

A Proposal for a Mobile Internet Based Community Money in NPO Activities

Shiro Uesugi

SUMMARY : This paper envisages an application of the use of Mobile Internet based Community Money in Non-profit Organization (NPO) activities. As NPO activities expand the scope of business and gain importance, especially in the field of Social Welfare Services, the needs for supports from general public are rapidly increasing. However, the Transaction Costs, the major cause of mismatch problem, prevent potential supporters among general public from entering into NPO activities. Introducing a Community Money system to NPO is considered as an effective means to solve the problem. However, the introduction of Community Money system is not an easy task. It faces a barrier because of the technological difficulties involved. With the help of Mobile Internet technology, the barrier will be lowered considerably. Consequently, it will result in the promotion of popular supports for NPO activities. This paper presents propose a model for the integration of NPO/Community Money system with Mobile Internet.

key words : Mobile Internet, Non-profit Organizations, Community Money, Social Welfare, Multimedia

1. Introduction

Increasing numbers of people are interested in the NPO activities in Japan. NPO stands for Non-Profit Organization, and includes wide range of civic activities. The triggering event was the severe earthquake which hit Hanshin-Awaji region in

1995. Many volunteers contributed goods and services for the recovery from the damages. Other social factors such as attention for the aging society and awareness of environmental problems also have been stirring public interests in NPO activities. The "Law to Promote Specified Nonprofit Activities" was enforced in 1998 as one of the reflections from the legislature to these trends. Since then, the number of NPO has rapidly grown. By the end of April 2003, more than 10,000 organizations had been registered as the certified non-profit organization according to the Cabinet Office. However, the actual number of volunteers who participate in services at non-profit organizations has been far from increasing although the demands are piling up¹⁾. Considering the increasing importance of NPO activities, it is a significant problem.

To days, the study done by Tanaka²⁾ provides the most plausible analysis about the problem. It reveals that the cause of the problem is the mismatch of resources between NPO activities and supporters. She applies Coase Theorem³⁾ which indicates "Transaction Costs" prevent potential supporters from entering actions with NPO. In case of For-profit organizations (FPO), "Transaction Costs" are internalized according to Coase. In doing so, Corporations minimize "Transaction Costs," and this is said to be the reason why Corporations are formed. NPO can not internalize the costs because most NPO have less access to any kinds of resources than an FPO does.

Considering increasing importance of NPO activities, particularly in the area of promoting Social Welfare, and increasing number of interests from the general public, efficient management of the resources at large is urgently needed. In order to do so, ways to minimize the resource mismatch between NPOs and supporters should be investigated. That is to seek the solutions to diminish the "Transaction Cost." Tanaka suggests the solution is to develop intermediate system. But she does not indicate how to accomplish it.

This author shares the insight that Tanaka presents⁴⁾, that is, "Minimizing the Transaction Cost will solve the mismatch problem," and intends to provide practical solution.

The solution presented in this paper is a synthesis of two techniques, which are admitted efficient in respective applications. One of them is the use of "Community Money" system. The other is an application of the use of Internet over the mobile phone system (Mobile Internet). In short, the solution, which this paper tries to bring, is a deployment of Mobile Internet application to the Community Money system.

This paper consists of 3 parts. First, it reviews today's use of Community Money system, which has been increasing its importance and developing rapidly for these few years. Then, the paper reviews a case of human resource management, which uses a Mobile Internet application. Finally, an integration of the previous two systems is considered as a proposal.

2. Community Money system

"Community Money" system is often called as "Local Currency" system as opposed to "National Currency" system. A Community Money system is a currency that complements National Currency system. Unlike the National Currency, such as Yen or Dollar, Community Money can only be used within the members of a particular community.

After the currency crisis in 1998, increasing numbers of Community Money systems have been mushrooming all over the world. Studies^{5), 6)} suggest there are more than 500 hundreds publicly supported systems in the United Kingdom, and several cities introduced IC-card based Community Money systems in Japan. Community Money systems have been gaining significant importance as tools to support various civic activities in various

communities.

Some of the Community Money system has been known for more than seventy years⁵⁾. Yet, many of them had been developed within these two decades. There are many types in the world. For example, there are globally observed Local Exchange Trade Systems (LETS), Tauschring is popular in Germany, and Timedollar is adopted more than 300 places in the United States.

In Japan, one of the most active groups is "EcoMoney Network" (<http://www.ecomoney.net>), which was established in 1999. It is an NPO, which aims to support activities creating new types of community for the 21st century. In practice, the activities include education of EcoMoney system, supporting experiments, development of EcoMoney system and networking⁵⁾.

2.1. How Community Money system works

There are mainly two types of Community Money system. The difference derives from the way of measurement which is used in order to settle the trading activities. One is represented by LETS. This type trades goods and services just like ordinary markets. What differs from an ordinary market is that people pay Community Money instead of National Currency for the settlement. Often this type is referred as typical "Local Currency System." [Fig. 2-1] indicates author's classification of Community Money.

The other type is represented by Timedollar. This type uses "time" as currency. People record hours ("time") spent when s/he provides services and deposits it in a "Time Bank." Later the time earned can be used in purchasing goods and services. This type is often referred as "Service Credit." [Fig. 2-1]

Japan's EcoMoney system is considered as what covers both of these.

National Currency	Community Money		
"Ordinary" Currency e. g. "Yen" "Dollars" etc.,	Local Currency System	—LETS —Tauschring etc.,	EcoMoney
	Service Credit System	—Timedollar —Banca del Tempo etc.,	

Fig. 2-1 National Currency and Community Money

Typical trading that involves Community Money is done in the following manner. Usually, the community issues periodical papers, which function as "bulletin board." Members place what they can offer and what they want with their telephone number. When they find what matches their needs, they call each other and enter into the act of trading.

Typical goods and services exchanged include organically grown vegetable, handcrafts, baby sitting, and transportation, but not limited to those. In some cases the menu includes as wide as to cover the whole ranges which ordinary daily life needs.

The settlement takes several forms according to different systems. Typically, the bookkeeping settlement and the use of unique coupons are observed. In this case, the community prints and issues its own unique "money (coupon)" which can be accepted as "currency" among members.

In the case of bookkeeping style settlement, each member has own book so as to keep transaction with each other. When one purchases something from the other, s/he records whatever price s/he "pays" as "debit" from the book while the other records it as "credit" on her/his book. It is more like keeping "I owe you" in a book than paying with cash or checks. In some cases, such as Timedollar, central

bookkeeping system is adopted. Timedollar has the directorate, which functions as the bank for keeping the records.

2.2. How and Why it is effective

Study shows that a Community Money system is effective in vitalizing community in several ways^{5),6),7)}. Often the following two explanations are given. Firstly, Community Money “restores” the sense of community. Secondly, it benefits local economy.

Community Money system restores community because it provides the community members with the sense of ownership and a mission to share. This creates closer mutual reliance, which is the essential to build a community.

Benefiting local economy is also observed. As is seen in the case of Ithaca in the United States, local community decides to use the local currency (“Ithaca Hours”) in supporting local producers such as dairy farms by means of extending loans in “Ithaca Hours.” This is justified because the local producer is not only contributing to maintain the natural environment but also they are the source of safe foods. Consumer embraces the opportunity to know how the produce is grown and delivered.

In all, Community Money system has empirical evidence which shows efficiency in increasing bonding within the circle of users and creating a new type of relations that National Currency cannot create.

2.3. Community Money for NPO activities

2.3.1. Characteristics

The key characteristic of the Community Money system originates in the following two functions. Firstly, it is valid only within the community; which, as is often the case, is closed to specific region (hence, it is often called “Local

Currency"). This is often considered as the strength of the system because the geographical proximity benefits both increasing mutual trust and sharing common value standard within particular circle.

Secondly, many of the Community Money systems include goods and services, in particular services, which are not traded in the market. For example, feeding pets or extending small help for aged persons are not considered as proper job so that it is not traded in the market. People tend not to pay nor receive National Currency for these trivial activities. Instead, as is often observed, these activities are settled in other form, rather informally, such as by returning gifts. Community Money intends to formalize such transactions and settlements. The member can earn recognition from other members through the process of formalization and visualization. Furthermore, members may earn assets in the form different from National Currency. Community Money is considered as what worthwhile earning.

2.3.2. Relevance to NPO's Social Welfare related activities

NPO activities overlay almost the same fields that Community Money tends to cover. Providing Social Welfare related activities is one of them. What motivates peoples participation in such activities often refer what is not the reward of monetary base but the recognition of what they have done.

For example, after public nursing-care insurance system is introduced in April 2000 in Japan, many services that volunteers used to provide became formalized. "Formalized" means what is regarded to be "paid-job." On the same token, services such as sparing time with elderly and listening to their talk were not formalized. This is the kind of goods which are not traded in the market, yet, is necessary in minding elders. "Helpers" (those who provide services to clients) have been aware of the importance of these non-formalized services. They have voluntarily started extending the services just as before without asking for payments.

In Aichi Japan, *Sawayaka Aichi*, an NPO, had been using Community Money in order to record these voluntary contributions. They keep the record of how much time a "Helper" spends for such "non-paid" activities. "Helpers" can withdraw deposited time afterwards to receive various kinds of services and even buy gasoline at a gas station, but it is not "money." By doing so, this system maintains high motivation of "Helpers" as well as the quality of services.

This system has been attracting public attention as the same kind of problems had been raised all over Japan. Efforts to replicate the success of the system had been initiated in many places. For example, Ehime Prefectural Government (Japan) started 5 pilot "Local Currency" projects in 2000 in order to study whether it was effective to use Community Money in promoting regional Social Welfare. It added 5 more projects in 2001 and conducted experimental practices up to 2002⁸⁾. *Sawayaka Fukushi Zaidan* Foundation in Tokyo launched a task force to make an "Introduction Kit" for Community Money system in 2000 and completed it in 2001.

In sum, NPO activities often involve what National Currency neither can buy, nor be suitable to pay. On the contrary, Community Money is so designed that it is suitable to cover such area. The use of Community Money is considered as a possible solution to solve mismatching problem by presenting a means for settlement.

2.4. Closing the Mismatch

According to Tanaka, it is necessary to diminish "Transaction Cost" in order to solve the mismatch problem. The reason why potential NPO supporters face mismatch between what they wish to do and what they actually can do is largely explained by the existence of "Transaction Cost." Tanaka analyzed "Transaction Costs" in accordance with five phases, namely, "Unaware" "Search," "Selection," "Participation" and "Evaluation."²⁾ This section provides a "piece-by-piece"

analysis of how Community Money can be effective in order to reduce the "Transaction Cost," and consequently be effective to lessen the mismatch.

2.4.1. "Unaware"

In the first phase, potential supporters neither aware the needs of NPO nor what they possibly wish to do. At this level, there are no Transaction Costs involved.

2.4.2. "Search"

When a person wishes to contribute to NPO activity, searching process incurs Transaction Costs. There are two ways that Transaction Costs incur. Firstly, searching process itself requires costs. One must go and look around to find whether there are particular NPO activities that pulls own interests. Secondly, the costs to sharpen the image incur. People often have ambiguous image of what they do. In order to sharpen the image, some costs incur to gather information.

Because a Community Money system often embeds bulletin board system (BBS), both potential supporters and NPOs can exchange information cheaply. Community Money provides a kind of market place, hence Transaction Cost involved in searching process can be reduced.

2.4.3. "Selection"

Selection is a process of negotiation. Even though the potential supporter could discover particular NPO, the exact matching between the demands and supply had not been necessarily promised. On the same token, an NPO does not have enough information about what the supporter provides. Therefore, negotiations between the supporter and NPO are held to close the gap each other.

Community Money system can internalize these Transaction Costs. Adapting to a Community Money system requires the participants to become a member of the

community. This is a process of internalization. S/he must get used to the way that the community requires. Furthermore, by accepting particular Community Money, each member accepts certain standard as the measurement of the activities. Therefore, the market mechanism where Community Money is used as "currency" starts functioning. The price reflects all known information about what is traded. The cost of negotiation is minimized by the information embedded in the price.

2.4.4. "Participation"

Participation to NPO activities requires monitoring costs. Monitoring is a process of checking what the NPO does and how the supports are utilized. Community Money offers transparency. Members of a Community Money system can see what their transactions result in by checking the balance sheet. In some cases, Community Money system reveals the account balance of each member to the public. Thus, Community Money can internalize the monitoring costs and thusly eliminate Transaction Costs.

2.4.5. "Evaluation"

Evaluation is conducted when a supporter makes judgement whether s/he continues supporting. This is a kind of monitoring cost to know how her/his contributions are efficiently utilized. Often it costs so much that ruins supporter's motivations, and prevents a potential supporter entering into the act of contributions.

However, Community Money system can solve mismatch problem directly. Because Community Money system can deliver "price" as one of the source of information about NPO's services, evaluation can depend on this perceivable data. When the NPO activities gain high evaluation, the "price" measured by Community Money increases even when the real money can not measure it very high. Thusly, Transaction Cost involved in evaluation process can be eliminated by Community

Money.

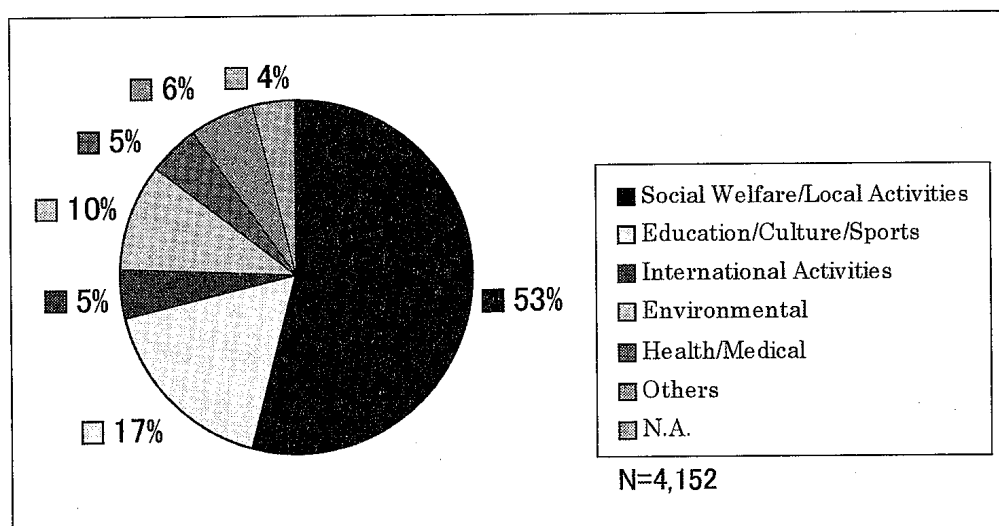
2.5. Community Money is useful for NPO

In all, Community Money system fulfills the requirement for filling gap between NPOs and potential supporters in order to reduce "Transaction Costs" in various ways. Because the "Transaction Costs" are the most problematic source for the mismatch of the resources between NPOs and potential support providers, Community Money system can be the solution to clear the mismatch problem.

3. Use of Mobile Internet

As is seen in section 2, it is safely say that Community Money system should benefit to improve resource management of NPO, especially through the promotion of eliminating mismatch of resources between NPOs and potential support providers.

However, the introduction of Community Money as a "system" is not an easy process. Researching and development costs pileup enormously if each of NPOs and potential supporters independently build their own system. It is almost



Source : EPA, Shimin Katsudo (Social Activity) Report, 1996.

Fig. 3-1 Major Activities of NPO

impossible for a small NPO and an individual to develop their system. It is much easier and feasible to develop a packaged system and to share it. The use of Mobile Internet can be one way to deliver such solution.

In order to see how the use of Mobile Internet is benefiting, this section brings an example of the Mobile Internet applications in the field of Social Welfare business. Social Welfare is the sector, which attracts most attention and participation in NPO activities [Fig. 3-1].

There have been many examples of utilizing Mobile Internet in business since the invention of NTT DoCoMo's i-mode service. The case presented in this section is adopted from an early example. It is not a typical, nor is it the best of all, but is useful enough to provide us a rough sketch of what can be done by a simple combination of Mobile Internet with Social Welfare business, especially with the nursing care services. There is no other reason why this example is taken as a case. Although the system shown here is not particularly designed to help NPO, it gives us a picture of how a system benefits the better management of human resources. It seems functional for FPO as well as for NPO, and provides us with hints in tackling the mismatch problem.

3.1. A case of "iCSS"

Interface Technology Corp. (Yamanashi, Japan, <http://www.inter-t.co.jp>) developed Japan's early application for the nursing care services support system, which is developed over NTT DoCoMo's i-mode service in 2000. The system was named "iCSS (i-mode Care Support System)." "iCSS" consisted of four sub-systems, namely, "iCSS Basic," "iCSS Planning," "iCSS Network" and "iCSS Schedule." Except "iCSS Planning," three other sub-systems were relevant to the theme of this paper, and the details of these three are the followings.

3.1.1. "iCSS Basic"

"iCSS Basic" was a "user management system," which consisted of database with interface for i-mode. This application intended to increase the capacity of sharing information about "users" (those who receive cares) among "Helpers" (those who provide cares). Because of shortage of hands, different "Helpers" provided care services to different "users." The history of the past care, such as yesterday's prescription of medication, must have been recorded and shared by several "Helpers." Sharing information used to be done through handwritten records filled by "Helpers." Each "Helper" needed to write a report for each "user." The act of recording generated extra loads on "Helpers." Furthermore, the notebooks were physically carried with "Helpers" who usually visited more than two "users," and no other person could refer the records during the absence of the "Helper." Sometimes, when schedule changed, necessary records could not be obtained because the notebook had been brought out with another "Helper." In such a case, the "Helper" must have return to the headquarters in order to return the notebook.

In the case of "iCSS Basic," the records were kept at the headquarters in a

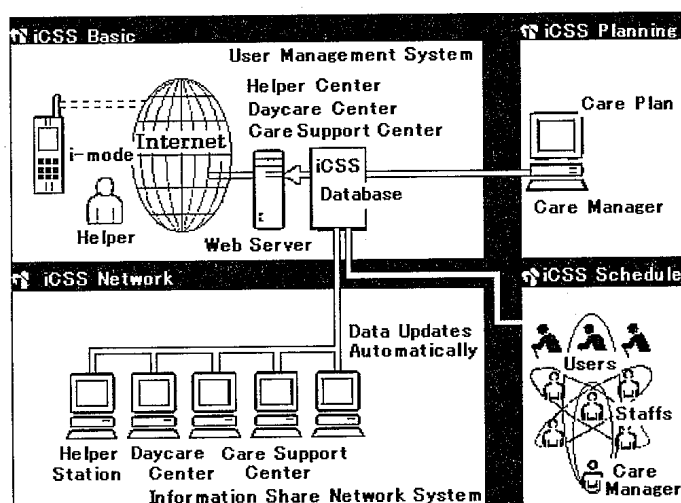


Fig. 3-2 Outline of "iCSS"

database such that the "Helpers" can access the necessary data via Internet using "i-mode." "Helpers" did not have to write the record by themselves. Instead, only what they have had to do is to call the headquarters. When the "Helper" reported the completion of their assignment

and provided necessary information, the operator at the headquarters input and updated the records. When a "Helper" needed a record of a "user," s/he could retrieve necessary data from the database.

3.1.2. "iCSS Network"

"iCSS Network" was an "information share network system." This system was designed for the purpose of sharing information not only within the group of service providers, but also with other interested parties. The "users" often received services from plural providers. It was often difficult to know the complete figure of what services the "user" received. Exchange of the records increased the efficiency of the service by avoiding redundancy.

3.1.3. "iCSS Schedule"

"iCSS Schedule" was a system designed to manage schedules of "Helpers" using "i-mode." Coordinating the schedule of "Helpers" was one of the most difficult tasks at headquarters. As is often the case, it had been done manually, using paper based "scheduling notebook." Therefore, if someone was using the notebook, it was impossible for others to check or update the schedule. "iCSS Schedule" intended to enable all those who were interested to access the schedule database via "i-mode" to eliminate these time wastes. It was designed as a part of groupware.

3.2. Analysis of "iCSS"

The most eminent feature of the system derived from the strength of "i-mode." That is the ease of use. Using "i-mode" is much easier than using PCs. According to a hearing, those "Helpers," who were mostly middle aged women and were hesitant to touch keyboards, did not complain about difficulty of using "i-

mode.” The time required for the training was much shorter than that was required for PCs training. This is important of all the strength because the user friendliness is the key factor in successful dissemination of the system.

There were five other strengths of the “iCSS,” which derived from the strength of the Mobile Internet; namely, the mobility, scale, authentication, open communication and multimedia.

3.2.1. Mobility

Firstly, “the mobility” of the “iCSS” was accomplished through the adoption of “i-mode” service as the user interface. Mobile telephone is small and light. Furthermore, many “Helpers” had already used mobile telephone, or considered purchasing one. The “Helpers” could connect to headquarters at any time such as in car transportation. They could check “user’s” data just before knock on the door without carrying troublesome notebooks. They even could make reports while walking back to the car. All these were because “iCSS” used the mobile telephone network.

3.2.2. Scale

Secondly, the scale of the “iCSS” was very flexible. As long as the “i-mode” service was available, “iCSS” could be used. Furthermore, “iCSS Network” service could provide the system user with the opportunity to expand their scale of services regardless of regional proximity. In other words, the system had such flexibility as having operational center in Yanamashi while having service stations in Osaka.

3.2.3. Security

Thirdly, the authentication of the “iCSS” was trust worthy. Thanks to security

features of "i-mode," "iCSS" realized such a security level that could protect privacy of the "users (those who receive care)." "iCSS" employed two-step passwords for the authentication so as to increase the protection of the client's privacy data.

3.2.4. Openness

Fourthly, because of the openness in communication of the Mobile Internet, "iCSS Network" and "iCSS Schedule" brought the users freer and more flexible networking and time management. This could result in cost savings and/or cost efficient construction of the network. "iCSS" scheduling is a good example of the openness which contributes to increase efficiency of the organization by means of offering the function to share everyone's schedule. "iCSS Network" was flexible, and it was possible to set up several headquarters or operational centers.

3.2.5. Multimedia

Fifthly, the media issue of "iCSS" relates how the system had been developed. When "i-mode" service was introduced, Interface Technology Corp. realized that handwritten records, which had not been flexible, mobile, secure nor be shared, could be easily replaced with the mix of voice and character based communications. First step was to separate recording operation from "Helpers." Mobile phones allowed "Helpers" report via voice. Through "i-mode," necessary information was presented by text. Multimedia increased the user friendliness of interface.

4. Mobile Internet based Community Money system

Let us consider the integration of Community Money system with Mobile Internet. It seems very simple. In fact, some of Community Money systems have been using Internet. For example, "Ohmi" program in Kusatsu, Japan used IBM's

Lotus Notes groupware for a bulletin board as well as bookkeeping purpose, which was accessible via Internet.

However, "Ohmi" had decided to cease the use of Internet. According to the director, Mr. Uchiyama, the main reason was the problem of interface. Most members did not own PCs nor has access to Internet other than the use of kiosk terminal at their community center. As the transaction outside the Center increased, demands for printed coupon increased whereas the uses of Internet almost diminished.

Having said that, Mobile Internet services such as "iCSS" seems to be a solution for the accessibility problem. Because the system is "i-mode" ready, it can be easily utilized by many numbers of public who owns mobile phones. It seems that the system like "iCSS" should add may be only bulletin board system and system for payments. Therefore, in this section, a model which combines Community Money and Mobile Internet system is proposed.

4.1. A Proposal of a Model

[Fig. 4-1] shows how a Community Money system on Mobile Internet works. At first, a potential supporter seeks information via Internet using Mobile Phone.

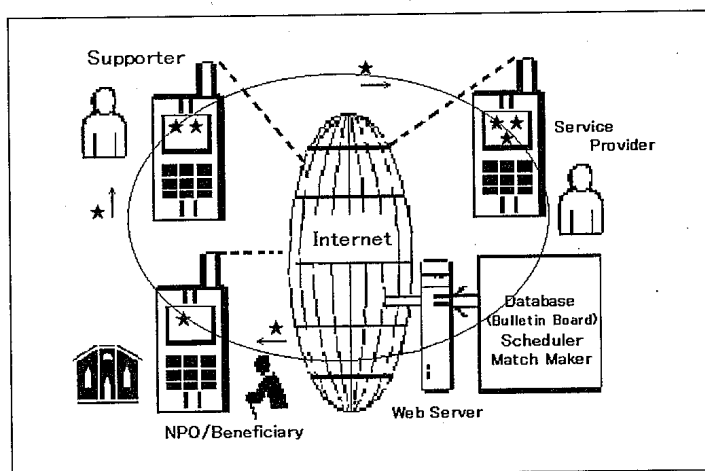


Fig. 4-1 NPO/Community Money on Mobile Internet

The database gathers and stocks the information about NPO's demands.

The supporter gains extra information about particular NPO from the balance sheet of Community Money.

The supporter-start earning Community Money (represented

“star” in [Fig. 4-1]) from beneficiaries after s/he decided to join particular activity.

S/he, in turn, can spend what s/he earned at “Service Provider.” As mentioned in Section 2, in most cases, Community Money system involves service providers such as agricultural producers, merchants, acupuncturists and so on. Furthermore, in most case, supporters act as service providers. They are invited to provide as many kinds of services as they wish.

The settlements of the trades are made using Mobile Internet settlement system over Mobile Phone. For example, system updates the record of the party involved. It may be done by mutual authentication of debit and credit by a click of the key.

All transactions are kept at the database and will provide information for another potential supporter. Thus, the Community Money (the “star”) circulates among the members of an NPO/Community Money system.

This is mere an application of electric money system. What differs from it is the goods and services traded over, and with whom the trades are performed. The security level required in settling is much lower than what is required by the “real” electric money.

4.2. A Tip for Interface

Lessons from “*Ohmi*” and experience of a Timedollar program in *Sekizen* Island indicate that users of Community Money have preference of tokens or coupons rather than bookkeeping. This tendency is stronger for aged members. The “star” figure indicated in [Fig. 4-1] is considered as the electrical replacement of the “physical” tokens or coupons. Those who prefer coupons would like icons rather than records displayed in numbers. It would be a simple application of wallpaper delivery services, which has already been available for mobile phones.

What should be stressed here is the importance of the flexibility of interface. By utilizing Mobile Internet, it becomes much flexible to adopt the preference of

users.

4.3. Strength

From all what described above, it can be safely said that using Mobile Internet technology for Community Money can form a system which can be used to solve the mismatch problem between NPOs and supporters, especially in Social Welfare services. Even though Community Money system serves a lot of potential to solve the mismatch problem, adoption of Community Money system takes a lot of resources without the help of Mobile Internet. The use of Mobile Internet increases the ease of introducing Community Money. It is easily imagine that, with the help of Mobile Internet, Community Money may be used in many aspects of NPO activities other than Social Welfare. It is because the combination of Mobile Internet and Community Money has strength which is flexible and can be applicable to many other aspects of activities.

In the following, the strengths of this system are analyzed from the view points of its "Scale," "Communication," "Openness," and "Security."

4.3.1. Scale

Firstly, Mobile Internet can easily manage the geographical particularity of the users. In most cases Community Money is used within particular geographical area, hence often called "Local Currency." There are many kinds of techniques to impose geographical restrictions and it can be done cost effectively.

4.3.2. Communication

Secondly, the use of Mobile Internet makes match making much easier and less costly. The openness and up-to-date databases are benefiting for the users of the system. The key factor of Community Money is the Mutual reliance. It is born

over the intimate communication among members. The High-speed Mobile Internet technology makes sound and picture data being delivered in real time. Well-developed readily available databases with real time visual communications can help the Mutual reliance of Community Money users easier.

4.3.3. Openness

Thirdly, the use of Mobile Internet creates flat communications. Community Money system needs member's participation evenly. Mobile Internet provides a flat channel of communications between members, thus makes it easier for them to lower the psychological barrier to enter the system.

Also, the system is open to other systems. It has potential to create networks of network, where trades with other Community money may be possible.

4.3.4. Security

Fourthly, Mobile Internet can provide means of authentication much securer than hand written bookkeeping or printed coupons. The cost to avoid counterfeit is dramatically decreased when electric money system is applied. Mobile Internet also can differentiate the level of the security such that categorization of information such as what involves privacy issues is easier.

5. Conclusion

Community Money is a feasible system to solve the mismatch problem in NPO activities. But there are many hurdles to clear. A past case of Mobile Internet's application in Social Welfare related business presents a feasible answer for that. Integration of the two systems offers a good answer to solve the mismatch problem.

There may be a question why not using National Currency? The answer is that the commodity traded in NPO economy can not be measured nor traded by

National Currency system.

Still there may be a problem of “who pays the costs?” Developing those kinds of system takes some costs and who pays for it is problematic. One of the answers is : “The cost of development can be paid by Community Money as well.” The cost of developing a system for the public is itself very much worthy to gain the fame, or in other words, the act of development itself is the reward.

Problem left behind may be the cost for telecommunication. In order to use Mobile Internet, connection costs incur. There may be organization which can not pay the connection charge. This can be solved if a business model, which utilizes the benefit of internalizing “Community,” is developed. For example, those who are interested in creating a “Community” for marketing research can pay the fee.

In sum, the use of Mobile Internet based Community Money system can be considered to open a new horizon for the relationship between NPOs and potential supporters. Since NPOs open a lot of new horizons, the Mobile Internet based Community Money system, in turn, opens much wider horizons between these two parties.

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