

Alternative currencies, community support and social cohesion: why the Okinawan moai (模合) is closer to an informal social policy mechanism than to a standard ROSCA

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Abstract

To challenge the notion of the Okinawan moai as a Rotating Saving and Credit Association, this article provides a short overview of the practice before reflecting on an interesting pattern. While moai has been phased out in most of Japan, it persists in some areas where, incidentally, life expectancy is higher than the rest of the country (and of much of the rest of the world). Expanding upon the idea that moai's main function is social rather than economic makes it possible to suggest the existence of alternative currencies that, although less tangible than money, have a major role in the people's lives, create mutual dependency and ultimately enhance people's wealth, intended here to refer not to economic wealth but also in a more inclusive or socially mediated manner including social relations, happiness, a sense of protection and so on.

Keywords

Moai, Okinawa, Social cohesion, Alternative currencies, Informal social policies, Community support, Rotating Savings and Credit Associations (ROSCAs), Social welfare mechanisms, Longevity, Cultural practices in Japan.

Rotating Saving and Credit Associations are a worldwide phenomenon that can be found in various forms across the globe, with the pooling of small amounts of money that is then borrowed by one of the participants as a common identifier. The Okinawan moai is usually included in this category. However, this article challenges this assumption, suggesting that the social realm of moai goes well beyond its economic dimension, more resembling a social support mechanism. Spanning up to 60-70 years, moai gives continuity to an economic practice and embeds it in a social occasion (namely a regular meeting in an izakaya or restaurant where people eat, drink and have fun together). Moai is embedded in trust, dependency and long-standing friendship between members that is likely to be extremely useful in later years, when people of an older age are at a greater risk of experiencing solitude and separation from family (such as through the death of a partner, children moving to another place and/or declining health).

Introduction: ‘moai evenings’

It is 7pm in Ishigaki, one of the southmost islands of the Okinawa archipelago in Japan. People start crowding local izakayas (居酒屋) for an evening of eating snacks and drinking with friends or colleagues. Groups are generally small, but the casual observer would notice a deviation from this pattern. A group of friends, all aged in their late 60s, is loudly chatting and eating and seems to be particularly at ease with one another, as though they were all lifelong friends. They chat, eat, drink and laugh until the end of the evening, at which point everyone puts 10.000 yen (around 80 euros) on the table. This sum is not intended to pay for the dinner, which is paid for separately and individually. Instead, bills pile up in the middle of the table and a short negotiation starts, after which the money is collected by one of the diners, who will use it to pay for some urgent or important expenses. If you ever come across such a scene in Okinawa, you’ve just witnessed what we could call a ‘moai evening’¹.

The term moai (模合) is composed of two kanji. The first, 模, refers to imitation or reproduction; the second, 合, means meeting or coming together.² As such, the kanji meaning can be taken as ‘reproduced (/repeated) meetings’. Participants often enter a moai at an early

¹ A summary of the evening can be viewed in a reportage available at: <https://www3.nhk.or.jp/lnews/okinawa/20240205/5090026557.html>

² Some colleagues suggest that, although the kanji character for ‘模合’ is an applied character from its modern use, the original word may very well be ‘moyai’, and that this word ‘moyai (舫い)’ or the verb moyau refer to ‘tie’ (such as a ship to land). This phonetic language of ‘moyai’, written as ‘模合’, has then become moai. There are also references to Moai as an ‘event’, <https://kotobank.jp/word/模合-874282>

age and continue throughout the course of their life. Members come together regularly to socialise and pool money, and one or two members of the group bring home an amount of cash they would not be able to save in such a short time. The next time, those who have benefited are expected to contribute money without taking any, until all members of the moai have benefited from the scheme. Of course, exceptions exist, such as a member who undergoes an unexpected hardship twice in a short period of time. In addition, there are (court) cases where one or more members is charged with having abused the scheme (模合崩れ ‘moai kuzure’: rupture). But the idea is that this is a scheme based on rotation and sharing. In the long term, what you contribute through small payments should be equivalent to what you receive in total.

In principle, there is no contract linking these people together. Accountants are kept in special books called moaichoubou³ or moaichou (模合帳簿), but there is hardly a contractual relationship. It is rather a moral obligation or commitment to reciprocity, since leaving the scheme before paying back what you have already received is not honourable and you will probably spoil your reputation with the group.

Rotating savings and credit associations (ROSCAs) exist across the globe and have been included in Ledeneva’s *Global Encyclopaedia of Informality*⁴, from Latin America (tandas) to East Africa (chamas), South Korea (gye)⁵ and Vietnam (hụi)⁶. They have attracted increasing scientific attention in recent years and informed interesting comparisons between Japanese regions, as well as with other parts of the world.⁷ They are especially welcome in situations where access to financial credit is problematic, such as when banks do not lend small loans easily, or where interest rates are excessively high so that ROSCA lending can be thought of as ‘the poor man’s bank’. Bouman⁸ considers that such groups comprise a space in which money is not idle for long but changes hands rapidly, satisfying both local consumption and production needs.

However, an exploration of moai also allows us to further explore the relationship between informality and social policy. Moai is an example of a social support mechanism that,

³ They can be seen here: <http://www.dee-okinawa.com/koneta/2014/09/moai.html>

⁴ LEDENEVA, Alena (ed). *The Global Encyclopaedia of Informality*. London: UCL Press, 2018.

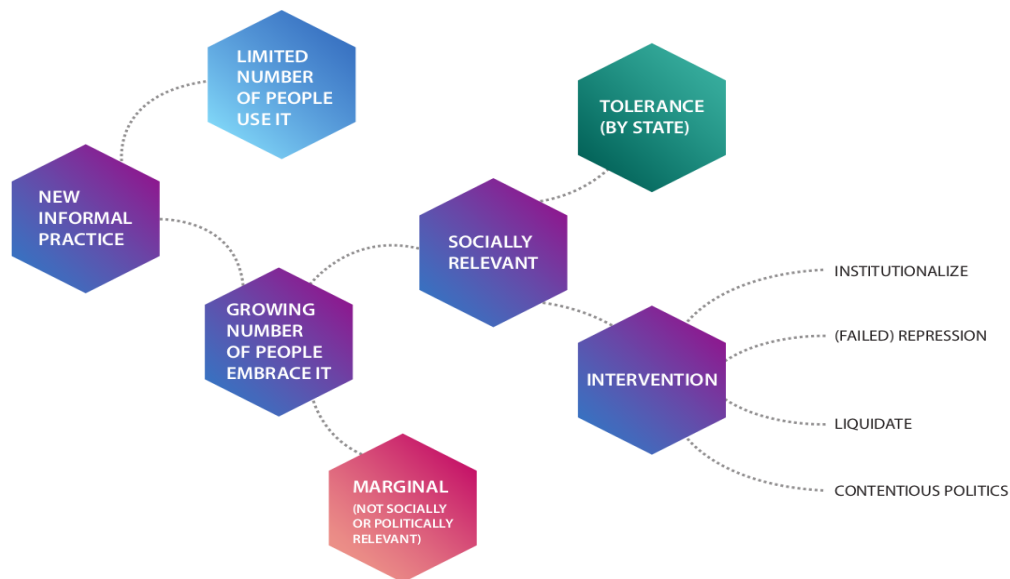
⁵ 契 (kei) is allegedly similar in spirit to the Okinawan one (Okinawa – Korea Comparative Culture Study Group, 2001). In general, comparisons have been proposed within the East and Southeast Asia region to explore similarities as, for instance, in Onda (2015) or within the Okinawa area (Hirano, 2023).

⁶ A number of these examples are explained in the *Global Encyclopaedia of Informality*, edited by Alena Ledeneva (2018).

⁷ HIRANO 2011, HIWATARI 2016, ONDA 2015.

⁸ BOUMAN, Frits JA. Indigenous savings and credit societies in the developing world. In: *Rural Financial Markets in Developing Countries*. 1983. p. 262-268.

born informally, is eventually endorsed by the state and recognised as enhancing the welfare of some of its citizens. As suggested in Polese⁹, practices that are born informal can be ignored, challenged or “purchased” by the state as shown in the “institutionalization” option of figure 1 below.



This latter happens when there is an understanding that the practice is somehow benefiting the society. In moai’s case, the practice was born as an economic one to gain faster access to extra cash. With the consolidation of financial institutions in Japan, this function has been overlooked in favour of a social one. Moai is, in many respects, one of the best remedies to solitude that, it has been proven, can kill as much as physical diseases¹⁰.

It is therefore intriguing that apparently similar practices have followed opposite paths in the same country. By the end of the 20th century, moai was phased out in Mainland Japan whereas in Okinawa it became a regulated and protected practice. Hiwatari¹¹ has put forward a path dependency explanation, whereby societies with horizontal relational structures support, or sometimes encourage, peer-to-peer self-aid organisations.¹² A competing explanation is put

⁹ POLESE, Abel. *Limits of a Post-Soviet State: How Informality Replaces, Renegotiates and Reshapes Governance in Post-Soviet Ukraine*, Stuttgart: Ibidem Verlag/Columbia University Press: 2016.

¹⁰ Ó LUANAIGH and LAWLOR 2008; LUO et al. 2012.

¹¹ HIWATARI, Masato. Comparative Study on Self-Governing Organizations: The “Mahalla” in Uzbekistan and the “Mura” in Japan” in Abudrakhmanov, K. et al. eds., *Systemic Transformation and Sustainable Human Development: The Case of Uzbekistan*. Jakarta: Gunadarma Publisher, 2016:150-162.

¹² For one thing, by the 1930s, Japan witnessed the establishment of formal credit unions and industrial associations rooted in village structures and the transition was allegedly smoother in regions where vertical

forward by scholars emphasising the role of agency in the consolidation of moai schemes, attributing the role of the association to social cohesion between friends¹³, akin to that found in sports associations, for instance¹⁴.

Acknowledging the role of structure-based and path dependency explanations, the main focus here is the societal agency allowing some structures to remain in place and somehow supplement, or even ‘bypass the state’.¹⁵ Moai was born as a mutual support mechanism and its underlying logic was mostly economic, based on inter-dependence and reciprocity that embeds social relations in economic logics. However, when the importance of economic factors shrinks, for instance through finance and credit becoming more widely accessible, moai’s social function continues to thrive. Starting from Gudeman’s separation between the market and society realms¹⁶, we know that, while some transactions exist mostly for economic gains, others find their *raison d’etre* in social mechanisms of support, reciprocity and dependence that can tell a lot about some segments of Japanese society. Rather than regarding the two realms as separate, I see them as two ends of a spectrum. Each transaction embeds, and is grounded on, both social and economic characteristics. Some have a larger market or economic component, whereas in others the social aspect overshadows others. Money sharing could moreover be an excuse for people to come together and enjoy each other’s company, which is a remedy to solitude especially at a later age. This idea is corroborated by other authors regarding moai as a social cohesion mechanism¹⁷ whose spectrum of functions is much broader and, in opposition to most other ROSCAs, much longer in lifespan.

The importance of some ROSCAs therefore goes well beyond their economic meaning and encompasses elements emphasised by scholars, such as social bonding and trust,¹⁸

patrilineal relationships and strong village cohesion prevailed. By contrast, areas featuring weaker vertical ties and stronger horizontal relationships, informal structures, epitomised by ROSCAs, remained robust. (Hiwatari, 2016).

¹³ HIRANO, Misa. Okinawa no moai dai kenkyū: Moai o meguru okane, tasukeai, shinboku no jinruigaku Okinawa’s Moai University Study: Anthropology of Money, Help, and Friendship over Moai. (沖縄のもあい大研究 模合をめぐるお金、助け合い、親睦の人類学』平野 (野元) 美佐著) Okinawa: Borderlink, 2023.

¹⁴ ONDA, Morio. Mutual Help Society of East Asia: A Comparison of Mutual Help Networks in Japan, South Korea, China and Taiwan. *Ryutsu Keizai University Faculty of Sociology Series* 2015, 26(1): 61-97 (恩田 守雄 (2015) 東アジアの互助社会 —日本と韓国,中国,台湾との互助ネットワークの比較— 26(1): 61-97 - 2015-10.

¹⁵ POLESE, Abel. What is informality?(mapping)“the art of bypassing the state” in Eurasian spaces-and beyond. *Eurasian Geography and Economics*, 2023, 64.3: 322-364.

¹⁶ GUDEMAN, Stephen. *The Anthropology of Economy: Community, Market, and Culture*. Cambridge: Cambridge University Press, 2015.

¹⁷ ONDA, 2011, 2015

¹⁸ De SOTO, 1989; LEDENEVA, 2010; OSTROM, 1990; PUTNAM, 2000; SCOTT, 1976

community cooperation,¹⁹ reciprocity and mutual support²⁰ and reinforcing social norms.²¹ These considerations comprise the origins of this article and may be a good starting point to understand the entanglement of formal and non-formal practices in Japan (or at least in Okinawa) as pointed out in the next section, claiming that moai can be regarded in a social policy framework where the relationship with money is secondary to the benefits that the society expects from these transactions. This is then followed by a discussion on the degree to which moai can be considered a ROSCA. Following this, a reflection on the social function of moai allows us to discuss the public policy aspect of informal practices and thereby link ROSCAs to informality theory.

The place of moai in Japan and in informality theory

Moai is in no way unique to Japan or the Okinawan archipelago, or nearby island chains such as Amami²². It is a practice that has also been observed in Korea, Vietnam and mainland in Japan, where it is more frequently called mujin (無尽). Tanomoshiko (頼母子) is another name, and its function was to provide financial support in areas or spheres of business that were not fully supported by the banking sector.

Mentions of moai or similar phenomena can be found already in Ryukyu Kingdom during the 18th century.²³ Moai would be used for the provision and joint production of labour and foodstuffs such as agricultural products²⁴. Other mentions from mainland Japan refer to tasukeai (助け合い), referring to cooperation, mutual aid or support. Regional differences exist and they are driven by local languages or dialects or have a slightly different dynamic based on cultural nuances.²⁵ Moai remains, however, the most common term in Okinawa²⁶ to indicate

¹⁹ HIRSCHMAN, 1970.

²⁰ APPADURAI, 1988; BANDEJI, 2008; LEVI-STRAUSS, 1949; MAUSS, 1925; WEINER, 1992.

²¹ POLANYI, 1944; MALINOWSKI, 1922; GEERTZ, 1973.

²² HIRANO, 2023; ONDA, 2011.

²³ Okinawa Encyclopaedia, 1983.

²⁴ WATANABE, Yoshio (ed.) "Okinawa Folklore Dictionary", Yoshikawa Kobunkan, 2008 (渡邊欣雄他 ()、2008、『沖縄民俗辞典』、吉川弘文館 pp. p502. 「ムエー」, p. 502; Urban Life Research Project Okinawa Team. "49 Rules for Becoming a Real Okinawan", Chukey Publishing, 2009:94 (都会生活研究プロジェクト 沖縄チーム、2009、『沖縄ルールリアル沖縄人になるための49のルール』、中経出版 p. 94)

²⁵ ONDA, Morio. Community development through mutual aid society and sports. *Journal of the Faculty of Sociology, Ryutsu Keizai University*. 2011, 42(3): 1-22 (恩田 守雄 (2011) 互助社会とスポーツを通じた地域づくり. 社会学部論叢刊行会 編 21(2) (通号 42) 2011.3)

²⁶ MORROW, Chika. *Does Participation in Moai Affect Individual-level Social Capital or Mental Health in Okinawa?* (unpublished manuscript), MA Thesis, 2020.

an organisation supporting ‘raising funds for new businesses, architecture, land purchases, going on to higher education, travel’.²⁷

During Post-war financial recovery moai remained important and, due to lack of availability of local currency, even sometimes organised in USD.²⁸ In Okinawa, it is regarded as a means to support business, construction, travel and education²⁹ as well as a means of support for Japanese émigrées.³⁰ However, in 2015, the Mujin Industry Law (無尽業法) was adopted with the goal of pushing people towards more formal forms of financial dependency, such as banks or money-loan institutions. The phasing out of moai was not totally successful and, in some cases, the practice was informally maintained. In other words, over the course of the 20th century and into the early 21st, the practice of moai took two separate directions in Japan. Where mainland Japan endeavoured to phase out the practice, Okinawa created mechanisms to support and monitor moai.³¹ In 2017 the ‘Moai Management Rule’ (模合取締規則) was adopted by the Okinawa Prefecture and thereafter the practice went in two divergent directions. At least officially, Japan phased out the practice and discouraged citizens from using it. Almost at the same time, the practice became protected and regulated in Okinawa.

As argued by Hiwatari³² (and confirmed during our written exchanges), other parts of Japan, especially those with horizontal power structures, remained fertile ground for moai-like schemes. For instance, on the blueprint of moai, my colleague Professor Kenta Goto (in personal communication) recently mentioned the existence of ‘Yui’ (結 to ‘tie’, or ‘knot together’), a sort of reciprocal labour pooling mechanism that you can tap into when your labour demand suddenly surges, which often happens during the harvesting of particular crops such as rice - but you are expected to reciprocate by helping out others when the need arises.³³ Kagoshima was one area in which such practices have been observed but there are also reports

²⁷ Ryukyu Government Cultural Property Protection Committee. "Okinawa Cultural History Encyclopedia", Tokyodo Publishing, 1972:382.

²⁸ HIRANO, Misa. Okinawa no moai dai kenkyū: Moai o meguru okane, tasukeai, shinboku no jinruigaku Okinawa's Moai University Study: Anthropology of Money, Help, and Friendship over Moai. (沖繩のもあい大研究 模合をめぐるお金、助け合い、親睦の人類学』平野 (野元) 美佐著) Okinawa: Borderlink, 2023.

²⁹ Okinawa Cultural History Dictionary, 1972.

³⁰ WATANABE, Yoshio (ed.) "Okinawa Folklore Dictionary", Yoshikawa Kobunkan, 2008 (渡邊欣雄他 (編))、2008、『沖繩民俗辞典』、吉川弘文館 p.502. 「ムエー」)

³¹ Okinawa Reference Book, 1983, p. 648.

³² HIWATARI, Masato. Comparative Study on Self-Governing Organizations: The “Mahalla” in Uzbekistan and the “Mura” in Japan” in Abudrakhmanov, K. et al. eds., *Systemic Transformation and Sustainable Human Development: The Case of Uzbekistan*. Jakarta: Gunadarma Publisher, 2016:150-162.

³³ POLESE, Abel. What is informality?(mapping)“the art of bypassing the state” in Eurasian spaces-and beyond. *Eurasian Geography and Economics*, 2023, 64.3: 322-364.

from Yamanashi Prefecture of the re-emergence of moai-like schemes as social support mechanisms to look forward to but also to rely in case of need,³⁴ for instance used for food establishments.³⁵ Likewise, the number of recorded informal practices in Japan is only growing and refers to an expanding span of situations such as aidagara (間柄 - relationship), dangou (談合 - collusive bidding), jinmyaku (人脈 - personal connections) and okurimono no shūkan (贈り物の償還 - gift-exchange) mentioned in *the Global Encyclopaedia of Informality*.³⁶ Still, economic-functionalistic, materialistic or short-term views tend to prevail when analysing the reasons and evolution of informal practices, a series of views that do not necessarily apply to moai here but more in general to the informal economy and for further studies.

Some divergence from functional views appears in Nelson³⁷, regarding moai as a sort of ‘moral economy’ that still operates within the system of modern globalised capitalism. Another interpretative framework could be drawn by looking at a recent investigation on moai. The Blue Zone project focused on areas of the world in which people exhibit superlongevity, with Okinawa being one region included in the study (National Geographic and New York Times). The Blue Zone project added to the growing body of evidence that loneliness is as mortal as traditional diseases,³⁸ which researchers also positing that the main cure for loneliness is company, comradeship, friends and family to socialise with regularly.

If moai is useful not only financially but at the social level, why has mainland Japan hurriedly attempted to phase the practice out while Okinawa is simultaneously holding onto it? A general answer could simply be ‘priorities’. If you put development of the economy at the centre of everything, moai makes little if any sense. Money lending institutions in Japan work relatively well, welfare is well distributed and social protection mechanisms are well-developed. Moai can easily be seen as the remainder of a romantic but obsolete world that could easily be of hindrance to economic development. If so, the choice to phase it out and replace it with formal mechanisms is fully rational. By contrast, if you consider welfare not only as measured in terms of economic wealth but rather as an aggregate of material and

³⁴ Yamanashi kenmin ga tanoshimi ni shite iru "mujin" no shūkan tte ittai nani? 山梨県民が楽しみにしている「無尽」の習慣って一体何? What exactly is the 'mujin' habit that Yamanashi residents are looking forward to? Available from: <https://news.mynavi.jp/article/20130414-a027/>

³⁵ Mynavi news. *What is the "inexhaustible" custom that Yamanashi residents are looking forward to?* [online] 2013. Available at <https://news.mynavi.jp/article/20130414-a027/>

³⁶ LEDENEVA, Alena (ed). *The Global Encyclopaedia of Informality*. London: UCL Press, 2018.

³⁷ NELSON, Christopher T. Capitalism, Culture and the Okinawan Moai. *The Journal of Pacific Asia*, 2001, 7: 15-26.

³⁸ WANG, Fan, et al. A systematic review and meta-analysis of 90 cohort studies of social isolation, loneliness and mortality. *Nature human behaviour*, 2023, 7.8: 1307-1319.

spiritual assets, then moai may be one of the means used to keep people healthy, happy and connected to a wider social circle. However, the question may as well be, rather than structure versus agency, about but structure within (or around) agency.

In a recent chapter comparing self-governing units in Japan and Uzbekistan, Hiwatari³⁹ discussed the Japanese institution of mura (village) as a self-governing unit that is nevertheless managed in different ways. Moai and similar schemes (Hirata compares it to ‘gap’ in Uzbekistan) rest on a horizontal relational structure that is not necessarily the norm in Japan. However, Kagoshima and Okinawa (where moai practices are more visible) exhibit bi-generational kinship patterns.⁴⁰ In contrast, areas where social relations were based on vertical relationships such as the institution of the mura (村 - village) were usually characterised by patrilineal kinship and firstborn inheritance that favoured the impersonality of relationships and a stronger reliance on central power (and therefore formal structures, including financial ones).

It has been suggested that, under a path dependency angle⁴¹ transformation of informal relations into credit unions in Japan was more straightforward in regions where vertical patrilineal relationships and strong village cohesion prevailed. Conversely, in areas characterised by weaker vertical ties and stronger horizontal relationships, informal structures, epitomised by ROSCAs, remained robust. For instance, the Kagoshima area tended to stick to informal structures (i.e. Mujin and Tanomoshiko) while witnessing a low adoption of credit unions. People accustomed to hierarchical structures and to relying more on the state may come to believe that moai-like structures are not needed, unless there is no alternative.

³⁹ HIWATARI, Masato. Comparative Study on Self-Governing Organizations: The “Mahalla” in Uzbekistan and the “Mura” in Japan” in Abudrakhmanov, K. et al. eds., *Systemic Transformation and Sustainable Human Development: The Case of Uzbekistan*. Jakarta: Gunadarma Publisher, 2016:150-162.

⁴⁰ Kagoshima was notable for practices such as inheritance by the youngest child and equitable inheritance, fostering horizontal community relationships. In Okinawa, although less documented, it is plausible that a society with bi-genealogical relationships existed prior to the introduction of Confucian culture (Hirata 2024, personal communication).

⁴¹ MORRISON, Claudio. *A Russian Factory Enters the Market Economy*. London: Routledge, 2007.

Reflections on economic versus social ROSCAs: how much of a ROSCA is moai?

There exists an array of diverse rotating saving and credit associations with very similar characteristics.⁴² A group of people contribute to a common pool each month (or at predetermined intervals), and the funds are distributed to the individuals most in need. Even though they would no longer receive funds from the pool until everyone else had at least once benefited from the scheme, the same person would continue to contribute to it over the following months. There are of course exceptions and immoral behaviours, such as people refusing or delaying their payments, claiming they have no money this month or simply disappearing or changing their place of residence. However, given the regularity and the continuity ROSCA display, these are likely to be relatively rare or sporadic situations in a scheme that often functions so as to replace credit and financial institutions.

The dynamic of a moai shows no apparent difference. It is a mechanism to collect cash and loan it, interest-free, to whoever in the group needs it. For example, if 12 members meet and every one of them places 10.000 yen into the pool, there is 120.000 yen (1.000 euros) that can be given to somebody (or two people may share it, assuming both are out of luck). At the next gathering of the group, everybody will pay a similar sum and another person will benefit.⁴³

In this regard, the pattern of moai is similar to most ROSCAs. However, moai stands out both for its friendly atmosphere and the fact that commitment to the plan can last more than half a century. Moreover, moai in some areas is governed and protected by laws, which is a state of events found only in Okinawa. Banks have a special field on their forms where members can enter the amount of ‘moai’, and moai bookkeeping notebooks⁴⁴ are available for purchase at stationery stores.⁴⁵ What is equally special in the Japanese case is that members of moai do not just come to give money towards a common pool; they also incorporate this payment into a social event, which is not typically the case in other ROSCA schemes. Members

⁴² Scientists sometimes deceive themselves into believing that they have discovered something unique, and I ended up fitting this description. When two colleagues approached me with the idea of writing a piece on the Albanian *loteria* for the *Global Encyclopaedia of Informality* (Imami, Rama and Polese 2018), we kept the belief that this scheme was unique until we prepared an article that, much to our surprise, reviewers asked us to compare to other schemes (Imami, Rama and Polese 2020). Even after its publication, we received messages by scholars from other parts of the world sharing their experience with similar credit rotation schemes. Eventually, what we deemed somehow unique turned out to be an already well-developed field of study.

⁴³ YONA, Tatekame. *Moai of Okinawa: Gently Explanation, Yield of Moai*. Okinawa Bunkyo Publishing, 1975.

⁴⁴ The content of such books can be seen at: <http://www.dee-okinawa.com/koneta/2014/09/moai.html>

⁴⁵ SHIMOKAWA, Yuji. "Okinawa that I fell in love with more", Futabasha, 2006:144 (下川祐治、好きになっちゃった編集部、2006、『もっと好きになっちゃった沖縄』、双葉社 pp. 144)

of a moai meet for the entire evening, possibly in an *izakaya*⁴⁶ where they eat and drink together. Only at the end of the socialising do they then move to business, take out the cash and pool it. One of the members will then take the money and use it. How to select this person depends upon the groups of people, on their internal rules but also on exceptional circumstances. If you were supposed to get your share three months from now but a typhoon has destroyed your roof, you might be move ahead in the “queue”.

Mingling with old friends once or twice a month is a widespread practice across the globe. Likewise, ROSCA schemes are popular in various parts of the world. Moai merges these two habits into a unique commitment that is not only economic but also social (you gain friends for life) and moral (you support others, others support you). If you feel tired after a working day, you might decide to skip dinner with friends that you had planned weeks in advance. You can inform your friends and they will most likely understand. But if you are expected to join a moai gathering to pay back some money (into the pool), the pressure to join the dinner mounts. You do not want to be perceived as the member who produced a banal excuse to skip a payment to the community of friends. Besides, these are your long-time friends, and you do not want to feel you are betraying them.

Alternative arrangements can be found. If you were hospitalised, you will most likely be excused. Even if you had a last-minute impediment, you can skip the meeting. But the moral cost of cancelling your participation increases when a combination of friendship and financial obligations are on the line. Such a combination raises the bar of the socially acceptable and keeps meetings populated and lively. For one thing, even if you're tired, once you enter a place where all your friends are waiting for you, chances are that you will, in spite of your tiredness, enjoy the evening and come home with new energy, as well as memories with your friends that will keep you positive and going until the next meeting. By force of this, the main significance of moai for many could be social rather than economic. Or better, it starts as a financial cooperation mechanism that gradually shifts. Once this continues for 20, 30 and more years, it turns into a natural remedy against loneliness or depression. Moai is indeed a long-term association, with some starting during school years and sometimes continuing it for over 70 years, thus impacting social bonding, friendship, trust and reliability, in addition to creating a dependency and reciprocity habit. Psychological circumstances brought about by depression

⁴⁶ Izakaya (居酒屋) is a place between a bar and a café where dishes and titbits are generally washed down with alcohol.

and seclusion has been supposed to be pretty much as lethal as other organic illnesses and moai is conceivably one of the “regular drugs” to guard against it. Accordingly, the practice has fascinated researchers intrigued by its consequences for mental and actual wellbeing, ascribing the longevity of Okinawans among other things to their commitment to engage in such lifelong schemes⁴⁷.

ROSCAs can also be seasonally dependent. There are cases of sharing harvesting or restaurant workers that will go to the field, or to the business that needs more workforce in a given moment, with the advantage that workers get hired year-round, but business owners will pay them only when they actually work. This generates stronger bonds, since workers can count on regular employment, just in different places, and business owners can limit their costs. A similar approach is maintained in the ‘money in a basket’ practice in Vietnam⁴⁸, with the difference that it is done in a single place around food. Sellers always gather in the same point and bring ingredients to prepare meals. The sellers print a menu with the options of all foods prepared in the place. If two customers sit at one table and want something that the person has not prepared, they will borrow it from another stand and pay them later (or exchange it against something that the other seller needs and that they have prepared). This is at the base of a food court or a multi-kitchen restaurant. Go with your friends, order what you want even if completely different things, and the seller will find a way to deliver everything to your table.

Other institutions follow a similar logic, including hawala,⁴⁹ a peer-to-peer money transfer practice in the Islamic world, which shares striking similarities with the principle used by WISE to transfer money across countries with minimal expenses. This is done as a sideline or moonlighting activity but also uses money to construct bonds between people. The relationship is economic but encompasses the creation of networks of trust, internal justice and a system of reputation that is necessary. In other words, to be entrusted with money, you need to earn trust and reputation within a certain community. Schramm and Taube⁵⁰ see it as a sort of club arrangement that bypasses national laws but is nonetheless subject to a number of local

⁴⁷ MORROW, Chika. *Does Participation in Moai Affect Individual-level Social Capital or Mental Health in Okinawa?* (unpublished manuscript), MA Thesis, 2020.

MORROW, Chika. *Moai: the economy of trust*. [online] Medium, 2019. Available at <https://medium.com/@chicamorrow/moai-the-economy-of-trust-4c26f9e2e8f1>

⁴⁸ POLESE, Abel; KOVÁCS, Borbála; JANCSICS, David. Informality ‘in spite of’ or ‘beyond’ the state: some evidence from Hungary and Romania. *European Societies*, 2018, 20.2: 207-235.

⁴⁹ SCHRAMM and TAUBE. 2003.

⁵⁰ SCHRAMM, Matthias; TAUBE, Markus. Evolution and institutional foundation of the hawala financial system. *International review of financial analysis*, 2003, 12.4: 405-420.

and informal rules and based on trust and social and religious embeddedness within a community.

Functionalist logic seems the main lens through which ROSCAs are usually explained. It has been suggested that this is also family-proof in the sense that, if money is not in the house, family members cannot borrow.⁵¹ Geertz's seminal work⁵² on ROSCAs conceptualised them as 'an "intermediate" institution growing up within peasant social structure, to harmonize agrarian economic patterns with commercial ones, to act as a bridge between peasant and trader attitudes toward money and its uses.' Some Brazilian schemes go as far as bringing together people with no previous relationship⁵³, sometimes leading to the development of mutual trust and personal or commercial relations. This is by far not unique and forms the basis of a seminal study in anthropology titled 'money makes us relatives'⁵⁴, which emphasised that money can be the entry point but can then develop into networks of trust, reliance and mutual dependence. In other words, corroborating Gudeman's distinction between market and society⁵⁵, it can be said that at the basis of every relationship you have an economic need, but in some cases these schemes evolve beyond their economic significance to develop a social, societal or even insurance meaning, which is the case of moai.

It could therefore be said that ROSCAs may engage with two major realms to different extents: one is the mere economic transaction, the other is the social bonding that emerges from the economic interactions. A major difference between moai and the majority of its counterparts is the duration but also the intention of the scheme. In moai, money is important but not vital, an assertion that can be deduced through two things. First, the act of coming together and pooling money is embedded in a community ritual. People do not just share money, which could be done through an app or a broker. They come together socially and, equally important, they do impose any timeframes; moai does not end once everyone has received what they've paid into the pool but continues seamlessly. As such, there is no purely economic or purely social ROSCA. Rather, each of them hosts the two components at different levels. If we imagine a spectrum, at its extreme we would have the ideal type of purely

⁵¹ RUTHERFORD, 2000.

⁵² GEERTZ, Clifford. The rotating credit association: A "middle rung" in development. *Economic development and cultural change*, 1962, 10.3: 241-263.

⁵³ Banco Central do Brasil. *Relatorio de inclusao financeira no. 3*, 2015. Available from: <https://www.bcb.gov.br/Nor/reincfin/RIF2015.pdf>

⁵⁴ WHITE, Jenny B. *Money makes us relatives: women's labor in urban Turkey*. Routledge, 2004.

⁵⁵ GUDEMAN, Stephen. *The Anthropology of Economy: Community, Market, and Culture*. Cambridge: Cambridge University Press, 2015.

economic ROSCA and at the other a purely social one. Many will fall closer to the economic end and their very significance will be economic before becoming social. Some others will exist mostly for the sake of social relations and its economic component will not be as important as the social one, a consequence of which is something we discuss further in the next section.

From micro to macro governance: conceptualising broader forms of welfare

Moai could be defined as an economic-born scheme grounded on the necessity to have access to cash or credit, originating in an economic realm, that has evolved into a social cohesion element. In a land where access to credit and financial institution is no longer a challenge, an informal scheme allowing you to have access to money might sound anachronistic or obsolete. Moai rests on both a path dependency putting horizontal relations forward in some areas of the country⁵⁶ as well as the tacit acknowledgment of its role as a mechanism allowing people to connect, avoid solitude and depression through a rotating mechanism that makes them feel useful, appreciated and reflect on the social foundations of ROSCAs. But its theoretical importance goes well beyond economic aspects and allows us to rediscover the social importance of welfare and revisit the welfare state in a post-economistic view. Human interaction is based on a variety of currencies of which only money is tangible. Others, such as respect, reputation, care and embeddedness have an equally important function even as these are often downplayed.

The primary goal of a post-Weberian state is to look after its citizens' welfare. This is not just an ideological commitment but a pragmatic one. Healthy and educated citizens can perform more complex tasks and work until their retirement. Devoted citizens are easier to convince to follow state rules and to integrate into a society or imagined community. Finally, devoted citizens, happy with their social contract, are more willing to go the extra mile for the sake of their state and in return fellow citizens which is, ultimately, one of the pillars of belonging to a community.

There is often a gap between what citizens and a state understand as primary needs or most urgent ones. In some cases there are feedback mechanisms allowing the state to

⁵⁶ HIWATARI, Masato. Comparative Study on Self-Governing Organizations: The “Mahalla” in Uzbekistan and the “Mura” in Japan” in Abudrakhmanov, K. et al. eds., *Systemic Transformation and Sustainable Human Development: The Case of Uzbekistan*. Jakarta: Gunadarma Publisher, 2016:150-162.

understand and intervene. But a state is a complex entity made of a variety of interests that often diverge, and it is virtually impossible to take care of all citizens and all segments of the society at once and to the same extent. A state must standardise and propose policies that fit an average representation of a society but is not necessarily tailored to all segments of that society.⁵⁷ When a need emerges or is identified and it is not possible to address it through state policies, citizens may tackle it themselves. This can happen at the individual level and remain marginal as a practice, or it can become socially relevant, a thing that has been conceptualised as uncoordinated everyday struggle by Scott conceptualised already 40 years ago (1984, 2012).

A number of world countries have been developing evidence-based policy mostly based on (uncritical and short-term) economic effectiveness and rational choice approach. Nevertheless, the very understanding of ‘the economy’ in this framework has come under question.⁵⁸ Yet it is still difficult to justify expenditures that are not economically rentable. As a result, across Europe, and beyond, institutions are under threat by a logic that sees them as profitable or at least rentable and imposes cuts that lead to their ruin.

In some cases the state is able to see the advantage of a social investment and accepts to “lose” some money for the sake of societal advantages or improvement, think of the French cultural exception. In some other cases it leaves a void but allows it to self-regulate since it sees that a community will manage it better than the state itself.⁵⁹ In some other cases it tries to repress the practice or the community whilst not proposing any alternatives. Finally, in some other cases it acknowledges the importance of a practice and purchases it (institutionalises it, see figure 1 above), as in the case of moai in Okinawa.

A growing body of scholarship has attempted to measure or at least to draw attention on the existence of currencies that are not tangible, sometimes not measurable, but that are important to a society, a community and an individual. Previous works have dealt with the economy of esteem, love, respectability and prestige and have partly informed the approach proposed to examine the intangible advantages of moai here. Indeed, some practices make sense economically, because they bring a measurable benefit to the people engaging with them. But others have a symbolic value and make sense only in a broader context, their gain can be

⁵⁷ SCOTT, James C. *The moral economy of the peasant: Rebellion and subsistence in Southeast Asia*. Yale University Press, 1976.

⁵⁸ GIBSON-GRAHAM, Julie Katherine. The end of capitalism (as we knew it): A feminist critique of political economy. *Capital & Class*, 1997, 21.2: 186-188.

⁵⁹ HAID, Christian G. The Janus face of urban governance: State, informality and ambiguity in Berlin. *Current Sociology*, 2017, 65.2: 289-301.

assessed only in the medium or long term, when reciprocity and indebtedness can be appreciated and be used for benefits for all parties involved. Even if not everyone receives the same in material terms, all the parties involved know that they can potentially benefit from an exchange, a community, a practice. This has, in other words, the function of an insurance mechanism (or informal welfare practices⁶⁰). It is out there but you will use it only if and when necessary.

This essay on moai therefore follows a similar approach and its goal was to shed light on its social function. By allowing a parallel economic mechanism to exist, even in spite of its marginal economic importance, the Okinawa prefecture seems to acknowledge a social need and this could be one of the factors leading to the well known longevity of Okinawa's inhabitants. Moai-like schemes in other parts of Japan have been phased out or remain half acknowledged but there is no framework to regulate and protect them. This can be ascribed to a variety of reasons such as circumstances, casualty, random events and decisions, bad or good. But there are practices that have survived to give priority to social and cultural norms that cannot necessarily be explained through an economic-only approach. There is a myriad of them, including moai in Okinawa that can encourage research in alternative forms of economic practices and societal structures, which is what I hope this article has contributed to. A practice that brings no purely economic or tangible benefits may still be worth keeping for a variety of reasons. After all, it's not society to be embedded in the economy but quite the opposite, the economy is but one aspect of societal interaction that is much broader and depends on trust, friendship, respect, reciprocity, dependence and all things that make you feel alive as an individual and generates social cohesion within a state.

Dedication

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⁶⁰ see POLESE et al. 2014.

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