

**Report**

## Local "Currency": A Useful Tool for Reengaging and Revitalizing the Community\*<sup>1</sup>

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Intergenerational contact, which includes not just exchanging greetings but also sharing the time/space and creating something with neighbors, is very rarely observed these days. Local "currency" is now regarded with keen interest in some communities as a unique and useful tool for reengaging various generations. Such local "currency" is not legal money but just a tool for every generation to make contact with each other, mutually and voluntarily. Some of such currencies are Kurin (Hokkaido Pref.), Oumi (Shiga Pref.), Peanuts (Chiba Pref.), Dasuke (Niigata Pref.) and Dandan (Ehime Pref.). When a resident approves of these plans, he/she registers and provides his/her individual information to the secretariat by mail/telephone about what he/she can do or wishes do. Participants can offer and receive such services as a piece of farmland, helping with the care of elderly persons at home, or, say, teaching someone how to play the guitar. The coordinators then make a match based on each resident's needs, setting up meetings and exchanging services and records. In some cases, the local "currency" can be used along with legal money in a shopping mall (e.g., Oumi). We introduce some cases in which local "currencies" have been introduced in order to revitalize communities. We consider that such local "currency" has the possibility of reengaging and revitalizing the community.

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### INTRODUCTION

One of the distinctive features of modern-day societies is that their populations are aging at a faster rate than at any other time in recorded human history. Japan took only 25 years to go from an aging society to an aged one, and the Republic of Korea and the People's Republic of China have been aging even more rapidly than Japan. However, much of the media attention devoted to our aged society has been negative. Moreover, the media emphasizes the grow-

ing social and fiscal costs associated with providing additional health services and expanding the public pension system. Accordingly, the "aging of Japan" phenomenon is often presented and perceived as a burden to society, with today's younger generations being called upon to shoulder that burden.

We, too, believe that the rapid aging trend has far-reaching consequences for the entire population, but, rather than perceiving it as a negative phenomenon or focusing solely on services that need to be "provided," we envision this as a trend with a positive side.

Turning our attention to daily life, we find that the most remarkable change occurring in Japan is the downturn in casual and friendly conversation, which is weakening the power of communities. Even though living in the same area or the neighborhood, we seldom have intergenerational contact, which includes not just exchanging greetings but sharing the time/space, and creating something with our neighbors.

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Nowadays, "local currencies" are being regarded with keen interest in some communities as convivial and useful tools to facilitate intergenerational interaction.

Local currencies are not legal tender but just tools for the mutual and voluntary contact between young and elderly people. Some of its characteristics are the following: 1) It is only used in a given community; 2) it is used whenever a transaction is made between members of the community; 3) it can determine the price for unpaid work, such as caregiving and housework, which is not valued in a market economy; 4) the purpose is not saving or keeping but spending; and 5) it never yields any interest. Local currencies mainly come in 2 types; one is the currency type, and the other is the passbook type. In Japan, the currency type is more popular.

Local currencies have various names: KURIN (Hokkaido Pref.), PEANUTS (Chiba Pref.), COMO (Tokyo Metropolitan Area), DASUKE (Niigata Pref.), DANNY (Nagano Pref.), ZURAA (Nagano Pref.), OUMI (Shiga Pref.), DANDAN (Ehime Pref.) and YUFU (Oita Pref.). Many of the monetary units are named after place or regional dialects. For example, KURIN and OUMI are from city names, KURIYAMA City and OUMI City. DANNY and ZURAA are used in Nagano as particles, and DANDAN means "little by little" in Japanese. Kato (2001), Morino (2001) and Maruyama and Morino (2001) give detailed information on these local currencies.

As suggested by Hiroi (2001), since the environment and caring have their own peculiar character, we could form a new community that links environment, well-being and economy by using such local currencies.

In this paper, based on two case studies which involve direct interviews with local residents (Tokyo and Niigata Prefectures), we clarify the system of local currencies and its effects on the participants and the communities.

## METHOD

As the local currency movement has been spreading, the number of local currency organizations has grown to about one hundred in 2001, and similar activities have been spreading continuously. Despite the many reports, there are very few articles/papers referring to these activities, so our research has been limited to some local reports and our original interviews.

First, we clarify what the local currencies are and

outline their purposes and systems. Second, we introduce our two case studies on COMO (Tokyo Metropolitan Area, conducted in November 2001) and DASUKE (Niigata Pref., conducted in April 2002), and describe the transactions.

## RESULTS AND DISCUSSION

An outline of the local currency movement follows.

### Purpose

The purpose of introducing local currencies differs somewhat with the community. For example, the purpose of COMO, OUMI and DASUKE are for the sake of reconstructing the vital community. DANNY, ZURAA and DANDAN aim to facilitate care for the elderly, and PEANUTS is for activation of local shopping areas.

### Systems

Local currency systems are described roughly as follows; when a resident approves of these plans, he/she registers and provides information to the secretariat by mail/telephone about what he/she can do or wishes to do. Table 1 shows an example of the service list. The registered service menu about "I CAN DO" includes such offers as "I can play chess," "I can lend a piece of farmland" or "I can teach how to play the guitar." On the other hand, the menu "I NEED" includes such offers as "I want someone to take me to the hospital and back by car," "I want someone to teach me flower arrangement" and "I want someone to help with elderly care and walk my dog." Then, coordinators make a match based on each residents' needs, setting up meetings and exchanging services and records. The member's currency balance returns to zero in one year. There is no way to build up an "account" by stockpiling currency. There are some cases in which the transactions can be carried out even with a combination of local currency and actual legal tender (e.g., OUMI).

### Case study

When and how are local currencies used? Here is an actual example of "COMO" and "DASUKE."

#### 1. COMO (Tokyo Metropolitan Area)

COMO has been introduced in Tama New Town, which is located southwest of Tokyo and has a population of 170 thousand people. About 30 years ago, Tama New Town was reclaimed on a large scale as a commuter town for the Tokyo Metropolitan area, but now the residents, who were mostly in thirties at that time, are growing older. New problems, such as "aging," are now developing. The Tama New Town Society was founded in 1997, and a part of the

community took a leading role in introducing a local currency called COMO.

Figure 1 shows "COMO." To participate in this project, one needs to pay 1,000 yen (about US\$7.5) as the entrance fee and 2,000 yen (about US\$15) as the annual membership fee. In exchange for these fees, one receives 10,000 COMO. Figure 2 shows the above-mentioned system. COMO has three kinds of units, which are 100, 500 and 1,000. The name COMO has been taken from the English words "common," "community" and "cosmos." During the experimental stage, it had 96 persons (as of May 2001), ranging from teenagers to those in their sixties. There were slightly more male than female participants. Ms. Uetsuki, a member of "team COMO," said, "Whoever wants to take part in COMO, first must be interviewed face-to-face with our members, because once he/she becomes a member, communication is almost entirely done by the highly anonymous internet. The most important thing for our organization is that we can trust each other and build trusting relationships among members, so we have an interview and hold

events/meetings regularly." Instead of a human coordinator, COMO has a PC coordinator to match mutual needs. When one wants to help, he/she checks the service list and calls directly. According to the list in its website, the members are composed of thirty-seven individual men, thirty-four individual women and two organizations at the present time. The average number of "I CAN DO" is 3.7 items per head, while "I NEED" is 2.4 items per head. Some of the menus are "priced" in advance by the offers. Some examples for men are "I can consult on matters of daily law issues (1,000 COMO)," "I can edit music CDs (500 COMO)," "I can tell you about NPO (200 COMO)," "I can introduce delicious cooking or restaurants all over the country (100 COMO)," those for women include "I can plan bus tours (500 COMO)" and "I can reserve places at firework festivals (1,500 COMO)."

The uniqueness of these local currencies is that the transactions between the community members do not require any money once the initial entrance and maintenance fees are paid. COMO is issued whenever a transaction takes places between members of the community, and the price is settled by the partici-

Table 1. The example of service menu list

Item	
Care, Cooking, Exercise, Help, Hobby, Housekeeping Language study, Music, Needlework, Personal computer,	
<b>Hobby</b>	
<b>I can do</b>	<b>I want to</b>
I can play the guitar I can handle a computer I can teach the ceramic art I know how to cook fish I clean the room	I want the partner of chat I need an assistant for caring I want my dog to take a walk I want to learn how to play magic I want a helper for chores

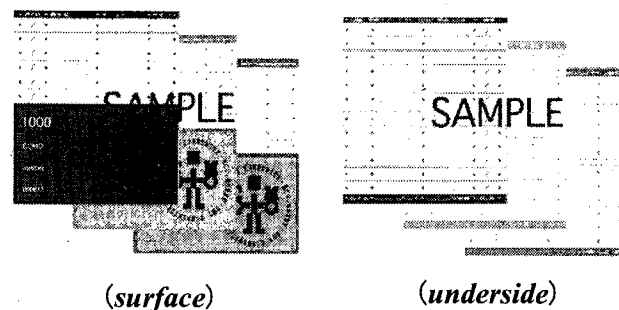


Fig. 1. The "COMO"

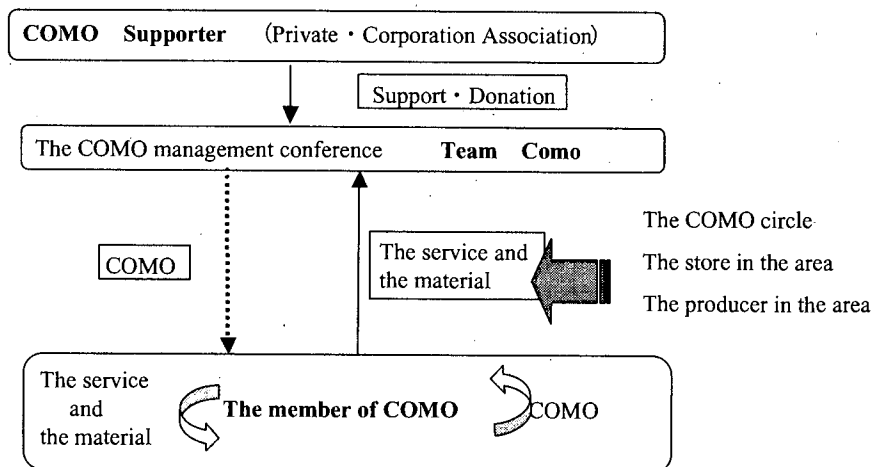


Fig. 2. System of "COMO"

月/日	誰から	メニュー	サイン
DATE	FROM WHO	WHAT	SIGN
例			
example			
10/21	横山真理さん	DODOの貸し出し	松原
10/21	Mari Yokoyama	the loan of DODO	Matsubara
•	•	•	•
•	•	•	•
•	•	•	•
•	•	•	•

Fig. 3. Record the transaction "COMO"

pants themselves. Thus, in an exchange priced at 50 COMO, the balance of member A increases by 50 COMO, while the balance of member B decreases by 50 COMO. Figure 3 shows how the above transaction is recorded. From left to right, the date the transaction was made, the name of the offered service, the specific content of the service, and the signatures.

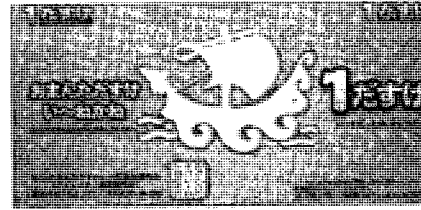
2. DASUKE (Niigata Prefecture)

DASUKE is the local currency introduced in Joetsu City, located in southwest Niigata Prefecture with a population of 130 thousand people. The Joetsu Town Management Organization (TMO) was founded in the Chamber of Commerce and Industry, and a section of the community took a leading role in introducing the local currency called DASUKE.

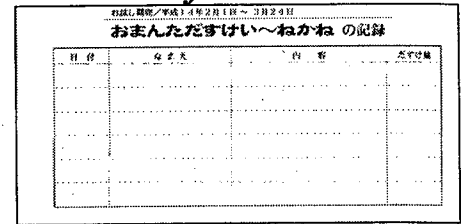
Figure 4 shows "DASUKE," a word that comes from the regional dialect in Joetsu City. It means "because," and "DASUKE" has only one kind of unit, 1 DASUKE. Every transaction equals one "DASUKE." By convention, 1 DASUKE is read "hito dasuke" in Japanese, which is the same pronunciation as the phrase meaning "to help one another." During the trial period, from February 1, 2002 to March 24, 2002, it had 120 participants.

The DASUKE system is as follows; if one supports the plan, he/she registers. A participant receives 10 sheets of DASUKE without paying any fee. Whenever one wants someone to help him/her, the rule is to visit the secretariat and fills out an application form. After that, the coordinator randomly telephones the offering persons to confirm that they are ready to offer something or not. If yes, someone who is eager to obtain help calls him/her directly. About 20 transactions took place during the trial period.

Mr. Terajima, the chief of the DASUKE system, said, "Our aim is to create democracy with a sense of participation within this community and make our town folk happy to live with their neighbors. Some



(Surface)



(underside)

Fig. 4. The "DASUKE"

signs of creating such a democracy are seen in everyday activities. For example, the menu "I CAN DO" and "I WANT TO" have changed from routine and ordinary matters to something exciting with a sense of game." By the DASUKE, recent "I CAN DO" menus include "chat friend," "go shopping for you," "clear away snow," "prune away off-shoots," "introduce a good sake," etc.

**Results**

The good results can be sampled from the off-hand remarks of participants; for example: "I've realized that even ordinary middle-aged housewives can play an active role in our community," "I've lived alone with my brother, but now I feel this community is like my extended family, and that we are really involved with each other," "I am devoted to "COMO" transactions because I want this huge array of invisible unpaid work, such as housekeeping, childbearing and the like, to be made visible by using "COMO"."

**CONCLUSION**

Since employees tend to live away from their places of work, which also leads to an increasing number of nuclear families, single households, and households with aged persons, the ties to the community which bind each family have been gradually weakening. There are some communities which have already introduced systems for regenerating the community, such as age-integrated centers or shared facilities, local currency and cross-generation interaction programs.

Since local communities have different aging and unemployment ratios, and differing needs of their re-

sidents, it depends totally on each community how to design the kind of program for community well-being which should help make for a more affluent and comfortable society. The regeneration of community power is one of the most urgent issues Japan faces. In the 21st century, due to the low economic growth and the rise of consumer consciousness, our concern is directed to our ordinary daily life and the area of everyday living. It will be the case that community is the forth subjects of economic added to the household, enterprise and a state.

We know that in the Edo period, there were various mutual aid customs, such as "Temagae," "Tanomoshikou" and "Yui," which were used by people to help each other with their rice-farming work in rural areas partly because of the needs for a certain manpower at the same time. Making the best use of the contemporary "Temagae," we should develop active communities composed of dependent persons.

Japan and many other countries face rapid decreases in future population because of the low fertility rate. And we consider that the Japanese experience, that is to say, reengaging and revitalizing the community using local currencies, can provide other countries with greatly helpful information. We expect all citizens, both male and female, the younger and the elder, will be able to live the good life by making their best contributions to society. We are surely convinced that the local currencies can play an important role in making this great change, and the circulation of local currencies do create a new value in the world.

Primarily, money has been regarded as a means of exchange, not as savings or for speculation. With local currencies having only the function of exchange, we can provide goods and services whenever needed.

They have enormous potential to broaden the reciprocal relationships among the local community without paying a legal tender. For this reason, local currencies also have potential to shift our daily life from the excessively market-oriented life to a more human livelihood, and indeed to strengthen the identity of the community itself with a sense of game.

By analyzing the transaction records through local currencies, we might find the basic materials for evaluating unpaid work, such as housekeeping, informal childcare and elderly care. We also expect that we can change our dry society to a vital and organically connected one by using the local currencies.

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## 地域通貨；世代間を結び、地域を活性化させる有益なツール

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同じ地域内に生活していても，単に挨拶をかわすだけではなく，時間・空間を共にするような世代間交流は今日あまり見られなくなっている．年齢や属性の異なる多世代が交流する世代間交流をはかる目的で，近年，注目されているものに「地域通貨」がある．地域通貨は法定通貨ではなく，若いものも年老いたものも互いに自発的に交流するための道具，である．例えば，クリン（北海道栗山町），おうみ（滋賀県近江），ピーナッツ（千葉），だすけ（新潟）やだんだん（愛媛県）などがある．その仕組み（方法）は，これらシステムに賛同した住民が，まず登録し，自分ができることや自分がしてほしいことを電話かファクシミリで事務局に届ける．農園を貸したり，在宅介護の手伝いをしたり，ギターの弾き方を教えたりするサービスを提供したり，受けたりすることができる．コーディネーターがそれぞれのニーズをもとにマッチングさせ，住民同士が関わりあう場を設け，サービスを交換し，記録する．地域の商店街で法定通貨とあわせて使うことができる地域もある（例えば，おうみ）．われわれは，地域通貨というひとつの新しいツールを用いて地域の活性化を図ろうとしているいくつかの自治体の事例を紹介する．地域通貨は，地域を再構築したり，再び活性化ある地域にかえていく可能性を持つ，と考える．

キーワード：地域通貨，コミュニティ，世代間交流，世代間の再結合．