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The ubiquity of Japanese informality and Okinawan *Moai* (模合)

Abel Polese

The search for informality

One of the first things you'll hear when arriving in Japan, as a scholar of informality, is that while Japanese society may look very formal, with everything strictly controlled and formalized, in fact it is not. Eventually, although the informal practices you're used to observing abroad do not exist here, and may be strictly regulated, precisely where a foreigner would not expect to find informality is where informality will rule. In many respects, it may be said that Japan is like a "negative" of informality: whatever is formal in your country will be informal here, and vice versa.

This intriguing vision prompts you to attempt to anticipate, in some excitement, where the loci of informality may lie in Japan, while assuming you won't be able to spot them at the beginning. So you straighten up your antennas and try to notice everything, to try to ensure that you do not miss any little detail.

And that's how it starts. You are there, embedded in a society that is based on small-scale gift-giving (Rupp 2003). You can sense informality everywhere and yet you cannot spot anything or see clearly. You try to rely on practices and customs you've observed in other parts of the world, from *guanxi* in China to *blat* in Russia, from team salons in Korea to *raccomandazione* in Italy (see Ledeneva 2018 and Zinn 2001). You may even refer to the Orientalist juxtapositions of East and West, the industrialized and the industrializing world,

and yet, the very essence of Japanese informality seems to escape you.

It takes months to realize, but even longer to accept, that if you were trying to delineate a contrast between regions of the world, you could probably say "there is Japan and there is the rest of the world." Every country, every region, every geographical area or population has some unique characteristics, something that you may deem unique or very specific to the group of people living there. This is the beauty of discovering new cultures, the fact that once or twice you will be able to say "only here have I found [insert your discovery]". In Japan, however, it seems you can say that many times. From the time you arrive, at least for a relatively long period of time, you will be surprised almost every day by a new finding, habit or special word defining a unique behavior or phenomenon.

In the beginning you will be overwhelmed by such diversity to the point of becoming unable to notice the details. But at some point you might come to the conclusion that Japan is easier to understand than to accept. It is not so difficult, at least in my experience, to notice the idiosyncrasies of Japanese society, whether those specific to a particular area or widespread across the country. But every time you encounter significant phenomena that are far from your understanding of society, of social adequacy, of social behavior, of what you deem acceptable, you will ask yourself "they really expect people to behave this way? This can't be".

This is perhaps made more difficult by the fact that, as a foreigner, you are not only forgiven for, but often expected to behave in a socially awkward way in some situations. It will take a really close and critical friend, and several rounds of interrogation about Japanese customs, to identify your mistake in the hope of not repeating it.

Inasmuch as this is fascinating, frustrating and comfortable at the same time, you will have little chance of being pointed in the right direction in your

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quest for informality. But informality in Japan exists. Ledeneva's *Global Encyclopedia of Informality* (2018) has no less than five entries devoted to Japanese informal institutions, and Japan is not short of works dealing with informality from various angles (Bhaduri and Chandra 2008; Nakagawa 2000; van Rixtel 2007).

However, to the scholar used to thinking of informality as the complement of formality, as a way of resisting the state, or as the art of bypassing the state (Polese 2021), these practices are not really “satisfactory”. I might even say they are deceptive in that they all seem perfectly embedded, acceptable and tolerated by state authorities, in a society that lives in a sort of osmotic relationship with the state. In other words, if we accept the existence of a field called the »extra-legal« (De Soto 1989); if we start from a position acknowledging the existence of a grey zone, of an area in which things are not legal but not illegal either, informality (or even Japan) becomes very hard to grasp.

The many informalities of Japan

This ambiguity is at the basis of the concept of informality, something that falls outside the concept of the legal or formal, but which is not fully illegal, but rather just needs to be understood, regulated and perhaps adjusted for the better functioning of society. This is the way some citizens express dissent (non-compliance), resist or even engage in non-political responses to policies that do not address their needs or even go against them (Murru and Polese 2020). Informality encompasses ways of dealing with economic governance (tax avoidance, tax morale, corrections of the business environment), but also with decision-making in high politics and international organizations (Roger 2020) or with everyday politics and political participation (Ledeneva 2010). It is a way of engaging with decisions and possibly rejecting them (by not complying with state instructions) in a way that will eventually make the state accept the new status quo. This is visible in the form of informal settlements, informal housing, self-aid literature (Turner 1977, Roy and Al-Sayyad 2004), exploration of the concept of alternative economies (Gibson-Graham 1998), rebuffing of capitalist and neoliberal logic or even degrowth (see table below). Within such a comprehensive framework, isn't there at least one theory that can be applied to Japan? And yet, the opportunities to explore informality in Japan are endless. Japanese society loves cash, to handle

bills and cute little coins with examples of Japanese symbols and traditional figures. Besides, the practice of visiting places where *salarymen* (サラリーマン) are given special female attention and put the bill on the company is widely known in the Western world and far from being the only “informal practice” in Japan. Also, if you spend enough time with *okanemochi* (お金持ち rich people), you will learn that it is quite common for them to demand a restaurant bill that is much higher than the actual bill. The Japanese seem very careful about accountancy, but this is a widespread exception. It is socially acceptable and nobody will blink if you ask for it. Informality is sometimes embedded in formal rules.

A friend living in Ishigaki was caught by the police driving after drinking two beers. Being over 1.90m he was scarcely affected by the alcohol and he was able to perform all the required exercises to show he was not drunk. But the ethilometer showed a figure slightly higher than was permitted, so he was jailed for as many days as he needed to decide to go to the judge and declare “yes, I was drunk” and then have his license suspended for two years. But because this happened during the New Year's holidays and the mail service was slower than usual, the judge told him that he could keep on driving until the formal letter suspending his license came. He kept on driving knowing that one day he would go home to find the letter and end his road adventures for two years.

If you are looking for stories about informality in Japan merely to be able to declare that “there is informality out there”, there are thousands of opportunities to describe a micro practice, myriad little examples that show that informality can be found on many occasions. What I missed was an example that could incarnate the essence of informality in Japan. I believe there is something beyond all these stories, a common matrix behind the tolerance of some practices and the total intolerance of others. But the question remains, what's the meaning of all this? Is there a red line allowing us to interpret these informal practices in such a way as to better understand, and explain, the society?

It can indeed be argued that informality is everywhere, no matter where the country is and how rich, or poor, its society (Morris and Polese 2014). The

A geography of informality

Discipline	Main focus	Geographical scope
Economics	Development economics	Developing world
Planning	Developing world, urban setting	Non-Western world (with an eye to the Western world)
(Human) Geography	Alternative economies	Worldwide
Area studies	Getting things done	Eurasia (expanding)
International relations	Constructing alliances, influencing political decisions	International organizations, global politics
Policy and governance	Political negotiations, policymaking	Russia, national politics, relations among elites
Political science	Corruption, nepotism, neopatrimonialism	The non-Western world with a particular focus on Eurasia

Source: Polese 2021

difference therefore lies in the areas in which governance and state informality remain prevalent (Polese 2021). By regulating societal life and circumscribing informality to some areas of public life, a state could even improve the quality of governance, for instance, by allowing non-state actors some initiative in areas in which the institutions fail to regulate and govern (Haid 2017). This may eventually allow management by citizens and for the advantage of society, *de facto* outsourcing some essential functions of the state to a community or a group of citizens. As long as this remains within the limits of the legal, and/or socially acceptable, this is a win-win situation. The state saves money and, by enhancing local governance, the area is managed by people who can be more attentive to local needs and who can act as a community, thus fostering responsibility and participation in a common project.

Inasmuch as I could find many examples of informal practices in Japan, I regularly failed to take my analysis to the next level and find some connection between these practices, ways in which they help society, and any synergy they develop with state institutions, whether positive (enhancing state authority by allowing exceptions) or negative (rejecting state instructions to impose a locally-based mode of governance in a particular area). But then I decided to go for the umpteenth time to my favorite island of the archipelago.

Okinawa encounters

Back from a snorkeling trip, I decided to have dinner at Tenji's restaurant, a mainland Japanese who, after learning the basics of Southern Italian cuisine, opened a restaurant near the docks at Ishigaki's main port. I have met many Japanese who learned cooking abroad and were able to reproduce the local dishes to perfection. But Tenji liked to experiment and to mix Japanese ingredients with the basics of regional Italian cuisine. Inspired by southern Italian conviviality, he befriended most of the Italians working on the island and started working with a restaurant owner from Rome, managing a place around a kilometer away, producing traditional Italian flavors with an Okinawan twist. It may be difficult to convince the local authorities that mixing cacao and fresh pork blood is the way to go for a delicious dessert, but that is what they were working on, along with other old recipes. Besides, Tenji would regularly reach agreement with local farmers and prepare a monthly menu with the ingredients that he could get fresh that particular month.

The evening I visited, his restaurant was booked by a small party of old friends from Tokyo. He told me,

however, that I could come just before opening to have an aperitif together. I grew up in a culture in which there are few, if any, boundaries between people and in your favorite restaurants you befriend the owner. This is similar to the attitude you will see in some small Japanese restaurants where you will also chitchat with the owner while they prepare meals or serve dishes. In a Mediterranean restaurant, you rarely open the menu but rather ask what's fresh and what the owner would like to serve you. Japan has a similar culture of *omakase* (trusting the owner's signature dishes that they choose for you). However, in some other respects, our backgrounds could not be more different because, even in the friendliest relationship between an owner and a customer in Japan, each of them knows their place and will not cross the boundary.

Okinawa is different, many would say. It's Japan without really being Japan. Perhaps also thanks to his life experiences, Tenji's attitude was more Mediterranean than one might expect. He opened a bottle of wine, he asked his assistant to prepare some snacks and we started chatting, waiting for the customers to arrive.

I was ready to go when the customers took their table. Instead, Tenji insisted that I stayed, moved me to another table and asked if I was OK chatting with him while he served the few customers. The evening, he said, was not very intense and he could also take care of me while working. This is where I heard about *moai* for the first time. Having already spent 11 months in Japan by then, I was somewhat shocked that I had never encountered the word. After all, my project, funded by the government, was about informality; all my colleagues knew what I was studying. Still, it took a friendly businessman in Ishigaki to enlighten me about a practice that would change my perception of Japanese informality.

Moai and sharing pooling schemes

Moai (模合) consists of two kanji characters. The first 模 is used for words related to imitation and reproduction; the second 合 is used for meeting or coming together. In a nutshell, it is the art of coming together regularly over the course of a lifetime to share company and support one another financially. There are several rotating saving and credit associations, all with very similar characteristics. Working with some Albanian colleagues, we proudly introduced the "unique" (in our heads) *loteria* scheme, which became widely popular in the country (Imami, Rama and Polese 2020), only to discover that this was very similar to what people were already doing from Armenia to In-

dia and beyond. A number of people pay into a common pool every month (or every agreed period) and the amount of money collected is then given, in turn, to the person(s) that need it the most. The same person continues to pay money into the pool for the coming months, even though they are not able to receive money from the pool until everyone else has benefited from the scheme at least once (Imami, Rama and Polese 2018).

In many respects, *moai* has the same dynamic. A group of people commit to meet regularly to hand a small amount of money to a sort of treasurer, who collects it and gives the full amount to one member who happens to be in need of a larger amount of money. For instance, if 12 *moai* participants meet and each of them puts 10,000 yen into the pool, at the end of the evening, there will be 120,000 yen (1,000 euros), which can be given to someone (or two people who share it, if both are in need). The next time the group meets, everyone will pay the same amount and someone else will get the whole amount for their urgent, more substantial expenses (Yona 1975).

This aspect of *moai* makes it no different from the *loteria*-like schemes we had studied before. What makes *moai* unique is its conviviality element but also the fact that a commitment to the scheme can last more than half a century. Finally, and this is very unique to Japan, *moai* is regulated and protected by law; banks have a special field on their forms to entering a “*moai*” amount, and “*moai* bookkeeping notebooks” are available at stationary shops (Shimokawa 2006, 144).

People who commit to join a *moai* do not merely come to give money into a common pool but embed this payment in a social occasion. Participants in a *moai* meet for the whole evening, often at an *izakaya* (something between a pub and a restaurant, at which dishes and snacks are served mainly to accompany drinking), where they eat and drink together and only at the end of the evening do they hand money to the treasurer. Now, meeting with friends for a few drinks is a practice that exists all over the (drinking) world and it is also accepted that if you are tired or have another commitment you can participate next time. But going out for a *moai* is different. Here not only do you agree to meet your friends, but you also go to honor your commitment to regularly contribute to a pool of money. Obviously, if you're seriously ill you can be excused, but the permissibility of being absent for a less serious reason is, at least, ambiguous. After all, you do not want to give the impression that you're skipping the meeting to avoid paying your contribution. Besides, once you've grown used to meeting these people for ten, twenty or more years, you want to maintain the bond and you know it will be a pleasant evening.

Moai is also an extremely long-lasting association. Members may start as early as in their school years and continue for several decades, with several *moai* being reported to last for more than 70 years. Imagine keeping in touch with your childhood friends and meeting them every month for half a century. That creates not only a bond but also, some have suggested, some sort of remedy against loneliness, especially the kind that afflicts elderly people. Mental conditions caused by loneliness and isolation are said to be as fatal as biological diseases and *moai* is possibly a natural remedy for it. As a result, the practice has intrigued scholars interested in its effects on mental and physical health and some have ascribed the longevity of Okinawan people to the persistence of this informal institution (Morrow 2019, 2020).

For these reasons, *moai* seemed an ideal starting point to try to understand informality in Japan (or at least in Okinawa). It is not only a practice that has survived several generations, has both social and economic meanings, and is widespread in a region of the country. As an overview of the history of *moai* shows, the practice embeds the main and unique essence of Japanese informality: its embeddedness in formal structures.

Why *moai* is so important

While the term *moai* is somehow unique to the Okinawan archipelago (and nearby islands, such as the Amami), the overarching practice has a wider geography, with similar schemes reported in Korea, Vietnam and mainland Japan. In mainland Japan, the practice was mostly referred to as *mujin* (無尽) and, along with *tanomoshi* (頼母子), offers some degree of financial support that is somehow absent from formal financial institutions. However, at the beginning of the twentieth century, a major shift happened. In mainland Japan the 2015 *Mujin Industry Law* (無尽業法) discouraged the creation of informal financial support institutions in an effort to enhance trust towards formal financial institutions. A short revival of informal support schemes was witnessed after WWII, when the limited availability of start-up capital risked jeopardizing the development of local financial institutions (Urban Life Research Project 2009). However, this was short-lived and informal financial practices were eventually phased out (Najita 2009).

In contrast to this tendency, not only did many Okinawa-based *moai* remain unaffected by the 2015 Law, but the Okinawa Prefecture soon afterwards adopted, in 2017, the “*Moai Management Rule*” (模合取締規則). In other words, where mainland Japan strove to liquidate, the Okinawan government preferred to

keep under control and regulate (Okinawa Encyclopaedia 1983, 648). As a result, when researchers and journalists came to explore possible reasons for Okinawan people's mental well-being and longevity (*National Geographic*, *New York Times* and the Blue Zones project exploring why in some areas of the world people tend to enjoy more longevity than in others) they encountered a practice that had not changed much for centuries.

Indeed, mentions of *moai* date back as early as the eighteenth century in the Ryukyu Kingdom for the provision and joint production of labor and foodstuffs, such as agricultural products (Yoshio Watanabe et al. 2008, 502; Urban Life Research Project 2009, 94). Over the years, the practice has also been referred to as *ta-sukeai* (cooperation, mutual aid, or support), but “*moai*” and slightly different pronunciations (“*moyai*,” “*muyai*”) remains the most common name in Okinawa (Morrow 2020) to indicate an organization supporting “raising funds for new businesses, architecture, land purchases, going on to higher education, travel” (Ryukyu Government Cultural Property Protection Committee 1972, 382).

The different paths of *mujin* and *moai* can be regarded in light of what I have called the “purchase of an informal practice” (Polese and Morris 2015) and is an alternative to repression. If a government feels that an informal activity is actually beneficial to its population, there is no need to liquidate it and then come up with new mechanisms for social protection. The government can just set out a regulatory framework to take advantage of the long-standing capital and experience behind that practice. Accordingly, the function of *mujin* in mainland Japan seemed to be fulfilled by formal and formalized institutions, whereas in Okinawa a number of reasons convinced the local government to support and protect the practice. However, given that access to credit throughout Japan gradually became easier, the main *raison d'être* of *moai* is hardly merely economic. One can refer to Gudeman's (2015) distinction between market and society. Some transactions can be explained in terms of a fully economic logic, but others have a much stronger foundation in societal need.

For this reason, *moai* should not be regarded merely as an economic or monetary practice but together with its social function. Nelson sees *moai* as a sort of “moral economy” that still operates within a system of modern globalized capitalism (Nelson 2001). This is a crucial point for understanding Japanese society's relationship towards *moai*, and informality in general. *Moai* is not a practice that survives “in spite of the state” (Polese, Kovacs and Jancsics 2018), but a domesticated one that has evolved from a structure that was replacing the function of the state in

areas in which people needed support, supplementing the state in its capacity to create space for socialization. Its culturally and socially embedded essence is possibly the reason why it continues to thrive. *Moai* is a social cohesion mechanism, with money no longer being the end but the means. It is a way of creating social boundaries between people to support one another spiritually more than economically. It is a mechanism for putting your honor and trustworthiness in the spotlight and pushing you to remain in touch with other people. It therefore brings people together who would otherwise remain lonely, creating a space for socialization and mutual support.

Moai and informality

A hint at the approach Japanese society has developed can be found in the widespread use of *anzen* (安全 safe) and *anshin* (安心 peace of mind), which converge into a desire to keep society and its members safe and worry-free. In an effort to protect (and over-protect) its inhabitants, Japan seems trapped between a widespread intention to regulate every single aspect of social life and the remote realization that this may not be possible, at least not to the desired extent. I once sent, full of enthusiasm, a picture of heron and cranes bathing in the Kamogawa river in central Kyoto to a friend, who replied “yes, they are there because this is where they feed them”. It took me a moment to switch from the fascination of having wild animals living in Kyoto as a confirmation of the good relations the Japanese have with nature to the idea that Kamogawa is a huge open-sky zoological garden where birds are looked after for their safety and that of Kyoto's residents.

Informality can be found everywhere in Japan, but it seems to be subject to a set of pre-defined rules and is allowed only in specially designated areas, sort of oases of informality formally allowed by the state. *Tokyo Vice* by Jake Adelstein is probably one of the best non-academic introductions to Japanese society. While reporting on Tokyo's underworld, it covers a variety of Japanese habits and obsessions that shape the way Japanese people live their lives. In his view, the Japanese think that there is a right way to do each and every action in life, including committing suicide in the proper way (a manual on the perfect suicide was a bestseller at the time he wrote his book). Accordingly, it may come as little surprise that Japanese society and institutions attempt to indicate the right way in which informal practices should unroll. But perhaps the most telling manifestation of an attempt to regulate even what is beyond regulation is the example of a police raid given in the book. When planning to raid a

yakuza (Japanese mafia) office, the local police department will call the office and announce the raid a day in advance. Adelstein mentions that sometimes the first 15 minutes of the raid may be spent on an exchange of business cards between the police and the people in the office.

This level of continuity between formality and informality is in many respects unique. It is something along the lines of “you can do things that go against the state but only in certain areas”. The state, and society, is aware of what you’re doing but as long as you’re doing it within pre-fixed boundaries this may be acceptable or tolerated.

So what’s so special about *moai*? After all, the number of informal practices identified in Japan by scholars has been increasing in recent years. The Global Encyclopaedia of Informality alone mentions such practices as *aidagara* (relationship), *dangou* (collusive bidding), *jinmyaku* (personal connections), *keiretsu*, and *Okurimono no shûkan* (gift-exchanges). Some others have not been studied but are nevertheless known about. For one thing, my colleague Kenta Goto recently mentioned to me the existence of “*yui*” (結 to “tie”, or “knot together”), a sort of a reciprocal labor pooling mechanism you can tap in to when your labor demand suddenly surges, which often happens during the harvesting of particular crops, such as rice. People are expected to reciprocate by helping out others.

But it is perhaps regional practices, exceptions, that can shed light on the essence of informality in Japan by offering examples of practices that have survived “in spite of the state” (Polese, Kovacs, and Jancsics 2018) for social, cultural or other exceptional reasons. These include *moai* or some form of *tanomoshi* practices that can be found in Yamanashi Prefecture, but mainly in relation to food establishments (Mynavi

2013). Why have some practices survived and have not been squeezed out by formal rules? And why is an apparently similar practice allowed to survive in one region of Japan but not in others? I suspect this is at the very core of the understanding of informality in Japan, both locally and nationally. I have called informality “the art of bypassing the state” (Polese 2021), but this might apply only to a lesser degree to Japan, where the state is so embedded in society as not to let itself be bypassed so easily. Perhaps a better definition of informality that is more in line with Japan is “the space between two formal rules” (Polese 2016), that grey area in which human agency is allowed to exist and operate.

What I find unique, at this stage at least, is the apparently perfect harmony between the two, the capacity to circumscribe informal practices in some areas whose borders will not be trespassed and that will then create a sort of continuity, a line, regulating every aspect of society. There is little that is unique in *moai* per se. What is unique is the context in which *moai* has been allowed to survive. By virtue of this, *moai* has become the quintessence of how informal practices may become embedded and even regulated by the state, transformed into a (quasi) formal mechanism of governance, supplementing the state in some areas. Beyond its (apparently) economic functions, *moai* is a mechanism of social cohesion and support for the elderly, who, as long as they can support one another, remain self-sufficient as a group. In this respect, *moai* incarnates a sort of continuity and higher levels of cooperation between a government and its society, a social contract that perhaps limits the functions of informality, but also makes it possible to make use of it to provide better governance of a specific aspect of societal life.

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