



# The Gadfly

Dying for the Truth since 399 BCE

**Vol. 12, Spring 2022-Spring 2023**

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LaGuardia Community College's Philosophy Club in  
Collaboration with the Department of Social Sciences  
Presents

# *The Gadfly*

Dying for the Truth Since 399 B.C.E.

Spring 2022/2023

Volume XII

# Table of Contents

Note from the Editor	ix
Note from the Guest Editor	xi
<b>1 Beyond the Veil:</b> <i>Rethinking Empowerment, Agency, and the Muslim Women</i> <i>Huzaijah Islam-Khan</i>	8
<b>2 Impact of Language Privilege on Foreign Speaker Discrimination</b> <i>Jocelyn Carrasco</i>	29
<b>3 Issues Surrounding Regulations of Cryptocurrency</b> <i>Weituo Chen</i>	34
<b>4 When Minds Collide: Let Us Take the Time to Understand Why</b> <i>Jahrena A. Hodge</i>	43
<b>5 Forced Welfare Dependency:</b> <i>An Introduction and Psychological Analysis</i> <i>Laredo Regular</i>	54
<b>6 Moral Hazard In Financial Crisis</b> <i>Ryan Jhin</i>	62

## Note from the Editor

*The Gadfly* has operated as an undergraduate student philosophy journal run by the LaGuardia Community College Philosophy Club for over a decade. Since its inception, the journal has published annually the works of undergraduates at LaGuardia and beyond as a way to showcase the college's vibrant and diverse student community and to offer the opportunity for wider collaboration between CUNY students and those outside of the CUNY system. Unfortunately, the 2022 edition of the journal was severely delayed, and in an effort to showcase the remarkable talents of the students from the 2022 conference and the 2023 conference, this issue combines essays from presenters from both years.

I'd like to thank the 2022 conference's keynote speaker, Professor Rosa Terlazzo, for delivering a fascinating keynote address at our first in-person conference after the pandemic, and the 2023 conference keynote speaker, Professor Kris Sealey. I also want to thank the LaGuardia Humanities Department and the Philosophy and Critical Thinking Program, particularly the program director Dr. Cheri Carr. Thank you to the instructors who brought their students to the conference and the student attendees. Thanks also to the College Association for its continued support in funding the conferences over the years and to Flora Florez, Adesine Murray, Chris Singh, and Precious Harewood for their assistance in the business office.

My two co-chairs, Dr. Choon Shan Lai and Dr. Koun Eum from Social Sciences, are due unending thanks for their incredibly hard work and mentoring of several students included in this journal. Finally, I want to thank the students who presented at the conference and the larger LaGuardia community for supporting it as well. The 2023 conference attendance for the day was 115 students, faculty, and staff from across the LaGuardia community. It feels good to be back!

-Andrew McFarland, *Editor*

## Note from the Guest Editor

It is with great honor and pleasure that I present this special issue of our philosophy journal. As guest editor, I had the privilege to edit a collection of thought-provoking articles that delve into philosophical and social inquiries, pushing the boundaries of our understanding of the world today.

Philosophy dares to ask fundamental questions about existence, knowledge, ethics, and society at large. Through intellectual exploration, we uncover hidden realities, critically examine beliefs, and engage in dialogue that broadens our perspectives about the world around us. This collection reflects this vibrant spirit of intellectual inquiry, showcasing diverse topics and methodologies in our attempt to make sense of the world around us.

Within this issue, you'll encounter articles delving into various topics, ranging from ethics to linguistics, psychology to economics. The collection reflects our embrace of interdisciplinary approaches in our inquiries, bridging philosophy with science, literature, art, and social sciences. These explorations enrich our understanding, fostering cross-pollination of ideas and encouraging dialogue between intellectual traditions.

I extend sincere gratitude to the authors for their invaluable contributions. Their dedication and creativity made this collection possible, igniting discussions and inspiring future research. I would also like to thank Dr. Andrew McFarland for giving me this opportunity to be part of this project. Additionally, I would like to take this moment to extend my thanks to Dr. Cheri Carr and Dr. Dana Trusso for their unwavering support and guidance throughout my time at LaGuardia Community College. Their wisdom and encouragement have profoundly shaped my intellectual journey.

I hope you find this special issue intellectually stimulating and enlightening. Philosophy challenges, inspires, and transforms our understanding. I trust these articles will invigorate this philosophical spirit within you.

- Huzaifah Islam-Khan, *Guest Editor*

# **Beyond the Veil: Rethinking Empowerment, Agency, and the Muslim Women**

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## **Introduction**

Sexist oppression takes many forms, and every individual experiences it differently. Numerous factors, such as sex, race, class, culture, nationality, religion, and worldview, play significant roles in shaping these experiences. What might be empowering for one person can be oppressive for another. Take the classic case of the hijab. For many secular feminists in the West, being told what to wear - and, in this case, being forced to cover oneself - is the pinnacle of sexist oppression. This is in radical contrast to how many Muslim women see the hijab. For them, the hijab is not solely a religious obligation mandated by God but also an act of celebrating one's identity as a Muslim. And not only that, wearing the hijab serves as an act of resistance against patriarchal societies, particularly within Western contexts where women's bodies are so often objectified and sexualized.

This is one of the many examples illustrating the existence of different and often competing conceptions of oppression and empowerment, demonstrating how these concepts can vary among individuals. Based on this premise, I argue that there is no single universal framework or system that can eradicate sexist oppression and empower women everywhere. This is especially true when the conception of what constitutes sexist oppression and what it means to empower women are so radically different for women across varying backgrounds and values. I argue this by conducting an intersectional analysis of the concerns and issues faced by Muslim women living in the West and the solutions they propose to overcome these challenges. In conducting this analysis, I pay special attention to how Muslim women's religious and moral values affect their concerns and the solutions they propose, all the while pointing out how this differentiates their experiences and concerns from other women (especially those of a secular feminist disposition).

This essay is divided into five sections. In the first section, I present the challenges facing Muslim women and how many of these challenges are

unique to them, especially in light of their religious values. This includes my analysis of the phenomenon of Gendered Islamophobia and the active misogyny within the Muslim community. Then in the second section, I lay down background information on Traditional Islam and Progressive Islam necessary to understand the two different responses from within Muslim women, these two different responses being Islamic feminism and Islamic traditionalism. In the third section, I provide a short evaluation of why Islamic feminism is not utilized by traditionalist Muslim women and the implications it entails. Then in the fourth section, I discuss how traditionalist Muslim women's notion of gender justice differs from that of liberal feminist praxis and why they cannot utilize that framework (at least not in its entirety). In doing so, I provide multiple ways of how they use their own traditional values and methodology to achieve their goals and empower themselves. I then conclude by reflecting on how much our values affect the challenges we face, the solutions we propose, and why a universalist framework such as those suggested by missionary feminists to combat sexist oppression does not work.

### **Sexist Oppression from Within and Without**

Kimberle Crenshaw, a prominent scholar of critical race theory and a black feminist, coined the term “intersectionality” to explain how intersectional or overlapping identities in a given individual or a group affect how they experience and grapple with oppression.<sup>1</sup> Crenshaw's theory challenges the feminist universalist assumption of treating all women as if their experiences with oppression were monolithic and so in need of one universal (feminist) framework to address all of these issues. However, Crenshaw contends that this approach fails to account for the complexities faced by individuals with multiple intersecting identities. She writes, “Where systems of race, gender, and class domination converge, as they do in the experiences of battered women of color, intervention strategies based solely on the experiences of women who do not share the same class or race backgrounds will be of limited help to women who because of race and class face different obstacles.”<sup>2</sup> Although Crenshaw here focuses on the intersections of race,

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<sup>1</sup> Kimberle Crenshaw, “Mapping the Margins: Intersectionality, Identity Politics, and Violence against Women of Color,” *Stanford Law Review* 43, no. 6 (July 1991): 1241, <https://doi.org/10.2307/1229039>.

<sup>2</sup> Crenshaw, 1246.



gender, and class, her theory can be extended to encompass religious identity, which is particularly relevant to the experiences of Muslim women in our context.

Most Muslim women residing in Western societies possess intersectional identities, encompassing their gender, religious affiliation, race, and immigrant backgrounds. Consequently, they encounter a unique amalgamation of oppression that results from the intersection of sexism, racism, and Islamophobia. This struggle is further exacerbated when the misogyny they face partly emanates from within their own community, some of whom abuse religion to justify and legitimize their oppressive actions. It is crucial here to also analyze in which sphere of their lives these challenges manifest and the specific forms it takes. While it is important to recognize that these forms of discrimination are not confined to any single sphere of their lives and are not mutually exclusive, it proves beneficial for the purposes of this discussion to categorize them as external (originating from the broader Western society) and internal (originating from within the Muslim community and within their own households).

The prevailing manifestation of discrimination in the external sphere is predominantly characterized by what is widely known as Gendered Islamophobia. Gendered Islamophobia is a compounded form of oppression resulting from the intersection of sexism, racism, and Islamophobia, generally directed towards Muslim women (especially those with hijab) who “are portrayed as weak, oppressed, repressed, and helpless victims.”<sup>3</sup> This form of Islamophobia results in “femicide, sexual assault, domestic and family violence, trafficking, harassment, and abuse”<sup>4</sup> and “is rooted in and lives at the intersection of heteropatriarchy, institutional Islamophobia, and interlocking systems of oppression that produce gender-based violence and negatively impact the quality of life for Muslim women and girls.”<sup>5</sup> This reality is further illustrated in *Hijab, Gendered Islamophobia, and the Lived Experiences of Muslim Women*, an ethnographic exploration by Naved Bakali and Nour Soubani, where they observed that Gendered Islamophobia is

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<sup>3</sup> Niqabae, “What Is Gendered Islamophobia? Sidrah Ahmad Explains,” Muslim Girl, May 18, 2018, <http://muslimgirl.com/pre-ramadan-gendered-islamophobia-sidrah-ahmed/>.

<sup>4</sup> Darakshan Raja, “What Is Islamophobia?,” Justice for Muslims Collective, accessed July 3, 2023, <https://www.justiceformuslims.org/islamophobia-2>.

<sup>5</sup> Raja.



prevalent among hijab-wearing Muslim women and girls “in [the context of] societal interactions; within schooling contexts; in media representations; and through the sexualization of the Muslim female subject.”<sup>6</sup> Additionally, a 2017 study conducted by the Institute for Social Policy and Understanding (ISPU) also found that American Muslim women are more likely to be victims of hate crimes in the post-Trump era and are easier targets of Islamophobia.<sup>7</sup>

Another equally prominent form of external oppression Muslim women actively face is from fellow women, especially those of a missionary feminist persuasion. These individuals perceive Muslim women as either victims requiring rescue or, even worse, as women afflicted by internalized sexism. Serene Khader, a feminist theorist specializing in the study of missionary feminism, states:

[Missionary feminism] stems more from ethnocentrism, justice monism, and idealizing and moralizing ways of seeing that associate Western culture with morality (and thus prevent Western culture and Western intervention from becoming objects of normative scrutiny) than from universalist commitment to the value of gender justice. Ethnocentric justice monism is the view that it is only possible to actualize gender justice within one set of (Western) cultural forms. Idealizing and moralizing ways of seeing describe the world according to a false social ontology wherein the West’s putative moral superiority derives from endogenous cultural factors and suggest that political actions are to be evaluated as expressions of moral judgments rather than negotiations of interests and power.<sup>8</sup>

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<sup>6</sup> Nour Soubani and Naved Bakali, “Hijab, Gendered Islamophobia, and the Lived Experiences of Muslim Women,” *Yaqeen Institute for Islamic Research*, August 17, 2021, 21,

<https://yaqeeninstitute.org/read/paper/hijab-gendered-islamophobia-and-the-lived-experiences-of-muslim-women>.

<sup>7</sup> Dalia Mogahed and Youssef Chouhoud, “American Muslim Poll 2017: Muslims at the Crossroads,” *Institute for Social Policy and Understanding*, August 19, 2020, 14, <https://www.ispu.org/american-muslim-poll-2017/>.

<sup>8</sup> Serene J. Khader, *Decolonizing Universalism: A Transitional Feminist Ethic*, Studies in Feminist Philosophy (New York, NY, United States of America: Oxford University Press, 2018), 22.

Khader highlights how this view has been used as part of imperialist projects, making “the West as primarily and exclusively an agent of moral progress.”<sup>9</sup> When this view is coupled with the notion that Islam is a patriarchal religion that oppresses women, it becomes all too easy to view Muslim women as those who need saving or women suffering from internalized sexism. Consequently, this justifies why the issues and concerns of Muslim women are not taken seriously until they opt for the Western secular moral standards of gender justice. This viewpoint, whether explicitly or implicitly, thus implies that Muslim women must forsake Islam (or certain aspects of it) to become “proud feminists,” effectively depriving them of agency in determining what approach best serves their overall struggle against oppression, which is now tinged with shades of imperialism.

This view that Islam oppresses women is not unfounded, as evidenced by the treatment of Muslim women within their own communities. It is, however, essential to note here that the issues highlighted by feminists concerning Muslim women, although sometimes overlapping with the concerns expressed by Muslim women themselves, do not encompass the entirety of the problems being addressed by Muslim women. Take, for example, the case of the hijab. While it is a central concern for missionary feminists, for most Muslim women, it is not directly related to the core issues they strive to tackle. Instead, what concerns these Muslim women is the misogyny they face from within their own Muslim communities, where they are actively marginalized by Muslim men in both social and, more importantly, religious spheres. This ranges from gender stereotypes to the lack of women's representation in leadership positions, hindering their ability to voice the concerns of Muslim women effectively. Particularly, these concerns revolve around limited access to suitable prayer spaces in mosques and a lack of opportunities to acquire religious knowledge and education. This problem is illustrated in a survey cited in *Is Feminism the Problem?*:

mosques [across North America in 2014] reported a decade-long average female attendance of 18% at events like Friday prayer, compared to male attendance of 77%. [...] While many mosques included women's programs, only 4% of them prioritized these programs and activities, and only 3% of

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<sup>9</sup> Khader, 48.

mosques prioritized women's voices at events, lectures, and other platforms.<sup>10</sup>

The relatively low attendance of women in Friday prayers at mosques can be partially attributed to the fact that men's attendance is religiously obligatory in Islam, whereas it is optional for women. However, the statistical evidence presented above undeniably indicates that these places of worship are largely unwelcoming to women. The most distressing and formidable aspect of this oppression and misogyny lies in the exploitation of Islam as a justification for such acts. So Muslim women who challenge these sexist oppressions are made to be seen as not challenging the oppressor and the system of oppression, but rather the religion itself - and in effect - God. This dynamic has created a significant obstacle within the Muslim community, hindering the empowerment of women and their ability to contribute meaningfully both socially and spiritually. However, it is also important here to note that despite these challenges, as I present in the following sections, "some Muslim women continue to exercise their own agency to excel, achieve, represent their faith, and lead in their communities."<sup>11</sup>

### **Traditionalist vs. Progressive Islam**

With sexist oppression stemming from both within and without, Muslim women are confronted with two very perplexing questions: 1) Where does this oppression originate? 2) How should they, as devout Muslim women, address these issues? Leaving their religion to pursue "gender justice," as proposed by missionary feminists, is categorically dismissed as an option since Muslim women perceive Islam not as the problem but as the solution itself. However, in trying to use Islam as a tool to achieve gender justice and combat the issues they face, two distinct and contrasting responses emerge among Muslim women. The first response is what I will refer to as 'Traditionalism' due to the absence of a specific name for this group, which comprises Muslim women who adhere closely to tradition and are associated

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<sup>10</sup> Nour Soubani and Tesneem Alkiek, "Is Feminism the Problem? Why Ideological Bandwagons Fail Islam," *Yaqeen Institute for Islamic Research*, November 1, 2017, 6, <https://yaqeeninstitute.org/read/paper/is-feminism-the-problem-why-ideological-bandwagons-fail-islam>.

<sup>11</sup> Soubani and Alkiek, 6.

with Traditionalist Islam. The second response is Islamic feminism, which falls within the broader movement of Progressive Islam. Although this paper focuses on the approaches employed by traditionalist Muslim women to attain gender justice, it is beneficial to briefly explore how their discourse on gender justice differs from that of Islamic feminists. This discussion will elucidate why traditionalists do not embrace Islamic feminism as a framework for addressing sexist oppression. So to understand this tension between traditionalist Muslim women and Islamic feminists, we have to first understand the two conflicting manifestations of Islam as it stands in the modern vernacular, the conflict between Traditionalist Islam and Progressive Islam.

Traditionalist Islam is characterized by *tradition*, or how Islam has been understood and practiced for the bulk of Islamic history. This trend makes up the majority of Muslims today compared to its significantly smaller progressive counterpart. Traditional Islam rests on the idea that Islam rests on three fundamental sources, all of which are considered to be inviolable and binding. These are 1) the Qur'an, the literal word of God as revealed to the Prophet Muhammad, 2) the *Sunna*, the traditions, sayings, and practices of the Prophet as recorded in what is known as the *Hadith* literature; and 3) *Ijma'*, unanimous consensus of Islamic scholars in the matter of Islamic law and theology.<sup>12</sup> These are considered the primary basis of Islam, and any religious, ethical, and legal claims made should be derived from within this framework to be counted as what is "Islamically" permissible and legislated. Muslims would use the *sunna* and *ijma'* to understand and interpret the Qur'an, and *vice versa*. So all three sources have to go in tandem to generate the "true" interpretation of Islam, as intended by God and His Prophet. And although there are secondary and tertiary sources utilized by Islamic scholars (such as *ijtihad* or judicial reasoning), all these sources are contingent upon the three primary sources. Muslims would insist that anything outside of this is an innovation (*bid'a*) in religious matters and should not be adopted.

In their struggle against sexist oppression, traditional Muslim women use these three primary sources and traditional hermeneutics. This is what is meant by "the tradition" that these Muslim women constantly refer to, the belief that justice is revealed by God through these sources. It is noteworthy that, akin to their male counterparts, traditional Muslim women contend that

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<sup>12</sup> Mohammad Hashim Kamali, *Shariah Law: Questions and Answers* (London, England: Oneworld, 2017), 19.

concepts such as equality, gender justice, sexual differentiation, and human rights should be derived exclusively from religious texts rather than modern liberal thought. This has led them to accept essentialist notions of gender and gendered laws within their social and religious practices. They believe that although men and women are ontologically equal, they are different in their own God-assigned roles and disposition. Take the example of the Islamic law that forbids women to fast and pray during their period or the law that forbids men from wearing gold and silk while permitting it for women. Or, more controversially, the law of inheritance that assigns the daughter half of the son's share. These laws for traditional Muslims are all well established, and traditional Muslim women do not consider this sexist or patriarchal - because they believe it to be the law as mandated by God. Instead, what they regard as patriarchal or sexist is the failure of Muslim men to accord women their God-given rights, actively marginalizing them within the community.

This differentiation of the sexes in matters of Islamic law has caused Islam to be labeled patriarchal and sexist by feminists and consequently resulted in positing a clash between Islam and feminism. Nevertheless, a segment of Muslim women insists there is no clash between Islam and feminism. This segment of Muslim women argues that Islam is a gender-egalitarian religion. The only reason it seems to have lost its true ethos is due to the prevalent male scholarship in its interpretation and understanding. This scholarship and control have resulted in Islam's rampant patriarchal understanding and the oppression of Muslim women throughout history. So it is not Islam that conflicts with feminism, but rather a patriarchal interpretation of Islam that has resulted in this clash. So the solution is to reclaim Islam from patriarchal understandings and interpret it in light of feminist principles of gender justice. This argument is the crux of what is known as Islamic feminism. It is defined as "a feminism anchored in the discourse of Islam with the Qur'an as its central text and exegesis as its main methodology. The core idea of Islamic feminism is the full equality of all Muslims, male and female alike, in both the public and private spheres."<sup>13</sup>

It is important to clarify here that Islamic feminism, as a movement, does not belong to Traditionalist Islam, which is why they differ from traditionalist Muslim women. Instead, Islamic feminism belongs to another

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<sup>13</sup> Margot Badran, "Exploring Islamic Feminism," Wilson Center, November 29, 2000, <https://www.wilsoncenter.org/event/exploring-islamic-feminism>.

trend known as Progressive Islam, which emerged as a result of the Islamic revivalist movements in the 18th and 19th centuries.<sup>14</sup> This trend is characterized by its espousal of liberal thought from within Islam. This includes advocating and arguing for progressive values such as democracy, human rights, gender equality, and LGBTQ+ rights, among other things.<sup>15</sup> They do so by reinterpreting the Qur'an and employing *ijtihād* (independent juridical reasoning) in its understanding while dismissing the *ḥadīth* literature and *ijmā'*. This is in sharp contrast to the traditionalist Muslim methodology where the Qur'an is understood in light of the *sunna* and *ijmā'* - and not alone, and definitely not just on *ijtihād*, where *ijtihād* is secondary or even tertiary to the *sunna* and *ijmā'*.

The Progressive Muslims and Islamic feminists deem the *sunna*, as documented in the *ḥadīth* literature, as not being authentically preserved and should therefore be dismissed. They see the *ḥadīth* literature as containing dictums and actions that are incongruent with the "gender egalitarian" spirit of the Qur'an and feminist principles.<sup>16</sup> They cite an example of this in the dictum of the Prophet, where he declares to Muslim women that they are "deficient in intellect and religion."<sup>17</sup> Additionally, they dismiss the authority of *ijmā'* (consensus) as they view it as a means of control exerted by male scholars over the religion. Consequently, Islamic feminists develop their own "modern" hermeneutical approaches to interpreting the Qur'an – which, for the most part, has no precedent in classical and medieval Islamic scholarship. Aysha Hidayatullah, a scholar of Islamic feminism and a Muslim feminist herself, explains this hermeneutics:

scholars of feminist exegesis commonly employ the methods of historical contextualization, intratextual reading, and the tawhidic paradigm [the assertion that sexism is a form of polytheism/idolatry since it attributes a God-like role to men over women]. They have argued that the Qur'an should be understood as a text revealed in the terms of its immediate

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<sup>14</sup> Charles Kurzman, ed., *Liberal Islam: A Sourcebook*, 1st edition (New York: Oxford University Press, 1998).

<sup>15</sup> Omid Safi, ed., *Progressive Muslims: On Justice, Gender and Pluralism*, Reprinted (Oxford: Oneworld, 2010).

<sup>16</sup> Aysha A. Hidayatullah, *Feminist Edges of the Qur'an* (New York, NY: Oxford University Press, 2014), 126.

<sup>17</sup> *Ṣaḥīḥ al-Bukhārī*, no 304.

seventh-century Arabian audience but also as a universally meaningful text for all its audiences. They have prioritized the Qur'an's general principles over its particular statements, observing the conditional and restricted meanings connoted within its syntactical structures. They have also resisted sexist and violent meanings of the Qur'an by insisting that its verses must be read in line with the Qur'an's larger messages of justice, harmony, and equality, as well as the principle of God's unity and oneness. [...] [They] are concerned with "going back to the sources" and reevaluating the Qur'an independently, laying claim to the right of *ijtihad* and bypassing traditional authorities.<sup>18</sup>

So overall, the modern hermeneutical approach of Progressive Islam enables the advocacy of a uniquely "Islamic" feminism that exposes and eliminates patriarchal interpretations of Islam while fostering a gender-egalitarian understanding of the religion. This framework strives to attain complete equality between genders within the Muslim community. It works towards the feminist objectives of gender justice in both external and internal spheres, as experienced by Muslim women. Noteworthy proponents of Islamic feminism, particularly within Western discourse, include Riffat Hasan, Azizah al-Hibri, Amina Wadud, Asma Barlas, Leila Ahmed, Kecia Ali, and Aysha Hidayatullah, among others. These female scholars, situated within the Western academic context, employ this methodology to counter "patriarchal Islam" and address the challenges of missionary feminism.

### **Evaluating Islamic Feminism**

Apart from the fact that Islamic feminism is a manifestation of Progressive Islam, there is resistance and skepticism among many traditionalist Muslim women toward this movement. The question arises: Why are Islamic feminists deemed to be uncredible by the majority of Muslims? After all, isn't Islamic feminism an answer for the liberation of Muslim women from the clutches of patriarchal Islam while also effectively addressing how Islam and feminism are compatible contrary to the suggestions of missionary feminists? The answer to this lies primarily in the serious theological implications it has for traditionalist Muslims in employing the modern hermeneutics as

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<sup>18</sup> Hidayatullah, 125–26.



proposed by these Islamic feminists in their struggle for gender justice. Due to this, traditionalist Muslims have conducted extensive critiques of Islamic feminism. These critiques range from pointing out methodological inconsistencies within their hermeneutics to problematic theological conclusions Islamic feminists draw. For the purpose of this discussion, I provide three main critiques as to why traditionalists do not subscribe to or utilize Islamic feminism in their combat against sexist oppression.

Firstly, one of the central premises that underlie the Islamic feminist project is the idea of reclaiming the “true” gender-egalitarian spirit of Islam that has been misunderstood by the bulk of Muslims throughout Islamic history, right until modern times when Islamic feminists are able to draw it out through their modern hermeneutics.<sup>19</sup> However, this premise presupposes that the modern conception of gender equality is established by the Qur’an, a premodern text, where the notion of gender equality was understood very differently and was not a primary concern like it is today. Raja Rhouni, a scholar of Islamic feminism, makes this point as she writes:

The major flaw of Islamic feminism is its central assumption of recovering gender equality as a norm established by the Qur’an, ignoring the way Qur’anic discourse contains at least two competing voices regarding women, one egalitarian (ethical) and the other hierarchical (practical).<sup>20</sup>

For Rhouni, this then leads to the “tendency to put forward the project as essentially one of retrieval, retrieving the egalitarian truth of Islam that was buried,” which is unjustified and assumes a feminist conception of gender justice in the Qur’an *a priori*.<sup>21</sup> Based on this, she further critiques the Islamic feminist hermeneutics in their exegesis of the Qur’an as inconsistent:

I do not agree with the methodology that chooses to give a more progressive, or egalitarian, meaning to a verse and presenting it as the truth, when it has the means to do so, while resorting to the idea that such and such verse needs to be

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<sup>19</sup> Margot Badran, *Feminism in Islam: Secular and Religious Convergences*, Original edition (Oxford: Oneworld Publications, 2009), 324.

<sup>20</sup> Raja Rhouni, *Secular and Islamic Feminist Critiques in the Work of Fatima Mernissi* (Leiden ; Boston: Brill, 2009), 35.

<sup>21</sup> Rhouni, 34.

contextualized in order to discover its contingency, when it reaches a semantic dead-end. To put it clearly, I disagree with the approach that reinterprets verses to invest them with a more modern and more egalitarian meaning, on the one hand, and that resorts to a historical and contextual reading when no progressive meaning can possibly be invented, on the other hand.<sup>22</sup>

Indeed, Rhouni's critique raises valid concerns that shed light on why traditionalist Muslims often approach the Islamic feminist project with suspicion. The rejection of "the tradition," as advocated by Islamic feminists, is a central factor in this apprehension. Hidayatullah identifies this as the primary reason why many traditionalist women perceive Islamic feminists as suspects of "participating in a project guided by foreign and imperialist notions of feminism, and of advocating a revamping of gender roles that are antithetical to Islam."<sup>23</sup> Indeed traditional Muslim women, such as Tasneem Alkiek and Nour Soubani, a scholar of Islam and a Muslim activist, respectively themselves, express this sentiment:

[Islamic feminists asking traditionalist Muslim women] to embrace everything labeled 'feminism' and jump wholeheartedly on to this ideological bandwagon in order to solve the community's challenges associated with gender. Meanwhile, other Muslims see feminism as a foreign threat to the integrity of Islam, a poison that will gradually erode all core Islamic values by forcing Muslims to change religious traditions to adopt western liberal ideals and norms.<sup>24</sup>

Although I will return to the point about how traditionalist Muslim women view feminism as a movement to end sexist oppression, it is essential to point out here that they view Islamic feminists as not allowing the Qur'an "to speak for itself" and to be manipulating the text to align with "western liberal ideals." It is important here to understand that for these women, Western values of equality and justice are just another set of values that are set in history and context - and so are not universal as it is treated by both

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<sup>22</sup> Rhouni, 14.

<sup>23</sup> Hidayatullah, *Feminist Edges of the Qur'an*, 145.

<sup>24</sup> Soubani and Alkiek, "Is Feminism the Problem? Why Ideological Bandwagons Fail Islam," 7.

Muslim and missionary feminists alike. So when Islamic feminists employ their hermeneutics, they are, in effect, projecting historically specific notions of gender justice onto the Qur'an, rendering their reading anachronistic. Hidayatullah herself contends to this point, as she assesses:

We [Islamic feminists] have perhaps become blind to the historicity of our feminist viewpoints in encountering those instances when the Qur'an does not easily conform to our understandings of gender egalitarianism. As a consequence, we have developed interpretive techniques and complex interpretive maneuvers to try to prove that, in spite of what the text appears to mean, the Qur'an somehow coheres with our notion of gender egalitarianism. This strategy is inadequate and at times disingenuous, as it obfuscates the inclinations of the Qur'an that may be irreparably nonegalitarian from our contemporary perspective. To put it bluntly, on some level our critics are correct: we have sometimes tried to make the Qur'an mean what we want it to mean, manipulating the text in our desire to derive textual support for our notions of justice.<sup>25</sup>

Even granting this *a priori* assumption of the Qur'an, another widely held critique of Islamic feminism is in their hermeneutical approach of historicizing the Qur'an in its reinterpretation. Islamic feminists employ this method of historicization to distinguish between descriptive and prescriptive laws, enabling them to dismiss much of the gendered laws within the Qur'an on the basis that it was meant for 7<sup>th</sup> century Arabia and not for modern times.<sup>26</sup> This has then allowed them to make space to advocate for religious and social laws that treat men and women equally in all aspects, outside explicit verses of the Qur'an. However, this is a cause for another set of methodological inconsistencies by their own standards. This is primarily because the historical context in which the Qur'an is revealed is recorded in the *ḥadīth* literature, which, as I have discussed previously, is rejected and dismissed by Islamic feminists for not reflecting the gender-egalitarian ethos of the Qur'an. Despite this, traditionalist Muslims point out, Islamic feminists have nitpicked specific *ḥadīth* reports when it supports their cause and interpretation - while they reject the bulk of it when it is not in their favor. Hidayatullah, in her assessment of this issue, writes:

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<sup>25</sup> Hidayatullah, *Feminist Edges of the Qur'an*, 151.

<sup>26</sup> Hidayatullah, 71–81.

[Islamic feminists] are inclined to cite certain Hadith reports positively without scrutinizing their historical authenticity when they support the just treatment of women, and they use them to buttress their interpretations of the Qur'an. In other cases, they argue for the inauthenticity of Hadith reports that demean women, rejecting those reports and maintaining that the Qur'an must be prioritized over them. Furthermore, in many of their interpretations of the Qur'an, they do not consult the Hadith tradition at all. Thus the application of the historical contextualization method in the field of feminist tafsir [exegesis of the Qur'an] as a whole reveals an inconsistent usage of the Hadith and Sunna [the normative practices of the Prophet] and a selective scrutiny of the sources of historical information.<sup>27</sup>

Having illustrated the methodological critiques of Islamic feminist hermeneutics, we now turn to the primary reason why traditionalist Muslim women do not utilize Islamic feminism in their combat against sexist oppression. This stems from the profound theological implications that arise from the methodology employed by Islamic feminists, which entails a reevaluation of the divine nature of the Qur'an. Muslims view the Qur'an as the literal verbatim word of God, His last revelation to humanity, and it holds the theological status of having "eternal and unchanging validity."<sup>28</sup> The Qur'an is revered as the ultimate spiritual, moral, and legal authority and guide. To question the divine nature of the Qur'an is viewed as a grave heresy within all sects of Islam, and it is considered an inviolable tenet of the religion. However, Hidayatullah, in her book *Feminist Edges of the Qur'an*, after analyzing and providing many critiques of the works and methodologies employed by her Islamic feminist predecessors and contemporaries (some of which have been presented above), concludes "that feminist conceptions of justice and equality may not be fully reconcilable with the text of the Qur'an."<sup>29</sup> However, as an Islamic feminist herself, she will not "surrender the Qur'an to patriarchy and sexism."<sup>30</sup> So with this insistence, in the final

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<sup>27</sup> Hidayatullah, 81.

<sup>28</sup> Jane Dammen McAuliffe and Fred M Donner, "The Historical Context," in *The Cambridge Companion to the Qur'an*, ed. Jane Dammen McAuliffe, 1st edition (Cambridge, UK ; New York: Cambridge University Press, 2006), 23.

<sup>29</sup> Hidayatullah, *Feminist Edges of the Qur'an*, 178.

<sup>30</sup> Hidayatullah, 172.

chapter of her book, she took the goals of Islamic feminism to its logical conclusion and wrote:

We [Islamic feminists] will need to pursue a vision of the Qur'an as a divine text that allows us to imagine justice outside the text's limited pronouncement. [...] I posit that there are ways to pursue this route while also maintaining the belief in the divine revelation of the Qur'an if we are able to rethink the nature of God's speech in the Qur'an.<sup>31</sup>

This radical reinterpretation of the nature of the Qur'an, solely based on the argument that it does not align with the feminist vision of gender justice, is regarded as highly problematic by traditionalist Muslims. Aisha Hasan, the founder of the Qarawiyyin project, a global initiative for traditional Muslim women, articulates this perspective by highlighting the inherent challenge it poses to the concept of God's justice and guidance for humanity. Such a viewpoint is deemed an extreme form of heresy within mainstream Islam and is therefore considered theologically unacceptable.<sup>32</sup>

The analysis presented above indicates that while Islamic feminism proves effective in addressing issues facing Muslim women in both the external and internal spheres, subscribing to it as a model to combat sexist oppression will result in radically challenging the fundamental theological tenants of Islam. This is particularly evident when the methodology employed by Islamic feminists is viewed in achieving this goal is seen as being inconsistent and ingenious by traditionalist Muslims.

### **Gender Justice from Within the Tradition**

So, what framework do these traditionalist women use to address both the internal and external oppressions they face if they refuse to subscribe to Islamic feminism? Even if there is a conflict due to the theological premise of Islamic feminism, why can't they utilize feminism? Will they neglect the feminist goals and feminist framework as a whole? It is important to point out here that for traditionalist Muslims, Islam represents a complete system

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<sup>31</sup> Hidayatullah, 173–76.

<sup>32</sup> Al-Arqqam Institute and Aisha Hasan, "Feminism," <https://www.youtube.com/watch?v=dfFFfF880XQ>.

of life and ethical code set by God Himself to guide and facilitate every aspect of human morality. So as devout Muslims, for every moral choice they make, they must be guided by the teachings and values laid down in the Qur'an and the traditions of the Prophet Muhammad. So traditionalist Muslim women, based on this theological premise, cannot predicate their notions of women's liberation, equality, gender justice, and sexual differentiation on the sociocultural norms of the secular West or any other ethical code. These notions are all to be derived purely from the tradition as revealed by God - if indeed they can be derived. So in line with this belief, traditionalist women propose that the solution lies in re-emphasizing and reviving the discourse on gender and justice as taught in the Qur'an and the *sunna* and by implementing its teachings within their families, mosques, and communities. However, they are willing to utilize feminism as a framework where it aligns with Islamic values and feminist goals. Zara Khan, a scholar of comparative political theory, explains that liberal feminist praxis is based on several premises, among which are:

[1] social, economic, and political equality for all genders; [2] That there are more than two genders; gender is not necessarily linked to biological sex; gender is fluid; and individuals can identify their own gender; [3] Violence against women and sexually non-conformist people is wrong and must be stopped; and [4] Human beings enjoy complete sexual freedom (bound by consent) including the freedom to sexually couple without a marital contract and the freedom to sexually couple with same-sex partner(s), etc.<sup>33</sup>

Traditionalist Muslims cannot agree, at least to its full extent, with these premises - especially considering that Islamic law is gendered. For instance, the Islamic law of inheritance stipulates that daughters receive half the share of sons, which may seem sexist and contrary to the principle of economic equality emphasized in liberal feminist praxis. However, traditionalist women point out that although men are favored over women in this particular scenario of inheritance, there are, in fact, ten scenarios in which women get the share equal to men and sixteen more cases in which women get more

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<sup>33</sup> Zara Khan, "Balancing Feminism, Human Rights, & Faith," *Yaqeen Institute for Islamic Research*, July 16, 2019, 4, <https://yaqeeninstitute.org/read/paper/balancing-feminism-human-rights-faith>.

than men.<sup>34</sup> The difference in inheritance shares is not based on gender but rather on factors such as proximity to the deceased and the Islamic legal responsibility of one party to provide for the other.<sup>35</sup> So rather than understanding Islamic inheritance law based on the first premise of liberal feminist praxis, they argue that it has to be understood in its own term with its own notion of justice and equality - which is different from that of the modern notion of economic equality for the genders in all aspects. A similar analysis can be done with the rest of the premises presented, but suffice to say that feminism as a whole is not the most suitable framework for these Muslim women to employ in their struggle against the various forms of oppression they face, especially given their differing conceptions of justice and equality. However, it is important to note that when it comes to the external oppression they face, such as gendered Islamophobia, Muslim women are more than willing to fight alongside feminists and fellow women for women's overall well-being in general society. While they may not explicitly identify as feminists due to underlying ideological differences, they are open to forming alliances with various groups to secure rights for all oppressed individuals, thereby benefiting themselves as well.

However, these Muslim women take a more nuanced Islamic approach when it comes to the internal oppression they face. So what does it mean to implement the teachings of Islam and revive the Islamic discourse on gender and justice? Is it, not those very “Islamic” notions that have subjected these women to begin with? When traditionalist Muslim women advocate for implementing the teachings of Islam and reviving the discourse on gender and justice, they do not see it as perpetuating the very oppression they seek to address. They acknowledge that problematic interpretations of Islam by certain scholars have reinforced misogynistic rhetoric and marginalized Muslim women. However, they argue that this issue stems from culturally biased readings of the tradition rather than the religion as a whole. Unlike Islamic feminists who advocate for modern gender-egalitarian hermeneutics, traditionalists believe that the problem can be resolved within

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<sup>34</sup> Salah Soltan, *Woman's Inheritance in Islam : Discrimination or Justice?* (Hilliard, OH: Sultan Publishing, 2004), 39.

<sup>35</sup> Nazir Khan, Tesneem Alkiek, and Safiah Chowdhury, “Women in Islamic Law: Examining Five Prevalent Myths,” *Yaqeen Institute for Islamic Research*, July 24, 2019, 29, <https://yaqeeninstitute.org/read/paper/women-in-islamic-law-examining-five-prevalent-myths>.



the tradition using traditionalist hermeneutics. Take, for example, the case of a Prophetic dictum that declared to Muslim women that they are “deficient in intellect and religion.”<sup>36</sup> Islamic feminists reject this dictum entirely as it contradicts their vision of gender equality in Islam, while misogynistic scholars use it to justify the mistreatment of women.<sup>37</sup> Traditionalist women contend that both sides are at fault for selectively reading the saying without considering its proper context. Within the context of the saying, they argue that the Prophet was encouraging women to increase their charity and was not making any kind of ontological claim about the relative worth of women in relation to men, nor was he propagating a form of cosmological hierarchy where women are subjugated to men. Instead, they point out that traditionalist scholars, who have employed proper traditional methods and are not sexist, have observed and interpreted this dictum to mean, “Reduction in religion does not entail a reduction in religiosity, for indeed there are many women who exceed men in religiosity. Rather, it means lessened responsibility [in religious obligations], as a woman does not need to pray or fast during her period.”<sup>38</sup> They even cite the argument of a medieval Islamic jurist Ibn Hazm (d. 456/1064), who similarly argued that those who read this dictum in a misogynistic light must also accept that the revered female Islamic figures such as Mary (the mother of Jesus), the mother of Moses, Sarah (the wife of Abraham), Aisha (the wife of the Prophet Muhammad), and Fatima (the daughter of the Prophet Muhammad) among other women, must too be inferior in intelligence and religion compared to any men - which to any Muslim is blasphemous! Ibn Hazm, too, explained this dictum as meaning deficiency in women’s reduction from the obligation of praying and fasting during their period and the reduction in testimony in Islamic law - which does not entail the denigration of the ontological status of women in comparison to men.<sup>39</sup> This example illustrates how traditional Muslim women argue for their rights within the Islamic tradition and challenge misogyny by reclaiming the religious narrative. They do so by operating within the parameters set by Islamic theology and legal theory.

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<sup>36</sup> Ṣaḥīḥ al-Bukhārī, no 304.

<sup>37</sup> Qudsia Mirza, ed., *Islamic Feminism and the Law*, 1st edition (London: Routledge-Cavendish, 2006), 31.

<sup>38</sup> Soubani and Alkiek, “Is Feminism the Problem? Why Ideological Bandwagons Fail Islam,” 8.

<sup>39</sup> Ali Ibn Hazm, *Kitab Al-Fasl Fi al-Milal Wa-al-Ahwa’ Wa-al-Nihal*, vol. 4, n.d., 104, <http://www.islamport.com/w/aqd/Web/2595/552.htm>.

Another way they combat and address sexist oppression within the Muslim community is to actively use religious teachings and activism to promote the training and education of Muslim women to become female Islamic scholars and community leaders. This mechanism of using religion and female religious scholarship is especially effective in bringing awareness since Muslims are obligated to heed and take more seriously calls based on religion. In doing so, they allow Muslim women to voice their opinions and address their issues. This type of campaign to train more female scholars and leaders also allows Muslim women to have better access to adequate prayer spaces in mosques and build institutions and resources to cater to the needs of Muslim women. The Qarawiyyin Project is one such successful project, self-described as “ a global initiative aimed at reviving Islamic discourse among Muslim women. With writers from all corners of the world, we seek to analyze contemporary challenges from an Islamic lens.”<sup>40</sup> Together with its many other variants, this type of institution can overall facilitate and empower Muslim women's needs and active participation in the Islamic discourse on gender and within the Muslim community.

## Conclusion

If the argument presented in this paper is successful, it should provide a compelling rationale for the need for a unique framework that addresses the complex and intersectional oppression faced by women, such as traditional Muslim women, while remaining true to their religious and moral values. Furthermore, it highlights that universalist feminist tendencies, like those seen in missionary feminism, may inadvertently contribute to the oppression of these women by imposing external values upon them instead of empowering and facilitating their own agency. Throughout this paper, substantial evidence has been provided to defend the framework adopted by Muslim women who utilize the Islamic tradition to empower themselves and implement practical solutions. Additionally, three key critiques have been presented to challenge the effectiveness of Islamic feminism and question the discourse of missionary liberal feminism. While the long-term effectiveness and potential challenges of these practical solutions are yet to be fully explored, it is important to consider Webb Keane's question when contemplating Saba Mahmood's project on debates within the secular liberal

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<sup>40</sup> “Our Mission,” *The Qarawiyyin Project* (blog), April 27, 2021, <https://qarawiyyinproject.co/our-mission/>.

discourse: “Can traditions of critical theory rooted in Marxism, feminism, poststructuralism, or liberalism transcend their Euro-American foundations without exerting dominance over those who do not share the same worldview or sensibility, such as an atheist perspective or an individualistic outlook?”<sup>41</sup>

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<sup>41</sup> Webb Keane, “Saba Mahmood and the Paradoxes of Self-Parochialization,” *Public Books* (blog), August 3, 2018, <https://www.publicbooks.org/saba-mahmood-and-the-paradoxes-of-self-parochialization/>.

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# Impact of Language Privilege on Foreign Speaker Discrimination

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Language is an essential tool used every day to communicate our thoughts, ideas, and actions to others. English is the most spoken language globally, with 1.38 billion speakers worldwide.<sup>1</sup> It is more powerful and essential than most languages. Because of English's status and power, native speakers naturally exercise privilege over foreign language learners in life. Unfortunately, native English speakers tend to abuse this privilege and discriminate against other foreign learners that do not hold the same fluency or accent as themselves. Language discrimination has negatively impacted non-native speakers in many areas, including workplace discrimination, the publishing industry, society's perception of the individual, and the evaluation of a professor's performance.

A heavy, noticeable accent puts foreign speakers at a significant disadvantage amongst other applicants when seeking job employment. Accents are a strong indicator of how fluent someone is when speaking a language and reveal whether or not someone is a native or foreign speaker. Moyer notes that employers "negatively associate Spanish accents with legal status as follows: the stronger the accent, the more likely a worker is to be undocumented, thus indicating a higher risk for labor turnover."<sup>2</sup>

Hispanic immigrants are more likely to be marginalized, and as a result, they have difficulty obtaining employment because they are part of a different demographic and have a different dialect. There is more to why native speakers discriminate against foreign speakers of the language. Having a foreign accent is only a small factor of the bigger picture: discrimination based explicitly upon ethnic and racial background.

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<sup>1</sup> David M. Eberhard, Gary F. Simons, and Charles D. Fennig, eds., "Ethnologue: Languages of the World.," in *Ethnologue (Standard)* (Dallas, Texas: SIL International, 2021), <https://www.ethnologue.com/>.

<sup>2</sup> Alene Moyer, *Foreign Accent: The Phenomenon of Non-Native Speech*, Reprint edition (Cambridge: Cambridge University Press, 2015), 129.

Since English is the most predominantly spoken language globally, many media gets published in the language, such as international scientific journals. This pressures more foreign scholars to publish their research findings in English, regardless of how fluent their English is. Given how difficult it is for foreign speakers to publish in a language other than their native language, these scholars face even more difficulty writing their findings clearly and fluently to meet the notion of "standard English." Flowerdew argues that if these people were to attempt to publish their findings, their efforts would most likely face rejection:

Thus 'non-standard' English may be perceived as indicative of some negative characteristics such as laziness, lack of education, low intelligence, etc. At the same time, being a non-native writer is something one is brought up with. It is not something one can adopt or discard at will.<sup>3</sup>

Inevitably, the strength of a scholar's efforts or the reputability of their research alone is not enough to be considered for publication. International scientific writing journals also consider fluent writing language a vital component in deciding if a scholar's work gets published.

For foreign scholars who put time and effort into their projects, their work becomes automatically viewed as illegitimate for their lack of fluency and poor writing language, as they do not have much control over speaking English as an additional language. It is especially alarming when science is a field that should pay first and foremost attention to the quality of the research, not only language fluency. English native speakers have a natural upper-hand advantage when submitting their work for publication, proving their privilege over non-native speakers.

The education industry is only one of the many areas where foreign speakers face prejudice, as this practice also commonly occurs in business. Business employers place much importance on how the public eye views their employees; they primarily do this during their hiring process to "weed" out the candidates they deem as unfit for their company's culture.

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<sup>3</sup> John Flowerdew, "Scholarly Writers Who Use English as an Additional Language: What Can Goffman's 'Stigma' Tell Us?," *Journal of English for Academic Purposes* 7, no. 2 (2008): 80, <https://doi.org/10.1016/j.jeap.2008.03.002>.



Additionally, how fluent a candidate can speak English plays a significant role in job placement and promotion. According to Śliwa and Johansson, employers "tend to assign speakers with non-standard accents to lower status positions than those to which they assign standard speakers, which results in lower earnings for the former."<sup>4</sup> It is evident that speaking a language well is commonly associated with a positive trait and can increase a candidate's employability simply for having the privilege of being a native English speaker.

Here the reverse is also true, as non-native speakers are immediately frowned upon for not speaking the language fluently compared to their native English speaker competitors. When business employers write their foreign speakers off due to their lack of ability to speak a language that is not their first, they devalue them as potential candidates with a wide range of skills and assets that could be transferable to the workplace and provide value for their company. Native speakers receive more than a fair trial in the work industry, whereas non-native speakers are more likely to be denied access to job opportunities.

The workplace and business are not the only places where language discrimination can occur; in the new day and age, college professors are also subject to negative evaluations by their students. Many undergraduate college students often complain that foreign professors with heavy accents are difficult to understand, which affects their ability to teach a class properly. Subtirelu notes that undergraduate students who complain about their instructor's accents "may be rejecting the responsibility to communicate with their instructors."<sup>5</sup> The root of a student's complaint about a foreign professor's accent being difficult to comprehend may be less about a student's frustration. Instead, it could reveal a racial and unjust bias against the instructor's native tongue. Students can take advantage and use a

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<sup>4</sup> Martyna Śliwa and Marjana Johansson, "How Non-Native English-Speaking Staff Are Evaluated in Linguistically Diverse Organizations: A Sociolinguistic Perspective," *Journal of International Business Studies* 45, no. 9 (2014): 6.

<sup>5</sup> Nicholas Close Subtirelu, "'She Does Have an Accent But...': Race and Language Ideology in Students' Evaluations of Mathematics Instructors on RateMyProfessors.Com," *Language in Society* 44, no. 1 (February 2015): 8, <https://doi.org/10.1017/S0047404514000736>.

professor's lack of fluency as an excuse to criticize the professor's performance as a whole. The reality is that most students are not willing to go out of their way and communicate with the professor or put in the necessary effort to do well in class.

In addition to these findings of discrimination against foreign professors found under the comments of Rate My Professor, the site grants students the space to evaluate their professor's performance based on several factors. Reid discovered that "Asian instructors received lower numeric ratings than White instructors with language likely playing a role."<sup>6</sup> The ratings reveal a strong societal preference for white instructors and contempt for Asians in the classroom. It shows again how language is not the first factor that gets taken into account, and when students judge an instructor, they first see race. In all fairness, a professor's performance should be evaluated based on relevant factors, such as character, teaching style, and classroom management. Foreign professors with noticeable accents are more likely to be victims of being evaluated unfairly based on their fluency.

Ultimately, people who speak English as a second or additional language are more prone to facing discrimination in different areas of life, such as gaining employment in the workplace industry, consideration for publication, language comprehension, being evaluated as a professional, and society's perception of the individual. When English native speakers possess privilege, they also deprive foreign speakers of equal opportunities to succeed in the same areas. The achievements of foreign speakers are overshadowed by the privilege and significant advantages of native speakers, even if they are greater in comparison.

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<sup>6</sup> Subtirelu, 6.

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# Issues Surrounding Regulations of Cryptocurrency

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Cryptocurrency emerged ten years ago as a digital currency in contrast to the physical currency we have been accustomed to. *Cryptocurrency* is an advanced and virtual currency that is supported by strong encryption mechanisms, allowing users to get cryptocurrency without the necessity of third-party intermediaries. It is decentralized and not administered by a central power. The encryption methods and advanced cryptographic algorithms are saved on the blockchain, an open circulated record that creates a consistent trade record and ensures ongoing simplicity for all customers.

The blockchain is a way of authenticating transactions since it has a history of all transactions that have occurred using the blockchain, confirming that these are genuine transactions. To validate these transactions, we need what is known as a miner. What crypto miners indicate is a whole computer system decrypting all sorts of transactions and confirming that they occurred, which is how to ensure transactional system stability. The attractiveness of cryptocurrencies is that it circumvents the financial system, resulting in a trustless system in which you do not have to trust the person with whom you are trading.

Concerns inevitably arise with such disruptive and novel technological innovation, especially with respect to security and regulatory framework. Regulations can increase transparency in finance and smooth out transactions. They are also how we protect financial investors and ensure that markets operate in an orderly manner. If these objectives are not met, financial investors may be suspicious of all counterparties in all transactions. This will result in significant transaction

costs, matching costs, and information-seeking costs.<sup>1</sup> Advocates of regulations claim that regulations in cryptocurrency could protect financial investors, limit fraudulent activity in the crypto ecosystem and provide clear requirements for initiatives to succeed in the crypto economy. Opponents of regulations, on the other hand, value the decentralized nature of cryptocurrency. In addition, it is also free of the deliberate intervention of monetary and fiscal policies that can arbitrarily inflate or deflate the value of the sovereign currency, like the US dollar. The value of cryptocurrency could be more authentic, determined by the free market. Unregulated cryptocurrency also contributes to the development of an efficient and "trustless" economy, as well as the democratization of funding for innovation.

In this paper, arguments for and against regulations of cryptocurrency are laid out. In sections one and two, arguments for and against regulations are laid out, followed by a conclusion.

## **I. Arguments for Regulations**

### **Security**

Hacking and cyber-attacks are becoming more regular. Hacking and cyber-attacks are a set of actions carried out by cybercriminals to gain unauthorized access, steal data, or harm computers, computer networks, or other computing systems. Because investment or wealth is maintained digitally, there is an increased cyber security risk and an increased probability of online fraud in the case of cryptocurrencies. Investors who have invested in cryptocurrency may face significant financial loss as a consequence of a single cyber-attack. In the last two years, there has been an increase in cryptocurrency crime. In March of 2022, hackers took 174,000 ETH, the money linked to the Ethereum network, which was worth over \$600 million at the time, in a daring attack on the popular

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<sup>1</sup> Amy K. Edwards, Lawrence E. Harris, and Michael S. Piwowar, "Corporate Bond Market Transaction Costs and Transparency," *The Journal of Finance* 62, no. 3 (2007): 1421–51.

video game Axie Infinity.<sup>2</sup> Even the most enthusiastic cryptocurrency users are aware that there are a number of new and emerging challenges in the crypto world right now. Governments may use rules to put in place safeguards to help crypto investors secure their assets. Furthermore, investors can resolve concerns or retrieve funds that have been misplaced.

## Illegal Activities

Global governments are worried about the utilization of cryptocurrency to help illegal activities. Many argue that the anonymity of cryptocurrency trading is utilized by criminals to launder their ill-gotten gains, necessitating regulation. Today's cryptocurrency exchanges necessitate large technological investments in order to detect any suspicious transactions. For far too long, regulation was neglected, and it is now illegal in many economies, despite assurances to the contrary. The Chinese government expressed particular concern about the environmental impact of crypto mining, as well as the use of digital currencies for fraud and money laundering. The country is now promoting its own digital yuan currency and working to make it more accessible to customers. China has declared that all cryptocurrency transactions are illegal and has promised additional measures. It's the latest step after the government barred banks from offering virtual currency services. In late 2021, the government accused criminals of using cryptocurrencies to launder money, but the central bank plans to introduce its own digital yuan as early as this year.<sup>3</sup> Some transactions in the United States are still in compliance with shifting federal and state authorities. The vast bulk of cryptocurrency trading is now uncontrolled by any government body. It is simple to use cryptocurrency illegally since there is no regulatory supervision, which is why criminals have been

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<sup>2</sup> Steven Zeitchik, "Hackers Hit Popular Video Game, Stealing More than \$600 Million in Cryptocurrency," *Washington Post*, March 30, 2022, <https://www.washingtonpost.com/technology/2022/03/29/axie-infinity-cryptocurrency-hack/>.

<sup>3</sup> Iori Kawate and Manami Ogawa, "China Declares All Crypto Transactions 'illegal' as Digital Yuan Nears," *Nikkei Asia*, September 24, 2021, <https://asia.nikkei.com/Spotlight/Cryptocurrencies/China-declares-all-crypto-transactions-illegal-as-digital-yuan-nears>.

using cryptocurrency to make purchases on the dark web for many years. Cryptocurrency regulation has the capacity to overcome such issues and enable it to reach its full potential. Safer markets may increase investor trust, which typically leads to better long-term value. It is crucial for fundamental justice and, eventually, for the industry's success. This can aid in searching down authentic investors' names and confirming their whereabouts when they purchase or sell Bitcoin.

## **Volatility**

The value of virtual assets is vulnerable to market manipulation and price volatility, just like the worth of any other financial commodity. The crypto market is overflowing with industry control and price volatility. It is extremely unpredictable, and trading in them without a full grasp of market dynamics can be risky due to the lack of a regulatory mechanism in place to safeguard assets. Cryptocurrency supporters believe that it offers various advantages over fiat money and other asset classes, but these advantages can only be realized if an adequate legal framework is in place. So far, its value has fluctuated substantially, particularly in mid-2021. Those spectacular price rises were followed by precipitous decreases, while gold prices remained relatively constant. Those massive profits are definitely exhilarating for investors, but some may be apprehensive. Cryptocurrency regulation might assist in stabilizing prices and put an end to these wild movements. It is hard to foresee how the volatile asset class will react to regulation in the long run since it is dependent on whether the US government is lenient or rigorous, but regulation has the potential to stabilize the market and minimize risk for cryptocurrency investors by creating a haven in which the investors can trust, as well as safely invest their own assets.<sup>4</sup>

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<sup>4</sup> Kelli Francis, "Crypto Volatility: Why Cryptocurrency Can Be So Turbulent | GOBankingRates," 2021, <https://www.gobankingrates.com/investing/crypto/crypto-volatility/>.



## II. Arguments Against Regulations

### Efficiency and the “Trustless” Economy

Some are supportive of digital currency limits, while others are against them. One of them is that it conflicts with the essence of cryptocurrency. It permits people to deal with their cash without stressing over anyone looking over their shoulders. Investing your own money in a currency that is not controlled by a centralized government with its own political ambitions is a good idea. Ethereum, which is seeking to reduce the transaction costs of the banking system by inventing innovative ways to build a trustless financial system, is a positive thing. A trustless system is one in which the participants do not need to know or trust one another or a third party in order for the system to work. There is no intermediary entity to mediate the event, such as a bank or broker, which may boost efficiency while simultaneously improving security and encouraging confidence across the chain.<sup>5</sup> Understanding the novelty of not just cryptocurrencies but all types of decentralized financial institutions is to eliminate the middleman. The reason you go through a bank is to get your transactions verified. You are aware that if you deposit your money in a bank, the bank will be held liable if the money disappears. This, in any case, comes at a significant expense as far as exchange costs. Every time a credit card is used, the company must contact the intermediary, who must call the bank; every credit card transaction involves numerous firms, which is why it takes two or three days to clear. These exchanges might be executed in mere seconds in decentralized finance. This is especially true in parts of the world, particularly in impoverished countries where a good banking system does not exist. With crypto and blockchain technology, it can potentially replace a bank's internal systems and alter the financial sector, but it will not remove banks from the system. Instead of completely replacing existing financial infrastructure, crypto, and blockchain is more likely to enhance it, making it more efficient and secure.<sup>6</sup>

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<sup>5</sup> Omar Ali et al., “A Comparative Study: Blockchain Technology Utilization Benefits, Challenges and Functionalities,” *IEEE Access* 9 (2021): 12730–49, <https://doi.org/10.1109/ACCESS.2021.3050241>.

<sup>6</sup> James Mcwhinney, “Can Bitcoin Kill Central Banks?,” Investopedia, *Investopedia* (blog), May 30, 2023,

## Democratization in Funding Innovation

Cryptocurrency, when used in raising capital to fund innovations, circumventing the established, traditional capital-raising channels such as venture capitalists, private equity, and investment banks, leads to the democratization of funding. The usage of initial coin offers (ICOs) signifies a significant change in how ideas are developed and shared. They allow developers with fantastic ideas for new blockchain apps, companies, and services to collect funding from people who will utilize the product or service in the future. Furthermore, unlike Initial Public Offering (IPOs), ICOs have mainly avoided any registration or disclosure requirements imposed by US securities rules. In the past, ICOs have raised enormous sums of money. In 2017, \$5.6 billion was raised through underlying coin contributions, with just 48% of them succeeding.<sup>7</sup> SingularityNet, a decentralized man-made brainpower commercial hub, raised \$36 million in 30 seconds in late May 2017.<sup>8</sup> Bancor, a Bitcoin exchange stage designer, made over \$153 million in under three hours.<sup>9</sup> Deregulating cryptocurrency could allow otherwise buried new ideas and/or innovations to seize the day.

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<https://www.investopedia.com/articles/investing/050715/can-bitcoin-kill-central-banks.asp>.

<sup>7</sup> Oscar Williams-Grut, “Only 48% of ICOs Were Successful Last Year — but Startups Still Managed to Raise \$5.6 Billion,” Business Insider, accessed July 12, 2023,

<https://www.businessinsider.com/how-much-raised-icos-2017-token-data-2017-2018-1>.

<sup>8</sup> JD Alois, “Fastest ICO Ever? SingularityNet Raises \$36 Million In 60 Seconds,” Crowdfund Insider, December 22, 2017,

<https://www.crowdfundinsider.com/2017/12/126315-fastest-ico-ever-singularitynet-raises-36-million-60-seconds/>.

<sup>9</sup> William Suberg, “SingularityNET Announces \$36mln ICO Funding For AI Platform Expansion,” *Cointelegraph* (blog), November 28, 2017,

<https://cointelegraph.com/news/singularitynet-announces-36mln-ico-funding-for-ai-platform-expansion>.

## Independence of Monetary and Fiscal Policy Intervention

Unregulated cryptocurrency also has no centralized authority in charge of inflating the currency. Inflation erodes savings, but this is not the case with cryptocurrency. When you purchase cryptocurrency, you are obtaining a value that is not reliant on monetary infusions into the system. That is the attractiveness of cryptocurrency. It deprives the government of tremendous amounts of authority, which is why the government is afraid of cryptocurrency. However, things started to be denominated in cryptocurrency. They're concerned they won't be able to control your monetary future. We are prepared to put our faith in people who intentionally manipulate the US money supply as part of their profession. Although it was once backed by gold, this is no longer the case. It is backed by the United States' full faith and credit, which is solid as long as you trust the United States. One factor, however, that contributes to a fall in trust in the US's full faith and credit would be a massive national debt that would eventually consume a significant portion of the United States's GDP each year and make it nearly impossible for us to operate as a free economy without massive taxation or massive cuts to social services, as well as the government's full faith and credit.<sup>10</sup>

## Conclusion

In the end, what counts is the content of any new crypto rule. It's easy to see why the government would want to control crypto. From the investors, cryptocurrency regulation is crucial. A balanced policy would prevent cryptocurrencies from being out of reach for retail customers and companies. By passing the necessary legislation, the government can make the Bitcoin market a safer environment for investors.

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<sup>10</sup> Harvey Bezozi, "Making Sense of Deficits, National Debt and Inflation," *Wealth Management*, March 17, 2022, <https://www.wealthmanagement.com/high-net-worth/making-sense-deficits-national-debt-and-inflation>.

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# **When Minds Collide: Let Us Take the Time to Understand Why**

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## **Introduction**

When minds collide, many things unfold between individuals; sometimes, it can lead to problems, and if handled with delicacy, it can lead to solutions. Mindfulness is a mental state of awareness of a present moment in which a person acknowledges their emotions (bodily sensations) and thoughts (feelings) in a calm manner. Studies have discovered that practicing these exercises can adjust the human psyche through breath, consideration, patience, and confidence. I believe it will one day heal humanity; I believe humans have to participate willingly and consciously. We have to act as a village raising a child and actively be aware of how we speak and how we are perceived existentially. The nature of accountability, empathy, and patience in moments of anger or confusion are vital steps to take to achieve getting to that better world. Understanding the mechanisms of the Universe better, taking the time to acknowledge the Earth as a living, breathing organism, and having an awareness of interpersonal communication is crucial in this journey to healing and nurturing. This, achieved through mindfulness and cognitive behavioral therapy, is what I will reflect on in this paper.

I am a witnesser of the gears that began to turn and the connections formed in this mind, a mind that thought sheer willpower was enough (mind over matter). I am a believer in communication with others as being the core of our existence, including the powerful connections made from communication with self, be it through verbal prayer or journaling. I am a knower of the impact technology has on us as well as its effectiveness when used for human rights. So I would highly support an open affirmation-based communication app for LaGuardia students and staff.

## Nature vs. Nurture

Ever heard the saying “It takes a village to raise a child”? From the earliest days of development in the womb to our last movements, we are learning creatures. We learn first in our homes within our families, and then we learn from the people we connect with. These are both forms of nurture. We meet people and learn through them. We become them a little, sharing ideas and exchanging certain traits and behaviors. We pick up habits, some good, some not so good. The obstacles that flow into our paths can either be easily maneuvered around, or we need a little more experience/ skill to navigate through, rendering it not as easy or graceful. Some of the things we stumble across are loop-like obstacles, seeming to keep re-learning a lesson, or continually having to face a person, place, or thing in different variations. These are mental places one can easily get trapped in, caught in a constant loop, replaying a moment in time revisited one too many times, forgetting reality. This can cause anxiety and stress, leading to other disorders and diagnoses, leading to even more anguish and disconnection from loved ones and life activities. The onset of psychosis.

## Genetics

In order to heal the world, we must find out what is hurting it. Working backward to locate the core source of the "problem," we must begin at birth, specifically the nature of genetics. The same way no two snowflakes are alike is the same way with people. We are all different from head to toe in many ways. But like snowflakes, there are many characteristics we share, such as genes passed down from one generation to the next. It is here that we find that not only is everyone's brain unique, but also certain chemicals may not be as available to one individual as it is to another. This can happen within families and binds as close as siblings. "A healthy spirituality may come more naturally to some individuals because of the unique interaction of their genes and their environments."<sup>1</sup> To further elaborate, the article states that

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<sup>1</sup> Kenneth Blum, “Genospirituality: Our Beliefs, Our Genomes, and Addictions,” *Journal of Addiction Research & Therapy* 04, no. 05 (2013), <https://doi.org/10.4172/2155-6105.1000162>.

"polymorphic" versions of certain genes have specific variations that can lead to an impairment of certain steps that would lead to the release of dopamine in the brain, aka "The Brain Reward Cascade." This is like an intrinsic reward, which is a psychological reward that has been earned and felt good to achieve for personal benefit. This is different from the extrinsic rewarding system, which would cover the basis of rewards, bonus pay, or something given out by someone in addition to the personal goal achieved. When the dopamine sensor malfunctions or is underdeveloped, the feeling of lack of rewarding behavior can lead an individual into certain behaviors that will provide them temporary relief from stress. This could be drugs, sex, and other addictive maladaptive behaviors. This is a slippery slope that breaks up families, not only picking up "bad" habits but also falling into a lack of wellness. A person is now very close to experiencing symptoms of mental breakdown resulting in a possible psychological disorder such as anxiety disorder, bipolar, or a compulsive disorder. For example, dopamine deficiency in children can produce mood swings and a lack of concentration. A child may feel unmotivated and tired; if they have a parent who is unaware or uneducated, they may misread this as lazy or unwilling. The irony is that the parent is unwilling to research to get to the core of what could be an issue. The parent and child can possibly share this gene of dopamine dysfunction. The stress caused here can lead to further distress and begin to form or activate a once-dormant mental disorder.

### **Intrinsic Reward**

“Certain individuals are relatively predisposed to engage in self-destructive addictive behaviors and lifestyles, which likely depends upon his or her innate neurological capacity or incapacity for pleasure and reward.”<sup>2</sup> We, as humans, have the natural need for self-appreciation. As babies, we are excited to learn how to crawl or clap our hands for the first time. As individuals, we love learning new skills that can be incorporated and beneficial to our soul and deepest self beyond layers of nature and nurture. The raw self. The person we become when we have a moment to breathe and enjoy a moment of stillness. Apparently, not everyone has the same levels of access to such bliss,

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<sup>2</sup> Blum, “Genospirituality.”



and some individuals have to work a little harder.

Spirituality itself relates to "the significance of objects or events beyond superficial or mundane associations; it always describes 'something-more' in terms of how an individual interprets his or her own personal purpose and value in the world."<sup>3</sup> Here we see that not only does genetics or lack of dopamine release/production have relations to a person's demeanor or influence on the outside world, but also the relation to spirituality. This combines nature and nurture because we all are spiritual beings; however, spirituality on its own is enveloped in the construct of belief. The more one believes, the closer one can become to that spiritual side, which also encompasses intrinsic behaviors. Essentially everyone is born with a spirit, and it is just about having it be healthy or not so healthy; one aspect can lead to a life of isolation or self-destruction the other could be one of regenerating new vibrant energy constantly.

Now I can see that one may be born with less ability to produce or correctly release dopamine. This can affect a person from birth, along with environmental factors. These combinations can turn a happy child into a misunderstood child, an angry isolated teen, into a scared or paranoid, drug-abusing adult who may suffer from schizophrenia, depression, psychosis, etc. However, it is not too late. There is always hope for this individual.

Maya Spencer, in her paper entitled "What is Spirituality," writes:

(Spirituality) involves the recognition of a feeling or sense or belief that there is something greater than myself, something more to being human than sensory experience and that the greater whole of which we are part is cosmic or divine in nature. Spirituality means knowing that our lives have significance in a context beyond a mundane everyday existence at the level of biological needs that drive selfishness and aggression. It means knowing that we are a significant part of a

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<sup>3</sup> Blum.

purposeful unfolding of life in our universe.<sup>4</sup>

Becoming self-aware and acknowledging the role of spirituality can help someone find a certain strength unbeknownst. It is the feeling of not being alone when a person is spiritually activated. A spiritually activated person will feel connected, and they will have the confidence needed to break through moments of despair. In a paper written by John. A Gowan, titled “The Human Connection Part 1,” there is a heavy reminder that not only do we come from the stars and particles from within and outside of earth, but also “we are united with all Earth life, through the common heritage of DNA.”<sup>5</sup> We must communicate with our environment and all other life forms due to our common need for air, food, water, shelter, etc. All life on Earth evolved from a single-celled organism that lived. Global mutualism is the phenomenon of a symbiotic relationship where all species involved benefit from their interactions.

Being aware and finding importance in life itself and understanding one is a part of something regardless of whether they feel included. Beyond other people before being introduced to other people, there was only awareness of self. This level of empathy and transcendence helps a person having an anxiety attack remember to look around and just observe the environment. Maybe breathe and find a moment to pray or think of a better way to feel. Becoming aware of self through spirituality can help one control certain impulses and brain patterns that can be related to cognitive disorders. Becoming empathetic of self can help an individual distinguish positive and negative traits or habits.

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<sup>4</sup> Maya Spencer, “What Is Spirituality,” *RC Psych Royal College of Psychiatrists*, 2012, 2.

<sup>5</sup> J. A. Gowan, “The Human Connection: Physical and Metaphysical Connections to the Cosmos,” Johna Gowan, July 2016, 44, <http://www.johnagowan.org/human.html#self-awareness>.

## Mind and Body of the Soul

This is where we find the practice of mindfulness, different from traditional meditation, which focuses more on breath and mantras. Mindfulness has an infinite palette of methods. Meditation can be considered a state of being, practicing sitting still while training the brain to repeat. Mindfulness is considered a state of mind, as it can be done more freely and within any activity. It is also more of a self-awareness practice. Michael McGee explains:

In this state of subjectively enhanced awareness, there is a disidentification of self from ego, as the meditator enters a hypo-egoic state and experiences reality to be a unified, undifferentiated field of pure awareness apart from thoughts about or perceptions of reality. In this state, unity with the present moment brings acceptance, even as one acts to make changes, accompanied by subjective experiences of understanding, joy, serenity, freedom, and self-fulfillment.<sup>6</sup>

Now, if we combine meditation with cognitive behavioral therapy techniques, we are well on our way to healing those wounds and re-routing certain learned behavioral patterns within the brain. From the reading “Meditation and Psychiatry,” there have been a number of EEG and imaging studies that have shown the effects of meditation include changes in the EEG patterns as well as regional cerebral blood flow. The studies have resulted in activation of theta, gamma, and alpha activation when observing the frontal lobes of experienced meditators. Increased blood flow to the anterior cingulate cortex and dorsolateral prefrontal cortex, which are crucial for mood regulation, have also been documented during meditation.<sup>7</sup>

I chose mindfulness as my practice for the reasons stated above. I cannot change or heal myself or the world based on sheer willpower. Thought is the all-powerful Yin, while action is the very powerful Yang, both are essential. During the month of October, I practiced mindfulness. My love

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<sup>6</sup> Michael McGee, “Meditation and Psychiatry,” *Psychiatry (Edgmont)* 5, no. 1 (January 2008): 4.

<sup>7</sup> McGee, “Meditation and Psychiatry.”

for variety and learning different ways to approach the same or different situations stimulated this idea to proceed with mindfulness as a study of choice. Here I was able to tap into written communication through journaling my daily activities, where one of the practices was to observe a raisin. This was my first activity, and it was life-changing. Suddenly I was seven years old again in my grandmother's house, deciding whether or not I liked raisins this month. A simple raisin. The nostalgia felt was calm and not of yearning; I was learning to appreciate the past for the past and embracing the present moment for what it was. Looking forward to my now seven-year-old son and the journey he has ahead of him.

I participated in sensory observation, yoga, listening to spoken word about mindfulness, and even being able to include some loved ones in my practice. The challenge, however, for this practice here was the time of day; I would mostly practice at night at the end of a productive day, highly tired, but it was always a wonderful way to end the night. Something I learned was that every time I thought I was doing a fantastic job, I realized throughout or at some point that there was constant room for improvement. This tickled me and helped me to constantly re-learn that even the things I do know or am good at can always be more polished or done with more grace or more focus, or intention. Toward the end of my practice, I decided to partake in a yoga flow. This was the best yet! I have been so out of touch with my yoga practice I was excited to get started, nervously dreading the time I knew it would take and understanding it was going to be a workout I wasn't mentally prepared for; I dove in. I was reminded of what it felt like to have a goal, work through it, feel like giving up and finishing strong-ish. I was no longer building myself mentally, and I got to actively build my body consciously. Not just the brain muscles from school nor the leg muscles from walking. It was the dual achievement of mental and physical as well as an emotional release. The buildup of stress I hadn't realized built up, the sweat I hadn't "swat" in months really, the angles and anatomy of the bends, and the science behind the movement, it all was so refreshing, and though I have not partaken since this is such a strong reminder to get back to the yoga.

## Technology for Humanity

If I had the opportunity to introduce or create an on-campus program, I would choose to create a mindfulness app for CUNY participants. This would be on the LaGuardia app on the main home screen. The app would allow students and faculty alike to write anything they felt would be kind words from their hearts. This would be anonymously submitted to the public. However, to prevent any mishaps, the user would be logged into their CUNY website so there is no room for negativity without proper repercussion. This would not be the kind of app that would tempt anyone to have a moment of weakness and write inappropriate words. There will be so many students participating, and it will be a 24-hour accessibility app. This is convenient for those staying up late that may need to just read those kind words or affirmations while immersed in their studies. Not a notification, and only available when on the app, the student will have to actively want to see the messages, and it does not have to be an everyday thing, but something more like reassurance.

The app will be available day and night to simply receive some love or give it. I love this idea because many trends now are social media related. So many times, I have thrown my phone away from me because of my mindless scrolling on Instagram or something of the sort. Knowing I can scroll on an app that will probably encourage me to find something more rewarding to do or even remind me it's okay to relax and breathe. These words will come from students as well as generated quotes and affirmations. Thinking universally and from my experiences, a message is always received by the right person. To think I would feel even more comfortable knowing these are my peers, not complete strangers, not exactly friends or even acquaintances, but connected nonetheless, through our passion and goals, through our CUNY enrollment.

The discussions we would have in class online definitely opened me up to my peers, even if we still never shared words in person. I felt comforted knowing that I got to “meet” my classmates, even if we only spoke virtually. There is something comforting, perhaps spiritual, in knowing there is someone around who shares likenesses or just has a mind of their own. Most of the world is re-emerging into the world, and many college students have never stepped foot on campus and have been students for a

year or two due to the pandemic. This app, sort of like some of the online classes, can give privacy and inclusion to many individuals. By partnering up with some of the facilitators within the Wellness Center (e.g., Dr. Eum from the LaGuardia Mindfulness Corps), we can bridge gaps and initiate a well-rounded understanding of how something from the simplicities of breath and breathing to the complexity of how breathing techniques can reset and promote healing. We can understand the power of words and how positive self-talk is crucial to having a positive sense of self.

### **The Mind is a Colorful Place**

Partnership with the Art department is necessary as we will be using various materials to create our affirmations. These affirmations will be presented on premade shapes of eyes, noses, mouths, ears, and hands, representing the five senses. Something to remind us we share some (or) most of the same physical parts of the body, but they are not limited to figurative or metaphorical meanings. It can also remind us that not everyone has all of those parts, and this point also can be perceived from a metaphorical stand. Art on its own is a mindful technique that can be used with breath and awareness, similar to yoga. Such a personal and intimate experience encourages us to be in our present moment while noticing the sensations being experienced.

Using the atrium for these two events, there will be a section to the side but very welcoming for students, faculty, and staff in between classes or students who have specifically come to create. Upon entering the area, there will be tables labeled with numbers for which creations to be made. There will be general art supplies at each working station. Once participants have choices in their “sense,” they can move on to the next station, where they can choose to use a premade affirmation cut out or use their custom idea. The next step will be grabbing a small shallow dish and filling it with whatever crafting supplies to create individual masterpieces. At this moment, we will have also made contact with the library, so we can use their printing resources.

Every three months during the end and beginning of the season,

there will be a two-day back-to-back public workshop. This way, students can continue to be aware and present in the changing of seasons. Because this event will last for two days while the school is open, there will have to be a light level of instruction. There can be hosts from the different departments throughout the school that may come at the beginning of every session or after an intermission to give brief but detailed instruction and leave the students to work together/independently to their liking. The fun part about the variety of hosts is that because mindfulness can connect to all studies of life, there is someplace for everyone to find footing (e.g., Dr. Eum, Department of Social Sciences, acting as an opener or my current A&P Professor Dr. Sungsu Lee of the Department of Natural Sciences as a closer.) There will be a drop box for all the creations, which will be displayed throughout the school and changed seasonally.

### **Inclusively In Conclusion**

From this event, we have produced flyers and brochures to take home, an entire app to travel with, and beautiful reminders of self-worth displayed around the school. We learned the nature of interdependency of the relationship between the Universe, the Earth, and Humans, the connections of mind, body, and soul as a synchronized moving unit and not separate operatives. Covering the basis of the chemical and biological level to the metaphysical and philosophical. We have gained a better knowledge of psychology, empathy, energy, self-gratitude, critical thinking, creativity, and the power of affirmation. We have unified on respective levels, simplified the complex, and complexified the simple. I do not see how this can go wrong, something like how  $1+1$  always equals 2; it brings one to a place of understanding that certain things just add up.

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# **Forced Welfare Dependency: An Introduction and Psychological Analysis**

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## **Introduction**

Forced Welfare Dependency is a misunderstood environmental crisis in the United States. Most people probably are not aware of it by this terminology. Some individuals are probably more aware of the phrases “welfare dependency” or ‘generational welfare dependency” but are not familiar with exactly how individuals arrive at that point in their lives or the forces that drive this particular state. Many individuals and families who are either caught in the cycle of welfare dependency or just in a situation where they have to rely on receiving certain government assistance do not like it, but they do not see any other viable options. Why is this topic misunderstood and needs to be addressed? What can individuals who are caught in this predicament and society at large can attempt to do to improve these conditions?

## **Welfare-Public Assistance Introduction**

For clarification on the topics of public assistance and welfare dependency in this paper, we are speaking about individuals and families who receive public assistance program benefits that primarily include TANF (Temporary Assistance for Needy Families) and SNAP (Supplemental Nutrition Assistance Program), commonly known as "food stamps." Due to the income guidelines, individuals receiving either TANF or SNAP generally qualify for other public assistance programs. However, that does not imply that all beneficiaries of the aforementioned programs receive all those other benefits or are even aware of their existence. In this paper, TANF and "welfare" will be used interchangeably. It's important to address this topic because, in reality, a significant percentage of Americans, regardless of income level, receive some sort of government assistance or are the direct

beneficiary of it, whether it's through medical assistance programs known as Medicaid/Medicare, college financial assistance such as Pell Grants, subsidized loans of various types, property tax exemptions or rent-regulated housing including but not limited to public housing authorities which fall under the management of HUD (Housing Urban Development), rent-stabilized apartments, and discounted cooperative units such as the Mitchell Lama cooperatives in the state of New York. If one does a quick search on the internet on the subject of welfare, one will encounter an abundance of articles and other publications related to TANF or SNAP and not so much on the latter-mentioned forms of government assistance. This has more than likely helped distort perceptions of what government assistance actually is, especially within the United States.

What we now know as welfare was not always available to those in the United States that were in financial need. According to John E. Hansan, author of "Origins of the State and Federal Public Welfare Programs (1932 – 1935)", the first federal program for individuals who needed assistance was created under the Social Security Act of 1935 during President Franklin D. Roosevelt's administration. Prior to that, there wasn't any formal national program that individuals who needed assistance could rely on. People only could seek assistance from private charities.<sup>1</sup> Since the initial program, public welfare policies and programs have undergone various changes. Information provided by the Center on Budget and Policy Priorities (2022) states that TANF was created in 1996 to replace Aid to Families with Dependent Children (AFDC); however, TANF provides less cash assistance to families experiencing deep poverty than AFDC.

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<sup>1</sup> John E. H Hansan, "Origins of the State and Federal Public Welfare Programs (1932 – 1935)," *Social Welfare History Project* (blog), January 19, 2011, <https://socialwelfare.library.vcu.edu/public-welfare/origins-of-the-state-federal-public-welfare-programs/>.

## Forced Welfare Dependency

Welfare Dependency, let alone the thought of “forced welfare dependency,” is not something that crosses the minds of the average individual, including many individuals who seek out these resources out of necessity. Many individuals think they will be able to get assistance for a short time, then possibly find themselves a job that can support their needs and easily transition back into a better economic position. However, that’s not always the case, especially in today’s age of rapid social and technological change. Many find themselves caught in a never-ending cycle of trying to seek a job that will hire them with their current skills and educational attainment that will also provide them with an income where they will not have to rely on this kind of economic support. It’s even harder for individuals who lack social connections to get certain jobs that would put them in a solid economic situation. Education attainment may also be a barrier to job security among recipients. According to a survey by the U.S. Census Bureau, more than half of TANF recipients only had a high school diploma or less.<sup>2</sup>

Many TANF recipients are caught in a peculiar complex situation. They either continue to be on welfare and deal with various regulations and social workers while also just receiving just enough to support their existence, or they accept any job prospect even though it may put them in a situation where they are still unable to afford themselves. This situation causes psychological stress, a sense of helplessness, and many other problems for individuals who desire a way out. Most individuals who do not have first-hand experience with this or are just not very knowledgeable about the public assistance system will not understand this easily. The situation that many TANF recipients face while being on public assistance is a double bind.

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<sup>2</sup> Michael D. King, “Those With a High School Diploma or Less Make Up Majority of Government Assistance Recipients,” *US Census Bureau* (blog), accessed July 14, 2023, <https://www.census.gov/library/stories/2021/05/more-than-one-in-seven-social-safety-net-recipients-in-2017-were-college-graduates.html>.

## Double Bind & The Welfare Complex

*The Double Bind Theory* was coined by Gregory Bateson, a social scientist, a little over half a century ago while he was examining patients who suffered from Schizophrenia.<sup>3</sup> In simple terms, a double bind is when an individual is in a situation where regardless of the options given to him or her, none of them will lead to an actual positive outcome for the individual in said situation. The messaging presented to the individual within this bind tends to be conflicting. Furthermore, the conflict may not be immediately visible to the subject and, more than likely, not visible to external parties. According to “Toward a Theory of Schizophrenia,” a double bind must have the following aspects: Two or more persons, repeated experience, a primary negative injunction, a second negative injunction conflicting with the first, and a tertiary negative injunction.<sup>4</sup>

Knowing this particular theory presents the situation of welfare recipients in a more visible picture to observers. Welfare recipients are presented with conflicting and limited information sources by public assistance administrators. They are told that if they had a job, then they would not be dependent on public assistance. The recipient also knows that any job is not going to be sufficient because of the number of their living expenses and already knows that a minimum or low-wage job is not going to cover it. They also are confronted with the position that if they do not accept the job opportunity by the social worker, which is usually very low income and temporary, then their case will be sanctioned by the agency, leading them to not being able to receive any kind of financial support. An issue that individuals who are employed but are still categorically low-income are faced with is that they are more than likely unable to qualify for free or low-cost medical assistance. Many low-wage jobs do not provide health insurance, but low-wage earners usually do not have the means to pay for private insurance or state-subsidized insurance.

Some may wonder how this led to forced welfare dependency, being that it appears to be a case of “forced independence.” The answer goes back

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<sup>3</sup> Gregory Bateson et al., “Toward a Theory of Schizophrenia,” *Behavioral Science* 1, no. 4 (1956): 251–64, <https://doi.org/10.1002/bs.3830010402>.

<sup>4</sup> Bateson et al., “Toward a Theory of Schizophrenia.”

to the job opportunities presented by public assistance administrators and the social and economic position that the recipient was already in. Many individuals feel forced to take meager jobs due to pressure from public assistance staff and society in general. The issue is that they may not be able to maintain this employment due to the working conditions, and the job itself may be temporary in nature. Being that many welfare recipients also lack social capital and post-high school education, they will either return back to the agency to obtain assistance due to a lack of employment options or just get employed part-time and qualify for SNAP along with another public assistance program just to maintain their daily existence. They rarely get a chance to have the opportunities that will make them become completely detached from these kinds of public assistance programs.

Another outcome of this often chaotic situation is that some individuals develop “learned helplessness.” The concept of learned helplessness was first coined by American psychologists Steven F. Maier and Martin E. P. Seligman. It argues that when events are uncontrollable, the subject learns that its behavior and outcomes are independent and that this experience produces the motivational, cognitive, and emotional effects of uncontrollability.<sup>5</sup> Many individuals that experience this tend to not just be the least desired for the current job market but also have not been informed of resources to improve their position within the new economy. They practically give up on trying to find a better way and just go with the wind.

### **Suggestions for Improvement?**

All of the current public assistance programs are very valuable to our environment because there is always going to be a situation where someone will be in need. Nonetheless, there are various ways that public assistance bureaucrats can reduce the number of individuals that constantly remain dependent on these particular public assistance programs. One suggestion is that individuals are provided with information regarding various educational programs that will lead them to higher-paying jobs, particularly if the recipients only have a High

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<sup>5</sup> Steven F. Maier and Martin E. Seligman, “Learned Helplessness: Theory and Evidence,” *Journal of Experimental Psychology: General* 105, no. 1 (1976): 3–46, <https://doi.org/10.1037/0096-3445.105.1.3>.

School diploma or less and the recipient does not have any mental or physical health barriers that could negatively impact their employability. This information should be given to them within 45 days of their application approval. Individuals who accept the offer for an education or job training program that leads to at least a moderate income job should be assigned a case manager similar to a guidance counselor or college advisor who assists them with information needs and keep them on track. This will help put an individual on a path of emotional stability and financial independence which is something that most individuals who are long-term welfare recipients ultimately desire. This connects to the Reasonable Personal Model by Stephen Kaplan, which links environmental factors with behavior. This model suggests people are more reasonable when the environment supports their informational needs.<sup>6</sup>

Another suggestion is that a system be implemented to monitor public assistance centers. This is suggested because there have been many cases in a society where programs exist to improve the lives of the citizenry, yet, the individuals in charge of administering the programs never follow through with making the goals of the program an actual reality. If society at large encourages a form of “checks & balances” for many things, then the environment will be better for all. Also, more people would be living in harmony and be able to contribute to their environment in their own special way.

## **Conclusion**

We get a clear picture of what forced welfare dependency looks like, the individuals who are involved and impacted, along with the persistent double bind that exists. We as a society can change this by implementing the aforementioned suggestions or any other possible solutions. The solutions could reduce the number of individuals that are chronically on public assistance but will also assist with chronic poverty. They will help

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<sup>6</sup> Stephen Kaplan and Rachel Kaplan, “Health, Supportive Environments, and the Reasonable Person Model,” *American Journal of Public Health* 93, no. 9 (September 2003): 1484–89.

people have better well-being and a sense of autonomy which is something that most individuals generally desire.

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# Moral Hazard In Financial Crisis

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## I. Introduction

A moral hazard occurs when one party knowingly behaves unethically, aware that the costs of their actions will be borne by another party (Investopedia). For instance, a banker may invest in risky stocks knowing that the company, not the banker, will bear the full cost of any failure because the company is insured. In some cases, the banker may believe that the Federal Reserve will bail out the company because it is too big to fail and has a significant impact on the economy. Another example is when someone borrows a laptop from an employer and uses it recklessly because they know the employer will cover any damage.

Throughout history, the United States has experienced various financial crises. Moral hazard has been the cause of some of these crises and has sparked debates about whether the government should bail out failed corporations. The subprime financial crisis of 2008 was one such example. The crisis resulted from a combination of factors, including loose lending standards, excessive risk-taking, and regulatory failures. Prior to the bubble bursting, Congress passed a bill that deregulated certain financial investments. This allowed financial institutions to invest in more derivatives with greater risk. The Gramm-Leach-Bliley Act (GLBA), passed in 1999, is an example of such a bill.<sup>1</sup> In the years leading up to the crisis, banks and other financial institutions offered mortgages to borrowers with poor credit histories and inadequate income to repay their loans. These subprime mortgages were then bundled into complex financial instruments called mortgage-backed securities (also known as AAA securities) and sold to investors worldwide. As housing prices began to drop, borrowers defaulted on their mortgages, causing the value of these securities to plummet. This, in

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<sup>1</sup> Lawrence J. White, "The Gramm-Leach-Bliley Act of 1999: A Bridge Too Far? Or Not Far Enough?," *Suffolk University Law Review*, 2010, <https://papers.ssrn.com/abstract=1836668>.

turn, led to a chain reaction of losses and bankruptcies that spread throughout the financial system, ultimately leading to a global economic downturn.<sup>2</sup>

The government bailed out banks by providing liquidity support, implementing government guarantees, injecting direct capital, creating bad banks to take on toxic assets, nationalizing troubled institutions to save them, and setting fiscal policies. For example, The actual amount of government bailout in the 2008 subprime crisis was approximately \$700 billion. This bailout was officially known as the Troubled Asset Relief Program (TARP), according to the US Department of Treasury, and it was designed to help stabilize the financial system by providing funds to struggling banks and other financial institutions. The companies that received these funds were Citigroup, Bank of America, American International Group (AIG), General Motors, Chrysler, Wells Fargo, JPMorgan Chase, Goldman Sachs, Morgan Stanley, PNC Financial Services, and Fannie Mae and Freddie Mac. And AIG received the most fund, \$182.3 billion in total, as the government took the 80% of an ownership stake in exchange for a \$85 billion loan. The government did not fully nationalize most companies, but they were taken out of their most ownerships. And the taxpayer's money for the TARP cost \$25 billion, according to the Congressional Budget Office. The interesting thing is that people forget that the government did not save the Leman Brothers, which had the largest debts due to the subprime crisis. So, its bailing-out efforts were conditional.

While these conditional efforts by the government saved the nation from a more severe crisis, many economists argue that they created a moral hazard. By bailing out troubled banks, the government signaled to financial institutions that they could take excessive risk again because they would not have to bear the full cost of losing money. The government also incentivized depositors and homeowners by guaranteeing the minimum safety depositors

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<sup>2</sup> John B. Taylor, "The Financial Crisis and the Policy Responses: An Empirical Analysis of What Went Wrong," *National Bureau of Economic Research*, Working Paper Series, January 2009, <https://doi.org/10.3386/w14631>.

It would be advantageous here to include specific dates, encompassing the occurrence of the bailout, the identification of the banks involved, and the monetary value associated with the bailout. .

could get, keeping their money at risky financial institutions. By preventing foreclosures in the housing market, homeowners also took on more risk and debt because they knew the government would bail them out.

More recently, we have witnessed another example of a financial crisis that again brought up the debate of moral hazard. In 2023, Silicon Valley Bank, called shortly SVB, announced its capital raise on March 8. And on March 9, people were alarmed that the SVB has insufficient liquidity, so its stocks plummeted 60% in one day, and then the bank run started due to most depositors being venture capitalists, so the speed of withdrawals was really fast. The effects of the collapse were significant, as SVB stockholders and investors suffered a significant loss, and other banks like Signature Bank, First Republic, and Credit Suisse were also facing solvency issues. SVB's former parent company, SVB Financial Group, filed for Chapter 11 bankruptcy protection, and California regulators shut the bank down and placed it under the FDIC on March 10.

SVB invested a large amount of bank deposits in long-term US treasuries and agency mortgage-backed securities without protecting their liabilities with short-term investments for quick liquidations as a result of poor risk management. The absence of a chief risk officer in the bank for some time is also being investigated. Congress had undone the minimum threshold of \$50bn assets in 2018 that was regulated by the Dodd-Frank banking legislation, which contributed to the collapse.<sup>3</sup>

The government, through Federal Deposit Insurance Corporation (FDIC), guaranteed to cover all deposits of most venture capitalists at SVB, but this guarantee did not include shareholders or unsecured creditors. The FDIC formed the Deposit Insurance National Bank of Santa Clara to consolidate insured and uninsured deposits into one institution. All deposits of SVB were transferred to the National Bank of Santa Clara, and insured depositors had access to their funds on March 13. The FDIC will pay uninsured depositors an advanced dividend and will issue a certificate for the remaining amount of their uninsured funds to receive the remaining funds

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<sup>3</sup> Amanda Hetler, "Silicon Valley Bank Collapse Explained: What You Need to Know," *WhatIs.Com* (blog), accessed July 17, 2023, <https://www.techtarget.com/whatis/feature/Silicon-Valley-Bank-collapse-explained-What-you-need-to-know>.

when the FDIC sells SVB's assets. To prevent banks from selling long-term government securities for a loss during stressful times, the Federal Reserve created the Bank Term Funding Program, which provides loans to banks and credit unions for money tied into US Treasury and mortgage-backed securities to meet the demands of customers. In the end, First Citizens Bank purchased Silicon Valley Bank and assumed the majority of its deposits and loans, while New York Community Bank agreed to buy a large portion of Signature Bank, and UBS agreed to buy out Credit Suisse.<sup>4</sup>

Despite the government covering only depositors' money with a limited amount, blaming the government bail-out for moral hazard still comes out. Nicolas Veron, senior fellow at the Peterson Institute for International Economics in Washington, said the cost will be passed on to everyone who uses banking services. Rabobank bank strategists Michael Every and Ben Picton also wrote in a note to clients. "... If the Fed is now backstopping anyone facing asset/rates pain, then they are de facto allowing a massive easing of financial conditions as well as soaring moral hazard."<sup>5</sup> Steven Dewey from the Independent Institute says that the regulators should have been more accountable because they missed some red flags in advance. For example, both SVB and Signature banks had a very small percentage of total deposits, from 10 to 12 percent within the FDIC-insured limit of \$250,000 per deposit account.<sup>6</sup>

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<sup>4</sup> Vivian Giang, "Banking Turmoil: What We Know," *The New York Times*, March 15, 2023, sec. Business, <https://www.nytimes.com/article/svb-silicon-valley-bank-explainer.html>.

<sup>5</sup> Craig Torres and Christopher Condon, "US Backstops Bank Deposits to Avert Crisis After SVB Failure," *Bloomberg.Com*, March 12, 2023, <https://www.bloomberg.com/news/articles/2023-03-12/us-moves-to-help-depositors-offer-bank-backstop-in-wake-of-svb>.

<sup>6</sup> Steve Dewey, "The Moral Hazard Emerging From the Fed's Response to the Failures of Silicon Valley Bank and Signature Bank: The Failure of Two Large Regional Banks Had an Array of Causes, but the Remedial Actions of Federal Regulators Are of Even Greater Concern. | Steve Dewey," *The Beacon* (blog), April 7, 2023, <https://blog.independent.org/2023/04/07/moral-hazard-silicon-valley-bank-signature/>.

## **II. Moral Hazards in Bailouts**

Should we bail out or not? The decision of whether or not the government should bail out troubled banks is a complex one that depends on a range of factors, including the severity of the crisis, the systemic risk posed by the failure of the banks, and the potential costs and benefits of a bailout.

It depends on careful consideration of the costs and benefits of different options, as well as an assessment of the risks posed by the failure of the banks and the potential impact on the broader economy. In some cases, a bailout may be necessary to prevent a broader economic crisis, while in other cases, alternative measures may be more appropriate.

### **Arguments Against Bailout**

Opponents of bailouts argue that they create moral hazard by encouraging banks to take excessive risks, knowing that they will be bailed out if things go wrong. Bailouts can also be expensive, requiring the government to commit significant amounts of taxpayer money to support troubled institutions.

Here's a recap of the arguments against bailouts: First, the bailout can lead to further moral hazard. The primary argument against bailouts is that they create moral hazard by encouraging banks to take excessive risks, knowing that they will be bailed out if things go wrong. This can lead to a cycle of bailouts and risk-taking, which can exacerbate the problem in the long run.

Second, bailouts, more than often, are unfair to taxpayers. Bailouts often require significant amounts of government money to be committed to supporting troubled institutions. The money is more than often paid out of tax revenue. This can be particularly contentious if the bailouts are seen as benefiting wealthy bankers and investors at the expense of ordinary taxpayers. For example, the taxpayers' money for the TARP (Troubled Asset Relief Program) in 2008 as part of the Emergency Economic Stabilization Act cost \$25 billion, according to the Congressional Budget Office.

Finally, bailouts can undermine market discipline. Bailouts remove

the consequences of bad decisions and allow poorly managed institutions to continue operating. This can create an unfair advantage for those institutions and undermine competition in the financial sector.<sup>7</sup>

### **Arguments For Bailout**

Supporters of bailouts argue that they are necessary to prevent the collapse of the financial system and a broader economic crisis. Without a bailout, the failure of one or more large financial institutions could trigger a chain reaction of bank failures and a credit freeze that could have severe economic consequences. It is about saving the fundamental rights of living in a standard of living.<sup>8</sup>

Here are the points in favor of bailing out: First, bailouts prevent systemic risk. The primary argument for bailouts is that they can help prevent systemic risk to the financial system and the broader economy. If a large financial institution fails, it can trigger a chain reaction of bank failures and a credit freeze that can have severe economic consequences. A bailout can help prevent this domino effect and stabilize the financial system. It prevents downward spirals in economic conditions. By stabilizing the financial system and preventing a broader economic crisis, a bailout can help avoid a deeper and more prolonged recession.

By doing bailouts, it restores and maintains capitalistic confidence as they keep the competition in the market. A bailout can serve as a backstop to maintain confidence in the financial system and prevent unnecessary panic among investors and consumers. This can help prevent a run on banks and other financial institutions, which could exacerbate the crisis. For example, in 2023, when the regional banks collapsed, they first saved the economy conditionally by only guaranteeing depositors' money but not the investors and stock shareholders. This saved the necessary economic confidence and prevented its systemic risk, although the market was a bit shocked for a moment.

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<sup>7</sup> Charles W. Calomiris and Urooj Khan, "An Assessment of TARP Assistance to Financial Institutions," *Journal of Economic Perspectives* 29, no. 2 (May 2015): 53–80, <https://doi.org/10.1257/jep.29.2.53>.

<sup>8</sup> Rutger Claassen, "Financial Crisis and the Ethics of Moral Hazard," *Social Theory and Practice* 41, no. 3 (2015): 527–51.

In conclusion, bailouts can promote fairness and market confidence in the sense that they protect “victims” of the actions of these large banks/corporations, such as depositors and investors. Bailouts can help protect depositors and investors who would otherwise lose their money if a financial institution fails. Without a bailout, small individual depositors and investors could suffer significant losses. This argument suggests that bailouts are not for the “Goliaths” but for the “Davids.” For example, in the 2008 subprime financial crisis, if the government did not bail out the real estate mortgage market as well as Freddie Mac and Fannie Mae, housing prices would have had even more catastrophic declines, causing millions of middle-class families forced to foreclose their homes instead of selling them at a normal market.<sup>9</sup> It is the point of Rutger Classen that the reason why saving some failed big corporations is not for saving corporations, but it is the almost only way the government saves the fundamental rights of citizens to have a standard of living under a strengthened and healthy economy of the nation which they live on it.

### III. Discussions and Recommendations

Why should we not remove the role of the government’s bailing out? We should think about how the nation performed when there was no role of the central banks. And how the nation was saved whenever there was a financial crisis. Who saved the nations and how? And why was the central bank eventually born?

The US survived the financial panics when there was no central bank, such as in 1837, 1857, 1873, 1893, and 1907. Since the US central bank, the Federal Reserve System was created in 1913, the 1907 panic has had significant causes and impact.<sup>10</sup>

Until 1907, the US survived relatively well because the government

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<sup>9</sup> Gary H. Stern, *Too Big to Fail: The Hazards of Bank Bailouts* (Washington, D.C: Brookings Institution Press, 2009).

<sup>10</sup> “The Founding of the Fed,” Federal Reserve Bank of New York, accessed July 17, 2023, [https://www.newyorkfed.org/aboutthefed/history\\_article.html#2](https://www.newyorkfed.org/aboutthefed/history_article.html#2).

saved banks by giving some relief to banks and businesses and guaranteeing some depositors' money. The US Treasury also helped the recovery a lot, such as authorizing the purchase of silver in 1893.

An interesting year was 1907; the crisis was so severe that President Franklin D Roosevelt asked for help from some private bankers. At that time, JP Morgan was a financial mogul, but the relationship between FDR and Morgan was the worst due to political reasons. Despite the tension, JP Morgan agreed to help the government, and he formed a consortium of banks to provide loans to troubled financial institutions and issued loan certificates by creating a New York Clearing House Committee. The 1907 panic was saved by the government's efforts and the quick cooperation of the private banks.<sup>11</sup>

Because of this incident, the nation demanded a more stable and coordinated banking system, so the US established the Federal Reserve System in 1913.

It is easy to think to get up again when we are abundant and perform well. Maybe we think that we develop our abilities to get up whenever we fail. However, the same entity would not have existed if the nation did not get help, and millions of people would bear the consequences of not getting help as the nation collapsed to the bottom forever. We are not talking about individuals' failures. We are talking about the failure of the nation, which includes millions of people's lives. Once the nation loses its credibility, it is hard to get back to compete with other nations, and it means the end of independence as social structures collapse.<sup>12</sup>

The government should not bail out banks whenever they fail. However, the government should be ready to help big banks that uphold the nation's economy and naive individuals who were frauded due to societal structural change by giving them opportunities again and providing more educational chances.

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<sup>11</sup> "The Founding of the Fed."

<sup>12</sup> Kimberly Amadeo, "Causes of the 2008 Financial Crisis," *The Balance* (blog), December 13, 2022, <https://www.thebalancemoney.com/what-caused-2008-global-financial-crisis-3306176>.



## Moderate Alternatives

What are the moderated solutions? There are a few moderated solutions that could strike a balance between preventing systemic risk and avoiding the creation of moral hazard.

First, there should be regulatory reforms. Strengthening regulations and oversight of financial institutions can help prevent excessive risk-taking and reduce the need for government bailouts. For example, The Glass-Steagall Act of 1933 was a great example that regulated the banking industries to invest in risky items using depositors' money. This kind of proper and conditional regulation might help to protect both citizens and the nation's systemic risk.<sup>13</sup>

Second, bailouts have to be conditional. Bailouts could be made conditional on certain reforms or changes within the financial institution, such as management changes or a restructuring of the company. In 2008 and 2023, banking bailouts both had great calculated conditional bailouts. The point is we should make the government bail out big corporations conditionally without using big taxpayers' money.<sup>14</sup>

Third, private sector participation could be required to contribute to the bailout, reducing the burden on taxpayers and ensuring that private sector actors bear some risks. For example, JP Morgan and ten other private banks recently saved the First Republic Bank on March 16. Private banks were consolidated to inject cash into the First Republic Bank to show the banking industries were solid and the economy was stable. It also showed private banks could help the economy and lessen the burden on some taxpayers.<sup>15</sup>

And last, resolution authorities can be established. These resolution

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<sup>13</sup> Jonathan McMillan, *The End of Banking: Money, Credit, and the Digital Revolution*, 1st edition (Zurich: Zero/One Economics, 2014).

<sup>14</sup> Viral V. Acharya and Matthew Richardson, eds., *Restoring Financial Stability: How to Repair a Failed System*, Wiley Finance Series (Hoboken, N.J.: John Wiley & Sons, 2009).

<sup>15</sup> Rob Copeland et al., "Wall Street's Biggest Banks Rescue Teetering First Republic," *The New York Times*, March 16, 2023, sec. Business, <https://www.nytimes.com/2023/03/16/business/first-republic-bank-sale.html>.

authorities would be responsible for winding down failed financial institutions in an orderly manner rather than bailing them out. This could help prevent the creation of moral hazards while still protecting depositors and investors. The FDIC played a great role in the resolution of the 2023 regional banking collapse.

#### **IV. Conclusions**

Overall, while there are certainly arguments against government bailouts, completely removing the government's role in bailing out troubled banks could have negative consequences. Moderated solutions, such as regulatory reform, conditionality, private sector participation, and resolution authority, could help strike a balance between preventing systemic risk and avoiding the creation of moral hazard.

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