

## Chapitre 4 : Monnaie et financement de l'économie

### Sous Chapitre 1 : A quoi sert la monnaie ?

#### Activité de sensibilisation :



Le *cauri* est une variété de coquillage utilisé au cours des âges comme instrument de paiement. On retrouve des traces de son utilisation en Chine dès la dynastie Shang (1600–1046 avant Jésus-Christ). Répondue par les marins arabes et européens dès le Xe siècle, ces coquillages étaient utilisés comme monnaie dans une grande partie de l'Afrique.



La *crénaïde* est la monnaie de Crésus, Roi de Lydie (561-546 avant Jésus-Christ). Il y avait deux séries de pièces d'or ayant respectivement pour étalons, un statère d'or de 10,89 g et un stathère de 8,17 g.



*Billets de banque en euros et en dollars.*

*Source : [www.poitiers.fr](http://www.poitiers.fr)*

**Q1.** Malgré leur différence matérielle quel est le point commun à toutes ces représentations?

Même si elles n'ont pas la même forme, toutes ces représentations sont des représentations de **monnaie**.

**Q2.** Quel est leur rôle ?

Jouer à un moment donné et dans une société donnée le rôle de **monnaie**, soit d'**intermédiaire des échanges**.

**Q3.** Selon vous, pourquoi les hommes ont-ils eu besoin d'inventer des monnaies au cours du temps?

Faciliter les échanges et pallier les contraintes du troc. La division du travail est à l'origine de la multiplication des échanges. En effet, c'est bien parce que chaque individu ne peut pas produire tout ce qu'il consomme (il n'en a pas les compétences, les capacités techniques et cela lui coûterait bien trop cher) que le travail se divise, et qu'il doit échanger avec les autres. Ainsi, plus le travail est divisé plus les échanges sont intenses. Et, c'est pour faciliter ces échanges toujours plus nombreux que la plupart des sociétés utilisent une monnaie.

**Q4.** Comment pourriez vous définir la notion de « monnaie » à partir des questions précédentes?

**Monnaie** : actif parfaitement liquide communément accepté comme mode de paiement dans une société donnée. Soit l'ensemble des moyens de paiement directement utilisables pour régler les transactions et éteindre les dettes dans un espace donné. (Ex. : € ; yuan ; yen ; dollars ; livre ; rouble ; peso argentin ; franc suisse...).

**Q5.** Que constatez vous concernant l'évolution des monnaies ?

**Dématérialisation**. Action de priver un produit de ses propriétés physiques de sa valeur intrinsèque (interne). Les monnaies actuelles n'ont aucune valeur interne.

*Problématique : Pourquoi les hommes utilisent-ils des monnaies, même si elles n'ont aucune valeur intrinsèque?*

# Monnaie Et Financement De Leacuteconomie Hu Eacuteconomie

**L Cohen**



**Monnaie Et Financement De Leacutecconomie Hu Eacutecconomie:**

## **Monnaie Et Financement De Leconomie Hu Economie** Book Review: Unveiling the Magic of Language

In an electronic digital era where connections and knowledge reign supreme, the enchanting power of language has become more apparent than ever. Its capability to stir emotions, provoke thought, and instigate transformation is truly remarkable. This extraordinary book, aptly titled "**Monnaie Et Financement De Leconomie Hu Economie**," written by a very acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we shall delve to the book is central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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