재난 피해지역 사회적 경제조직의 역할과 온라인 기부 시스템 -동일본 대지진 피해지역을 중심으로-

Roles of Social Economic Organization and Online Donation System at Disaster Area: Focusing on East Japan Earthquake Damaged Area

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요약

재난 피해지역 사회적 경제조직의 역할 중요성에 대한 인식이 높아짐에 따라 이에 대한 기부 또한 늘고 있다. 이재민에게 직접 전달되는 의연금과 달리 피해지역 지원활동의 자금으로 전달되는 새로운 흐름이 일어나고 있는 것이다. 그동안 의연금에 치중되어 온 국내 기존연구에 더하여 본 논문은 사회적 경제조직 및 기부가 증가하고 있는 일본사례를 분석함으로써 한국에 대한 시사점을 도출하고자 하였다. 구체적으로 동일본 대지진 피해지역 사회적 경제조직과 온라인 기부 시스템에 초점을 맞추었고, 분석결과, 서비스 이용자에게 선택권을 부여함으로써 건전한 사회적 경제 시장 형성 및 고용창출에 기여하는 바우처 방식과, 지원자와 지원을 받는 자 간의 공감대 형성에 기여하는 시민기금이라는 두 가지 온라인 기부방식의 유효성이 제시되었다.

■ 중심어: | 사회적 경제 조직 | 재난 피해지역 | 온라인 기부 시스템 |

Abstract

This study analyzes how to support social economic organizations financially with online donation system. Two methods of online donation system is compared that vouchers contribute to the creation of sound market in damaged area by giving options of selecting service of social economic organization to service beneficiaries while civil fund for these organizations create employment and improve cooperative relationship between givers and receivers through online donation system. It is important for Korean government to improve donation system not only for victim directly but also for social economic organization through voucher and civil fund method of online donation system.

■ keyword: I Economic Social Organization | Disaster Damaged Area I Online Donation System I

I. INTRODUCTION

As anxiety is getting bigger because of disaster

and crimes which frequently happen in modern society, the necessity of unity and cooperation among residents is recognized anew and diverse community

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activities are being propelled.

In previous studies related to risk management, roles of general public with experts are being recognized as important subjects as shown in construction of disaster restoration system among citizens, corporate and government[1], necessity of construction of volunteer service activity system [2], and furthermore reconsideration of the concept of 'Restoration'[3].

Restoration means activities to return to normal before disaster happens. What we should remember is the existence of existing residents, especially minority citizens such as the aged, the handicapped, women, foreigners, kids and people with low income. Nevertheless, non-consideration for existing residents and minority citizens has been made many times during the restoration process in the past and studies regarding this have been made[4]. Among them, the importance of social economic organizations such as NPO incorporation trying to resolve issues of regional communities has been getting bigger.

Methods to support social economic organizations such as NPO and social enterprises have been quested in various ways[5][6]. Among them, financial supports such as voucher, civil fund and regional currencies have been tried in many areas and are expected to make achievements with online support system.

Many studies have analyzed mainly into donation which is from donor to victim[7][8]. And there are some studies about social capital in disaster damaged area[9]. But it is still not enough about the new type of donation which is from donor to social economic organization in Korea.

Accordingly, this study tried to analyze the roles of social economic organizations in the disaster recovery and how to support them financially especially with online donation system. It selected damaged areas by Great East Japan Earthquake includes tsunami, radiation leak and liquefaction as the target of the analysis, and tried to identify financial supports such as voucher and voucher then induce implications to Korea

II. THEORETICAL BACKGROUND

1. Meaning of Social Economy

1.1 Social Economic Organization

A social economy is a third sector among economies between private and public sectors. In particular, it is characterized with employment or training of people who are excluded from labor market and social services[10].

Social enterprises, cooperative associations, and NPO are organizations of social economy, and they are regulated by various institutions of the nation. This study which takes Japan as subject country reviews Japanese NPO incorporation.

1,2 NPO Incorporation in Japan

In Japan, Hanshin-Awaji earthquake in 1995 came to be an opportunity to recognize the importance of voluntary activities as social contribution and to review existing disaster countermeasures and disaster prevention measures. Accordingly, NPO Act (Specific Nonprofit Activity Promotion Act) was enacted to enforce voluntary service and citizens activities in 1998. This law prescribes to give corporate entity to civic groups which have certain conditions through relatively simple procedures. Then actual tax benefits on donations were added in the amendment in 2011.

The number of NPOs increased by 36.6% (from 1,437 to 2,012) in the damaged area (Iwate, Miyai, and Fukushima) after the occurrence of Great East Japan Earthquake[11]. At that time, social economic

organization includes NPOs corrected 23.3 billion yen from donors for their own activities at damaged area while donation for victim's living expenses were corrected 322 billion yen[12].

2. Literature Review

2.1 Changes in the Concept of Restoration

While disaster victims try to reconstruct the original life, others claim to construct better society not to have the same disaster again. For example, to disaster victims who want to resume life by renting a wooden house again, claim to construct a better building or concrete building may be understood that they should leave the area. As survivors from the disaster in cheap wooden rental house cannot afford to rent a newly built rental apartment, they have no choice but move to other areas[13].

The lesson of Hanshin-Awaji earthquake has many points such as reconstruction of citizenship with minorities such as foreigners, mid and long term city growth management and sustainability as well as introspection on such revival plan[14]. As there are conflicts between two parties of restoration and revival, there should be negotiation between administration controlling revival city plan and residents placing importance on life restoration. At this point, we can graft the possibility of social economic organization.

2.2 Online Donation for Social Economic Organization toward Disaster Restoration

There are monetary and property supports in the civil sector when disasters happen. Donation can be divided into two according to subjects that receive it. It can be delivered to victims themselves or to the activity that helps victims.

When a disaster happens in Japan, donator donates fund to Central Community Chest, Red Cross, or local government. They gather those donations and deliver to distribution committees of the affected areas. And distribution committees distribute donated money to victims.

Unlike the above procedure, when donations are delivered to social economic organization, money is not distributed to victims but services such as physical services, mental services, and life supports will be provided. Therefore, if donator wants to provide services rather than money, they donate it to social economic organization[15].

There are three issues against donation to victims directly. First, because of complicated procedures and examination processes, it takes long such as 6 months to a year for such supporting money to be delivered to victims. Second, even when victims receive supporting money waiting for a long time, there cannot be any method to utilize that money in the damaged area which becomes a ruin. Third, there is issue of non transparency in the operation of existing major charity organization [12].

To overcome such problems, first, individuals can deliver the civil fund through online donation. As administration needs to secure fairness in the distribution of subsidy as a servicer for the whole, it takes time and it is difficult to reflect demands of minority. However, social economic organizations do not have such restrictions and they can respond immediately to even very small demands. Second, it is also necessary to give economic supports to various social economic organizations that perform supporting activities in the affected areas although it is very important to deliver monetary supports to victims directly. If the organization works with victims, we can expect employment effects of victims, too. Third, as there has been tax reform for tax credit for donation to NPO satisfying a certain conditions, it is expected to activate off/online donation culture[16]. Voucher is the institution to provide service users with right to choose and service providers with opportunity to compete transparently as well as to remove the difference in payment capabilities and provide public services without discrimination[17]. Representative examples are medical insurance and public insurance. In the disaster area, introduction of vouchers is also considered.

The advantages of online donation are that donator can select from various menus of project, the amount and the period[18]. Donator can also get the results reports. Therefore, message properties, conformity and transparency (information release) are required as well as technical features[19][20]. Especially online donation system for social economic organization has the potential to accelerate the interactive relationship between donators and victims.

3. Case Study Framework

On the cases of social economic organizations supported through online donation system, relationship with supporters, supporting institution and method, and details of support project are analyzed. As the case supported by voucher, 'Community Ticket' by Japan Association of Chief Executives of Voluntary Organizations (JACEVO) was selected, while as the case supported by civil resources, 'Ibaraki Future Fund' operated by Ibaraki NPO Center Commons was selected.

Table 1, Difference between Voucher and Civil Fund

Segment	Receiver	Service Provider to Victim	Service Selector
Voucher	Victim	Social Economic Organization	Victim
Civil Fund	Social Economic Organization		Donor/ Victim

The differences between voucher and civil fund are

that victim can receive financial support as voucher ticket which victim can select services from social economic organizations while these organizations are supported by civil fund. Therefore donor can have two options includes voucher or civil fund besides direct contribution to victims.

The analysis criterion is the relationship with the supporters. As it can be difficult for social economic organizations of the affected area to perform fundraising activities because disaster has already happened in that area, assistance of intermediary supporting organizations which have capacity to manage online donation system is expected. Intermediary organizations can use civil fund. It is analyzed how they secure equality with supporters, purpose sharing, transparency and fairness.

The second criterion is supporting institution and method. Analysis from mid to long term perspectives such as mutual understanding of supporters and victims with information technology is needed.

Third is the detail of support project in cases of each social economic organization.

III. CASE STUDY

Support to Social Economic Organization by Voucher

The representative case is 'Community Ticket' by JACEVO. The followings are the project overview and actual incubation cases.

1.1 Business Overview

Community Ticket was created based on the spirit of mutual aid to help each other. It is a kind of voucher and functions in disaster areas. It promotes regional society activation and creates employment by providing continuous services by connecting social economic organizations and victims in the damaged area.

The circulation of Community Ticket is made as follows.

First, it is the introduction through off/online. Supporters provide fund. JACEVO is responsible for operation management and conversion.

Second, Community Tickets are issued to victim in disaster area.

Third, service is provided to victims by social economic organization using Community Tickets.

Community Ticket project has been appealed on website but the ticket circulates off-line.

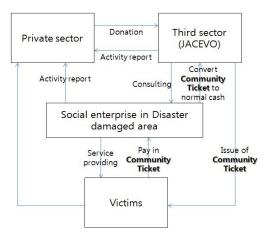


Fig 1. Community Ticket Distribution Flow Chart[21]

1.2 Business Cases

There are 8 social economic organizations that Community Ticket project targets.

Activities are ① restaurant, ② making shelters, ③ removing life inconveniences and provision of transportation service, ④ home stay where stress care counseling can be provided, ⑤ delivery of nutrient lunch box, ⑥ seafood processing and sales by the aged, ⑦ provision of life support services including public insurance for the aged, and ⑧

hosting events.

Among them this study focused on the provision of services including public insurance for the aged and the analysis results are as follows.

1.3 Happy Aged Society Project

At first a project representative came to perceive that anxiety such as sense of loneliness and fear is very big among the aged with Great East Japan Earthquake. She came to have problem consciousness that we need to build a community that will not alienate the victims even when their lives are changed dramatically.

Accordingly, she established a social enterprise in March 2013 with governmental supports. The purpose of the establishment is community development through life supports of the aged. The following 3 main sub projects are being executed.

First, supports for hobbies and social participation of the aged.

Second, life supports service such as going out, marketing, and entertainments of the aged.

Third, care service and preventive cares by visiting which based on public insurance.

Through these activities, choices that the aged can make are expanded by extending their activities. Accordingly, as happy and active aged people increase, burden of care professionals and family members is lightened and furthermore, it can be possible to make good community to live in to next generations[22].

Supports to Social Economic Organization by Civil Fund

In Ibaraki which is largely affected by East Japan Great Earthquake, there is 'Ibaraki Future Fund' project. Total amount of donation up to March in 2014 reached 3.8 million yens. The followings are the project overview and actual cases.

2.1 Project Overview

'Ibaraki Future Fund' is the first community fund in Ibaraki region that social economic organization operates. It is a new off/online fund circulation system where various organizations including press, labor union, consumer cooperative, university and local government as well as NPO gather.

Operating Committee is Ibaraki Future Fund Association but policy is decided and targets selected with the participation of local companies, organizations and research institutions.

It has following 7 characteristics. ① Notification of activity information to donators, ② Selection of charity organization by donators and result report, ③ Various types of donation, ④ That it is possible to set the name of fund, ⑤ As fund is operated by certified NPO, donation to the fund can be tax credited because of donation tax credit system, ⑥ Enforcement of unity with citizens and other organizations, ⑦ Enforcement of activities and organization.

2.2 Case Study

The project includes the following three types according to its theme and internal project by Ibaraki NPO Commons is added.

There are activities to encourage people who lost a house or a job because of disaster or depression, people who are affected by groundless rumor or has to live alone separated from their families and those who are trying to overcome difficulties.

There are supporting activities for foreigners who have limited opportunities to have a job because of poor Japanese language skill and being busy with taking care of children.

A loner hiding away and the society where one live

and die alone are ubiquitous, so anybody can face this situation now and then. All of supports activities to go toward the society where we live together such as establishing new welfare system where administrative supports cannot reach and making a group for people who can be easily alienated.

Specifically, there are projects such as ① From alcoholic to new life, ② Human development project for hiding loner youth, ③ Composing a community supporting the aged and the disabled, and then ④ Hope Joban project encouraging Fukushima refugees.

Donator can contribute Ibaraki Future Fund through credit card, debit card, online banking or e-currency. They can also select the project and amount which they have willingness to contribute. Then they can check the information of total amount and performance of each project.

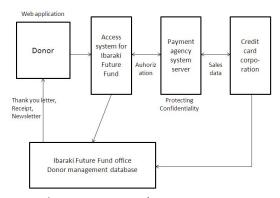


Fig 2. 'lbaraki Future Fund' Settlement Work Flow Chart[23]

2.3 Hope Joban Project

This project started supports for North-Ibaraki and Iwaki that were heavily affected by earthquake and tsunami right after Great East Japan Earthquake with the cooperation of citizens, NPOs, consumer cooperatives, labor organizations and local companies. Since 2012, it has encouraged life reconstruction with 4,000 refugees to Ibaraki because of nuclear plant

accident. Main activities include issuance of newsletters for Fukushima victims, exchange societies in different areas, supporting for self-help group activities, study supports for children, life and employment supports in Ibaraki, identifying difficulties in life through visit and administrative requests. Fund has been raised to continue activities approaching to people who face difficulties in the situation that no one can foretell the future[24].

IV. ANALYSIS RESULT

1. Supports by Voucher System

Distribution of Community Tickets is initiated based on the supports from private companies and donators. Companies and donators donate to JACEVO and JACEVO issues Community Tickets. Victims of the damaged areas receive those tickets. This ticket can be used in social economic organization working in the area and such organizations can exchange from Community Ticket to money at JACEVO. Through this process, jobs are created and communities are activated.

Vouchers give purchasing power to individuals so that they can choose from products and services in a certain range that social economic organizations provide[17]. It can promote interactions among social economic organizations and residents in that it give options to beneficiaries rather than service providers unlike conventional subsidies and agreements.

Community Ticket has been appealed through website and can be donated through online for 8 social economic organizations at damaged area.

2. Supports by Civil Fund

First, as the relationship with donators, 'Ibaraki Future Fund' by Ibaraki NPO Center Commons can

link donation to social economic organizations through online donation system. The purpose is shared between the donator and the social economic organization. Transparency and fairness can be improved based on public relationship through internet. Additionally, as it does not have specified project period, it can perform the project from long-term perspective.

Second, as mutual understanding between donators, social economic organizations and victims are done through various PRs, events and home pages, they can expect long-term ripple effects to regional society.

Third, the donated amount can be changed flexibly between the donator and social economic organizations that want to be supported.

The total amount of donation is about 3.8 million yen for 14 organizations until now.

Social economic organizations have important roles to give a shelter and an opportunity to work for others. To make it easy, tax credit system was newly enacted in 2011. 'Ibaraki Future Fund' connects the willingness of individuals which want to donate for the future of community utilizing this tax exemption scheme with online donation system. When money containing warm heart is circulated in regional community, task solution can be advanced and consequently the future can be changed[24].

The infrastructure and support system of online donation are necessary for citizen participation to solve regional social problem more than ever.

V. CONCLUSION

There are efforts to restore everyday life with hope in spite of damages by East Japan Great Earthquake. While rescue materials are delivered evenly to the victims by voluntary service organizations, the next important thing is to restore ordinary life as soon as possible. For this, it is very important to provide employment so that they can earn their living. At present, it seems 10,000 employments can be created against the demand of 140,000 in rough estimation. In the coast, ship and seafood processing plants were flowed out by tsunami. The coverage of unemployment insurance is going to end. There are many disaster victims who want to get a work to support their life. The importance of social economic organizations is getting bigger[19].

The amount of donation for social economic organization is increasing as the perception on the importance of roles of social economic organizations such as NPO and social enterprises in disaster damaged areas is being expanded.

This study tried to analyze roles and supporting methods of social economic organizations with online donation system. In case of Japan, NPO functions as social economic organization and is expected to perform important roles in overcoming tasks during restoration process as gentrification, minorities, and sustainability.

Financial support for these organizations can be divided into public fund and civil fund. Although public fund can perform a large scale project, supporting term, method and contents tend to end as one-time support because of short-term contractual relationship. On the other hand, civil fund can develop various cooperative projects with mid and long term perspectives by building continuous cooperative relationship although it cannot support big amount at once. There is also tax credit system for civil fund.

The restoration efforts are changed from conventional restoration with experts only to make citizens of those areas subjects of the restoration. This is the restoration and revival by regional society in real meaning. To build a safe community with large scale review and amendment of local disaster plan, and to changes in refugee drill, not only governmental organizations but also activities by actual participation of profit organizations, voluntary organizations, community and NPO in the affected area can make the regional society function properly.

Online donation system can be utilized as a solution to promote donation culture that citizens participate in social economic activities like NPO, social enterprise and so on. In addition the activities report and promotion information are easily shared and expanded through online donation system.

The supporting method of online donation system can be classified as funding by vouchers and civil fund. According to analysis, it is found that vouchers contributed to the creation of sound market in the area by giving options to service beneficiaries. Civil fund for social economic organizations also created employment and improved cooperative relationship between givers and receivers through online donation system.

In the same time, victims are starting to make concrete activities with the mind from 'survival against disaster' to 'helping somebody'. Although it is important to secure physical social grounds, it may be more important for victims to have active attitude to restore their ordinary life. This mind makes them go beyond the dichotomy of those to help and those to be helped then orient the relationship of mutual aid. The online donation system includes civil fund and voucher circulation have started to expand their intermediary roles.

Development of online donation system is more necessary as people recognize the importance of citizen support for social economy organizations.

In Korea online donation is also in progress, but there are many potential for improvement especially with central and local government. Considering possibilities of voucher and civil fund for social economic organization besides direct contribution to victim can be also effective for victim through job creation and community restoration by these organization not only at disaster but also usually.

Lastly, this study has limitations to cover other disaster types and to analyze various demands of victim through theocratical framework. Therefore the next step of this study should be theocratical approach especially toward vulnerable people to disasters with social economic community support in Korea and Japan.

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