money has everything') depict wealth as a force that transcends natural and social limits. The imagery of building a road across the sea conveys the belief that sufficient wealth can achieve the impossible; a rhetorical elevation of money to near-divine power.

Such proverbs reinforce a pragmatic worldview in which financial capability equals agency. They reflect historical conditions in which wealth determined access to influence, education, and mobility within a hierarchical society. As Cassar (2019) notes, in small island economies characterized by limited resources, material capital frequently substitutes for institutional power, making money an emblem of autonomy and control. Thus, these proverbs glorify wealth not as moral corruption but as empowerment. In other words, as the means through which individuals assert independence in a constraining social structure.

7.2 The Instrumental Valuation of Human Relationships

Another cluster of proverbs reveals a utilitarian conception of social relations, implying that friendship, respect, and even love is contingent upon financial standing. The saying *'Min ma għandux flus, ma jiswiex ġieħ'* (He who has no money has no honor) starkly equates dignity with economic capacity. Similarly, *'L-imħabba tgħaddi, il-flus jibqgħu'* (Love passes, but money remains) elevates material endurance over emotional bonds. These expressions indicate an underlying cultural recognition that wealth commands social respect, while poverty invites marginalization. The glorification of money in these idioms is therefore not entirely celebratory; it is tinged with irony and resignation. Yet their persistence in common speech suggests that the Maltese moral imagination accepts, even normalizes, the idea that financial worth dictates social value. This utilitarian ethos undermines the ideal of prudence and modesty central to the moralistic strand of Maltese proverbial tradition.

7.3 Wealth as a Measure of Success and Intelligence

Several idioms and sayings equate financial prosperity with cleverness, industriousness, or divine favour. The proverb *'Il-flus ma jagħmlux il-bniedem, imma jgħinuh'* (Money doesn't make the person, but it helps him) conveys an ambivalent but ultimately approving view of wealth as a facilitator of achievement. Likewise, *'Min jaf jagħmel flus, jaf jgħix'* (He who knows how to make money knows how to live) explicitly praises financial acumen as the essence of practical wisdom. Such sayings reveal a subtle moral shift from the ideal of ethical prudence to the celebration of skill and adaptability. The valorisation of monetary success in these proverbs aligns with a pragmatic ethic that prizes survival and self-sufficiency. In a society historically marked by resource scarcity, the capacity to accumulate and manage wealth is construed not as greed but as ingenuity.

7.4 Divine or Cosmic Justification of Wealth

Another dimension of wealth's glorification in Maltese proverbial culture lies in the frequent implication that prosperity is divinely sanctioned. The expression *'Min Alla jħobb, jagħtih il-flus'* (Whom God loves, He gives money) implies that material fortune is a sign of divine favour rather than moral compromise. Conversely, poverty is sometimes construed as a mark of divine testing or misfortune rather than virtue. This theocentric view, while consistent with older Catholic attitudes that link providence with blessing, effectively legitimizes social inequality. It reinforces the perception that wealth corresponds to merit or divine will, thus discouraging moral critique of the rich. In this sense, Maltese proverbs not only glorify money as a symbol of worldly power but also sanctify it as evidence of spiritual approval.

7.5 Pragmatic Materialism and Economic Realism

Several idioms portray wealth as the ultimate determinant of practical outcomes, suggesting that in human affairs, moral values are secondary to economic realities. *'Il-flus jitkellmu'* (Money talks) and *'Bil-flus tixtri kollox'* (With money, you can buy everything) illustrate this stark materialism. The apparent cynicism of these sayings may function as social commentary, but their linguistic form affirms the cultural belief that money dictates agency, justice, and opportunity. The glorification here lies not in the explicit praise of greed but in the acceptance of financial logic as the natural order. As Vella (2022) argues, Maltese proverbial discourse often reflects 'a realism that privileges economic efficiency over moral purity,' emphasizing adaptation to existing power structures rather than resistance to them.

8. Proverbs Mirroring a Tense Social Psychology

It is essential to situate these proverbs within the wider Maltese moral discourse, which simultaneously condemns greed and venerates thrift and prudence. The very coexistence of contradictory sayings, such as *'Aħjar fqir onest milli sinjur ħażin'* (Better an honest poor man than an evil rich man) alongside *'Min għandu flus, għandu kollox'* (Whoever has money, has everything), illustrates the moral tension within the Maltese worldview. The glorification of wealth coexists with ethical caution, producing a dynamic moral dialectic rather than a consistent moral code.

This ambivalence may be interpreted as a reflection of Malta's socio-historical realities: a small, trade-dependent nation negotiating between Christian moralism and the practical demands of economic survival on a small island deprived of any natural resources. The proverb becomes a mirror of lived contradiction, hence expressing both admiration for material success and anxiety about its moral cost.

Proverbs, as concise vehicles of inherited wisdom, provide a distinctive lens through which to study Maltese social values. Unlike contemporary surveys or public opinion data, which capture transient attitudes, proverbs convey culturally enduring norms (Author, 2024 Zammit, 2024). They serve as repositories of collective experience, revealing how Maltese society has historically negotiated the tension between ambition and virtue.

Maltese proverbs and idioms that glorify money and wealth reveal an enduring cultural ambivalence between ethical prudence and pragmatic materialism. Through imagery that equates wealth with power, honour, and divine favour, these sayings elevate money to a central position in the moral imagination of the Maltese people. While other proverbs warn against greed and moral corruption, the glorificatory strand demonstrates a parallel admiration for financial success as a marker of intelligence, capability, and providential blessing.

Ultimately, this corpus of proverbs offers a nuanced portrayal of Maltese moral thought; one that oscillates between idealism and realism, faith and pragmatism. The glorification of wealth, far from being mere moral failure, reflects a historical adaptation to scarcity and dependence, in which money functions both as a symbol of liberation from poverty and as a test of principled integrity.

9. Concluding Reflections

Maltese proverbs concerning money and wealth serve as invaluable cultural artefacts that crystallize the ethical and philosophical dimensions of Maltese life. They emerge from a historical context of scarcity, communal interdependence, and religious moral instruction, yet their relevance persists in the modern age. By juxtaposing the worldly and the spiritual, the pragmatic and the moral, these sayings articulate a distinctive Mediterranean wisdom rooted in moderation, humility, and justice.

At the same time, the pragmatic acknowledgment of money's power within these sayings evokes Max Weber's idea of the *moral economy*, in which material success is not inherently condemned but morally regulated through discipline and ethical restraint (Weber, 1905/2002). This balance between material necessity and moral caution parallels Aristotle's virtue ethics, where moderation (the *mesotes*) defines the path to moral excellence, and excess - whether in greed or indulgence - leads to corruption (Aristotle, trans. 2009). Likewise, Karl Marx's critique of alienation finds an echo in the proverbs' implicit recognition that wealth, if detached from moral purpose, estranges individuals from their humanity (Marx, 1844/2007). Amartya Sen's conception of economic freedom as an ethical enterprise resonates strongly here: the moral worth of wealth lies not in possession but in its capacity to enhance dignity and well-being (Sen, 1999). Finally, Michael Sandel's warning against the moral limits of markets underscores the enduring relevance of these folk expressions, which resist the commodification of virtue (Sandel, 2012). In this light, the Maltese proverbial tradition emerges as a vernacular moral philosophy; one that, much like Adam Smith's moral sentiments, seeks harmony between self-interest and sympathy, grounding economic life within a framework of ethical accountability and communal balance (Smith, 1759/2002).

Ultimately, the Maltese proverbs on wealth do more than reflect economic behaviour; they define a moral economy in which the worth of the individual is measured not by possession but by virtue. They remind contemporary readers that prosperity, unless tempered by integrity and compassion, risks becoming its own undoing. In a society increasingly shaped by consumerism and inequality, these proverbs remain enduring moral signposts, guiding the Maltese conscience toward balance between material ambition and ethical restraint. The morality of money, as revealed through both philosophical inquiry and Maltese proverbial wisdom, thus emerges as a paradox of human existence: money liberates and binds, uplifts and corrupts, offering both the means of social advancement and the temptation to moral decay. In tracing this duality from classical ethical thought to the lived expressions of Maltese culture, we encounter a consistent truth: economic behaviour cannot be divorced from moral consciousness.

Conflict of Interest Statement

The author declares no conflicts of interest.

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