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**The Problem of Credit in Higuchi Ichiyo's "Otsugomori"  
(New Year's Eve): A Comparison with Ihara Saikaku**

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Higuchi Ichiyo (1872–1896) was a writer who sensitively grasped the problem of credit, one of the distortions arising from the hasty modernization that Japan experienced under the overwhelming influence of Western culture in the Meiji period. "Otsugomori," one of her major works, has been said to represent her breakthrough as a writer because it was the first work in which she seriously took up the topic of money while consciously adopting the ideas and style of the early-modern writer Ihara Saikaku. This treatise aims to clarify her understanding of the problem of credit in the society of her time by analyzing the text of "Otsugomori," mainly by comparison with Ihara Saikaku's texts.

"Otsugomori" is a short story centered on events that take place on New Year's Eve at the home of the Yamamura family, wealthy Tokyo landlords. Omine, the heroine, who works as a maidservant for the Yamamura family, is asked by her uncle, a poor greengrocer who acts as a parent to her, to raise money to pay the interest on a loan from a usurer due on New Year's Eve. Omine asks her employer, the miserly Mrs. Yamamura, if she can borrow two yen and receives a positive response, but on New Year's Eve, the

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landlady breaks her promise and refuses to hand over the money. Omine, in desperation, steals two yen from a stack of bills in the drawer. Ishinosuke, the prodigal son of the Yamamura family, secretly observes this and takes the rest of the bills from the drawer, leaving a note saying that he borrowed the money himself.

Analysis of this text makes clear that Ichiyo's account of Ishinosuke's sophisticated approach to helping others, giving credit secretly and indirectly, is inspired by the work of Saikaku, but whereas Saikaku believed that such a method could only be established on strong samurai solidarity, Ichiyo argues that it can also be established independent of solidarity. Ichiyo, who was keenly aware of the weakening of traditional communal solidarity in the early Meiji period, presents a highly autonomous form of credit that does not depend on solidarity but on the mentality of the prodigal son, and sees in it the possibility of a solution to the problem of poverty.