

BOTH BORROWERS AND LENDERS: TIME BANKS AND THE AGED IN JAPAN

By
ELIZABETH JILL MILLER

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Certificate of Authorship

I, Elizabeth Jill Miller, hereby declare that, except where acknowledged, this work is my own and has not been submitted for a higher degree at any other university or institution.

Elizabeth Jill Miller

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Abstract

The rapid ageing of Japan's population is occurring in the midst of accelerating social change, causing a rethinking about what it means to grow old. Some older Japanese are pioneering new models for ageing through their involvement in groups known as time banks. These are non-profit organizations which trade time, a universal possession, rather than conventional currency for services. Time given in volunteering is banked for future redemption as assistance for the giver, with points paid per hour. This first study of the impact of time banks on the lives of older Japanese members aims to chart how such groups can help both their senior members and society as a whole.

Time banks now exist across the globe but the world's first time bank was established in 1973 by a Japanese woman. She aspired to create a new form of currency that could give people greater control of their lives and foster warmer community links. The benefits that older time bank members derive include formation of new friendship networks to replace those lost by retirement and the chance to use old skills and learn new ones. Time banks can generate a new form of social capital that fosters traditional Japanese reciprocity and has *ikigai* or 'sense of meaning in life' as one of its main pillars.

This research is based on both three-months of fieldwork in Japan and an extensive literature review in Japanese, English and Chinese. It has been aided by accessibility to the thoughts of the founders of four major time banks through their books and also by their group web sites. My study follows on from an MPhil thesis that compared ageing in China and Japan and draws on my experience living in Japan for 10 years between 1979 and 1991 in both Kansai and Kanto.

The literature indicates that social participation is a crucial component for maintaining both psychological and physical health in the later years. While this is a qualitative study and there is yet to be a qualitative review of the effects of time banks in Japan, feedback I received from older members of the first time bank shows that time banks can foster a meaningful later life.

The 21st century has been dubbed that of the aged as greater mass longevity boosts their numbers to unprecedented levels. This thesis questions whether organizations such as time banks can make a significant difference to the quality of life that older people enjoy in this new era. The theoretical framework examines whether the social exchange that these groups nurture can enhance the social capital of their communities, creating a positive image for ageing.

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GLOSSARY

Japanese terms

borantia—term for volunteer derived from English word

dankai sedai—the postwar baby boomers born between 1947 and 1949. Their children born in the early 1970s formed the second baby boom and are described as the junior *dankai sedai*. There has been no subsequent baby boom.

hoshi—traditional term for volunteering in Japan that denotes self sacrifice.

kaigo—aged care

kango—nursing care

ikigai—sense of meaning in life

Rojin Daigaku—Old People's University; similar to University of Third Age in West

Rojin Kurabu—Old People's Clubs

Acronyms

JANCA—Japan NGO Council on Aging

JCSA—Japanese Care System Association

LTCI—long-term care insurance

MHLW—Ministry of Health, Labour and Welfare

MHW—Ministry of Health and Welfare

NALC—Nippon Active Life Club

SWF—Sawayaka Welfare Foundation

TNJ—Time Dollar Network Japan

VLB—Volunteer Labour Bank

VLN—Volunteer Labour Network

WABAS—Women's Association for a Better Aging Society

CHAPTER ONE: Setting the scene

Introduction

This thesis examines how participation in time banks, which use time as an alternative form of exchange to conventional currency, can enhance the lives of older Japanese. The activity is a form of volunteering. It also entails concrete material rewards for the participant that go beyond the commonly accepted definition of volunteering as not entailing any form of remuneration. Participation in time banks forms one of a variety of ways in which older Japanese are creating innovative life styles as their numbers rise from a former small minority to an increasingly far larger section of the population.

Older Japanese are no longer necessarily subject to the rigid constraints and social expectations that once both protected and honoured them but also kept them in what was considered their appropriate place. They now have the opportunity to pioneer new ways of participation in society and ongoing personal self-development as they remain healthier for far longer into greater life spans. There is an increase in individuals exploring such options (Takahashi, H, 1999: 67) against a backdrop of pervasive mass media and political pessimism about the capacity of the country to cope with the repercussions of mass ageing.

This has led to a fear that the 21st century will see the nation's finances threatened by excessive demands from older Japanese as the size of the workforce dwindles and the percentage of citizens drawing down on pension funds far exceeds the working population contributing to them. Such anxiety is tempered by a rising recognition that the healthy majority of the aged will not necessarily be a burden on the nation but could prove to be assets instead.

The potential and actual contributions of older Japanese to their nation are, as yet, underappreciated. This is despite the fact that the older population provides vital resources to the society as volunteers, paid workers,

grandparents, and consumers (Usui, 2001: 184-185). Many of them remain in the paid workforce, with Japan having the highest labour participation rates of older people of any industrialized country (Bass, 1996: 58; Williamson & Higo, 2007:1). The contribution of these workers has been overlooked, as has been the comparatively healthy condition of the majority of older Japanese.

Older Japanese are wealthier, better educated and more independent than their counterparts of even only a decade or two ago (Campbell & Campbell, 2003: 5). As such, they may show different types of behaviour as they age from their predecessors (Gauthier & Smeeding, 2000: 2). In addition, the participation of the aged in society is gradually rising (Kurata, 2001: 107). As in the West, not only are more people living to old age but a greater number of them are in a position to utilize this time for recreational activities (Laslett, 1989: 202). This could include volunteering.

Japan, one of the world's most rapidly ageing and also most aged nations, is seeing new approaches to ageing by both government and business. The most notable in recent years has been the long-term care insurance (LTCI) scheme that has shifted responsibility for care from the family to the community (Long, 2000). Another is the development of technological design by Japanese corporations to foster independent living in the community along with better care in institutional facilities (Dethlefs, 2002). The country has become a potential laboratory for how individuals might age well in the 21st century. In this study, I aim to chart one aspect of that.

This research follows on from my Master of Philosophy thesis, 'Burden of care: Ageing in urban China and Japan: Gender, family and the state'. The thesis examined how rapid demographic, social and economic changes are impacting on traditional care for the urban aged in China and Japan as both experience unprecedented rates of ageing caused by greater longevity and lower birth rates. It was a wide-ranging survey of the situation of the aged in

urban China and Japan which covered aspects such as employment and retirement, pensions, housing, health care, care and intergenerational exchange. The subject of my PhD thesis accounted for just two paragraphs in the master's thesis and was only an emerging subject at the time. It has been an unexplored topic.

My thesis focuses more on the healthy active aged individuals who make up the majority of older Japanese rather than the smaller minority who require care. Many of the people it covers may worry, however, that they might need care at a later date. This is one incentive for them to become participants in time bank schemes that offer the opportunity to accumulate credits for care in the future.

Ageing has not always been viewed as positive by academia. The discipline of gerontology began by describing the aged as a group that constituted a social problem (Kiefer, 1990: 182). Subsequently elderly people who did not fit into a pathology pattern, such as the fit and active old, were 'almost defined out of the frame' (Fennell et al, 1988: 7). There was a strong tendency for studies on ageing to either aim at alleviating problems—with ageing itself seen as a problem—or to focus on care for the frail aged.

There has been a growth of academic studies on successful ageing but public perceptions of ageing have lagged behind them. The reality is that far more people are staying healthier for much longer into their life spans in Japan. In addition, they have much to offer to their societies and the capacity to maintain highly fulfilling lives. As one demographer has written, 'It is important to treat the elderly population as a group of people with enormous potential to contribute to the society, rather than as a 'problem' or 'burden'' (Jones, 2000: 21).

Aims and scope

My aim in this thesis is to add to the body of research being conducted on how individuals and their communities can age well in societies undergoing rapid population ageing and social change in the 21st century. I seek to do so by exploring the potential of time banks to both enhance active engagement by older Japanese in the post-retirement years and to improve care services provided by healthy older volunteers for their frailer contemporaries. I chart the evolution of time banking in Japan as an example of the rise of new forms of organizations that can keep retirees socially involved through contributing to, and drawing on, the help of others.

Much of what is happening in Japan is not accessible to gerontologists in the West because it is not written about or the little that is written is available only in Japanese. This thesis aims to partially redress this imbalance by providing coverage of an area yet to be explored fully even in Japanese.

The thesis represents a number of firsts in regard to several areas of study. This is the first study to provide an overview of time banking and the aged in Japan. It is also the first major study of Japanese time banks from their origins up to the present. It draws extensively on Japanese language materials that have not featured in research in English before. They include the writings of the founders of time banks and the web sites of their respective groups. It is also the first study to compare Japanese time banks with time banks in other parts of the world, specifically the United States, the United Kingdom and China.

Theoretical foundation

In relation to theory, this is the first study of social capital and the aged in Japan. Studies of social capital in Japan have overlooked the aged as a potential source for its creation through the generation of social networks and

as beneficiaries of its spread. This study aims to redress this neglect. I chart the rise of a social movement that can enhance the lives of older people. It links the Western sociological concepts of social exchange and social capital with the Japanese concept of *ikigai* or sense of meaning in life.

Methodology

This study is designed to provide a pioneering overview of the situation of time banking and the aged in Japan. As such, my aim has been to document as much as possible from existing untapped sources, including a wealth of material in Japanese texts. This has meant there has been no scope to include a major survey of individual members across a number of groups. My fieldwork covered only a small sample that was not large enough to make any conclusive findings about group membership overall. However, it was pivotal in shaping the framework of the thesis which was based around the two time banks with which I had direct contact.

This is a qualitative and not a quantitative study. It is based on a review of literature in English, Japanese and Chinese as well as fieldwork in Japan. The fieldwork took place between the beginning of April 2005 and the end of June 2005. The first two months were spent in Osaka and surrounding environs where Japanese time banks originated and the headquarters of the two main banks featured in this thesis originated.

Sampling entailed the selection of time banking groups with national networks which promoted the active participation of older people. Recruitment of branches and their members required me to establish my credentials as a trustworthy researcher with group leaders in a society where personal connections are paramount. My previous experience in Japan as a journalist provided me with the skills necessary to do so. Leaders arranged for me to attend semi-informal gatherings. There was ample opportunity at these to talk

to individuals or groups of two to three people at a time as well as listen to formal discussion about group activities.

Recruitment was facilitated by leaders in the two time banks I contacted who selected the people I saw. I told them I was researching the lives of older Japanese. I also was able to meet some members through a friend who belongs to the Nippon Active Life Club (NALC) and benefited from extended conversations with her about its activities. She helped me to set up meetings with NALC members in the Kanto region.

A prominent facet of my data collection was reviewing material published by time banks and their founders both in printed form and on the Internet. The importance of the latter as a source of data increased substantially over the time frame of my research as groups increased their Internet content to both inform current members and also attract new members.

I engaged in participant observation at a number of meetings of both the VLN and NALC. This gave me a greater understanding of how groups function as described in their literature. I recorded nearly all my meetings with members on a small digital recorder, having first gained the consent of the individuals concerned. Only one person objected. She was also the only person who objected to giving me any personal details and who said the group was closed to foreigners. I was not referred on to her by someone else, unlike the case with other individuals, showing how a lack of proper introductions can be a barrier to communication in Japan.

Interviews entailed a number of standard questions. These included basic information on age, marital and family status, educational background and occupation as well as length of membership, reason for joining and benefits derived from belonging. This information sometimes flowed logically from conversations, so that I did not stick to a strict question and answer pattern.

The self introductions given by all members present at the start of VLN meetings provided me with this data, along with informal chats with some of them at the end. My longest interview was a marathon five-hour session with the two top leaders of the VLN soon after contacting the group.

Structure of chapter

This chapter first explains what time banks are, including the benefits they can give. It then provides a history of time banking in Japan and examines the relevance of time banks to older Japanese. The next sections concentrate on ageing itself, including a definition of old age, the demographics of ageing in Japan and the social obligations of the aged in Japan. A literature review gives a general overview that conveys the scope of studies that have contributed to the thesis. The rise of a new outlook on ageing in Japan is noted. The chapter concludes with an outline of the rest of the chapters in the thesis.

Time banks: A general introduction

Time banks are a form of community currency. These have been defined as ‘a medium for exchanging goods and services within a community’ (Doteuchi, 2002: 82) or as ‘agreements within a community to accept something else than legal tenders as a means of payment’ (Lietaer, 2004: 3). While encouraging two-way communication they can also form a safety net to empower disadvantaged individuals by giving them an alternative way in which to earn both services and respect within their local areas. In the case of older Japanese, participation can keep them involved in their society and also earn many other benefits. The benefits are outlined in this thesis.

These groups can nurture alternate styles of human relationships in a complex society undergoing change. Such experiments ‘tried at various levels of Japanese society are emerging as a significant force to bring about changes within the system itself’ (Moon, 2002: 37). Community or complementary currencies first emerged in the 1930s in the United States and Europe as a

means of enabling areas with high unemployment to remain economically sustainable during the Depression (Lietaer, 2001: 148). The form known as time banks appeared later, starting in the 1970s in Japan, which has seen the most diverse trials of them.

Time bank systems offer an innovatory way in which people can participate in society both as givers and receivers of services. They operate by using time as a form of currency. For every hour that a person volunteers in giving services to others they receive an hour of service in return. This amount can be used immediately, be banked for future use or donated for use by other individuals. The group running the system keeps records of how much time individuals give or receive and also of what services people can offer or need and then matches up participants. Many groups have Internet sites that offer assistance to people who would like to set up new branches.

All work is seen as equal because, regardless of its nature, it earns the same amount of hourly credits. One of the unique strengths of the system is that it does not accept the value hierarchy of the normal money market. Complementary currencies are commonly used in areas such as welfare and educational services. However, there are no real limits to how they can be employed. Edgar Cahn says that, when he created his time dollar form of time banking in the United States, he had no idea that they could be employed in the many diverse ways that they have been (Cahn, 2002).

History of time banking in Japan

Japan has what might be described as the most complex history of time banking in the world to date. It is also the place where time banking first originated. The history of time banking groups in Japan can provide a microcosm view of the changes in attitudes to ageing that have occurred in Japanese society over the same period. The role of the aged with regard to time banks has evolved from one in which they were regarded as just a group

deserving of help to one in which they have become able to offer assistance to others of their vintage.

The development of Japanese time banks can be divided broadly into three waves which coincided with the decades of the 1970s, 1980s and 1990s respectively. All have their own distinctive features which reflect the social pressures of their time and are linked to the lives of older Japanese. The major groups involved, which have created nationwide networks, are all described in later chapters of this thesis. They include the Volunteer Labour Network, Nippon Active Life Club, Japanese Care System Association and the Sawayaka Welfare Foundation. The first two are covered in chapters four and five respectively, while the latter two are included in chapter six. The first three organizations have changed their titles over time and they are referred to by the names they now go under, except where reference is being made to earlier periods when they used their original titles.

The initial wave of Japanese time banking began in 1973 with the establishment of the Volunteer Labour Bank (VLB), now the Volunteer Labour Network (VLN), in Osaka by a Japanese housewife, Teruko Mizushima. It was not only Japan's but also the world's first time bank, an achievement for which Mizushima is yet to gain due recognition in the Western world or even in Japan. In her first book, published in 1967, she used the term 'time bank', written as *taimu banku* indicating it was taken from an existing foreign term when she may have invented the term herself. The ideas on which Mizushima based her organization stemmed from her experiences during the Second World War and immediate postwar period when many Japanese faced great hardship and personal insecurity. She wanted to create a currency that could enable them to survive and also to connect to others. While she first published her ideas in a 1950 newspaper contest, she did not implement them by establishing a group till her retirement from motherhood with the marriages of her children.

During the decades of the 1950s and 1960s, when the efforts of the nation were being devoted to rebuilding and then moving into high economic growth, Mizushima actively disseminated her ideas around the country as a social commentator who wrote newspaper articles, appeared on radio and television, and gave public lectures. She argued then that older Japanese, who were still only a very small segment of the population and were not benefiting from the growing prosperity, deserved help. Part of her proposed system was to require all members to give at least two hours of volunteer help a month. Mizushima wanted this to go to the aged because they had sacrificed so much for the nation. However, her vision did not extend to the older citizens contributing help as well receiving it and she initially restricted active work to the young and middle-aged, with an upper limit of age 60.

The volunteer work that members did in the community was conducted in institutions for the elderly as this was a time when care in the home was considered to be the duty of family alone. This is a pattern that has stayed with the group and differentiates it from later organizations. The time banking system of Mizushima's group involved exchange of labour between members. All work was purely voluntary in the traditional sense, with no money payments involved. By 1979 the group had extended to have branches in every prefecture in the country.

The second wave commenced in the 1980s when a new style of time banking arose to provide home care services for the aged not living with children. It coincided with the first real general awareness of the ageing of the population. Its incorporation of some payment of services with money as well as hours aroused a great deal of controversy and a debate that challenged previously conceived notions of volunteering.

The first time bank to start up after the Volunteer Labour Bank was the Tokyo Assistance in Daily Life Association [*Tokyo Kurashi no o Tetsudai Kyokai*] in Tokyo in 1981. It was followed by the Kobe Life Care Association [*Kobe Raifu Kea Kyokai*] in 1982. Both focused on aiding the aged with systems that incorporated small gratuities with time savings accounts for volunteer helpers (Tanaka, 1996: 93) and remained limited to their own geographical areas.

The second time bank to emerge that established a national network was the Kagawa Aged Welfare Research Group, now known as the Japanese Care System Association (JCSA). It was established in 1982 by Michiko Kanema, a home help worker who earlier belonged briefly to Mizushima's group. Initially care work in the home was performed on a purely voluntary basis similar to that of the Volunteer Labour Network. The decision to change to a combination of time savings and low monetary payment was made in 1985 by members who felt it would make it easier to relate to the senior citizens they were assisting (Kanema, 1993). By doing so, they could accommodate traditional ideals of reciprocity, as explained later.

The 1980s was a decade of economic prosperity but also a period of growing awareness of the inadequacy of care for the aged not eligible for state assistance. From the mid 1980s on, small groups of women committed to helping the aged in their areas sprang up all over Japan. Their activities were encouraged by government officials who saw them as a convenient way to help solve the looming urgent problem of rapid population ageing in a changing society where families could no longer be counted on to bear sole responsibility for aged care. These were the first volunteers to devote their activities to providing domiciliary care to the aged in the home who were not indigent or without other kin. In 1987 there were said to be 121 such groups and by 1992 there were 452 (Kamiyoshihara & Yosikawa, 1996).

A 1992 National Council of Social Welfare survey of such volunteers showed that some feared changing value systems might result in their being unable to receive help themselves in the future when they needed it (Adachi et al, 1996: 154). This was one of their major motivations for involvement. According to the survey about one-third of these groups employed time banking systems (Kamiyoshihara & Yosikawa, 1996).

The third wave took place during the 1990s. Throughout the 1970s and 1980s active members of time banks were comprised mainly of housewives but this was to change in the 1990s with the entry of male retirees. What was to differentiate the latter's approach was a quest to recruit the aged as helpers and not just as individuals to be helped.

During the so-called 'lost decade' of the 1990s many Japanese were feeling a great national tiredness and frustration in not knowing how to convert the nation's economic prowess into a better quality of life (Mouer & Kawanishi, 2004: 6). The downturn in the Japanese economy, which led to recession and unprecedented rises in unemployment, resulted in public unease about the future. This created a climate in which citizens felt they could no longer rely on the government to guarantee their economic wellbeing or on traditional family and community arrangements to offset the effects of unemployment, sickness or other vulnerabilities (Kawai & Shimazaki, 2002: 20). The time was ripe for alternative measures to arise.

Two high profile Japanese men, Tsutomu Hotta and Keiichi Takahata, established time banking organizations in 1991 and 1994 respectively when they retired from professional careers. They did so to provide a new sense of purpose in life for men leaving the paid workforce. In addition, they challenged traditional ideas about volunteering by proposing that men could become carers too, going against socially ingrained gender roles. It was also in this decade that the elderly received acknowledgement that they could be

carers as well as people needing care. Time banking won solid endorsement from government as policy moved from encouraging families to assume responsibility for their elders to making aged care a responsibility of the community as a whole. This was to culminate in the introduction of the LTCI scheme in 2000.

No major new time banks have appeared in the early years of the 21st century but membership among the older sections of the population has increased. An ambition to create a national network of organizations across which points could be freely interchangeable is yet to be accomplished. A National Council of Citizen Mutual Aid Groups [*Shimin Gojo Dantai Zenkoku Kyogikai*], which includes time banks, was formed in 2000 after two years of planning with hopes that it could encourage discussion, sharing of information and support for individual organizations as well as dialogue with government (Matsushita Institute of Government and Management, 2000: ii). At that stage it had 400 members.

The history of time banking can be easily outlined in relation to care work. It is less easy to relate it to the social benefits derived by members over the same period. One factor common to groups has been the primacy placed on gaining new friends. Since the implementation of the LTCI scheme in 2000 the role of time banks as providers of care has shifted again. Those members who do work with the aged that is covered by the scheme have had to acquire government registered care qualifications and many of them have done so. There is still much other help that can be given, including providing emotional support. Thus activities of citizen participation groups could now be divided into two main categories: those within the scheme and those outside it. The number of volunteers with qualifications is increasing (Matsushita Institute of Government and Management, 2000: ii).

Time banks and older Japanese

While time banks still have to reach the vast majority of older Japanese, they do represent an innovatory approach to maintaining community cohesion. They offer a way in which senior citizens, the bulk of whom are physically and mentally active, can develop social links with others. They also enable them to obtain services without having to dig into their cash assets or seek financial assistance from relatives or the state. This may constitute a key incentive for participation as Japan's aged are renowned for their thrift and frugality.

Despite possessing around 70 per cent of the nation's personal assets, Japan's aged have been hesitant to spend in case they might need their resources in the future if they should fall ill or, in the worst of all possible cases, become bedridden. The practice arises from a belief that future frailty is inevitable (Hashimoto, 1996). This concern may have been partly alleviated by the LTCI scheme but old habits may die hard with the present generation of older Japanese.

Japanese retirees do not use up their savings, (Anderson, 1993: 85), unlike their counterparts in other countries. Instead, they prefer to conserve their funds as insurance against possible future need (Hotta, 1997: 144). The possibility of storing up credits in time banks during the early stages of retirement while they are still healthy could prove enticing if projected as a way to obtain physical care later on for no money.

Participation could be attractive for other reasons. The reluctance of older Japanese in recent years to be classified as old may encourage them to join organizations like time banks which are not restricted to the aged and which are involved in the community. Membership in Old People's Clubs [*Rojin Kurabu*], which date from the 1950s and formerly attracted around half of Japan's senior citizens, began to drop for the first time in 2000. The Japan

Federation of Senior Citizens' Club attributed this fall partly to a fear of being labelled 'elderly' (*Mainichi daily*, 8 January 2000).

Definitions of volunteering

The type of volunteering described in this thesis is a relatively new phenomenon that has developed in Japan over the last few decades. During this period volunteering has evolved from being a form of charity bestowed by the relatively well-off on the needy to something that can be done by everyone and in which the giver and receiver are on an equal level (Georgeou, 2006). It is done from personal free will and not coerced by social pressure, as has been the case with some volunteering in East Asia. Japanese advocates of the new style have pointed out this difference (Hotta, 1997c, 1997d; Ono, 2004; Tanaka & Adachi, 2003).

Volunteering in the context of this thesis does not refer to the informal mutual assistance given among neighbours in traditional Japanese society, although some time bank organizers—and also government policy makers—see time banks as well as other volunteering organizations taking over this role as community links weaken. It is not work done for family members or friends but is formal volunteering organized through a group.

Volunteering generally is considered to be the altruistic giving of services, with no payments received in return. This is not the case, however, for all volunteering within Japanese time banks. The use of paid volunteering in Japanese time banks is explained more fully in chapter six which covers two Japanese time banks which pay their volunteers with some monetary remuneration as well as time bank points.

Definitions of age

This thesis covers Japanese who are 55 and older. It includes the baby boomers born from 1947 to 1949 who represent the largest Japanese birth

cohort. They are known as the *dankai sedai*, the term used throughout this thesis to refer to this group specifically. Most apparently do not intend to retire into the shadows and they could form a world model for people remaining active into later life (Sakaiya, 2004: 81).

Cultural definitions in different societies vary as to when old age begins. In Japan, 60 was the traditional age for its commencement. On their 61st birthday men donned a bright red garment as a symbol of their freedom from responsibility, red being the colour worn by children (Smith, 1961: 97). In pre-modern times family elders were expected to hand over management of household affairs to their offspring at 60 and retire into the background. However, the rise in longevity and the extension of health into older age now makes 60 seem more like middle age than old age.

The mandatory retirement age in Japan was raised from 55 to 60 in the 1980s and 1990s and is scheduled to be gradually lifted to 65 by 2013 (Cabinet Office, 2006a). If old age is defined as beginning with retirement setting the limits to a full working life, as is often the case (Walker, 1983: 151), this marks an upward shift in its definition. Prominent media commentators and older writers on ageing within Japan have called for the definition of the elderly to be raised from 65 to 70 or 75 on the grounds that individuals can be productive and in fine fettle up to those ages (Wada, 1997; Saito, 1998; Hinohara, 2002, 2004).

In terms of defining special health care benefits, there has been a higher starting mark for old age for over three decades. When the government introduced free medical care for older Japanese in 1973, it chose the age of 70 as the commencement point, but it is now mooting raising this to 75 and could go even higher. In 1983 it introduced a partial personal levy toward medical fees to offset the subsequent rise in state spending. In 2005 the Ministry of Health, Labour and Welfare raised the level of personal contributions for

individuals between 70 and 75. From 2008 it plans to implement a two-tier system for the aged, with one being for those 75 and over, while the other will be for those below this age (Cabinet Office, 2006a).

In Japan, age has been said to be ‘as much a cultural constraint as a biological one’ (Traphagan, 2000: 9) with chronological age being of less importance than position in the life span relative to others (Traphagan, 2000: 73). Even so, on the grounds that their needs are different, older Japanese now are delaying affiliation with the elder age grade as ‘they contest the boundaries that define the ‘old’ as a community of age peers’ (Traphagan, 1998: 333). Time banks may be one of the most effective ways of doing so. This thesis questions whether such a transition in outlook on ageing can occur through older Japanese involvement in time banks as they redefine their identity and demonstrate they can remain useful to their community through their activities within time bank organizations. They will do so in a nation where their burgeoning numbers are one of several factors causing social change.

The demographics of ageing in Japan

The release of the 2007 edition of the annual white paper on the ageing of the Japanese society by the Cabinet Office predicted that, if present demographic trends continue, in 2055 citizens 65 and over will make up 40.55 per cent of the population or almost double the figure for 2005 when Japan overtook Italy to attain the highest percentage of aged in the world. However, far from warning of the dangers this would bring, the report recommended a change in the popular mindset to see older people as invaluable manpower rather than as individuals requiring support. It emphasized that an ageing society can be a vibrant one (Cabinet Office, 2007b), a view voiced earlier by the leading gerontologist Daisaku Maeda in saying that the ageing of a population ‘does not necessarily bring about a decline in social vitality’ (Maeda, 1994: 227).

The situation of older Japanese has attracted a great deal of attention from researchers around the globe for two main reasons. The first has been the way in which Japan has aged at a world record rate, while having its population stay healthier for longer into old age than any other country (World Health Organisation, 2005). While many Western countries took from 40 to 70 years to go through the transition from an ageing to an aged society (Jones, 2000: 1), defined as having seven and 14 per cent of the population 65 and over respectively, Japan did so in 24 years, a world record time (Miyatake, 2000: 7). The second reason stems from interest in how the ways in which Japan is responding to its population shifts might be applied elsewhere. This thesis examines the latter.

The life spans and life cycles of the Japanese changed dramatically in the second half of the 20th century (Sugimoto, 1997: 73-75) as life expectancy rose and most people could, for the first time in history, expect to live well past fifty or sixty. At the end of World War II, life expectancy was still very low in Japan, with the average figure being 50 years for men and 54 for women. By 1950 it had risen to 58.0 for men and 61.4 for females, the era of the arrival of the 60 year life span (Sato, 2001: 196). By 2006 the average age for men had risen to 79 while it had gone up to 85.81 years for women. These figures could climb to 83.67 and 90.34 per cent respectively by 2055 (Cabinet Office, 2007b).

Old age has gone from being a privilege achieved by only a few to becoming the experience of the majority of citizens. Whereas previously the aged were prized for their rarity, they have started to be viewed as potential burdens rather than assets. Thus old age has moved from being a personal bonus to becoming often dubbed a social 'problem' (Hashimoto, 1996: 10-11).

Japanese women have possessed the longest life expectancy for women in any nation in the world for 21 years in a row (*Mainichi daily*, 1 March 2007). In

addition women make up over 85 per cent of centenarians, the numbers of whom are growing markedly every year. Japanese centenarians doubled in the five years following 1998 with the figure exceeding 20,000 as of September 2004 (*Japan Times*, 9 June 2004). It is estimated that one in 20 Japanese women can now expect to reach 100. The ageing of the population means the feminisation of the population (Sugimoto, 1999).

Japan has been ageing at a much faster rate than was predicted in the past by some researchers. In 1997, the number of Japanese over 65 exceeded those of children under 15 for the first time, making up 16 per cent of the total population (*Asahi shimbun*, 25 May 1998). Yet a book published only a year earlier predicted that this phenomenon might only occur in another twenty years' time (Bass et al, 1996: 1). By 2006, the 65-plus group made up 20.8 per cent of the population while children under 15 had gone down to 13.6 per cent (Foreign Press Center of Japan, 2007: 1). There are now more Japanese households with elderly family members than with children and teenagers.

High rates of growth in ageing may not necessarily remain the case. Unforeseen factors could slow it down. For instance, there was a slower than expected rise in the proportion of older Japanese from 2003 to 2004, said to be caused by a sharp increase in suicide among older men and an influenza outbreak (*Asahi shimbun*, September 2004).

Around three-quarters of older Japanese do not have physical problems that affect their daily lives and two out of three would like to continue working if they remain healthy (Web Japan, 2002). Post-retirement work is common in Japan. Many Japanese men find other lighter and lower paying work after retirement from lifetime careers. This is commonly provided by companies posting them to subsidiaries. Their wages are then sharply reduced on the grounds that their productivity levels may fall past a certain age level. Their redeployment enables younger employees to assume greater responsibilities.

The Japanese government has done far more to promote employment for older people than other industrialized states (Campbell 1992: 254). The tendency in Japan to regard a leisure-based retirement as not an entitlement, as well as the trend to hold continued productivity in society as a virtue, mean that changes forcing up the retirement age are more feasible in Japan than in other countries (Usui, 2001: 184). Paid work is not seen as outside the realm of older Japanese.

Despite this seemingly favourable situation, many older people who want jobs cannot find them. This is partly the result of prejudice which leads to jobs being advertised only for people under certain ages and a lack of anti-age discrimination legislation, with Japan lagging behind most Western nations in this regard (Genba, 2005). Moreover, although many firms are worried about how to preserve a sustainable workforce as the population shrinks along with a marked drop in numbers of younger workers, this has not resulted in them expanding their employment of the aged (Cabinet Office, 2006a). The so-called 'job market for the aged' begins at around 45 (Ueno, 2005: 148). Entry to most regular jobs is virtually closed off to anyone past this age, with the exceptions being specialist occupations such as pharmacy where there are chronic shortages of suitable applicants and also care work for the aged.

The stereotyping of old people as burdens has been said to not apply to the aged in Japan (Kakuchi, 2002), but this is not the impression gained from the Japanese mass media depiction of them. Over the period since ageing became a popular topic, journalists have tended to focus on the down sides of ageing, although positive stories have become more common in recent years. Television news stories about opposition to progress often feature footage of older people in the same way that those in the West about obesity feature footage of overweight people.

There are more than 30 million people over the most common mandatory retirement age of 60 which is set by firms individually in Japan. About five million of these individuals need care and another 10 million work full-time or part-time. However, little is known about the remaining 15 million who are healthy but not working. It appears that more and more older people want to take part in social activities and some start their own non-profit organizations (NPOs) despite financial difficulties (Japan NGO Council on Aging, 2004). There is the potential for far more to become involved. A Cabinet Office survey has found that, even though only about 3.6 per cent of older Japanese are active in NPOs, nearly half say they would consider joining if given sufficient information about opportunities available (Cabinet Office, 2006a).

What older people in both Japan and the United States say they dread the most is succumbing to a protracted incapacitating illness. This is because the social values that 'bestow status on the aged also add responsibilities that include avoiding unnecessary dependence on others' (Kiefer, 1990:191). A sense of such responsibility means that the onset of dementia is feared because it would result in dependence. The links between such a dread of dependence, traditional Japanese ideals of reciprocity and the new ideals espoused by time banks form one of the major underlying themes of this thesis.

Social obligations of the aged

Contemporary Japanese law stresses the obligation of senior citizens to strive to remain active in society as their contribution to the nation. This falls within the perimeters of statutes that seek to shape social behaviour by relying on moral exhortation (Upham, 1987: 209). The 1963 Law for the Welfare of the Aged, which marked the start of special legislation for the elderly, said:

The aged shall be conscious of their mental and physical changes due to aging, and shall always endeavor to maintain their physical and mental health to participate in society with their knowledge and experience (Hashimoto, 1996: 35).

The same theme was continued in The Basic Law on Measures for the Aging Society 1995 which stressed the personal obligation of citizens to strive to ensure a secure old age for themselves rather than rely on others. It stated that:

People shall endeavour to deepen their understanding of economic and social changes accompanying the aging of society and to increase social solidarity while taking steps to ensure that they can lead healthy and prosperous lives during their old age (Cabinet Office, 2007a).

The 1963 law went on to outline the state obligation to foster the active participation of older Japanese with the sentence: ‘In accordance with their desire and ability, the aged shall be given opportunities to engage in suitable work or to participate in social activities’ (Hashimoto, 1996: 35). Reality has frequently not accorded with the high principles espoused in this legislation in subsequent decades. When it was first enacted there were few facilities to foster active participation by the aged. Although there have been marked improvements since in this regard, the onset of recession in the early 1990s marked a regression. For the first time even men in their forties and fifties were made redundant. There has been a rise in social action by older Japanese in community groups founded by their contemporaries. This has lifted the profile of the aged.

Literature review

My thesis draws on extensive reading in English and Japanese as well as Chinese. More research on ageing has been done on Japan than another non-Western country by Western researchers, particularly on social welfare policy, including the role of volunteers. The world record longevity of the Japanese has led to interest in how this achievement has come about and how it might be duplicated elsewhere. Material produced even a decade or so ago seems very dated as a result of the speed of the demographic and social changes sweeping Japan and the impact of new approaches such as the LTCI scheme.

While there has been very little written about my main theme of older Japanese and time banks, there is a good deal available about ageing generally in Japan, both in English and in Japanese. From the gerontological texts I have drawn material to create a backdrop for the time bank phenomenon in Japan.

More data are appearing in English but there is still less available than in Japanese. Erdman Palmore (1985) said his revision of his 1975 book on Japan's 'honorable elders' was ground breaking because it used statistics that were only published in Japanese. Access to government white papers and surveys is much easier than it was in the past because much is placed on the Internet, taking it outside the realm of libraries and government agencies. However, English versions appear, if at all, much later than the original Japanese versions and sometimes only in the form of summaries.

The pre-1980 studies of the position of the aged in everyday life by Western academics such as Ronald Dore (1958), Ezra Vogel (1963) and David Plath (1964, 1975) reveal a quite different picture from that of present day Japan. They mostly depict the twilight years as being a period of retreat from the community and of acceptance of the title of old. In his more recent studies of ageing in Japan, John Traphagan (1998, 2000, 2003) notes that many Japanese now do not want to be labelled as 'aged' and accordingly are loath to join associations that would identify them as such. Volunteering groups, however, appear not to attract this stigma. Japanese bookshops are now full of manuals on how to take up volunteering aimed at older people and baby boomers with male retirees being the main focus. There were so many on the bookshelves that I was forced to try to choose only a selective few. Spanning the two eras, Christie Kiefer (1976, 1987, 1999, 1990) is concerned with prejudice and stigma toward old age, thus being at odds with sometime idyllic Western views of ageing in Japan.

Much of the material that has appeared since the 1990s, especially in English, has been concerned with the small minority of Japanese who need care and has neglected the majority of the aged who are still healthy and active. This may in part be due to the interest in the new LTCI scheme, with many focusing on the scheme as a possible model for other countries. There is also a tendency to see the high frequency of co-residency as proof of high rates of intergenerational support whereas older people within such households may feel isolated, as shown by the work of Brenda Jenike (2004). This is an example of how commonly held assumptions that appear in much of the Western literature on Japan need to be questioned.

Writing about Japanese time banks by non-members is very limited even in Japanese. Bernard Lietaer (2001, 2004) gave me some initial clues as to where to begin my studies with his accounts of community currencies in Japan that introduced them to English readers for the first time. Unfortunately, he included quite a few factual errors that have been perpetuated by others in the West as his work provides the only general reference material available in English.

My thesis would not have been possible without access to the material produced by Japanese time banks themselves, including texts from their newsletters, promotional pamphlets and web pages. Their founders have all written books that include the implications of ageing for Japanese society and how time banking might help ease this process. All the time banks featured in this thesis have their own web sites and these have shown the increasing importance being placed on new forms of written and visual communication.

The biggest source of information about time banks outside their immediate members is Naoki Tanaka, long-time head of the Wonderful Aging Club, which also seeks to promote active lives for Japan's seniors through community involvement. He is thus not a neutral observer but rather an ardent

advocate of the same principles espoused by time bank leaders and has close links with several of them. His book on care tickets [*fureai kippu*] provides the longest and most detailed account of the history of time banking in Japan up to 1996 when it was published. A more recent history is lacking. Other books by Tanaka cover NPOs, volunteering and older people. References to time banks in other Japanese studies on community currencies generally draw heavily on material from Tanaka.

Tanaka's co-authored book with the sociologist Kiyoshi Adachi (2003) envisages that NPOs of the aged can change society. Adachi's 1996 co-authored chapter with Lubben and Tsukada on the expansion of formal in-home services for the aged includes references to volunteer mutual support organisations. Other academic writing in Japanese does little more than note the existence of time banking style groups. Analysis is notably lacking. Some do not even include time savings systems among the community currencies which have been a popular topic since the late 1990s.

Academic writing about time banks outside Japan has come from only a few individuals. Edgar Cahn says that time spent at the London School of Economics enabled him to turn his thoughts into an academic form that gained acceptance in his own United States. His books (1992, 2000) and journal articles chart the progress of time banking in his country and the evolution of his ideas. Several journal articles evaluated his system in its initial stages while Ed Collom (2005b, 2007) says he has made the first study linking ageing and time banking in the United States but it covers only one small anonymous group.

Gill Seyfang has been documenting trends in time banks since they started in the United Kingdom in 1998. She has examined how they have helped to redress social disadvantage and empower individuals. Much of the material on time banks in other countries comes from group web sites but references to

other than their own immediate areas are very sketchy. Many Western web sites refer to China as having numerous time banks but add no further details. They may just be copying this fact from each other. Most material from China is on web sites of groups. Du Peng (2000) is the only Chinese gerontologist who has written about them.

There has been a marked increase in literature on volunteering in Japan since the 1990s and particularly following the impact of the Kobe earthquake of 1995. Volunteering prior to this period is less well documented. Nichole Georgeou's master's thesis (2006) traces the evolution from traditional ideas of volunteering to the more fluid version that is characteristic of time banks as well as other more recent volunteering groups. Okpyo Moon (2002) notes that up to the early 1980s volunteers were a marginalized group but that, since the late 1990s, their experiments have been encouraged. Eyal Ben-Ari's 1991 study of two communities in the early 1980s showed how volunteering could help neighbourhoods remain vital.

Lynne Nakano's 2004 book, a pioneering comprehensive account of community volunteering in English, observes how the Japanese mass media have made volunteering a symbol of social transformation. She examines how some male retirees have been gaining new meaning in life from volunteering, the first time this topic has been covered in English. Older Japanese women are assumed to already possess such skills accumulated from their previous community involvement. This has been documented by Robin LeBlanc (1999) and Anne Imamura (1987) in their accounts of volunteering among Japanese housewives.

The expansion of volunteer activity in Japan has been boosted by the passing of the NPO Law in 1998. The first major study on Japanese NPOs in English, with Tamashi Yamamoto as editor, was published as part of the Johns Hopkins University global series in 1998, the year the NPO Law was enacted

in Japan. The subsequent ramifications of this law were outlined in a 2003 book edited by Stephen Osborne.

Robert Pekkanen (2006) and Mary Haddad (2007) successfully challenge some perceptions of volunteering in Japan. The former sees the capacity of neighbourhood associations, which have fostered some ideals similar to those of time banks, to foster social capital as being underrated. In a similar vein, the latter notes that volunteering in Japan is higher than has been stated in international surveys. She thus questions the accuracy of cross-national surveys.

The theme of the aged as active givers as well as passive receivers of volunteering help merits greater study than it has received to date. Mutual help features in several short studies in English by Yuko Suda (2000) and Takako Ueto (2003). Takahisa Kihara (2005) argues in Japanese that older people with disabilities have been unjustly discriminated against and that they have the capacity to engage in mutual exchange. Lee Lee Thang (2002) shows how the frail aged can serve as volunteers by, for example, encouraging kindergarten children just by being onlookers.

The introduction of the national LTCI scheme in 2000 highlights a fundamental change from family to community care that is introduced in Susan Long's 2000 edited book and in journal articles by many others. Harald Conrad and Ralph Lutzeler's 2000 edited book shows the differences between the Japanese and German schemes. Postgraduate students have been among the first to evaluate the impact in Japan, including Philippa Webb (2002, 2003) and Junko Yamashita (2005). Despite the large numbers of studies, all are necessarily still only tentative due to the relative newness of the system.

Social exchange theory provides an example of how Western sociological writing has been applied to Japanese society without allowance being made

for cultural differences. The work of George Homans (1958) seems to have struck a particular resonance with Japanese social scientists as seen in the translation and interpretation of his work by Shigeru Hashimoto (2005). James Dowd's 1975 conclusion that ageing equates with a loss of social exchange capability appears as outmoded as disengagement theory. The new aged who are exemplified by time bank members do not fit this pattern.

The richest source of writing about social exchange from a Japanese scholar comes from Harumi Befu, who covers both social exchange and Japanese notions of reciprocity (1968, 1980, 2001). While Befu proposes social exchange as an alternative model to group theory for examining Japanese society, he unfortunately does not go on to flesh out the idea further. Takie Sugiyama Lebra (1976, 1984, 1992) has made major contributions to the literature on reciprocity that are useful for this study. She also has written the only thoughtful analyses of the Volunteer Labour Network (1980, 1984) in either English or Japanese, although they are dated.

Writing about the links between social capital and ageing and volunteering in Japan is limited. Interest in social capital theory in Japan was sparked by the publications of Robert Putnam (1993, 1995, 2000, 2001) rather than the earlier writings of Pierre Bourdieu and James Coleman. The major focus has been on politics. Yutaka Tsujinaka (2002) writes that Japanese academics seem more concerned about measuring social capital than defining it. The numerous social surveys available apparently are yet to be fully employed to help chart social capital, however.

Takashi Inoguchi (2000) and Markus Freitag (2003) observe that trust in Japan is built on face-to-face interaction with known others, putting in question the extent to which Japanese will feel obliged to contribute to a wider group and, thus, to organizations such as time banks. Christina Graham's (2003) American study suggests that although not as many of the aged may

volunteer, when they do so they devote more hours to it than others. This is an area that is as yet unexplored in Japanese studies. Raymond Chan et al (2004) note that in Japan the belief that help given now will result in assistance in the future inspires significant trust and expectations. Freitag (2003) contributes that trust in Japan is built on face-to-face interaction, suggesting that social capital, and time banks, might best work in neighbourhoods where people are already acquaintances.

The concept of *ikigai* or 'a sense of meaning in life' is in common parlance in Japan. Mieko Kamiya's seminal book on the subject of *ikigai* first published in 1966 has been reprinted many times since. She depicted *ikigai* as constituting a search for goals for the future. A 2006 English translation of her biography introduced the life of this well-known character in Japan to the West for the first time. The word *ikigai* was popularised in Japan in the 1970s when press articles mentioning it were said to be as ubiquitous as those on ageing are now. Yuetsu Takahashi and Shuichi Wada's edited Japanese 2001 book examines *ikigai* through a Western sociological framework.

The first major study of *ikigai* in English, and the best to date, came from Gordon Mathews in 1996. Its major defect for my own research is the lack of coverage of older Japanese. Among his nine pairs of individuals for his comparative study of Japan and the United States the oldest Japanese is 68. While Mathews says that the sixties are a time for redefining *ikigai*, he does not go on to see how people past that age deal with it. Leng Leng Thang's 1997 examination of *ikigai* in men and women between 70 and 90 in Okinawa indicates a sense of usefulness is a motive for participation in groups.

One area where ageing studies on Japan are notably deficient is the study of older Japanese women. The emergence of a sizeable body of work about Japanese women in the 1980s and 1990s by Western feminist academics saw a focus on the young to middle-aged, with older women introduced only in

relation to them and not as individuals in their own right. Little research was devoted to older Japanese women, perhaps because the writers were more interested in women of their own age. There has been a similar neglect of older women in the West (Heycox, 1997: 94). Considering that older Japanese women far outnumber older Japanese men, are still active and constitute over 80 per cent of centenarians—and that their numbers are fast rising to equal those of younger women—this has been a major shortfall.

The key role taken by Japanese women in founding and participating in time banks is clearly outlined in the books by two female pioneering founders, Teruko Mizushima (1967, 1983, 1990, 1992) and Michiko Kanema (1992, 2004). Tsutomu Hotta (1993, 1997c) and Keiichi Takahata (1998, 2000), the founders of the other two main time banks in this study, write about their own ambitions to recruit men as carers, challenging accepted gender ideals in Japan.

New outlook on ageing in Japan

The debate on ageing that sees it as a social problem has failed to take into account new attitudes to ageing. These are demonstrated by the large number of books being published on positive ageing (Web Japan, 2004). Books on how to age successfully may have joined the best-seller lists only in the last decade or so but they are now placed in prominent displays in shops.

Shigeaki Hinohara, a medico in his nineties whose book *How to live well* became a million seller in 2000, exemplifies the way in which the authors of these works are living examples of the precepts they espouse. His book advises people to have a positive attitude and take personal responsibility. He has since published a string of other popular works, donating the royalties to a foundation for gerontology research. In a short essay on the study of retirement, Hinohara notes that, according to physiologists, half of the human brain is yet to be used up to age 65. The remaining half is a white canvas on

which an individual can paint whatever they chose. He urges them to be creative in doing so in retirement (Hinohara, 2002: 10).

In 2000 Hinohara launched the New Seniors movement for people over 75. It asks seniors to choose not to retire and encourages volunteer activities. This thesis looks at the type of older Japanese who might respond to such calls.

Outline of thesis chapters

Chapter two sets the theoretical framework for this thesis. It incorporates the three main themes of social exchange, social capital and *ikigai* to provide both Western sociological and Japanese cultural perspectives. Social exchange represents both traditional Japanese reciprocity and a now dated Western theory on ageing. The ideals behind social exchange are carried over into time banks with the concept of giving aid in the present in exchange for receiving help in the future. Social capital may be a newer idea in terms of sociology but denotes similar ideals of social networks that benefit their participants when they exchange assistance. Through this activity they can derive *ikigai* or a sense of meaning in life. The concept of *ikigai* frequently is linked with the aged finding new roles as they enter a new stage in life.

Chapter three describes changes to legislation made in Japan during the 1990s that have significance for time banks and their older members as well as the aged in Japan generally. These laws represent a fundamental shift in traditional attitudes. The NPO Law has given greater official legitimacy to the non-profit organizations that have proliferated since its enactment. The LTCI scheme law has turned care for the aged from a family duty to an accepted community responsibility. Together they have made it easier for older Japanese to be seen as active rather than passive members of their neighbourhoods.

Chapters four to seven cover individual time bank organizations, with the first three devoted to Japanese groups and the fourth to time banks outside Japan. Chapter four is about what is now the Volunteer Labour Network, the first time bank in both Japan and the world. Founded by Teruko Mizushima, a Japanese housewife and social commentator, in 1973 in Osaka, the group is still active. While the original membership was composed of young and middle-aged housewives who gave their time to the residents of institutions for the aged, it now includes older women who have stayed with it over the last few decades as well as younger working women. Some of its oldest members are women from their fifties to eighties for whom the group has proved to be a source of lifelong friends and satisfaction derived from community service. Like other time banks they are looking for new ways in which to volunteer in a changing Japan. This chapter shows how the development of friendships within time banks provides a rich source of social capital for members.

Chapter five covers the Nippon Active Life Club (NALC), established by a Japanese man, Keiichi Takahata, on his retirement from his company position in the 1990s to provide a community role and sense of purpose in life for male retirees. Takahata encourages people to join as couples, drawing on the fact that wives often are well connected with their local communities and thus can help their spouses, whose lives have formerly been absorbed by work, to become part of their local networks. This chapter shows how Japanese men are challenging gender stereotypes by acquiring carer qualifications and taking on carer roles as they seek to find new ways of relating to others and defining their own identities. It illustrates that time banks have the power to act as agents of social change in a period of social upheaval.

Chapter six outlines the backgrounds of three other Japanese organizations that have used time banking systems. The two with national networks are among those that have introduced what is described as a uniquely Japanese

system of paid volunteering. Both concentrate on provision of care services, with givers able to receive care in return later for either their elders or themselves. The third organization is based on the system of Edgar Cahn described in chapter seven. This chapter demonstrates the way in which time banking can be part of a selection of options and also how time banks can benefit regional areas located outside the main conurbations of Japan.

Chapter seven examines time banks outside Japan, featuring three countries of particular relevance to this study: the United States, the United Kingdom and China. In all three nations the aged are a primary focus for membership and for volunteer care. The United States was the first to experience time banking through the efforts of Edgar Cahn, the founder of the time banking system that has formed the model for most of the time banking organizations around the world. The United Kingdom has taken Cahn's ideas and adapted them to local conditions. In the West time banks are aimed primarily at the socially excluded and economically deprived whose lives can be enhanced by their social capital benefits. In China, time banks are mainly for the aged and students, two groups with more time than other adults whose lives are taken up with full-time work and raising children.

Chapter eight summarizes the thesis and speculates about the future. It evaluates the theoretical framework. Japan's largest single age cohort, the baby boomers, are set to create new attitudes to ageing, just as they are in the West. They are the first generation that does not expect their children to look after them in their old age. They show signs of wanting to be more active and in more varied ways than their own parents have been in their later years. While scepticism has been voiced about the capacity of time banks to sustain promises of exchange of services over the long term, Japan's time banks appear to demonstrate that this is viable. Time banks can expand the social capital of their members, through drawing on social exchange and building social networks, and provide them with meaning in life for their old age.

CHAPTER TWO: Theoretical foundations

Introduction

This chapter introduces the theoretical framework for this thesis. The themes are further expanded in the chapters that follow. I meld Western sociological theory and a Japanese psycho-social concept to show how some older Japanese are reacting in a positive manner to rapid social, demographic and economic change. They are finding meaning in life through engaging in reciprocal community service that is also a source of new relationships to replace those lost in the course of the ageing process. By combining Western and Japanese ideas I endeavour to create a two-dimensional rather than a one-dimensional view of ageing in Japan. I do so within the limits of my own cultural boundaries as a Westerner who has lived in Japan for 10 years and studied Japanese culture for nearly four decades.

The two main areas of sociology that I apply to my study are social exchange theory and social capital theory. Both originated outside the discipline of the sociology of old age. Social exchange theory was subsequently adapted to explain the position of the aged in society. It is portrayed in that context and also in relation to the crucial nature of reciprocity within Japanese society. Social capital theory could be described as showing the benefits of social exchange for individuals and communities through social networks, so there are connections between the two theories.

Social exchange theory attempts to explain the position of the aged in society by linking their status to their ability to engage in reciprocal exchange. The theory holds that interaction between people is an exchange of material and non-material goods (Homans, 1958: 597) and that, as individuals enter what is known as old age, defined as being 65 and over, they lose the resources for such exchange, placing them in a vulnerable position (Dowd, 1975). I propose that time banks provide older Japanese with the resources to retain an advantageous exchange position and thus enjoy a higher quality of life in both

material and non-material terms as they remain contributors to society. They therefore can overcome the negative image of ageing described by James Dowd.

Social capital is created by people forming social connections and networks that are 'characterised by trust, reciprocity, cohesiveness and volunteerism' (Bullen & Onyx, 1998). In recent years it has been espoused as a possible way to promote and maintain community wellbeing (Kawachi et al, 1997; OECD, 2001; Productivity Commission, 2003). Research conducted on social capital in Japan indicates that a Japanese belief that they will receive assistance in the future significantly influences how they perceive their level of achievement in the present. Thus they put greater trust in receiving help back in return (Chan et al, 2004: 315). Such expectations depend on a sense of general trust that community networks will continue to provide aid to their members and this, in turn, relies on the sustained social participation of those involved.

The key Japanese concept I employ in this study is *ikigai*, often translated as 'sense of meaning in life'. This is a term in everyday use in Japan. It features frequently in the media and is not the abstract entity it might be assumed to be in the West (Mathews, 2003: 109). The possession of *ikigai* is believed to be most important in the later years of life when it can provide a new sense of purpose following the loss of earlier roles such as those of paid workers and child raisers. The founders of all the Japanese time banks in this study believe that participation in their groups can serve to help both older people and their communities by creating and supporting such new roles through social interaction.

AGEING THEORY

Ageing was not a particular concern of the early founders of sociology of the 19th century who lived in an era when comparatively few people reached what we now call old age. Ageing did not emerge as a significant issue until the mid-20th century when it initially was regarded as representing a major social problem, with some perceiving the aged as a group to be pitied rather than respected (Fennell et al, 1988). The coming of the later years of life was more to be feared than welcomed.

This still holds true for many policy makers and public commentators, unfortunately, who continue to place undue emphasis on the dangers that population ageing poses and overlook the potential that longer life spans offer to individuals to enjoy more fulfilling lives. This view leads to older people being characterized as representing burdens. It ignores their potential and actual contributions to their communities. While apocalyptic demography has been the principal narrative about ageing over the last three decades (Johnson, 2005; Ikels, 2002), this image is changing.

The ‘graying’ of the population in Western countries has led to academic interest being directed toward ageing in other parts of the world (Formanek & Linhart, 1997: 9). Japan has been a prime source of such attention, particularly with regard to cross-national comparisons of social welfare and health policy in Japan and Western countries (Gould, 1993; Gruber & Wise, 1999).

Japanese sociology, like other disciplines in the social sciences in Japan, has adopted Western scholarship as its framework (Kawamura, 1994: xiii). Japanese sociologists have not developed any theories of their own to explain individual and group adaptations to ageing in Japan. The discipline of sociology in Japan was first influenced by German theorists prior to the Second World War and then followed American scholarship after the end of

the war (Kawamura, 1994: 10), adhering to a general national trend to look to German and American models in those periods. This does not mean, however, that a Western-based perspective provides a wholly adequate framework for explaining the workings of Japanese life.

John Clammer argues that in many ways Japanese society challenges the perspectives of Western social theory. While theory about Japanese society can draw on the vocabulary of Western traditions, it 'requires some significant shifts in the ways in which sociological concepts are formulated and applied' (Clammer, 1995: 3). Clammer notes that this necessitates an interactionist approach that incorporates the importance of reciprocity in Japanese culture, a theme expanded later in this chapter. Much existing ageing theory is very culture based. It is debatable how much this reflects attitudes from the American society in which it was created as opposed to universal principles that may apply to the aged across other societies.

The first two main academic theories on ageing to emerge were disengagement theory and activity theory which developed in the United States in the 1950s and 1960s. Stressing how people adjusted to changing social roles with age, they were based on the results of the same longitudinal case studies done in Kansas City, Missouri. However, they produced diametrically opposed ideas on what constitutes a good way of ageing. The Kansas study began by seeking to define the nature of healthy and economically secure old people. Since it examined only middle-class whites who were relatively affluent and had no chronic illnesses it was culturally limited.

Disengagement theory held that withdrawal from society with ageing, accompanied by a growing introspection that prepared the way to death, was an inevitable, natural and satisfying action. It emphasized the importance of phasing out old people from work and leadership roles in order for society to

continue to function (Bond et al. 1990: 30). The aged should give up power to the young, on the basis that 'all societies need orderly ways to transfer power from older to younger generations' (Hooyman & Kiyak, 1988: 69). While this may have tied in with earlier Japanese ideals it is no longer the case for the Japanese aged described in this thesis. As older Japanese delay affiliation with old age, they are challenging the former accepted definitions of it (Traphagan, 1998: 333).

Adherence to disengagement theory condoned a policy of indifference to older people. If senior citizens were seen as inevitably withdrawing from involvement, there was no need to provide facilities or other assistance to encourage or help them to remain active in the community. No allowances were made for those older people who might not want to follow this model and it relegated all of them to the role of mere bystanders.

The activity theory advocated by Robert Havighurst, on the other hand, asserted that remaining active and involved was important, natural and satisfying. Older people should be encouraged to remain active and involved in their communities to protect them from social isolation and to foster relationships. Through substituting new active roles for those lost in the course of the ageing process they could maintain a positive sense of self. This included finding alternative sources of activity when paid employment ended, so that retirement did not mark an end but the start of a new kind of involvement. Bernice Neugarten and Havighurst asserted that the Kansas study showed that life satisfaction is positively related to the level of social interaction in older persons (Neugarten & Havighurst, 1969: 142).

Disengagement theory and activity theory were first applied to the study of the aged in Japan by Erdman Palmore. His 1975 book attracted considerable attention as the pioneer work on Japanese ageing by a leading Western gerontologist. Palmore portrayed old age in Japan as a very positive

experience that granted both status and respect as compared to the decline that ageing was thought to entail in the West. His work generated a great deal of debate. In the light of subsequent social, economic and demographic changes, particularly over the last decade or so, this work of Palmore now seems as dated as the ageing theories he critiqued.

Palmore believed that activity theory formed the most appropriate model for describing the Japanese ageing experience. As evidence he cited the fact that older Japanese who kept working and performed voluntary activities remained healthier than their counterparts who were inactive and retired from society (Palmore, 1975: 109). Palmore reiterated his assertion from his earlier 1969, 1971 and 1974 writings about ageing in the West that disengaged older people 'tend to be more unhappy, lonelier, sicker and die sooner than more active older people' (1975: 5).

A revised edition of his book published 10 years later sought to answer some of the major criticisms of the first edition. Critics argued that Palmore had painted an overly rose-coloured picture of old age in Japan which glossed over some of the harsher realities about ageing there. Palmore enlisted Daisaku Maeda, a prominent Japanese gerontologist, as a co-author to rebut accusations that his original book failed to be accurate because he was an outsider in Japan. However, Palmore did not alter the main arguments of the original text (Formanek & Linhart, 1997: 11).

Palmore attacked the influential modernization theory. He said the reality of ageing in Japan disproved the claim of its originators, Donald Cowgill and Lowell Holmes, that modernization inevitably resulted in decline in status and social integration for the aged by eliminating factors that gave them power in earlier times (Cowgill & Holmes, 1972). The fact that older people had not experienced deteriorating conditions over the course of Japan's rapid industrial progress proved the theory was not valid (Palmore, 1985: 3-4).

Continuity theory, developed by Robert Atchley as a counter to disengagement theory and activity theory, has provided another framework for examining how older Japanese might adapt to later life. It holds that people age successfully if they maintain their lifestyles across their life spans. Old age is a continuation of earlier life and does not mark a radical change, although it can involve some adaptation (Atchley, 1999). Atchley had earlier believed retirement to be inevitably a negative experience, a widespread assumption in the United States at the time. It was not uncommon to expect retirement to be so unsettling that male retirees might consider suicide (de Grazia, 1964: 51). The breakthrough in thinking for Atchley came from a respondent to his survey which was based on the supposition that retirement was harmful. She asked, 'Is that all? When are you going to ask me about the good stuff about retirement?' He then restructured his approach (Atchley, 1999: ix).

Atchley believes that elders in the West are very generous with their time but that this trait is not recognised because others do not call on them for help. Drawing on the principles of reciprocity is one way to overcome this failure and people need to be trained to be more sensitive to allowing older people to contribute to society through exchange relationships (Atchley, 2004). In his book on the fear of senility in Japan, John Traphagan cites Atchley's research findings that older people often attempt to draw on pre-existing areas of activity, using established skills and interests, when they pursue new activities in old age (Traphagan, 2000: 113). This is illustrated within time banks in Japan.

SOCIAL EXCHANGE THEORY

Social exchange theory constitutes an appropriate Western social theory for the study of ageing and volunteer activity in Japan for several reasons. The primary one is the overwhelming importance of reciprocity within Japanese

culture where any favours received must be reciprocated. Once begun, social obligations can link people together over a lifetime, although some obligations do end with changes such as retirement. The second reason is the theory's link with small group interaction, another important aspect of Japanese society.

The concepts behind social exchange theory first appeared in the West in the work of anthropologists such as George Simmel and Bronislaw Malinowski. Simmel observed that, 'all contacts among men rest on the schema of giving and returning the equivalence' (1950: 387). Ideas similar to those of Simmel and Malinowski were later developed by the sociologists Peter Blau and George Homans. Social exchange theory derived its name from a 1958 paper by Homans whose specialization in the field of small group behaviour has made him a popular figure of study in Japan (Hashimoto, 2005). Homans had not intended to create a concept that would be dubbed social exchange but rather saw his endeavours as creating a new field of general behavioural psychology (Homans, 1984: 337-338) but the name stuck despite his misgivings.

According to Homans, all interactions between people involve exchange, whether they include material exchange of goods or non-material exchange of approval or prestige. This exchange underlying everyday behaviour had been neglected by social scientists because it was so obvious. The process continues only as long as the trade involved proves beneficial to both sides and equilibrium usually ensues because participants seek to receive as much as they give. A person will maintain an exchange as long as it proves more rewarding than costly and, when one individual is dependent upon another, the latter accrues power.

Alvin Gouldner assumed 'the norm of reciprocity cannot apply with full force in relations with children, old people, or those who are mentally or physically

handicapped' (Gouldner, 1960: 178), because they have lower capacity to reciprocate. This failed to account for the diversity of individuals who could exist within those categories. Time banks can be seen as redressing this balance as shown later in this thesis.

Dowd was the first sociologist to apply social exchange concepts to the study of the aged (Dowd, 1975: 584-594). He criticised earlier debate on ageing for a failure to perceive that decreased social interaction in old age results partially from the aged losing the ability to exchange resources with younger generations. Dowd held the status of the aged to be defined by the balance between their contribution to society, which was determined by their control of power resources, and the cost of support for them (Dowd, 1975: 584-594). His theory fostered public misconceptions about the expense of supporting the elderly (Hooyman & Kiyak, 1988: 81). It assumed that the aged make greater demands on health and social welfare funds as their numbers increase but overlooked their contributions to society which generate goodwill and social capital and aid younger generations.

Dowd acknowledged that 'Those fortunate enough to possess considerable economic capital beyond retirement possess a power resource of undeniable importance' (Dowd, 1975: 592). The current cohort of aged in Japan may face less jeopardy than their counterparts in some other societies due to their relative affluence. As conscientious savers, and pension recipients, they are at reduced risk of falling into the disadvantaged position of poverty that Dowd describes for the aged. Moreover, within the Japanese family expressive resources can serve as forms of exchange for Japanese elders who no longer can offer material ones (Akiyama et al, 1990: 133), thus ensuring the continuance of family links.

Social exchange in Japan

Social exchange forms the backbone of Japanese culture. Concepts of reciprocity permeate virtually every part of Japanese society (Akiyama et al, 1990: 128). It holds the crucial place that Homans espoused for it as underpinning all human actions (Homans, 1958) and that Gouldner hypothesized as one of the universal principal components of moral codes (Gouldner, 1960). The maintenance of etiquette implied in social exchanges is a mark of culture and refinement in Japan. The social sanctions threatened for failure to uphold these standards form a major incentive for individuals to conform to the accepted norms in a group-oriented society. They incorporate the Japanese concept of *on* which can be translated as ‘a favour’, ‘a sense of moral indebtedness’ (Obunsha, 1981) or a ‘debt of gratitude’ (Saito’s, 1928). The term refers to a social credit from the viewpoint of a donor and a social debt from the viewpoint of a recipient of a favour (Lebra, 1976: 19). Obligations that are incurred must be repaid and once a round of reciprocity commences it can last the lifetime of individuals.

Reciprocity remains a strong force in present-day Japan and permeates society. However, doubt has appeared in recent years about whether coming generations will maintain their share of the bargain for their elders as the population ages further. The sharp rise in the proportion of older Japanese in their society places them in a novel position which challenges previous preconceptions of ageing. New measures may be necessary to ensure the continuance of the social contract between the generations and the active participation of both young and old in a nation faced by rapid demographic, social and economic change.

Social exchange manifests in a number of distinctive ways in Japan. These include a highly developed culture of gift giving that maintains social networks and the maintenance of links between the living and the dead through ritual observances. As in China, ‘The obligatory give-and-take

maintains, strengthens, and creates various social bonds, be they cooperative, competitive or antagonistic' (Yan, 1996:1). Concepts of indebtedness and of giving and receiving are ingrained in the Japanese language (Akiyama et al, 1990: 129) to an extent unknown in English. Japanese are early acculturated to the need to acknowledge help from others and to reciprocate in an appropriate way by the Japanese language. Japanese verb forms encapsulate the hierarchical relationship between the parties involved and whether an action is a favour or gift.

Japanese customs of gift giving also illustrate the importance of reciprocity in the culture. The exchange of gifts lubricates and maintains relationships in Japan. The practice is governed by a complex set of rules that defines the appropriateness of gifts, the appropriateness of recipients and the proper manner of their presentation. A person's character is judged by their observance of the rules of gift giving. A meticulous observer is seen as a trustworthy individual while a flouter of customs draws social disapproval (Befu, 1968: 451). This provides a classic example of the principles of social exchange in which behaviour is shaped by rewards and punishments.

The exchange of gifts is an integral part of public functions such as weddings and funerals that link families with the wider community. It is customary for those who attend these ceremonies to offer gifts in the form of money and to receive gifts in return. Families keep registers of how much money they give or receive at such observances so they can respond with suitable amounts when the appropriate occasion arises (Rupp, 2003). Equilibrium is maintained in relationships in this way.

Exchange of seasonal gifts twice a year forms another means of maintaining social obligations. Special departments in major department stores stock the socially accepted types of gifts at standard prices that make it easier for those participating to keep their contribution at a socially appropriate level. People

who do not receive gifts they desire at these times frequently place the objects back into circulation by handing them on. A 1998 survey revealed that 68.8 per cent of respondents wished for shopping coupons but these made up only 10.1 per cent of gifts (Sanwa Bank, 2001: 11).

Social exchange in Japan also includes the links maintained between the dead and the living. Older family members in particular derive comfort from communing with the departed at the family altar maintained in the home or at the grave side (Traphagan, 2003: 127).

Another important form of social exchange that maintains social links is New Year cards. Their well-orchestrated delivery occurs on 1 January. The day can be a lonely and tragic occasion for recent retirees who receive few cards because they have been removed from company lists (Sataka & Yoshitake, 1997: 9). For Japanese men for whom work relationships were formerly crucial in their lives this highlights their detachment from their former work lives and companions. They have been placed outside the social exchange circle.

Japanese society operates on the basis of social exchange. Reciprocity is an entrenched social practice that results in benefits to both giver and receiver. Children's stories encourage the principles underlying reciprocity, such as cooperation. In the Japanese story of the three little pigs, the first two animals are allowed to escape the attacks of the Big Bad Wolf so they can join the third pig in efforts to trap the wolf, whereas the English version has the third creature deploy his individual cunning to avoid death (Hendry, 1989: 47).

Ageing in Japan and social exchange

In earlier Japanese society, when families were far larger, the majority of offspring did not face having to care for elders, and the aged automatically merited respect. The debt that children owed to their parents for having given

birth to them and having raised them was so large it could never be fully repaid. Thus family elders could expect that their earlier contribution to their families would merit care in their later years.

Co-residence by aged parents with their offspring remains a widespread practice in Japan, although it has fallen markedly compared to earlier times. While in 1980 around 60 per cent of people over 65 lived with children, by 2005 this figure was down to 37.5 per cent (Cabinet Office, 2007b). This is still significantly higher than in the West and is often cited as showing that Japanese families display greater concern for their elderly than Western ones. In pre-World War II Japan the standard custom was for parents to live with their eldest son and receive care to the end of their lives in exchange for all their assets. Although reforms brought in under the Occupation made it mandatory for all children to share family inheritances, the eldest son continued to be the main carer for aged parents in the family. However, some change is occurring, with daughters taking on the same role. Some Japanese now plan to leave their assets to a specific child in exchange for nursing care (Izuhara, 2002: 73).

Japanese researchers have concentrated on the burden placed by aged parents on children and have underestimated the contributions of elders to their offspring. Thus they have failed to provide an accurate description of the process of social exchange within the family. Surveys of co-residence by aged parents with their children and grandchildren have assumed the practice to be of greater benefit to the older generation than the younger one (Linhart, 1997: 317). Only two of all the annual public opinion polls held from 1961 to 1992 asked the young why they lived with aged parents, whereas most questioned the aged on why they were sharing with their offspring (Linhart, 1997: 318).

The ability of family elders to hand on housing assets to their children can be

a motivation for co-residence. In 1998, 85 per cent of elderly couples and 65 per cent of single elderly owned their own homes (Izuhara, 2002: 65). In a society where the desire to possess a residence is a driving force, 'ownership of a house by the elderly can be a lever as well as an incentive to live together and care for aging parents' (Linhart, 1997: 317). Elders are counted on to retain assets because they live frugally in order to be prepared for any future emergencies.

Present Japanese may have more reasons to co-reside with their elders than their predecessors did. In exchange for sharing a dwelling, they derive the benefits of help with household tasks and child care, assistance that enables many younger women to remain in the paid workforce. In addition the household budget is aided by contributions from pensions (Tsuji, 1997: 206). Thus co-residence becomes an active modern choice rather than 'passive acceptance of tradition' (Tsuji, 1997: 206).

Ageing, state welfare benefits and social exchange

Ingrained attitudes on reciprocity and social exchange have shaped the response of the Japanese to the evolution of government services for the aged since the end of World War II. An historical reluctance to turn to the state for assistance in times of need has been fostered by factors such as perceived inability to reciprocate and thus fulfil traditional obligations. Coupled with the stigma associated with families taking outside assistance, this resulted in a very low take-up of care services as the government gradually introduced them in the second half of the 20th century.

The few participants in a 1951 study who indicated a possible preference for a state pension over family contributions added that this would be an acceptable option only if pensions became a universal provision (Dore, 1967: 74-75). Public pensions are now an accepted right for all but must be earned by working and contributing to the pension fund for 25 years. The

introduction of free medical care for all citizens 70 and over in 1973 resulted in a massive increase in health care costs (Hatano, 1994) but was widely accepted, perhaps because all citizens pay medical insurance contributions based on their level of income and thus feel they are entitled to care in return for this payment.

The LTCI scheme that commenced in April 2000 aims to overcome the reluctance to accept outside help for the aged by offering universal services for the 65-plus age group. In return, all citizens 40 and over must pay in contributions to the scheme. The government considered extending contributions to twenty year olds and over, but initially rejected this option to avoid imposing undue burdens on the young that could generate intergenerational resentment. There is already disquiet among younger Japanese over the revelation that they will receive far less from their contributions to pension schemes than their elders. This is said to be behind their low contribution rates to the schemes. It is endangering the future financial viability of pensions to maintain acceptable living levels.

Although the situation of many older Japanese conforms to Dowd's acknowledgement that the aged holding considerable assets 'beyond retirement possess a power resource of undeniable importance' (Dowd, 1975: 592) these individuals nevertheless remain anxious about their future physical and financial capacities. Many social surveys reveal a general disquiet among the aged and the middle-aged which centres on possible loss of both physical and monetary independence. Time banks could form an alternative way for them to assure their future.

Time banks and social exchange

Time banks can help older Japanese continue to play a productive role while enabling them to accumulate credits toward assistance for themselves. Because they are still a very new phenomenon, it is hard to judge their

effectiveness. They represent the emergence of obligations that no longer focus on relatives and traditional neighbourhood contacts but spread out into the wider community.

Because time banks operate on the basis of exchange, with participants entitled to receive credits for services they give, they appear to provide an ideal model of social exchange theory in action. In their short period of existence they have shown they can 'redefine the socially excluded as providers of useful services (rather than passive recipients of help) and facilitate community involvement and civic participation while simultaneously offering access to practical services in return' (Seyfang, 2003a: 700). Moreover, one of their aims is to create psychological and not financial wealth.

Studies of the responses of participants in time banks in the United States and United Kingdom show they have attracted many people who would not normally become volunteers. These have been individuals who believed they had no skills to offer but came to realize that they did possess expertise of use to others through their involvement in time banks. In effect, they gained not only time credits but also a new self-confidence (Ozawa & Morrow, 1993; Kyriacou & Blech, 2004). Time banks thus offer an alternative to the traditional approach to volunteering in recognizing that 'many people who may need help can also help others, in different ways' (Cahn, 1992: 28).

Accounts by individual members in material produced by these groups in Japan indicate that this is the case also with Japanese participants. There have been no academic studies done to date about the actions and attitudes of members of Japanese time banks.

Time banks 'create and reinforce an ethos of reciprocity because each hour spent creates both an expectation and an indebtedness' (Cahn, 1999: 501).

The fact that time banks make it possible ‘to accept help without feeling one is accepting charity’, (Cahn, 1999: 501), could prove crucial in attracting participants from a culture such as that of Japan which eschews charity and help from outside the family. They can provide a third source of assistance after family and the state. Many participants in United Kingdom time banks appear to join not because they want to earn credits for immediate needs but rather to feel they can ‘purchase’ help if they should need it in the future rather than be forced to call on charity (Seyfang, 2003a: 704).

Social exchange might be said to function efficiently in Japan because levels of trust are high among people with established social links. Thus Francis Fukuyama writes that this:

makes it very easy for one person to incur reciprocal obligation to another and to maintain this sense of obligation over extended periods of time... the degree to which nonkin entering voluntary organizations are willing to trust each other without the benefit of contract or legal instrument spelling out reciprocal rights and duties is extraordinarily high in Japan—perhaps higher than in any other contemporary society (Fukuyama, 1995: 206-207).

This might be said to spill over into social capital which has links to social exchange. Joel Sobel envisaged parallels between social capital operating like gift swapping in the classic social exchange sense. Obligations are thus created to respond to future requests for assistance, increasing the value of an individual’s connections (Sobel, 2002: 150). Time banks also operate in this way.

SOCIAL CAPITAL

In his seminal paper on social capital, James Coleman acknowledged the path breaking earlier integration of economic and social concepts by Blau and Homans through social exchange theory. He advocated a similar feat using social capital as the catalyst (Coleman, 1988: 98). According to Coleman, the deployment of social capital to obtain resources by individuals within groups

transforms it into a form of economic capital (Seyfang, 2004c: 53).

Social capital is usually described as forming from networks of social relations characterised by norms of trust and reciprocity that lead to outcomes of mutual benefit. The World Bank refers to it as ‘the institutions, the relationships, the attitudes and values that govern interactions among people... Social capital, however, is not simply the sum of the institutions which underpin society, it is the glue that holds them together’ (World Bank, 1998: 1). According to an OECD report, social capital is ‘networks together with shared norms, values and understandings that facilitate co-operation within or among groups’ (OECD, 2001: 41).

Put simply, ‘the more people you know, and the more you share common capital, the richer you are in social capital’ (Field, 2003: 1). Over the last decade or so, the term has become ‘one of the most popular exports from sociological theory into everyday language,’ (Portes, 1998: 2) but dispute continues over its precise meaning. Social capital is not a concrete possession of individuals or groups (Maloney et al, 2000: 213). It may bring benefits but it does not belong to them.

Social capital is hard to define because it is a nebulous entity. It ‘inheres in the structure of relations between persons and among persons’ (Coleman, 1990: 302). While it is possible to count the number of people in an organization, it is far less easy to evaluate the impact of their involvement on themselves, the group as a whole and their community overall. Moreover, while social capital is a relatively new term, originating in the 20th century, the reality that it embodies reflects the ties that have helped maintain the health of human society over its long history.

Yutaka Tsujinaka, a leading Japanese researcher on NPOs, has criticized the social capital concept for being confusing and also for being turned into a

panacea for solving social problems since the most that can be achieved from its study are indications of its potential (Tsujinaka, 2002:1-2). This thesis seeks to track that potential in time banks at both the macro level of the group and the micro level of the individual.

Social capital can be divided into bonding and bridging capital. Bonding social capital strengthens bonds within homogenous groups, while bridging social capital strengthens ties across heterogeneous groups (Productivity Commission, 2003: 18). Thus bonding capital unites people of similar backgrounds while bridging capital provides opportunities to form links with others from different backgrounds. Both bring benefits but in different ways (Putnam, 2000: 22-23). Bonding capital ‘bolsters our narrower selves’, while bridging capital ‘can generate broader identities and reciprocity’ (Putnam, 2000: 23). The latter can help people emerge from closed social circles to explore outside opportunities, a function offered by time banks.

Links between people can also be described in terms of strong or weak ties. Mark Granovetter’s seminal study (Granovetter, 1973) was the first to recognize the strength of the weak form created through social networks. He saw them as enabling people to access wider links to gain the assistance of others, thus creating what would be later dubbed social capital. According to Fukuyama, traditional societies have suffered from a lack of people ‘able to move between groups and thereby become bearers of new information’ (Fukuyama, 1999). Innovators such as the founders of time banks in recent decades have been able to perform this function, drawing people through weak ties that can turn into strong ties.

Ageing and social capital

Academic publications that analyse both the positive and negative impacts of social capital on society have increased exponentially over the last decade or so. However, the study of ageing in terms of social capital is still only in the

initial stages (Bowling, 2005: 157). There has been little written about ageing in Japan and social capital. The material consists mainly of references in articles on social capital to the 'noteworthy...spectacular increase' in recent years of groups of seniors (Inoguchi, 2000: 75). There is no further elaboration of the implications of this in social capital terms.

The importance of social capital to older people is linked to the question of what constitutes successful ageing, with continued social functioning being one of the main components (Bowling & Dieppe, 2006: 1549). Social capital theory offers a useful framework for studying ageing in terms of how social involvement or its converse, social isolation, impact on the lives of older individuals. This is important because studies indicate that seniors who stay involved with others are physically and mentally healthier and tend to live longer (Okabayashi et al, 2004: 2259; Rowe & Kahn, 1998). For example, data from the United States and Japan indicate that higher social ties are associated with lower levels of depression among the aged (Sugisawa et al, 2002: 785).

Social capital in the form of social networks may be more important for older people than other age groups since they are at greater risk of losing social ties (Cannuscio et al, 2003: 395). Major life transitions such as retirement, deterioration of health and the death of loved ones deplete the ranks of their social networks (Veninga, 2006: 1) and result in the loss of people with shared memories. Old age is seen as a time of a dwindling of relationships. As the possession of social capital hinges on links with others (Portes, 1998: 7), the loss of these links can be devastating. Mechanisms that can create new links for older people and thus reduce their risk of social isolation can enhance their social capital.

Ideas about the importance of social connections for maintaining a positive attitude to life are not new. Emile Durkheim, one of the pioneers of sociology,

linked suicide with lack of social links, showing that it was higher among populations with low levels of social integration (Field, 2003: 57). The fact that nearly two-thirds of suicides in Japan are of middle-aged and older men (Omura, 2006: 146) might reflect the impact of loss of social bonds on leaving employment as well as loss of work roles. These ties are threatened increasingly also by social change as the breakdown of lifelong employment means loss of certainty over whether jobs can be held up to conventional retirement age or might be lost earlier, along with the relationships that they entail.

Published work to date on older people's networks has concentrated mainly on family and friendship connections and only to a lesser extent on links formed through membership of associations (Barr & Russell, 2005: 17-18). The impact of participation in voluntary associations on the lives of older people has been neglected (Simpson-Young & Russell, 2007: 4). This thesis covers this overlooked area through the example of involvement in time banks. Their members assert that the later years do not have to be spent in social isolation and that the friendships they have formed within them has proved this to be the case.

Social capital in Japan

A study of social capital and ageing in Japan needs to first place in context the way social capital is regarded there. In Japan the most highly respected exponent of social capital is Robert Putnam who credits Coleman with deserving primary credit for its development (Putnam, 1995a: 78). Putnam's voice of alarm about a perceived decline in community participation in the United States sparked off a debate about whether social cohesion was unravelling and volunteering was declining. His early definition of social capital as consisting of 'features of social organizations such as trust, norms and networks that can improve the efficiency of society by facilitating coordinated actions' (Putnam, 1993: 167) is frequently cited in articles on

social capital in Japan (Freitag, 2003: 936; Tsujinaka, 2002: 1).

Japanese society often is cited as putting ‘a high premium on social capital’ according to a study of social capital in relation to networks of civic engagement (Inoguchi, 2000: 73). English language studies of social capital in Japan have concentrated on generalized trust (Freitag, 2003; Inoguchi, 2000, 2004; NIRA, 2005); political participation and tolerance (Ikeda, 2002), and measurement of social capital (Omori & Yonezawa, 2002). In that context, the focus has been on political involvement rather than the impact of social capital on the everyday lives of people. The latter has featured in journal articles on Japanese children (Bassani, 2003) and the youth labour market (Brinton, 2000) but not in studies of older Japanese. Some of the work on civil society and NPOs done in Japan since the 1990 can be subsumed under the category of social capital research (Tsujinaka, 2002: 3).

Defining social capital in Japanese

Social capital might be assumed to be a universal concept across cultures and languages but a Japanese perspective proves that this is not necessarily the case. The different connotations that the term possesses in Japanese compared to in English demonstrates one of the difficulties inherent in cross-cultural studies, namely the accurate pinpointing of equivalent concepts and terms (Tester, 1996: 4). While there is only one written form of social capital in English, there are three in Japanese. Two of the three forms are analogous to the English equivalent but have slightly different nuances. Both are of relevance to this thesis.

The first is the straight rendering of the words ‘social’ and ‘capital’ from English into Japanese, using the special syllabic katakana alphabet employed for foreign terms and pronounced as *sociaru kapitaru*. This version has been in common parlance in both academia and journalism since the concept became popularised through the translated writings of Robert Putnam in the

1990s (Nishide & Yamauchi, 2005: 13). Thus it can be assumed to carry similar connotations to those of Putnam.

The second rendering adds an additional word for clarity. It consists of three words—each written with two Chinese characters—standing for *shakai*, *kankei* and *shihon* respectively—that literally translate as ‘social relational capital’ (Tsujinaka, 2002: 8). This is a more definitive term than the English one according to Tsujinaka, who believes the use of ‘social’ alone with ‘capital’ to be confusing because ‘social’ is too comprehensive a word (Tsujinaka, 2002: 9). It appears to have been in use prior to publication of Putnam’s writings in Japan. The third definition, and the earliest as it dates from the 1970s, refers to infrastructure such as roads and ports and it can be a cause for confusion.

Measurement of social capital in Japan

The first comprehensive survey of social capital in Japan was conducted in 2003 by the Japan Research Institute on the nonprofit sector, commissioned by the national Cabinet Office. Among the indices it measured were social exchange, along with association with neighbours, trust and participation in social activities. The major conclusions were that ‘people who participate in some kind of activities (voluntary activities, community-based activities, and sports and recreation) tend to have a higher level of trust in society and community, a broader network in communities, and a higher satisfaction in life than those who do not participate’ (Nishide & Yamauchi, 2005:16). The Cabinet Office summary of these findings deemed that ‘social capital is fostered and expected to produce social outcomes through the promotion of voluntary, nonprofit and civic activities (Nishide & Yamauchi, 2005: 16). Survey data showed that participants achieved the greatest sense of accomplishment from involvement in volunteer and civic activities (Nishide & Yamauchi, 2005: 17).

Time surveys provide a valuable means to research changes in the way older citizens live and changes in their needs (Andorka, 1989: 153). They can thus serve to chart social capital. Data about the ways in which older Japanese spend their time are available from a number of sources. There are national five-yearly surveys on time use by individuals done by NHK, the national quasi-public broadcaster, which has been running them in this form since 1960, and the Bureau of Statistics, which has been conducting them since 1976. They are considered to be a useful way to calculate how many people are engaged in civic activities. Both include voluntary work in their categories (Inoguchi, 2000, Tsujinaka, 2002: 8).

The Bureau of Statistics studies cover around 80,000 households with the last done in October 2006. Data from past surveys are posted on the Internet. The basic information is used to assist the formulation of policy that aims, among other things, to maintain a vital ageing society (Statistics Bureau, 2006). Since 1996 a question has been added on whether a respondent usually receives care from someone outside the family to gauge the extent of this relatively new type of assistance. There are other sources of figures such as an annual estimate of volunteer numbers by the Japan Council of Social Welfare and a large-scale ongoing survey by sociologists on social stratification and mobility (Omori & Yonezawa, 2002: 1-4).

Measurement of social capital in Japan suffers from a number of handicaps. The most prominent is the great variance in results on its proposed components. Japanese respondents to international surveys tend to avoid choosing answers from the extreme ends in multi-choice questions (Tsujinaka, 2002: 10), potentially distorting their findings.

Ageing and social capital in Japan

The crucial constituents of social capital for older Japanese are altering with demographic and social change. The aged formerly were expected to spend

their time with their inner family circle who would provide all their psychological and physical needs but many now have wider social networks as they remain engaged with community and thus possess greater potential for earning social capital.

An increasing number of older people are living alone, but that does not necessarily mean that they lack social connections or networks. Such individuals who are members of time banks are effusive in their praise for the social contacts that have resulted from their involvement. They are still in the minority for their age cohort, however. Material available indicates that only a small proportion of the aged are volunteers and that by far the largest amount of free time of older individuals is spent watching television, as shown elsewhere.

The earliest reference to social capital in Japan, in the sense employed in this thesis, that I have found occurs in a context comparable to that of social exchange. Takie Sugiyama Lebra notes Japanese women gradually accumulate more social capital as they age due to the Japanese proclivity to cultivate enduring relationships and the way in which life styles make people more integral parts of the social structure. Americans, in comparison, remain relatively isolated no matter how old they are, according to her (Lebra, 1984: 299-300). This image of Americans was popularized in Japan by a novel entitled *Lonely Americans* (Kirishima, 1971) that purported to depict the downside of lives lived without solid connections.

Organizational social capital in Japan

The two major forms of civic groups said to foster social capital in Japan are neighbourhood associations (NHAs) and NPOs (Nishide & Yamauchi, 2005:14). The former have nearly 300,000 groups, the largest number for any civil society organization in Japan (Pekkanen, 2006: 88). The next largest is possibly the Japan Federation of Old People's Clubs, [*Zenkoku Rojin Kurabu*

Rengokai], with 133,219 branches and 8.7 million members (Haddad, 2007: 38). The organizers of time banks would like them to attain similarly large allegiances but are still attracting only a small minority of the population.

Neighbourhood association is the standard translation for the Japanese term *chokai*, sometimes also written as *chonaikai*. The term literally means ‘association of people living within the cho’ (Hastings, 1995: 69-70), an urban geographic unit. Robert Pekkanen defines NHAs as ‘voluntary groups whose membership is drawn from a small geographically delimited, and exclusive residential area’ (Pekkanen, 2006: 87) because no common definition exists for them in Japan.

NHAs are of interest to this study because they foster the same sense of mutual support that creates the social capital at the heart of time banks. People who participate are said to feel more confident about asking their neighbours for help in times of trouble because they have already earned the right to such aid (Pekkanen, 2006). NHAs are an East Asian style of organization. They have some parallels with street committees in China that could be seen as antecedents there of time banks in terms of social capital. These are described in chapter seven. Both have a history of serving as instruments of state control as well, providing a means whereby the authorities could maintain surveillance of the population. In Japan this was the case in the war years (Masland, 1946: 355).

The Japanese groups run a range of activities for the benefit of the local community. These include environmental clean-ups, neighbourhood watch programs, local sports meets and seasonal traditional festivals (Pekkanen, 2006: 87). They also help to keep residents informed about what is happening in their area through circulating news bulletins from household to household. While actual involvement by their individual members in events may be quite limited in frequency, they do create and maintain links between people. The

groups serve residents ‘primarily by facilitating mutual aid and information interchange’ (Haddad, 2007: 73). Older Japanese who have grown up with the traditions of NHA may feel more comfortable with mutual exchange notions that carry over into time banks. While NHAs have been described as declining in recent years, because neighbourhoods have fewer residents present during the day as a result of more busy lives and the rising participation of women in the workforce (Nishide & Yamauchi, 2005: 14), Pekkanen believes this might not necessarily be the case (Pekkanen, 2006).

The position of NPOs is elaborated on in the following chapter which shows how legal change has bolstered their position. The Japan NPO Research Association, founded in 1999, has as its foundation the support of social capital, drawing on the trust of group members for a mutual network organisation. This differentiates it somewhat from more traditional organizations according to its president (Yamauchi, 2006:1). Since enactment of the NPO Law it has been easier to gauge the extent of NPO activity since groups are required to register with the government (Tsujinaka, 2002: 9).

While Putnam argues that the emergence of new style NPOs in the United States does not compensate for the decline in traditional forms of community participation, surveys in Japan indicate a reverse situation, with new NPOs filling the gap (Nishide & Yamauchi 2005). Their emergence over the last two decades has coincided with the upsurge of a new type of social capital in Japan (Inoguchi, 2000, 2002; Tsujinaka, 2002, 2003). The upward trend for Japanese to join organizations, helped by the passing of NPO legislation, is expected to spur growth in such memberships (Freitag, 2003: 942-943).

If Robert Putnam’s (1993) criteria for defining social capital—which include the vibrancy of associational life—are applied, NPO activity is a crucial component of social capital in Japan (Tsujinaka, 2000). Japanese proponents of NPOs that draw on the skills of older Japanese and provide care for them

frequently cite the work of Putnam (Shimada, 2005). A dramatic rise in activities for children, the aged and disadvantaged neighbourhoods is cited as an example of greater social capital (Inoguchi, 2000: 75).

Putnam's ideas about organizational social capital are at variance with those of the male founders of time banks in Japan with regard to the largest organization for the aged in the world, the American Association of Retired Persons (AARP). Putnam includes it among the new style groups that do not contribute to social capital because they constitute what he dubs empty forms of membership (Putnam, 2000). This is because for most members their only participation consists of paying an annual fee. Keiichi Takahata and Tsutomu Hotta both have ambitions to turn their organizations into lobby groups for senior rights similar to the AARP. For Hotta, this seems to constitute part of his *ikigai*.

***IKIGAI* OR 'MEANING OF LIFE'**

Ikigai appears to be one of the key factors that can promote healthier life styles, and thus healthier outcomes, at all stages of the life course but particularly in the later years. There is a great deal of literature published on the topic of *ikigai* in Japan where it commonly appears in the mass media as well as in academic research. Most Japanese know what *ikigai* is even if they may not be able to readily identify their own, as Mathews found in his comparative study of Japanese and Americans. The Americans he interviewed, however, were much less sanguine about the concept, a fact that could be attributed to less discussion of such matters in their culture rather than a lack of the idea (Mathews, 1996b).

While Mathews sees *ikigai* as providing a window into Japanese society (Mathews, 1996b), I envisage it as showing how older Japanese foster a positive attitude to life. One way they do this is by engaging in volunteer activity. Like Mathews, I first encountered the word *ikigai* while first living

in Japan in the early 1980s and have been intrigued by it ever since. I was then surprised when Japanese women friends in their twenties and thirties told me they were cultivating hobbies in order to have an *ikigai* in their later years. Thus the word became associated in my mind with ageing.

Although the meaning of *ikigai* is less contentious than that of social capital, it is also the subject of some debate. Some Japanese scholars, such as Haruo Sagaza (2004), believe *ikigai* to be unique to Japanese or East Asian societies. However, even if other cultures lack a particular word with exactly the same connotations, the idea is not foreign to them. Leng Leng Thang believes that the complex nuances underlying *ikigai* have resulted in it being increasingly used in English text without being translated (Thang, 1997: 257).

The idea of *ikigai* has been introduced to the West by Western gerontologists. Thus Bass's definition of *ikigai* as 'what gets you up in the morning and gives fulfilment to existence' (Bass, 1996: 11) has been adopted by fellow Americans writing about ageing. These include a president of the AARP who believes *ikigai* comes from volunteering (Driscoll, 1999). Robert Butler says that people require the sense of purpose in their lives that is known as *ikigai* in Japan (Butler, 2000). *Ikigai* has also been referred to as a Japanese description of 'the state of psychological well-being' (Yamamoto-Mitani & Wallhagen, 2002: 401), but this is a narrow definition that does not include positive action to attain or maintain such a state.

Mieko Kamiya (1914-1979), whose 1966 pioneer study of *ikigai* in Japan continues to be reprinted year after year, held *ikigai* to encompass a more intense feeling than happiness and to be future oriented, with a positive connotation of striving toward a goal or goals (Kamiya, 2004). Working as a psychiatrist with leprosy patients in a sanatorium she was struck by the fact that many with only light symptoms suffered from a lack of a sense of purpose in life whereas one man who was badly affected had a positive and

forward looking view on life. Her desire to probe why this was the case partly inspired her book (Ota, 2006: 210).

Public recognition of the word *ikigai* first became widespread during the so-called *ikigai* boom of the 1970s. During that decade many Japanese journalists and critics saw *ikigai* as being 'often nearly synonymous with work, for adult men' (Sparks, 1975: 69). There has been less written about it in connection with women. Surveys indicate that work may be a diminishing source of *ikigai* as the postwar baby boomers and younger Japanese look more to personal relationships to give them a sense of purpose in life (Senior plan development organization, 1997). Noda's 1988 study *Ikigai sharing* examined *ikigai* against a backdrop of industrial breakdown caused by privatisation and the financial constraints stemming from a rising yen to see how *ikigai* was evolving for men in the light of social change.

Since the 1990s the term has appeared most frequently in features on ageing which themselves have increased exponentially since that period. The preoccupation with *ikigai* is attributed to longer life expectancies leading to a Japanese need to find a sense of purpose in the decades following retirement or child rearing. Takahashi and Wada's edited book (2001) provides a sociological view of *ikigai* which relates it to non-Japanese scholars such as Roy Baumeister, Robert Butler, Anthony Giddens and Jurgen Habermas and to *ikigai* in other countries while also commenting on its relevance in an ageing society.

Western social scientists have conducted only limited research on the meaning and value of life for older people (Evans & Bond, 1997: 45). One exception is Sharon Kaufman's pioneering examination of meaning in later life from the viewpoint of older people themselves (Kaufman, 1986: 45). One of her American male subjects believed that the best way of getting new friends was to do something for them, creating a cycle of obligation

(Kaufman, 1986: 137). This parallels the views of many older members of time banks on the efficacy of social exchange.

While *ikigai* can be created individually, it is considered difficult to have without connections with others (Noda, 1988: 26). Thus social participation is regarded as essential for attaining *ikigai* (Sagaza, 2004: 37) while possession of it is considered 'indispensable for well being' (Nakanishi, 1999: 323).

***Ikigai* and older Japanese**

Ikigai is commonly associated in Japan with roles for older people but the traditional model of ageing is said to be proving inadequate in providing patterns for *ikigai*. Many older Japanese are challenged by a quest to acquire *ikigai* (Tsuji, 1997: 204) because previous sources of meaning in later life have lost their relevance as a result of rapid social change. However, despite the fact that there has been a great deal of policy and research related to the *ikigai* of the elderly in Japan, there have been very few attempts to examine and understand sources of *ikigai* as perceived by the elderly themselves (Thang, 1997: 258).

Ikigai is a primary motivation for mixing with others among older Japanese. A 2004 study on motivation for membership of 884 individuals aligned with the Japan NGO Council on Aging found that top reason for involvement was *ikigai*, with social contribution coming second (JANCA, 2004).

Older Japanese are regarded as having greater choice in determining their personal *ikigai* than younger people as they have more time to devote to it and are free from the constraints imposed by work and raising children. In effect, these seniors have regained control of their lives compared to earlier years because they have acquired the ability to decide for themselves what to do from day to day rather than having this dictated by external forces (Meguri, 2000: 12).

The roles of the sexes in a society where gender is a crucial dividing factor are said to merge past the fifties (Lebra, 1984: 253). Men and women over sixty possess very similar *ikigai* according to a 1998 Cabinet Office survey. The study found socially useful activities rated as the main *ikigai* for both sexes, while receiving gratitude from others stood at number two for women and number three for men (Japan Women's Studies Foundation, 2002: 81).

The Japanese proverb, 'In regard to learning there is no difference between young and old' illustrates the persistence of a tradition of study during the later years (Linhart, 1984: 199). The acquisition of new skills or refinement of old ones is regarded as a means of acquiring a sense of meaning in life in Japan. Older Japanese believe the traditional Japanese arts are particularly apt for this purpose (Campbell & Campbell, 1991: 3). The prestige associated with these arts can also serve to raise the status of those who carry on such practices, both as teachers and students. *Rojin daigaku*, translated as old people's universities or elder universities, which resemble universities of the third age in the West, are said to foster *ikigai* (Linhart, 1984: 201). They are among schemes encouraged by the government to keep older people active.

***Ikigai* and Japanese government policy on ageing**

The concept of *ikigai* has been an integral part of Japanese government measures for the aged for several decades. Ageing policy has been divided into two broad categories: care services for the frail aged and promotion of social involvement by the aged. The latter has been subsumed under the heading of *ikigai* to demonstrate a concern to foster the more positive aspects of ageing (Tanaka, 1999: 6). Its title was subsequently changed to policy to promote social participation in 1987 (Thang, 1997: 258).

The aim of *ikigai* policy has been to enrich the lives of the aged and keep them as mentally and physically fit as possible so they stay an integrated part

of society (Hirayama, 1987: 41). It has supported programs such as those of the Silver Human Resources Centres which provide paid work for retirees. The encouragement of such schemes to keep male retirees active stems from a desire to protect them from the social isolation associated with the end of working life by providing a source of *ikigai* (Williamson & Higo, 2007: 44-45).

***Ikigai* and Japanese time banks**

The four Japanese founders of the time banks with national networks featured in this thesis –Mizushima, Kanema, Hotta and Takahata—have all described their motives as including the desire to provide a source of *ikigai* for their members. Teruko Mizushima wrote that real *ikigai* comes from human connections and that people can learn from the aged who are skilled at giving help in this regard (Mizushima, 1984: 273). Michiko Kanema attributed the increase in women giving assistance to older people in their communities as showing a heightening interest in using spare time as a means of *ikigai* (Kanema, 1993: 3). Takahata has stated that the two essentials for a healthy life are *ikigai* and friends (Takahata, 2000: 47). Hotta has used the word *ikigai* frequently to exhort his fellow Japanese to find meaning in their own lives and ways to contribute to their society to ensure that social change does not mean the breakdown of essential links between people. It appears in the titles of several of his books (Hotta, 1993; Hotta, 2006).

Many Japanese participants in time banks derive their *ikigai* from involvement in these groups, as the following translated quotes from the writings of some of them in group publications reveal. One member of the VLN wrote:

When I joined I finally found my *ikigai*...I have discovered the number one *ikigai* is helping other people. Going to old people's homes to volunteer has given me many lessons about how to age well. I am thankful to the group for teaching me how to live (VLN Editorial Group, 2001:175).

According to a member of NALC:

Before I joined this group I had thought that it would be good to lead a leisurely life in retirement but attending a meeting about NALC inspired me to start thinking about creating an *ikigai* for myself and thus be of service to society (NALC and myself, 2006).

A couple in the same NALC branch said:

We are uneasy about life in old age and do not want to rely on our children. Being comfortably well-off, we are thinking to follow a self-reliant life as a couple with *ikigai* (NALC and myself, 2006).

The importance of *ikigai* to time bank members is made apparent in the chapters that follow on time bank organizations.

Conclusion

This chapter has provided the broad theoretical framework for this thesis. The following chapter examines legal changes in Japan dating from the 1990s that are working to accommodate the pressures of social change and enhancing the potential for older Japanese to enjoy more fulfilling lives.

CHAPTER THREE: Legislation for social change

Introduction

A study of how some older Japanese are responding to a changing society by becoming active in community organizations needs to cover the forces propelling that change. One of these forces over the past decade has been the introduction of new laws. These represent a fundamental shift in government policies. They reveal a new outlook on the role of volunteer groups in the community and on who should assume responsibility for care for the aged. The operations of groups such as time banks, and the lives of older Japanese, have benefited, reflecting and driving alterations in social dynamics.

The background behind the emergence of this legislation and its subsequent and potential impact are discussed in this chapter. It highlights the relevance of the groups that come under the title of NPOs¹ to the creation of social capital in Japan for society as a whole, and for the aged in particular, as citizen participation is boosted and traditional ideas about who should be responsible for aged care are replaced by ones more compatible with current trends. These laws bolster the continuance of social exchange along the lines formed in traditional Japanese society and fostered by time banks with their stress on mutual exchange as a mechanism for social involvement.

The two main laws involved are the Non-Profit Organizations Law and the Long-Term Care Insurance Law. They were passed in 1998 and 1997 respectively by the Japanese parliament. The former went into action immediately, while the latter became operational in April 2001. The full title of the NPO law is the 'law to promote specified non-profit activity'. The original name of 'Civic Activities Promotion Law' was opposed by the ruling Liberal Democratic Party because it sounded too anti-government (Nonprofit Japan website).

¹ In Japan, domestic groups are conventionally referred to as NPOs while those active in the international sphere are known as NGOs (Schwartz, 2003: 9).

The NPO law has given greater status and social legitimacy to community groups. It has made them more financially viable by eliminating the former stringent requirements for legal incorporation that excluded most of the volunteer groups in the country. Consequently, it has become easier to establish or continue such activity. The LTCI law has shifted the balance of care from the family to society as a whole, representing a major social change (Long, 2000; Campbell & Ikegami, 2003). Together the two laws could help the creation of a new relationship between the public and private sectors (Adachi, 2000: 200).

The two laws are significant because they have entailed groundbreaking and unprecedented instances of public participation in a legislative process previously monopolized by the civil service (Schwartz, 2003: 15). The traditional deferment to the state bureaucracy in a hierarchically based society formerly discouraged citizen involvement. However, such involvement is now being encouraged to ease the load on the public purse. Both laws had trailblazing input from non-governmental groups in the drafting period and thus represent a new move to greater involvement from outside government bodies.

Other laws passed by the national legislature over the same period have also facilitated greater flexibility in Japanese society. They have served to expand the range of choices available to individuals across the life course in contrast to the previously restricted scope of socially acceptable lifestyles for both men and women. While this process may have occurred naturally without such a driving force, it has accelerated as a result.

Among this new range of legislation are laws that promote greater gender equality and access to leave to care for children and elders by both men and women. The gender laws are partially intended to advance the entry of more

women into the workforce and also to have more of them rise to higher positions where they can have more of a say in both business and government. The care leave laws are legitimizing a right to be engaged in careers while also being available for family care if the need arises. Laws that allow men as well as women to take time off to look after both newborns and elders are challenging the sexual stereotypes that formerly recognized only females in these roles, even if some men who opt to take up their provisions are penalized by their companies for doing so (Ishii-Kuntz, 2003).

The Elderly Employment Stabilization Law was revised in 2005 to provide greater job stability for older people. It aims to ensure that individuals can remain in paid employment until they reach the entitlement age of 65 for a state pension (Cabinet Office, 2006b). The law obliges employers to either raise or abolish their mandatory retirement age. Firms must implement one of the following measures: raise the company retirement age in increments to peak at 65 in 2013; introduce a program that will allow employees to work until 65; or completely eliminate the imposition of a set retirement age (Genba, 2005: 43-44).

Unfortunately, the legislation lacks punitive measures, so as of 2006 few companies planned to provide regular jobs to people up to the age of 65 (Nitta, 2006). This illustrates how law in Japan can serve 'as a means for legitimate norms while it remains relatively ineffective as an instrument of coercive control' (Haley, 1991: 199). It could be debated that legislation to ban ageism in employment hiring is relatively futile unless accompanied by a corresponding change in attitudes to older workers by employers and by other members of Japanese society, including younger workers. The breakdown in the 1990s of the seniority wage system under which salaries rose automatically with age rather than with merit (Kingston, 2004: 29) is leading to age starting to count for less than ability. Thus in the future it may be easier

to employ more older people as regular employees as they will not necessarily be on the highest wage rates.

The state promotion by policy makers of greater participation by women and older Japanese in the workforce is seen as a vital factor in the light of the projected decline in workers with the ageing of the population. Nevertheless, these two groups still struggle to receive the recognition of a right to paid work that is given to younger male workers. While some critics who want greater promotion or enforcement of legislation in these areas argue that the government has not gone far enough, the laws do represent a step forward.

All these laws are both responses to the changes in society and impetuses for further change. This is significant in that laws in Japan have been used by those in power to make and implement choices about what traditions to maintain and which to discard (Upham, 1987: 208). The introduction of the new measures may foster the growth of a civil society in which individuals gather voluntarily for a common beneficial purpose and in which voluntary organizations, or NPOs, play an important role (Deguchi, 1998). It has already legitimated new types of social groups, facilitating a reworking of civil-state relations (Pekkanen, 2000: 112).

It is still too early to know the long-term effects of these laws but they appear to have had a positive impact to date. As the Japanese legal system ‘functions on the basis of harmony, consensus and compromise rather than legally binding rights and duties’ (Upham, 1987: 209), such laws will only be effective if they can earn the approval of citizens and be reflected in the way in which Japanese society operates.

All specific government policy has to be stated in law in Japan. Thus, for policy changes to be valid, they must be enshrined in amendments to legislation (Wada, 1998: 1). Both the NPO and LTCI laws make allowances

for revision at regular intervals. This is to ensure that they accommodate the developing needs of a nation undergoing rapid demographic, social and economic change. They are designed for a society in which NPO groups are assuming an increasingly higher profile and encouraging older Japanese to join them as a way of maintaining psychological and physical health. Time banks are just one manifestation of this trend.

This legislation needs to be seen within a context in which, as a result of alarm over the possible economic repercussions of rapid population ageing, government is endeavouring to find new ways to curb public spending. One crucial way to do so is through reducing the burgeoning cost of aged care by drawing on volunteers. The retiree population offers a source of such helpers.

The NPO LAW

The NPO law represents a major change for the better for community groups by facilitating legal incorporation and the benefits that this entails. It has transformed a previously rigid system of incorporation that was difficult to navigate into a new model that greatly expands the number of groups that can use its processes. This has made organizations far more financially viable and also has bestowed official recognition of their contributions.

The regulations that applied to NPOs prior to the introduction of the NPO law dated back to a Japan quite different from the one that exists today. These served to restrict rather than facilitate registration. The Japanese laws that regulated non-governmental associations up to 1998 were based on the Civil Code of 1896. Inspired by French and German legal models, the code was amended after World War II alongside the creation of the postwar Constitution. Article 34 of the Civil Code stated that:

An association or foundation relating to rites, religion, charity, academic activities, arts and crafts, or otherwise relating to the public interest and not having for its object acquisition of profit may be made a legal person

subject to the permission of the competent authorities (Yamaoka, 1998: 24).

Those competent authorities were the federal ministry or prefectural department that handled the appropriate area for the group involved. The time-consuming process could take some months at a very high cost to the applicant. Few NPOs had sufficient size or assets to incorporate under the earlier legislation. To qualify financially, they needed to possess capital far beyond the capability of all but a tiny minority of voluntary associations. For example, in the 1990s a social welfare group needed an endowment of three hundred million yen, a prohibitively expensive sum for small to medium-sized groups (Pekkanen, 2000: 118).

Groups were thus dependent on the wealth of their individual members, with the liabilities this entailed. If, for example, the person in whose name the association's accounts were held died, that money was subject to death duties. This created inheritance problems for their family and potentially crippled the group by removing its source of support. They were not eligible for any government assistance under the postwar laws that did not allow the government to fund private groups.

In addition, lack of legal status resulted in failure to acquire the social status essential in Japan to secure crucial links with business or government for expansion. A group to which Keiichi Takahata belonged before forming NALC, the Wonderful Aging Club, experienced many problems prior to the law. Its director, Naoki Tanaka, said that when he tried to gain interviews to promote the association he could not get past reception at companies or persuade officials in the Ministry of Health and Welfare to give him their business cards when he handed them one of his own (Pekkanen, 2006: 17).

The latter was a serious snub in a culture where cards are used to gauge a person's relative social status in order to judge how to interact with them.

Non-reciprocation of a card on receiving one is a sign that the relationship is judged to not be important enough to become an ongoing one. Ironically, Tanaka is now a key person in the NPO field, having written many books on the topic and in his role as the head of the National Federation of Citizens Welfare Groups, [*Shimin Fukushi Dantai Zenkoku Kyogikai*]. He has become an important person to know under the new regime for NPOs.

Lack of such official recognition in the decades before the new laws may not have troubled someone such as Teruko Mizushima, who managed to create a media profile to publicise her group and whose life work is described in the next chapter. However, it did constitute a barrier for the vast majority of NPOs not in possession of a high profile who struggled to get their message across to attract members and to remain financially viable. One reason housewife-based mutual help groups for aged care needed to make some charges for their services in the 1980s and 1990s is attributed to their inability to gain public funding because they could not incorporate (Tanaka, 1996).

The rise in numbers of volunteers from 1.6 million in 1980 to 3.9 million in 1989 did, however, lead to some government advisory committees on welfare endorsing participatory welfare which appeared to offer some solutions for the rapidly envisaged crisis in aged care. At the local level, municipal encouragement of volunteers grew. A government community welfare policy introduced in 1993 by the Ministry of Health and Welfare marked a major expansion in community based volunteer programs. It targeted the two major sections of the population who constituted the bulk of volunteers in Japan, housewives and the increasing ranks of healthy retirees, and it also gave assistance to community groups (Peng, 2001: 15).

The ministry said that, although volunteering had hitherto been seen as an act of self-sacrifice and charity for the small minority of people trapped in poverty and lacking kin to assist them, the ageing of the population meant that

citizen style mutual volunteering was to expand along with various forms of mutual help in the regions (Tanaka, 1996: 133). This was as preparation for the ageing society. Japan was to be a 'participation-oriented welfare society' (Takahashi, 1997: 224). Crucially, the announcement superseded old ways of thinking. It not only recognized a new form of volunteering but also gave it a positive recommendation (Tanaka, 1996: 133). Thus the efforts of associations involved in these types of activities were already receiving some official attention before the Kobe earthquake spotlighted how important they could be for the country.

Processes behind passing of law

Developments in Japan's nonprofit sector in the 1990s were significant because they represented:

a bottom-up movement toward "civil society" where citizens play a larger role in the promotion of the public interest rather than a top-down structure where government agencies dictate the activities of nonprofit and nongovernmental organizations (Yamaoka, 1998: 57).

Ordinary Japanese became concerned that government could no longer be relied on to meet the needs of their families and neighbours and increasingly turned to community groups that offered to help them or even became members of such groups themselves.

The ruling Liberal Democratic Party (LDP) lost office for the first time in 38 years in 1993 as public disquiet grew over matters such as rising unemployment, real estate losses that damaged family equity and unease over the future worth of pensions and medical care in an ageing society. There was a widespread popular perception that the government was failing to meet the challenges facing the nation. The leagues of volunteers who rushed in to help when a massive earthquake struck Kobe in January 1995 demonstrated that citizens could contribute if they were allowed to do so (Kingston, 2004: 72).

Over 1.3 million individuals and many NPOs offered assistance on-the-spot. The media applauded their efforts and decried the inept response by official bodies.

The earthquake is said to have been the catalyst that speeded up reform. An NPO law would have emerged eventually but it would have taken many more years to pass than it did without the turning point that the earthquake proved to be, according to many commentators (Pekkanen, 2000: 136). The groundwork had already been laid by earlier NPO activity. Following the disaster, the main political parties began to draft new NPO legislation (Yamamoto, 1999: 98-99).

The legal processes behind the passing of the law took three years. The central issues included the number and type of groups to be covered, tax benefits for these groups, and the power of public servants to supervise and sanction them. Political parties were under pressure in the wake of the Kobe earthquake to expedite measures to make it easier to establish and run volunteer organizations. The way in which volunteers had proved crucial in the rescue and recovery effort spotlighted the potential value of community help to the country. Suddenly a type of activity that had not been greatly valued became respected and acknowledged as a vital asset, thus giving impetus to revise the law. Moreover, there was a shift in popular perceptions of official and individual responsibilities to the detriment of the image of the state (Haddad, 2007: 32).

The drafting process differed from normal procedures in including proposals from citizens groups and political parties rather than being solely the work of state bureaucrats. Volunteer groups were seen as the main focus for bringing the law into being and it passed by a unanimous vote in the House of Representatives (Pekkanen, 2000: 136).

The law and what it contains

The NPO law has established a legal premise for citizens groups to form and to operate without strict bureaucratic supervision and sanctions (Pekkanen, 2001). On a purely practical basis the legislation has expanded the range of groups that can apply for incorporation status. It initially allowed for registration by NPOs in any of the following 12 areas: health, medical care, and welfare; social education; community development; culture, the arts, and sports; the environment; disaster relief; community safety; human rights and peace; international cooperation; equal treatment of women in society; sound nurturing of youth; and support of any of the above (Yamaoka, 1998). A further five categories were added in December 2002 to enable incorporation for a greater range of NPOs. They included information technology; science and technology; economic revitalization; job training and employment, and consumer protection (Civil Society Monitor, December 2003). By far, the largest number of these NPOs are involved in the social welfare field and these include time banks. Under the NPO law incorporation is just a formality for groups in the listed categories (Schwartz, 2003: 15).

Like those of the LTCI law, the provisions are subject to ongoing revision. In March 2001, the Japanese parliament enacted further landmark legislation for NPOs which addressed the eligibility of incorporated groups to receive tax-deductible donations (Civil Society Monitor, July 2002). The fact that the law did not initially include provisions in this area was seen as discouraging the formation of new groups. There is still disquiet that the provisions do not go far enough.

Immediate impact of the NPO law

The period following the introduction of the NPO law saw some criticism in the media that the legislation was not having the desired effect of encouraging the creation of more non-profit associations. There were few applications from groups to incorporate in its first year, with many organizations seeming

to take a wait-and-see attitude before they committed themselves, but this proved to be a short-term phenomenon. The time bank groups covered in this thesis were among the early ones to apply, seeing it as an important action that could give them greater legitimacy and financial security.

The law has resulted in the setting up of NPO support centres throughout the country to give professional assistance to aspiring applicants for incorporation status, providing groups with higher profiles and linking them up with government agencies. The director of such a centre in Hokkaido noted that its establishment stemmed from the realization by himself and several others that, without professional support for bureaucratic paper work, very few groups would even attempt to attain legal status even if the processes had been simplified compared to previously. The centre assisted sixty per cent of the 51 NPOs that incorporated in Hokkaido in the year following the law's initiation.

NPOs and social change

Since NPOs have the capacity to operate as agents of social change, they often have been put on a lofty pedestal by their promoters who have portrayed them as able to create a new and stronger Japan where community links are once again valued. Many of the books produced about NPOs by their Japanese advocates feature titles that include the promise or prediction that these groups will change Japanese society, or even the world as whole². They are described as offering solutions to the problems that emerged to dominate the lost decade of the 1990s. They are even cited as evidence that the decade was not a lost one because it produced them (Kingston, 2004: 35) and became the period in which the foundations for a 21st century civil society were created (Higuchi, 2001: 5).

Taichi Sakaiya, while head of the influential national Economic Planning Agency, noted in his foreword to the 2001 government white paper on

² For example, Tanaka & Adachi. 2003. *NPOs of the aged will change society*.

volunteering that the new law respected the social consciousness of participants in NPOs (Sakaiya, 2001). He added that ‘circumstances seem to be shaking apart the job-linked society where workplace connection is the one and only kind of human relationship’ (Economic Planning Agency, 2001: iv) to be replaced by a new kind of society where people have more choice in terms of affiliations, with one such factor being volunteering. In referring to the work circle as the only significant source of human links he was restricting that definition to the archetypal male company employee and ignoring other bonds such as those between groups of housewives engaged in community work and retirees. The choice of topic for the white paper showed the degree of significance attached to it by the government agency as the annual publication is ‘known for articulating major social trends’ (Nakano: 2005: 10).

NPO Law and time banks

The new legislation has benefited time banks through giving greater legitimacy to NPO activity and has shown it to be deserving of greater autonomy and acknowledgement. Time banks fit four of the five criteria described in the seminal research on NPOs by Lester Salamon and Helmut Anheier as being essential for categorization as nonprofit groups. These are that they must be formally constituted, private and separate from government, self-governing and voluntary to a significant degree. The fifth criteria of not being profit distributing (Salamon & Anheier, 1997: xvii-xviii) might be disputed because all time banks do distribute profit in the form of time credits and some also give payments in cash or other forms of compensation. This is a sticking point and source of contention among the many different kinds of NPOs in Japan as they engage in business activities to fund their nonprofit purposes (Amenomori & Yamamoto, 1998: 15).

The time banks that form the basis of this study are unusual for NPOs in Japan in having national networks, the majority of NPOs being only small local neighbourhood types. A 2004 survey of NPOs in Osaka City, for example,

showed that only seven per cent there had more than 1,000 members, with around 56 per cent having fewer than 100 members. Around 11 per cent of members were retirees and the majority were between forty to sixty years of age (Osaka Volunteer Information Centre, 2005, personal interview).

The attitude of time banks to money reflects the idealistic stance taken by many other NPOs which have decried the loss of community in a changing society. This is encapsulated in the idea that, although Japan may have become the number two economic power in the world, if Japanese society is overwhelmed by materialistic values it will lose the fundamental principles that formerly produced a tightly knit community where people looked out for others (Shimada, 2005: 1). These principles can survive if fostered by community groups.

The 1990s were a time when a number of community groups became nationwide lobby networks, aided by community welfare policy. Some were led by retired professionals with expertise in areas such as law and policy who created their own independent surveys and research on issues related to the elderly. By the time that drafting started on the NPO law and LTCI scheme they had established themselves as critical participants in the process (Peng, 2001: 16).

The Sawayaka Welfare Foundation, described in chapter six, was one of these groups. Its founder, Tsutomu Hotta, said on the Japan NGO Council on Aging (JANCA) web page that its purpose was to propose a new form of life style to the aged and that the association was thus 'extending services to help establish local NPOs of voluntary workers while encouraging workers and students to participate in them'.

JANCA is a body with both a high international and domestic profile that has emerged since the passage of the NPO law. Established in October 1998 by

Japanese groups that agree with United Nations principles for older persons, it had over 50 organization members in 2004. Its two main leaders, Hotta and Keiko Higuchi, a prominent feminist journalist and academic, had worked together previously at the head of a citizens organization which lobbied successfully for non-bureaucratic input into the planning for the introduction of the LTCI law.

The long-term care insurance scheme

Attitudes as to who is responsible for providing aged care in Japan, and the way in which it is conducted, have altered substantially as a result of the introduction of the LTCI scheme. Repercussions have ensued for the way in which volunteer groups such as time banks participate in care work in the community. On the one hand, their role has received greater recognition and legitimization as these activities have been acknowledged to be not just the preserve and duty of families but also of society as a whole. On the other hand, the extension of professional carer services has taken away some of the work that was formerly the preserve of unqualified volunteers, making them question what role they might serve.

The LTCI scheme has involved far-reaching changes. It could even be said that ‘the public long-term care insurance provides a finishing touch to the democratisation and modernization of Japan that started half a century ago’ (Ishikawa & Maeda, 2000: 156). At the time of its introduction the scheme was the ‘biggest and most radical program of public mandatory long-term care insurance in the world’ (Campbell & Ikegami, 2003: 27). Its overall objective is to allow the elderly to stay as long as possible in their own chosen environment in the community.

Prior to the introduction of the scheme, women were expected to give up any personal ambitions for activity outside the home if aged parents required care. This included quitting paid jobs as well as any form of volunteering or

recreational classes. Women who did not conform by assuming the task of full-time carer, to the exclusion of all other activities, faced being stigmatized in their neighbourhoods (Campbell, 2000: 87). The coming of frailty in old age was to be feared as it brought with it the threat of dependency without the opportunity to engage in reciprocity (Traphagan, 2000). Logically it could bring about the loss of status in old age described by Dowd (1975) as resulting when individuals come to lack the ability to repay services that others do for them.

The real revolution brought about by the scheme has been the shift from selective application of care benefits for a poverty stricken minority to universal application for all older Japanese needing care (Eto, 2001a: 18). This has achieved the feat of eradicating the disrepute formerly associated with asking for help from outside the family. In particular, there has been a fundamental change in how ordinary Japanese view the respective responsibilities of families and the community toward the aged. Moreover, the scheme has established the right to obtain services. The fact that benefits can be seen 'as coming from one's own past contributions rather than other people's taxes' (Campbell, 2001: 92) means that recipients can feel entitled to them within a cycle of reciprocity.

The period up to the Gold Plan

Before the 1990s, the main responsibility for care for the aged was assumed by both the government and the community to belong with the family. It was only the small few without close relatives, in a society where marriage has been near universal, who were deemed to be deserving of state assistance. Families unable to cope with care for their elders often resorted to placing them in hospitals, rather than nursing homes, for both cost and social reasons.

Hospitals were far cheaper under the Japanese health scheme structure and were also easier to get into than the limited places in nursing homes

(Campbell, 2000: 88-89). No social disgrace was attached to putting one's parents in a hospital whereas placement in a nursing home was seen as a form of failure to live up to filial ideals (Hatano, 1994: 34-35). Moreover, admission to a hospital was a simple procedure whereas admission to a nursing home entailed complex checks of income and family details to judge if a place was merited. Consequently Japanese hospitals were the main places that offered long-term care and had the longest patient stays of any hospital system in the industrialized world (Yamanoi & Saito, 1994).

There were problems in the period prior to the introduction of LTCI in connection with how care helpers worked alongside others who were qualified or unqualified and paid or unpaid. This raised questions about how private organizations, such as time banks, might approach operating side-by-side with substantial public services. A Nara Women's College lecturer had this to say about the matter then:

I think there is a difference between public sector activities and volunteers. I believe that the public sector has a responsibility to do things like provide daily warm nutritional meals, help people bathe twice a week and change nappies to ensure a human life. I think that private bodies can help the aged when they are lonely by lending them a listening ear when they want one, for example, or desire time for recreation. They can provide support for carers, the aged and the disabled (NHK Editorial, 1999: 84-85).

The Gold Plan

The government introduced the decade-long Gold Plan in 1989 as a health and welfare promotion strategy for the aged. It marked the start of action to shift the focus of aged care in Japan from kin to external helpers, as it became apparent that demographic changes were weakening the capacity of families to assist their own members. It was not 'a complete bolt out of the blue' (Campbell, 2002: 161) as there had been moves toward more state expansion of programs for the aged. The Gold Plan was to ease the load on adult children co-resident with aged parents by expanding the availability of home helpers

and access to facilities such as day care centres (Brown et al, 2002: 211). It also entailed a move from long-term care in nursing homes and hospitals to care in the home and an increase in community centres where elders could mingle and engage in scheduled activities, a trend that would be accelerated by the LTCI scheme.

The plan set numerical goals for carers and facilities to be created over its duration. When it became apparent that these would not be adequate to cope with projected increases in the frail aged, new measures were announced for the 1994 New Gold Plan and 1999 Gold Plan 21. These were an extension of the original plan rather than an attempt to go beyond it. That was only to occur with the first proposals for a LTCI scheme, also made in 1994 (Campbell & Ikegami, 1998: 112).

There were two ways in which the higher numbers of carers and household helpers required could be achieved. One was a major increase in the available pool of professional carers and the other was the promotion of volunteering. In 1990 there were 35,905 paid home helpers for an estimated 600,000 bedridden elderly (Dethlefs, 2002: 92). As a result of recruitment drives and the first introduction of certification courses for professional carers just prior to the implementation of the Gold Plan, the number of official, as opposed to volunteer, home helpers grew to 142,000 in the 1990s (*Japan Times*, 30 June 2001). However, this was still insufficient to meet needs and the burden on women caring for relatives was not relieved. It was estimated that in 1992, for example, around 80,000 individuals—most of whom were women—were forced to quit paid work to care for aged relatives (Management and Planning Agency, 2000). Government initiatives were criticised for achieving too little because, even with the Gold Plan, most of the elderly remained outside the public care system, dependent on family care (Peng, 2001: 8). More radical action was needed.

The LTCI scheme which replaced the Gold Plan took a completely different approach. Instead of aiding families by relieving some of the care burden they held, it placed responsibility for aged care on the society as a whole (Brown et al, 2002: 211). This was to also change the role of volunteers giving care, a subject explored in the chapters on time bank organizations that follow.

The German model for LTCI

In 2000 Japan became the second country in the world to inaugurate long-term care insurance, following its introduction in Germany in 1995. In doing so, the Japanese government continued a longstanding tradition of adopting aspects of other cultures while adapting them to Japanese circumstances (Dalby, 2001). Germany had pioneered aged pensions in the 19th century and long-term care insurance in the 20th century.

The Japanese scheme has differed from that of Germany in several major aspects. Firstly, in Germany, care is provided to all age groups with disabilities whereas in Japan it is limited to a select age group. It was initially scheduled to go only to those over 65 but because insurance premiums were made mandatory for all Japanese over 40, coverage was later extended to individuals between 40 and 65 but only for persons with age-related diseases. This was to alleviate partially potential discontent from middle-aged contributors unable to recoup care although forced to pay for it. The subsequent result was a 'mutual support system' (Kimura, 2002: 338) somewhat akin to concepts behind time banks. The targeting of the elderly, as opposed to the general population, as care recipients stemmed directly from ageing having been at the pinnacle of the policy agenda in Japan for many years (Campbell & Ikegami, 2003: 24).

The second major difference between the two countries lay in who could be paid to provide services. The most controversial issue during the planning phase in Japan concerned possible remuneration for care given by family

(Campbell & Ikegami, 2003: 26). The German system has incorporated allowances for women who choose to care for parents over regular paid employment, even taking over their social security insurance premium obligations as if they were regular state employees (Campbell, 2000: 94). Those drafting the Japanese system balked at following this pattern.

Several prominent Japanese feminists on planning committees for the scheme argued successfully that giving women money for care would be a backward move. It would result in entrenching the existing system whereby women's needs were subordinated to those of elder care (Eto, 2001). They were concerned that women might be forced into caring roles when they preferred to be in the labour force or deprive them of time for personal growth through activities such as community volunteering.

Money handed to family female carers might raise the family income but it would not enable the women involved to change their way of life which would continue along earlier lines, the only innovation being that they would be receiving some payment for their efforts. Feminist lobbyists argued that the scheme should liberate women from the social pressures that forced individuals to take up family care even if these went against their personal ambitions. To make sure that money should not prove an enticement in such cases it was decided to introduce a voucher system to pay for services, eliminating direct cash payments to carers from their charges.

Even though she felt that unpaid labour given to the community by women deserved to be remunerated, Keiko Higuchi found herself at the forefront of this opposition. She was worried that payment to female relatives might lock them into being caregivers and also that elders given money to pass on to their family carers might hang on to the amount, regarding it as a nest egg for themselves rather than as compensation for their carers (Masamura & Higuchi, 1996: 45). A crucial difference between Japan and Germany also was the fact

that few Germans share co-residence with elders while around half in Japan do so (Campbell, 2002: 181). Thus Japanese women carers might be under greater pressure to accede to giving care for money to add to the family budget overall.

Another reason for not including family caregivers in the LTCI system of remuneration was a desire to introduce more transparency in care. Doubts had been expressed about acceptability of standards of family care because they were not monitored. It was thought that trained workers could provide more professional assistance (Campbell & Ikegami, 2003: 27). The high incidence of bedridden aged in Japan was cited as proof of this. The phenomenon often has been attributed to over-indulgence by family carers keeping elders in bed around-the-clock. They do so both because they worry the elders may come to harm if left to wander around freely or simply because it is easier to look after them this way (Long, 1996: 168; Yamanoi, 1992).

Ministry of Health and Welfare literature has dubbed the practice one of mistaken filial piety. It also has been the rule, rather than the exception, in institutions such as nursing homes and hospitals, due to lack of staff to keep patients mobile. Thus the prevalence of bedridden in Japan has been much higher than in other industrialized countries. In the late 1980s, for example, 19.2 per cent of the aged in Japanese nursing homes were bedridden as compared to only 4.2 per cent in Sweden (Hatano, 1994: 41), a country that has often served as a model for how things should be done by Japanese seeking change in aged care in Japan (Yamanoi, 1992).

A third major difference between the German and Japanese schemes stems from the bodies that administer them. The German system is operated federally while the Japanese one is under the aegis of local government authorities who decide the terms for insurance payments on the basis of local conditions. Thus in rural areas, where there are generally a high percentage of

frail aged compared to the total population, premiums are higher than in other locations with a smaller ratio of aged. The practice carries on a long tradition of Japanese municipal bodies being responsible for social welfare programs on a practical level (Campbell, 2002: 166).

History of citizen group involvement in drafting of law

The action of several NPOs that resulted in the achievement of the LTCI scheme was described as a ‘conspicuous social phenomena’ (Maeda, 2000: 49). Members of two citizen action groups participated in the formulation of the LTCI scheme bill. One was the Women’s Association for a Better Aging Society (WABAS) [*Koreika shakai o yoku suru josei no kai*], which had its genesis in a 1982 symposium called to discuss women’s independence and the ageing problem. On that occasion around 300 women spoke out about their personal problems caring for their parents while others who could not attend sent in accounts of their experience. This occurred in a climate in which some Japanese women were becoming increasingly concerned about the burdens being placed on their gender in this regard (Eto, 2001a: 20-21). Membership of the group grew to include women with high social profiles such as journalists, academics and parliamentarians who were able to place the debate before the public. The majority involved were non-working women in their fifties and sixties (Eto, 2001a: 21).

Two 1987 nationwide surveys that WABAS conducted of government provisions and the reality of care at home for the aged found that many older Japanese were unable to obtain services. On the basis of these results, the association made a proposal for the introduction of a long-term care system that received wide coverage in the mass media at that time (Eto, 2001a: 22). WABAS has continued to research the issues of an aged society from the viewpoint of women. It has since carried out substantial research in cooperation with local government bodies on welfare services for the aged in their own homes (WABAS web page, 2006).

The second group, the Ten Thousand Citizens Committee to Realize Public Care of the Elderly System, emerged in 1996. It was co-chaired by Higuchi, the head of WABAS, and Hotta. When it received little support from the ruling Liberal Democratic Party, the Ten Thousand group connected with the new Democratic Party of Japan which proved indispensable to the passage of the LTCI bill the following year. As a result, the citizen-led association managed to shape the legislation that ensued (Peng, 2002: 424).

Hotta said at the time, ‘Let’s raise our voices to the policy-makers and tell them what we want as citizens and how it should be accomplished’ (Eto, 2001a: 26). One of the other founders of the group, Shozo Ikeda, a social sciences professor who was then secretary-general of the research institute of the national union of municipal civil servants, said at a symposium entitled ‘To change Japan with the new nursing care insurance scheme’:

Conventional welfare programs for older people used to be designed unilaterally by the authorities, and citizens merely followed passively. Now we citizens must change ourselves. Citizens must take the initiative in helping to shape the insurance system ... I think the nursing care program has the potential to change our nation greatly (*Asahi shimbun*, 19 June 1999).

The Ten Thousand group lobbied to stop the LTCI bill being shelved by conservative members of the Diet. Its extensive media campaign is said to have helped to hasten the passage of the legislation and significantly reconstruct the path of social welfare reform in Japan (Peng, 2002: 424).

The Japanese LTCI model

All citizens 65 and over are automatically eligible for benefits under the LTCI scheme, while those between 40 and 65 qualify if they have an age-related condition. Eligibility is determined through assessment of functional and

cognitive status by a series of 85 predetermined questions that are ranked by computer. Individuals are then placed into one of seven categories that set the level of care they qualify for, with fixed rates for each level. Services range from the lowest, which give basic assistance with household tasks for people still living at home, to 24-hour care for the bedridden in institutions. These rankings are reviewed at regular intervals for individuals to determine whether they are still appropriate.

The scheme is paid for half by social insurance premiums and half by taxes. All citizens 40 and over are levied. The commencement age is said to have been chosen because it is around then that the average citizen first may have to deal with the issue of care for ageing parents and also starts to look ahead to their own senior years (Campbell & Ikegami, 2003: 25). Employees pay a supplement on top of their normal health insurance premiums withdrawn from their salaries while premiums from people 65 and over are deducted from their pensions by municipal authorities. Taxes paid to federal, prefectural and local governments account for the other 50 per cent of funds devoted to the scheme. The individual levy amount is set according to the particular circumstances of a municipality by local authorities who are responsible for the practical implementation of the scheme. Beneficiaries are required to make a co-payment of 10 per cent for whatever services they use, with the other 90 per cent paid for by the government.

The LTCI scheme to date

The percentage of people requesting care at home, compared to those in institutions, has risen every year since the introduction of the scheme. The respective percentages in the first year were 67.4 per cent and 32.6 per cent in 2000 and 75.9 per cent and 24.1 per cent in 2004. The relative costs for these services are in an inverse ratio, with institutional care accounting for 53.5 per cent of costs in 2000 and 51.5 per cent in 2004, while home care cost were 46.5 per cent and 49 per cent respectively for those years, according to

ministry figures (Ministry of Health, Labour and Welfare 2004 web page). In the year ending March 2006, there were 4.4 million beneficiaries of this insurance (Foreign Press Center Japan, 2007: 39). The number of NPOs acting as providers increased by 301 per cent between May 2001 and May 2005, going from 682 to 2,735 (Ministry of Health, Labour and Welfare, 2006a).

The possibilities provided by engaging in care work under the new scheme have attracted many Japanese recruits in their fifties or around the retirement age. It was initially thought that staffing plans were over-ambitious and that it would take a formidable length of time to get sufficient professional carers through the training process for certification to overcome chronic shortfalls of staff. That does not seem to have been the case. As of February 2006, a total of 468,304 people had gained official carer qualifications. In 2004 alone, 90,602 applicants sat the exams with 38,576, or 42.6 per cent, being successful (Ministry of Health, Labour and Welfare, 2007).

Implications of LTCI scheme for community groups

Seven years after the introduction of the LTCI scheme, patterns of use have emerged that were unanticipated during the planning process. Predictions of how many older Japanese might call for services had initially hinged on the estimated level of disability in the aged community, tinged by uncertainty as to how fully the public might accept the new scheme.

One unexpected result has been that the highest take-up rate is for the lowest level of services. These are for individuals who remain in their own homes and are relatively independent except for experiencing difficulty with some basic household activities essential for everyday life. These, coincidentally, are the tasks that volunteer groups are well positioned to give since they require only base level carer certificates that can be obtained after a relatively short period of study. I discovered that many members of time banks had undertaken these courses and were engaged in this type of work.

When the LTCI scheme was first proposed, objections were voiced to it on the basis that Japanese elders would be loath to let strangers into their homes to give care. This has been found to be the major reason for rejection of offered domiciliary care services to date, with 75 per cent of respondents in this category in one survey indicating this to be the case (Tsukada & Saito, 2006: 126). Other older Japanese, however, would prefer non-kin when it comes to being helped with embarrassing bodily functions (Lebra, 2004: 168).

Recipients of care from the Sawayaka Welfare Foundation of Tsutomu Hotta are positive about receiving outside help in their dwellings. In particular, they prefer carers paid in community currencies rather than cash because they seem to be able to enter into more personal and satisfying connections with individuals acting as volunteers rather than as wage earners. The foundation's caring relationship tickets [*fureai kippu*] have earned approval from government welfare bodies (Sawayaka Welfare Foundation web page). The acceptance of outside help by Japanese generally has grown with the LTCI scheme (Campbell & Ikegami, 2003: 22).

Implications for time banks in particular

Japanese time bank organizations have all been affected by the NPO law and the LTCI scheme. The VLN was founded when care from people outside the family was considered socially unacceptable, a view then actively supported by the state. This meant that much of their early volunteer work was done in institutions rather than in private homes, although they could offer such help within the group itself. Even though the common presumption was that help should only come from close kin in old age, VLN members were attracted by the idea that their efforts to help each other could accumulate points toward ensuring a secure old age.

From the very beginning, both the VLN and NALC focused on provision of care to the aged as a prime form of volunteering for their members, but they did so against very different social backdrops. As they face similar circumstances, their members are reacting to these in different ways.

The VLN has been suffering a decline in member numbers. This, in part, is because some branches have not been flexible enough to see beyond the roles they have fulfilled up to now which have been taken over by the LTCI scheme. The group needs to create new areas of volunteering to replace those that have been lost in this way. The world in which they now operate is quite a different one from that when the organization was established. The introduction of the LTCI scheme has taken away some of their former work by making it necessary to obtain qualifications and bringing in many other carers in an area they pioneered. This theme is further explored in the next chapter on the VLN.

NALC members, on the other hand, come from an organization started far later when the social changes causing this problem were already underway so they grappled with them from the very beginning. Moreover, their leader was prescient enough to recognize the importance of carer qualifications before the LTCI scheme made certification mandatory. His moves to thus encourage men to join his group and become male carers are outlined in chapter five on NALC.

Public attitudes are still divided on the merits of the LTCI scheme. Individuals benefit from the care provided under the scheme for their relatives which relieves them of burdens. However, they would prefer that they did not need to resort to care themselves in their later years.

The future of the LTCI

The LTCI scheme is to be subject to review and amendment every five years. The first review was carried out in 2004 and partial amendments were

introduced to the Diet in February 2005. Japan's health care system has been criticised in the past for its over-emphasis on diagnosis and treatment of acute illness along with a lack of attention to health maintenance and prevention of illness. The reforms inaugurated in 2005 are the start of a new approach that will promote more public health programs to foster a preventative approach to health care. Expectations are that this might reduce the numbers of older Japanese who develop a need for assistance and lead to a healthier older population overall.

One impetus has been the dramatic, and unanticipated, increase in people seeking help under the two lowest levels of the scheme. These went up by 138 per cent between 2000 and 2005 (Ministry of Health, Labour and Welfare, 2006a: 6). A survey of some receiving this assistance found that many acknowledged they could probably do without it if they were to make more of an effort to look after their own health through better nutrition or greater physical exertion (Tanaka et al, 2003:8).

The changes to be made to LTCI scheme provisions seek to improve the future prospects of individuals in these categories by facilitating early discovery of life style deterioration so it can be brought under control or even reversed. Preventative programs include light physical exercise classes run in day care centres to guard against decline in movement. These are being run by one time bank described in chapter six which differs from the others in operating such centre facilities. A variety of measures will be implemented to stop people withdrawing from social involvement and developing dementia or depression (Ministry of Health, Labour and Welfare, 2006: 8). Time banks can help to bolster this movement for greater responsibility for their own health among older people.

Conclusion

The introduction of the laws described in this chapter has hastened the generation of new measures to deal with the changing needs of an ageing society. Japanese NPOs, which include time banks, may represent an opportunity for individual citizens and community groups to take charge of their lives and the provision of services in their neighbourhoods rather than leave this responsibility up to the family or the state. One of the main areas in which they are active is care for the aged. Many of their members providing such care come from the ranks of the aged themselves. Such groups hope to bring about change for the better for society or even to create a new type of society (Shimada, 2005).

Chapters four and five cover the two main such groups that feature in this thesis. Chapter six is on three other groups in Japan, while chapter seven features time banking outside Japan.

CHAPTER FOUR: Volunteer Labour Network

Introduction

This is the first of two chapters that deal with two Japanese time bank organizations which operate on a purely voluntary basis. Their members are remunerated solely with time saving points for their efforts, unlike those in two other Japanese time banks described in chapter six that also incorporate cash payments. They are the two groups that I had personal contact with while in Japan on my fieldwork.

The two serve a prominent role in enabling active and fulfilling lives for some older Japanese as well as providing a safety net for possible future frailty. They are the Volunteer Labour Network (VLN), formerly known as the Volunteer Labour Bank, and the Nippon Active Life Club (NALC), formerly part of the Wonderful Aging Club (WAC). A separate chapter is devoted to each group using material gained from their branches and members in Japan, the writings of their founders and their websites. The capacity of the VLN and NALC to enhance the lives of their senior members, and those they help through their volunteering, supports the central tenet behind this thesis: that group participation which repays engagement with the community and others outside the family sphere can enrich the lifestyles of older people.

The organizations have a number of similarities and differences. Both were founded by charismatic leaders whose ability to attract participants fostered the rapid growth of their groups in the early years after their establishment. Both originated in Osaka, a city renowned for its entrepreneurial spirit and inventiveness (Tanba, 2005) and quickly achieved nationwide networks of branches, showing their strong appeal right across the country.

Both organizations had their origins in economically troubled times in Japan, albeit in different decades, when ordinary citizens were worried about their future ability to fund adequate standards of living, particularly if they were to

become infirm in their later years. The founder of the VLN, Teruko Mizushima, developed the ideas that became the foundation for her group during World War II and the subsequent post-war Occupation period. These were years when ordinary Japanese struggled to gain even the basic necessities of life and barter became a means of doing so for many of them. Mizushima devised what was a new form of barter but also a new way of using social exchange to teach people how to both give and receive over the life course in a way that could aid ordinary women and an ageing society.

NALC emerged, along with other new groups for older Japanese, during the recession of the 1990s. Despite this period being dubbed the 'lost decade', it also saw the emergence of new lifestyles for various age groups, with most of these being impelled by the young and the old (Kingston, 2004). It has been seen as a ten-year period during which the foundation was built for the construction of a civil society in the 21st century (Higuchi, 2001: 5). NALC was part of the change that ensued. Its founder, Keiichi Takahata, was eager to pioneer a new way for male retirees to re-engage with their communities and also with their spouses and each other, as well as bring new people into volunteering.

Both the VLN and NALC operate systems of time banking. These work through their members giving their time in the form of services for others, with the ability to receive an equivalent quota of time in return in the future. Both groups espouse this as an effective way through which people can prepare for unforeseen difficulties in old age when they may need to rely on others. To date, these systems have operated efficiently and lived up to the promises made when they were first started. They have demonstrated that time banking is viable over the long term.

The composition of the memberships of the two organizations has differed. The VLN has consisted primarily of housewives for most of its 34-year

history while NALC first targeted older people, including males and couples over 50, when it commenced in 1994. The VLN has admitted a small number of men in recent years and now has more women who work full time or part time, reflecting the greater participation of women in the paid work force since its inception. NALC has set up sections for younger members who might carry on the group's work but receive fewer credits for their time. In the first decade of NALC, men made up slightly more than half its membership but they have dropped to under 50 per cent since then. In line with the orientation of these groups, and in view of the fact that males and females tend to exist in different social spheres in Japan, this chapter covers issues of concern for women, with the VLN providing examples, while the next chapter covers those of men, with NALC providing examples.

Both groups are concerned about how to maintain and increase membership and about succession in the future. They are eager to pass on their ideals but worry these may not be taken up by the generations to follow them. At present, their major hope lies with the baby boomer generation of the late 1940s who began heading into retirement in 2007 when they reached sixty and who already form a major force within their memberships. Some in the VLN, including their present leader, joined as young women in their twenties in the early years of the group. The baby boomers in NALC are more recent recruits.

This chapter first introduces the life of the founder of the VLN and outlines her ideas, against the backdrop of the historical circumstances of the time. It does so for several reasons. One is her importance as the first originator of the ideas of time banks³. The second is her innovative search for ways in which older Japanese could continue to enjoy autonomy in their later years. Mizushima was among the earliest social commentators to realize that Japanese society would be greatly changed by the rapid ageing of the

³ The idea has been independently thought of and acted on by other people unaware of her contribution, including Edgar Cahn whose time banking system is described in chapter seven.

population in years to come and that individuals themselves would need to plan for their futures in a world where the majority would, for the first time, be able to anticipate living well past retirement. However, the very little writing that has emerged about her work has concentrated its focus on housewives. The breadth of her vision has been underrated. The third reason is the fact that she saw the most important part of her life span being her later years when she was fully engaged with the VLN.

Much of the material in this chapter is drawn from four books written by Mizushima, which incorporate some of her numerous newspaper columns and excerpts from her contributions to the group's national newsletter which chart its progress. It also includes my own notes from a visit to the organization's headquarters in central Osaka, discussions with the current leaders and individual members, as well as attendance at some small branch gatherings. The sections on Mizushima's life story are taken from her books, supplemented by some reflections by members who knew her. A book published in 2001 to commemorate the 28th anniversary of the VLN provides insights into what the organization has meant to many members.

Mizushima and the ageing society

Japanese society and ideas have changed greatly since Teruko Mizushima first began to meld her ideas into a coherent plan which won a newspaper prize in 1950. In 1950 the Japanese government was concerned with the post-war rebuilding of a Japan still emerging from hardship and the nurturing of the young to build a stronger nation (Campbell, 1992: 52). The average life expectancy was only around 50 and a mere five per cent of the population were over 60. It was assumed that any assistance the aged would require should come from their families and only a small number of the elderly, who had worked for the state, then received pensions. In what was a time of large families, only a few offspring had to take on responsibility for their parents in their role as the oldest son, with the rest being free of this burden. Thus it

seems surprising that Mizushima was even then advocating the adoption of a new system to ensure a secure old age that would obviate the need to rely on family. Large-scale groups promoting similar systems with similar aims would not arise in Japan until the 1990s, four decades later.

From the 1950s to the 1980s, recognition grew slowly that traditional forms of support for senior citizens were not adequate and that new ways would have to be found. No special provisions were made for the aged in the 1950s when they remained a small minority. The introduction of universal pension and health care schemes in 1961 marked the first notable provision of government spending for older Japanese. The 1963 Act for the Aged shaped a system of institutional care for the relatively few elderly suffering from poverty or physical decline without kin to care for them.

Prime Minister Kakuei Tanaka declared 1973 to be the first year of a welfare state, promising that Japan would try to catch up on what was judged to be the far better welfare record of the West (Goodman et al, 1998: 57). If his plans had been carried through this could have resulted in more state provisions for the aged than had been envisaged previously. However, his ambitions were curtailed as a result of budget constraints caused by the oil shock later in the same year of 1973 and an ensuing recession (Takahashi, 1997). The oil shock also impacted on efforts to start up Mizushima's organization in that year. Members told me how they had not reckoned with the impact of being unable to get material produced to promote their new group because printers had suddenly run out of paper.

Public policy on ageing for the rest of the 1970s subsequently promoted a Japanese style of welfare that supported keeping the aged within the responsibility of the family. The Ministry of Health and Welfare began to advocate preparing for an ageing society only in the 1980s when it was

calculated that by 2025 one in five Japanese would be over 65 (Takahashi, 1997), a figure that was reached in 2006. Mizushima wrote then:

The era is coming when one in five will be old and three workers will support one aged person. When one person in five is aged, there will be an aged person in every house and I think the present currency system will not be able to ride over this difficulty. I have looked at trying something new for the economy (Mizushima, 1984: 262).

In 1985 Japan became the last of the then industrialized nations to have its aged reach 10 per cent of the population (Ogawa, 1998) but by 2006 it had the highest percentage of aged at 20.8 per cent (Cabinet Office, 2007b).

Life of Teruko Mizushima

Teruko Mizushima was born in 1920 in Osaka into a merchant household which consisted of her parents, herself, three younger brothers and home and shop helpers. It later included grandparents when her father had to assume care for them as the oldest son. She was used to living as part of a well-organized group. They all rose at six and had dinner at six at night. Her mother had to prepare meals for these 15 or 16 people every day but her father allowed her to have time off several days a month. She said that her father showed himself to be a rare male of his era in his actions towards her mother, citing the fact that when she cut the family hair he gave her the money that would have gone to a barber.

Mizushima did well at school where her favourite subject was maths and she was the volleyball captain. She obtained the necessary marks to enter a medical school for women but was prevented from doing so by the death of her mother. She subsequently entered a school for brides to acquire the housekeeping and cultural skills considered desirable for a young wife in that period.

The family wanted her to have the rare chance of living overseas before she married. The possibility was discussed of sending Mizushima to London for three years to study and to teach Japanese culture to a young Japanese girl, but this idea was abandoned following the outbreak of anti-Japanese demonstrations against Japanese incursions in China. A person who saw her academic record suggested that study in the United States could make her a suitable wife for a diplomat so Mizushima went there in 1939, living with a consulate family. Although she originally intended to stay for three years, the tense situation between Japan and the United States soon made it apparent that this would not be feasible. Mizushima enrolled in a one-year sewing school course through which she could get a diploma in just one year and acquire practical skills before returning to Japan a year later. She later said that her year in the United States influenced her thinking but did not reveal in what way. It may have made her more open to experimenting with new ideas.

On her return to Japan, Mizushima soon married. Her first daughter was born at the outbreak of the Pacific war and her husband was shortly afterward conscripted into the army. Around this period she began to construct ideas about the use of time which would lead ultimately to the creation of her group. She was to become obsessed with devising means by which people could use their time effectively, time being a resource that was available to everyone and which she believed should not be squandered. Used correctly it could be more useful than money.

Mizushima started by looking at how she would order her own life to achieve her personal goals. She said she would spend the first 10 years of her marriage doing what her husband wanted, the next 10 years on her children, and in her forties she would start on what she wanted to do. She made this plan at a time when the average life span was 50, so she set herself the goal of achieving her aims by that age. As it was, the war separated her from her husband for half of

that first 10 years and during that period her energies were directed toward her children and just surviving.

Her wartime and immediate post-war experiences led her to ponder how people could gain the control necessary to deal with emergencies in their lives. She first started thinking about this when, leading her children through a city under attack from the air, she realized her life could be taken at any moment. She wondered who would look after her offspring if she should be killed. She would be deserting her two daughters if she died because she would be unable to fulfil the obligation of a Japanese mother to help with childbirth in the time honoured manner. Mizushima went on to reflect on how people could make sure that those close to them would be safe in the event of their demise. Her worries about the uncertainties of life were also sparked by the day-to-day rises in prices for rice, the staple item of the Japanese diet without which no meal was complete.

She later wrote:

At the end of the war I was 25. With the homes of my original family and married family burnt down by air raids, I held two infant children in my arms and my husband was missing somewhere in the war zone. Looking at the setting sun over the burnt out plains I resolved that, 'From now on, using my own strength, I will experiment with seeing whatever I can do (Mizushima, 1984: i).

While Mizushima nurtured dreams of becoming a fashion designer, drawing on the skills she had acquired in the United States, she had to abandon these ambitions because they conflicted with the duties of the wife of an eldest son. As such, she bore the greatest responsibility for providing physical care for his parents who traditionally would live with the eldest son in their retirement. She later said that she did not resent having to take on this role, but retained her love of fashion and was always known for her stylish manner of dressing, which may have added to her power to move people with her public talks.

The American-acquired sewing skills did prove extremely useful, however. In the early post-war period Mizushima found she could barter them to acquire fresh vegetables from farmers. Her family thus managed to evade the malnutrition that was very common in Japan at the time as supplies of food were limited. People who saw the beautiful clothes that she made for her children to wear to school wanted similar ones for their own offspring and asked if she would create some for them in exchange for food. Mizushima also supplemented their income by doing some interpreting using her English skills for the Occupation Forces.

As she watched those around her struggle with the material shortages suffered by the Japanese population as a whole in the immediate post-war years, Mizushima's belief in the power of groups to help people deal with adversity grew. She became more determined to set up an organization which could give members greater material security and control over their own futures as well as contribute to their communities. She became involved with women's groups that banded together to buy things in bulk and thus obtain cheap prices so they could afford the necessities of life. It was a period when people were forced by economic necessity to be very resourceful.

Mizushima ascribed much of her inspiration, and many of her later ideas, to the influence of these women who, like her, believed in acting as a group. She was impressed by individuals within the circle who displayed original thinking, such as the woman who made her sheets last longer by having her children wear socks to bed. Mizushima aspired to be innovative and took great pride in the fact that she went on to develop ideas that later won major prizes for invention given by Japanese government bodies and also some overseas foundations. She then put half of the money she received back into her organization which may have helped to keep it solvent.

Wanting to know why people acted in certain ways and how these could be improved, Mizushima set herself the task of investigating people's behaviour. When she became involved with the Parents and Teachers Association (PTA) of her children's school in the late 1940s, she conducted a survey to find out why attendance rates at meetings by mothers were so low. The two most common reasons women gave were lack of time and a reluctance to leave their homes unattended for fear of robbery or some other form of disaster. Mizushima then resolved to make sure that neither of these two factors impeded her own life.

She solved the latter problem by building a house that was burglar proof, both by locking the private areas and giving access to people in the neighbourhood to areas not reserved for her family, including the large living room, kitchen, toilet and garden. The public sections provided meeting points for community groups at a time when there were few large gathering spaces. According to Mizushima, people were so delighted to be given access to her property that they served to watch over it, relieving her of any worry. The grounds and facilities space served as the central gathering domain for her organization until her death.

A major focus of Mizushima's concern throughout her adult life was how time could be used more efficiently to improve people's lives. Her own household was a major source of her research into how this might be done. She conducted a survey every March for 22 years, till the start of the VLN, of her own family's health, psychological condition and financial situation. She tabulated how much time each person and the household as a whole devoted to areas such as work, study and contributions to society. She then evaluated whether the activity was worthwhile and how much time should ideally be allocated to it, ensuring that no time was wasted.

Everyone, Mizushima reasoned, has 24 hours in a day, and time is a commodity that is not affected by inflation, unlike money. Inflation loomed as a large problem in Japan, both in the period when she first started formulating her ideas about using time as a form of currency and when she set up her group in 1973 as this coincided with the major oil shock that triggered panic buying by a public which feared a repeat of the shortages that plagued the immediate post-war period (Hane, 1996).

Mizushima's first-hand experience of the impact of spiralling and unpredictable prices on people's access to the basics of life led her to believe that money could not be relied on as a guarantee for a secure life. She said that, no matter how assiduously people might save for the future, they could not be certain how much their savings would be worth then. Moreover, even the possession of money would not guarantee they could find people to provide services they needed.

If time could be transformed into a currency, people could exchange it to help each other and to build relationships, generating a possible alternative to the money economy. The acts of giving and receiving could cultivate friendship and human relationships in ways not possible through the exchange of money. The new currency could create a more caring society through increasing the exchange of mutual assistance in the community and by valuing everyday tasks, such as those of housewives and carers, that the wage system did not reward. These were some of the reasons why similar systems were set up in the United States in the 1980s and the United Kingdom in the 1990s. They were then described as fostering social capital by both their creators and academics writing about them such as Gill Seyfang (2002, 2003, 2004b, 2004c, 2006) and Ed Collom (2005b, 2007).

Mizushima did not always succeed in persuading others to put her ideas into practice. In the early post-war period she tried to gain the attention of working

women by becoming involved in the professional women's club in Osaka, believing that her system could ensure child care for working women. These women thought that, since they were earning enough money to pay for services, they did not need to resort to a barter system. Mizushima consequently concentrated her efforts on recruiting housewives who she believed suffered because their work was not highly valued. She was quite happy to describe herself as a housewife, regarding it as an honourable calling.

1950 and a new life

In 1950 Mizushima was inspired to put her ideas down on paper in an essay for a newspaper contest conducted as part of a national inaugural event entitled 'Women's ideas for the creation of a new life.' Held in the Takashimaya department store in Osaka in March 1950, the fair also featured works created by housewives and lectures on cooking, handicrafts and beauty care as well as financial advice and displays on the lifestyles of American housewives. It was part of the move to promote women's activities in the post-war period when, as Mizushima noted, a popular phrase went that 'both women and stockings had become stronger' (Mizushima, 1992: 5).

No known copies of this paper still exist, unfortunately. When some members of the group tried to find one but failed, Mizushima said its disappearance was not important because the ideas it contained had been perpetuated in her later writings and lectures. Even the name of the newspaper is unknown because it was a rather chaotic period for journalism when publications appeared and disappeared and swapped around titles.

Mizushima wrote in an era when marriage was universal and most women became housewives, just as she did, so it seems natural that she chose to focus on housewives when she looked at patterns of time use over the life course. She outlined the content of her paper in her subsequent writings. It had divided the life of a woman into the stages of daughter, newly wed, child

raiser and empty nester which included periods of insufficient time and others of surplus time. Mizushima concluded that people could take advantage of these fluctuations over the life course if they learned how to use each period to its best advantage. They could prepare for intervals when they were busy and needed assistance by giving to others when they had time to spare on the grounds that their help would be reciprocated later.

In the paper, Mizushima proposed the formation of a labour bank that traded in the work of its members. The bank would resemble a more conventional bank in that records would be kept of deposits and withdrawals in the form of points for time given and redeemed. Participants could bank up time by giving it to others and later draw down on their savings. This was intended to be an effective way of preparing for an unpredictable future that Mizushima warned was the fate of everyone. Her earlier experiences had made her very aware of human vulnerability and she wanted to devise a means by which people could create some insurance to protect them in the event of unforeseen problems for themselves or others close to them.

No matter how much attention people might pay to health, Mizushima said, they might fall ill, and thus find themselves in the position of needing to rely on the care of others, or have some other dilemma arise that was beyond their ability to handle alone. They could ensure that care would be available if they gave care to others who would then be obliged to return the favour. Moreover, since people had a responsibility to consider the wellbeing not only of their own household but also of their community, they should set up neighbourhood organizations to foster mutual exchange of assistance in times of need.

The new system that Mizushima advocated hinged on use of time. She drew on her own studies to demonstrate that individuals did have excess amounts that could be used in the fashion she advocated. To show how this was feasible she divided the life of an average housewife into three separate

periods of eight hours a day. The first eight hours were for sleep and the second eight hours were for household duties. The third eight were for the woman's own personal use, with around half being for meals, ablutions, newspaper reading and radio listening, for example. The remaining four hours were up to the woman's own discretion to use. Mizushima hoped it could be employed for personal study or volunteer work, in accordance with the family's economic circumstances, and noted the potential for savings in a labour bank for future use if the volunteer course was followed.

Volunteer work could include minding the home or children of a neighbour or doing washing, shopping and cleaning for new mothers, the homebound, elderly and disabled. It was not to be specialized work but something anyone could do. At this stage Mizushima also advocated that points could be allocated to suit the level of difficulty of work done, varying from one to three points, so that it was suitably rewarded. By the year when she established her organization she had decided that all work should be ranked as equal, with one point to equal one hour of any task.

Mizushima may not have been unique in her examinations of time use. The national broadcaster NHK had started studies of time use by the Japanese in their waking hours in 1943 (Broadbent & Morris-Suzuki, 2000: 166). The three categories she used were similar to those later employed by the government from 1976 for surveys on time use and leisure activities (Statistics Bureau, 2007). However, her idea of time as a unit of currency was unique in that period of inflation and various newspapers ran articles about it.

As a result of being called on to further explain the ideas in her paper, Mizushima became a social commentator whose views were aired on radio and in newspapers and subsequently on TV when it commenced. Mizushima later joked that she appeared on NHK so often in the period soon after her essay came to public attention that people started asking her if she was

employed there. She also travelled round the country giving talks and in so doing both received encouragement to put her ideas into practice and also gained potential recruits. Although she continued to describe herself as a housewife for the rest of her life, she developed a media profile and also speaking skills which later attracted members to her group.

Among the groups Mizushima addressed were *rojin daigaku* when she was in her forties. Having been brought up to show traditional deference to the aged, she found it more daunting to lecture older people than her contemporaries but she gradually developed the confidence to express various viewpoints to her elders. She was a bit alarmed at their lack of individuality. She always asked the women to raise their hands as the audience all dressed in the greys and browns then deemed suitable colours for the elderly, so she found it difficult to tell men and women apart. She admonished them that, although Japanese had worn set colours at set ages in the past, people should do whatever colour took their fancy when they were over 60. Many older Japanese now seem to have broken this particular taboo, with some appearing in public in just as bright colours as the young. I was amazed in 2005 to see older women in the streets in outfits such as purple dresses with bright pink stockings.

The Volunteer Labour Bank

The years following the publication of Mizushima's essay still entailed some hardship for ordinary Japanese as the nation recovered from the impact of the war and Occupation. As a result, Mizushima had no immediate plans to put her ideas into action then (Osaka Broadcasting Corporation, 2007). Interest in *ikigai* was also said to have stagnated until rising prosperity in the 1960s and 1970s meant that ordinary Japanese no longer had to devote their energies to securing basic standards of living and were able to explore higher needs (Wada, 2001: 27). Thus it is logical that Mizushima waited until the 1970s before establishing her association.

Originally Mizushima planned to start her group in 1975, the year her artist husband was due to retire, but decided she could do so with what she dubbed her own retirement as a mother when the last of her children married in 1973. She said this marked the real start of her life work which she had been planning ever since conceiving her original ideas about time use in the 1940s. The era when she set up her group coincided with an upsurge in women's group activities. By the 1970s grass roots movements of non-employed married women, many of whom were well-educated, had become a significant force in Japanese society (Tanaka, 1998).

Mizushima's group was not directly linked with the then emerging women's liberation movement although it sometimes has been described as such since it originated around the same time. Members did share the common goal with feminists of wanting to improve the lives of women. Takie Sugiyama Lebra noted in 1980 that while the group was 'basically conservative in contrast to the liberationist movement, the Labor Bank contains a revolutionary potential to reverse the established value priorities' (Lebra, 1980:138-139). She believed that it did this by placing a higher value on domestic labour than had previously existed in Japan, calling into question whether male paid work really was of more worth than women's unpaid housework which was 'concerned directly with human life' (Lebra, 1980: 138).

The VLB was concerned that many women were not reaching their potential because they were confined to the home nursing their aged relatives, often not of their own volition. It was then assumed that women should give up any personal ambitions to look after ageing parents. In particular, the responsibility fell on the wives of oldest sons, as it had done on Mizushima herself. Only the aged without near kin could call on the state for assistance. Prior to the 1960s they were the only people deemed deserving of such charity. Until the introduction of the Gold Plan in the 1990s and the LTCI scheme in 2000, state policy on aged care operated on the basis that women could be

counted on to provide care for the aged in their own homes. Social stigma was attached to either putting aged relatives in an institution, unless it was a hospital where it could be justified on the grounds that the person was ill, or going outside the family for help. Hospitals thus became filled with the aged and care of the aged became a major imposition for families (Yamanoi, 1992).

Mizushima knew first-hand how demanding the life of a housewife could be. One of the first inspirations for founding her group occurred three months after she married when she collapsed from exhaustion as a result of doing endless rounds of housework from five in the morning to midnight every day. While she was recovering she queried people's use of time and their right to reserve some of this for themselves. She wanted to establish a system that would enable people to use their time more effectively for both themselves and others.

The high inflation of the era created great social uncertainty and insecurity as the worth of money fluctuated markedly, making it impossible for people to plan ahead as they could not predict future prices or their ability to afford them. Mizushima wondered if time might constitute a more reliable form of currency than the existing monetary units since it was not subject to inflation and was the same for everyone. She went as far as to advocate that it could provide a more reliable system than those of capitalism and communism, both of which she said were failing. She foreshadowed the community currencies that were to spring up in Japan in the 1990s and early part of the 21st century as means to revive local economies.

The system Mizushima established within her organization was based on two types of activity, given equal weighting. The first, which entails volunteering in the community, could be classified as building up both bonding and bridging social capital because it allows members to interact with 'people across diverse social cleavages' (Putnam, 2000: 22-3) and also with others in

the group, creating a feeling solidarity among them. The second, which entails volunteering in the group, fosters bonding social capital by reinforcing links within the organization (Putnam, 2000: 22-3).

The first type was volunteer work that was to be contributed to non-members and which was mandatory for all except in the months after childbirth and, initially, the age of 65 which was later raised to 70. This work came to be mostly performed by branch members in groups rather than as individuals, making it a shared experience where they also came to know each other better. One branch told me they followed their regular monthly stint at an institution with a visit to the market and then a coffee afternoon.

In the first decade or so of the group's activities, volunteer help was devoted to institutional welfare facilities for the aged. Generally a group of women would visit a place once a month on a set day and provide services such as cleaning which they were accustomed to performing in their own homes but which took on a new meaning when done outside. The work ceased to be insignificant and unskilled (Lebra, 1980).

The second type of activity was exchange of labour within the group itself. The points that members accumulated for their effort were rewarded with so-called L cards—the L standing for labour and love—which could then be exchanged for services in return. This could be anything that other members asked for but often involved caring for the sick relatives of others. Thus care was a key component for both types of activity. It has remained so up to now, with some shift toward child care from aged care in the last few years as the former has been seen as more of an area of need than the latter since it receives less funding through official bodies.

All members were required to give at least two hours of volunteering effort a month. Mizushima chose the figure of two hours because she believed it was

achievable by anyone, no matter how busy they were. She hoped that, once people became involved as volunteers, they would become more skilful in the use of time and ultimately increase their contribution to around three to four hours a week. She reasoned that they might thus become accustomed to devoting time to other people while they also accumulated points to receive services in return for themselves from others in old age or other periods of need.

When she was developing the ideas that would be the foundation of her organization, Mizushima wanted most of the volunteer work component to be devoted to the aged. She thought the generation that had borne the hardships of the war had already given much for their country and deserved to be looked after in return. In the period up to the introduction of the LTCI scheme in 2000, most VLN efforts went toward helping out in institutions for the elderly. Moreover, much of the assistance that members exchanged within the group through their points system was also for the aged, in the form of aid for elderly relatives when they were hospitalized⁴ or unable to look after themselves or their homes. The members whose kin obtained their care were very grateful as it meant they acquired free time that they could not have contemplated before. A book of short essays by members to commemorate the 28th anniversary of the VLN contains numerous testimonies by individuals who were in this category.

Thus it was natural that in the first few decades of the VLN's history many members grew to think of care related work for the aged as the most useful contribution they could make. Subsequently they feared the LTCI scheme would take away the role they knew very well, leaving them with nothing to offer. As a consequence, quite a few members left the organization around the time of the scheme's introduction, thinking they would be no longer needed.

⁴ Patients in Japanese hospitals often receive help from family members that is included in a normal stay in a Western hospital.

This was a fact that was lamented over by four VLN women members on four separate occasions to me. They felt both let down by the women who had quit and also annoyed with themselves for not being able to persuade them to stay.

Mizushima's innovations extended to overcoming the barriers to asking for help from outside the family. In particular, she aspired to break down the very strong resistance by individuals to asking for assistance in old age even though their lives might be seriously impeded without it. Conventionally, while older Japanese were happy to draw on the assistance of their elder son and his wife, since that was the expected social convention, they would not call on a community organization whose members were either neighbours or strangers.

To succeed in getting her organization to help the aged, Mizushima had to do it in a way that would not run counter to prevailing social prejudices. This was accomplished by volunteering at institutions for the aged and hospitals, leaving care of those at home up to their near kin. In this respect, the work of her group bore a close resemblance to government policy that was yet to extend aged care coverage to ordinary families. But Mizushima was not thinking of this form of assistance when she advocated joining her organization as a way to prepare for old age as well as cope with difficult periods when it was hard to manage alone or as a couple. She wanted people to take control of their own lives as individuals.

It was the use of Mizushima's time banking system among members that could provide the key. If they saved up points for time they gave across their lives they were entitled to call for help from other members because they had, in effect, already paid for this assistance. This type of exchange could be of greater benefit to society only if considerable numbers of people joined and one of Mizushima's ambitions was to make her organization as large as possible. She was able to achieve her goal of a nationwide network of

branches by 1979. However, she never attained the far more ambitious one of spreading branches within primary schools across the country to attract the age group of young mothers who could use her system to plan lives where they had control of time.

Mizushima proselytized all around Japan both before and after the establishment of her organization, seeking to recruit members wherever she went. Many still in the VLN recall that their first motivation for joining came from attending one of Mizushima's public forums where they were infected by her enthusiasm. Quite a few were recommended to go to these by friends who had been inspired themselves by Mizushima's presentations.

Reflecting the ideas of her own generation and of a more traditional Japan, Mizushima did not envisage having older participants as active members when she was planning the establishment of her organization. She appears to have seen older Japanese as people needing help rather than as individuals who might offer help themselves. Ideally, she wanted to attract younger women of high school or college age who would save up points before having children, draw down on the points for child care and later save up points again, when their lives became less hectic, to prepare for old age. When the original group formed in 1973 most of the members were housewives in their thirties and forties, with smaller numbers in their twenties and fifties.

This situation has changed for two main reasons. The first is that the average age of members has risen over the last 30 or so years with a drop in membership rates since the death of Mizushima and the ageing of individuals who have remained with the group since the early years. The second is that Mizushima later amended her thinking and opened the group to older women. Men were also admitted. Although there are still only a handful of male members, the VLN can no longer be described as a purely women's group as it was in the early years. Mizushima noted that, when a woman asked if being

in her fifties disqualified her from joining, she replied that she had started the organization, which was her life work, when she was 53. She welcomed anyone who thought they could contribute.

Friendship and membership

A desire to acquire new friends constitutes an important incentive for joining time banks for older people in all the countries in which they exist. It is frequently cited by Japanese members who have been searching for new links to replace those lost through moving, retirement or death. The exact manner in which friendship impacts positively on wellbeing in older people is yet to be defined (de Leon, 2005: 538) but may be the ability to bring pleasure into lives (Crohan & Antonucci, 1989: 134). The extent to which it does so probably differs from culture to culture, depending for example on the persistence of traditional patterns of behaviour and the strength of family connections that might exclude friendship as a possibility altogether or give it a lowlier social status.

Studies of friendship and ageing are more developed in the West than in Japan. Little work has been done to date in Japan where the focus in social science research has been on the family as a source of solace and support in old age (Sugawara, 2003: 15). Demographic changes in the 21st century that result in a population where the aged far outnumber the young may lead to greater investigation of friendship style links among older Japanese.

Australian studies indicate that connections with friends rather than relatives foster greater life expectancy among the very old (Giles et al, 2005:578). Robert Atchley, the originator of continuity theory described in chapter two, has posited friendship as having the potential to constitute a more enduring form of relationship than others so that 'long after the roles of worker, organization member, or even spouse are lost, the friend role remains' (Atchley, 1980: 364). His theory offers some insight into why people develop

friendship and social support networks (Finchum & Weber, 2000: 159). In addition, because friends are often of the same generation and have shared histories, they may understand each other better than younger kin (Adams & Blieszner, 1989).

Mizushima has not been unique in advocating a time bank concept as a way of bringing people together in friendship. American Toni Antonucci noted in the 1980s that friendship has the potential to act as what she dubbed a support bank in the later years (Antonucci, 1985). She proposed a concept somewhat analogous to that behind time banks, although applicable more on an individual than a group basis. It would resemble a savings account at a local bank. Individuals who made this a model on which to base their interactions with others would maintain a balance between their deposits and withdrawals in terms of social exchange while aiming to build up a reserve of potential assistance for the future (Crohan & Antonucci, 1989, 140). Giving a helping hand to friends in older age 'can be gratifying, because it allows people to feel that they can make a contribution to others and suggests that support will be available for them when they need it' (Crohan & Antonucci, 1989: 139).

The hierarchical nature of Japanese society has restricted the degree of informality often attained in relationships in much of Western society, making it out of bounds except for family and close friendship links. Japanese time banks have attempted to breach such barriers by condemning the use of conventional hierarchies within their memberships in an effort to bring members closer and to differentiate themselves from business style enterprises. This has not succeeded with all their members, as I saw at one NALC gathering where a man persisted in using his professional name card that denoted his former high status position of a professor at the nation's top university, knowing that it would gain him greater respect. He was, in effect, going against the ethos of the group.

Friendship is valued in Japan for its capacity to free people from ‘the constraints of their social roles and duties’ that make it necessary to adopt certain styles of behaviour, as described above. As a result, ‘people can become their “true selves”’ (Sugawara, 2003:16). The purest form of friendship is envisaged as stemming from childhood or college friends of the same age who share a similar background and with whom there is no need for formality. They are assumed to be the only people with whom a person can really relax as everyone else is either above or below them in this hierarchical society.

The failure to include friendship as an important factor for positive ageing among older Japanese in academic studies stems from several reasons. One has been the traditional view of old age as a time to withdraw from the world to the narrow sphere of close kin alone. This has led to examinations of the social links possessed by older Japanese focussing on the family to the exclusion of other relationships. Friends have been regarded as merely peripheral, with children and their spouses in particular providing essential companionship as well as other forms of support (Sugawara, 2003: 14).

While this may remain the case for some older Japanese, and particularly those who are confined to the home due to frailty and those living in multi-generational households, it no longer holds true for the many in their ranks who are still active in the community and live just as couples, alone or some distance from their offspring. Moreover the increase in older people not residing with children has contributed to the growing diversity in composition of the social networks of the aged and an increase in the importance of friendships (Sugawara, 2003: 14). The social capital generated by these new links is yet to be charted. One way of doing so could be through involvement of older individuals and couples in group activities, as shown in this thesis.

It is not just ties with fellow humans that can provide emotional support to the aged. Keeping a companion animal may be linked to better overall health for them according to one Japanese study (Saito et al, 2001). The greater importance being placed on pets as live-in companions for older people in Japan will give new meaning to definitions of family members according to Youmei Nakatani, writing on the sociology of ageing in a basic textbook for Japanese gerontology students (Nakatani, 2002: 40). Fellow sociologist Masahiro Yamada, who became a well-known public commentator after coining the term 'parasite singles' for Japanese adult children who remain in their parent's homes, sees pets as becoming crucial as companions for some individuals. The title of his book on the subject even questions whether they have priority over spouses (Yamada, 2007). The popular craze for keeping small pets that began in the 1990s in Japan is one part of the social change there.

Many older Japanese join organizations to expand their range of acquaintances. Surveys on social participation among older people in Japan indicate that the greatest benefit respondents derive from such involvement is the opportunity to make new friends. Moreover, over 40 per cent are motivated to participate through the recommendations of friends as opposed to only seven per cent through family urging, while another 43 per cent join of their own volition (Miura, 2003: 95). Some surveys of older Japanese also show that acquiring new friends ranks high as a motivation for becoming socially active in organizations (Japan Women's Studies Foundation, 2002: 80).

Asked what benefits they had derived from being part of the VLN, most of its female members replied that the friendships gained had been the greatest reward. This seemed to be true for individuals of all ages but may have had a particular resonance for both young mothers and older empty nest women who have experienced social isolation in their daily lives without the VLN.

The older women I met in Osaka were mostly widowed and lived on their own, while their children were at least an hour or two away by car or public transport. The friends formed from within the group constituted the primary companionship for these women in their local neighbourhoods and they had come to depend on them for a range of support. Because they lived in close proximity to each other, it was easy for them to meet frequently if required. From the way they spoke, it appeared that they all were in the habit of popping in and out of each other's homes, even though Japanese generally do not like visiting in that way and prefer to socialize outside. The relationships also offered them the chance to give as well as receive in the pattern espoused by the group. They were not reduced to the dependency on others feared by other older Japanese, described in chapter one.

The group's key motto of, 'The [bank] interest of the group is friendship' epitomizes the value of belonging to many members. Some noted that, although they had sometimes thought of leaving, they could not bear to part with the good friends they had made (VLN Editorial Group, 2001:19, 29). The amended version of the motto created by one woman, 'Retirement money is the interest of friendship' (VLN Editorial Group, 2001: 55), reflected the capacity of the VLN system to assist seniors in their ranks. An elderly member had brought a rare note of joy to the aged care home where she had been a resident through her capacity to engage with others. She had learned this through being in the VLN, according to a friend reminiscing on her memory (VLN Editorial Group, 2001:44).

Individuals who had relocated from other parts of Japan possessed even greater motivations for joining in order to find friends because participation offered an opportunity to forge new social links in a place where they were strangers. In a society where close bonds usually stem from longstanding links created growing up in hometowns or attending college in cities, moving can result in not only loss of old friends but in also the capacity to acquire new

ones. Women forced to shift when their husbands relocate for work, a common occurrence in Japan, can end up isolated and friendless in a new place without the help they might have received from family, friends and longstanding neighbours. However, members of the VLN who had relocated did not fit this pattern, as the group provided new relationships to replace those that had been lost.

Several women told me that finding these replacements was their primary reason for joining and that they had acquired a greater sense of security in life after establishing these new bonds. This was as true for the newly weds with young children, some of whom could have expected help from their mothers if they had stayed in their hometowns, as it was for the older women.

Most of the latter had shifted some years earlier but there were also cases of older women moving across the country in more recent times to aid their daughters with child care and who thus lost regular contact with long-term friends. Such a shift does not always work, particularly when older people leave behind close friends only to discover that their children's families have such busy lives that they have no time to spend with them and it is hard to make new friends. In such cases, they may move back to their former homes, having discovered that old friends are more important than kin. Their social capital comes thus from friends rather than family.

When one older woman member asked me to her house to talk about making new clothes from old kimonos, another group member around the same age dropped in for a casual visit. Mrs I had lost her husband earlier in the year and was learning how to deal with living in a large house on her own. The friend, Mrs K, who said she had just turned 80, was also a widow. She was a retired teacher who was suffering some health problems and had just been to the doctor about a leg ailment. She proceeded to recount at great length, and with great enthusiasm, accounts of relatives and their array of complaints. Mrs I

responded at regular intervals with aizuchi⁵ while making tea and putting cakes on plates. They both told me how handy it was to live near each other and that their friendship had been formed as a result of both being members of the group. This was a pattern I saw repeated among other women in the group

The desire to find new friends to fill gaps in older women's lives is not just a very recent phenomenon. Kazuko Tsurumi's 1970 comparative study of social change and the individual in pre- and post-World War II Japan cites the example of a war widow in the period when Mizushima was building up the ideas that would later lead to her creation of the VLN. The woman sought new friends with the ambition of living together and encouraging one another. She wanted to re-educate herself by studying or cultivating hobbies with these companions (Tsurumi, 1970: 262-263).

VLN members have helped to ease the social isolation of women confined to their homes by having to provide round-the-clock care for relatives, with no time left over to associate with neighbours or friends. This should be less of a problem now the LTCI scheme extends help to frail or disabled individuals who earlier would have been considered the sole responsibility of family. VLN members also visit the isolated aged. Some such solitary individuals comment to carers that they experience many days when, before going to sleep, they recall not uttering a word all day except when kneeling before the family Buddhist altar to pay respect to dead relatives (Meguri, 2000: 58).

Gender is a key determinant of how people relate in Japanese culture. Older Japanese men and women organize their friendships differently and are more comfortable relating in different types of settings. In doing so, they are adhering to traditional conventions which identify women with the home and men with the paid workplace. Prior to reaching old age, women have created many of their links in community activity groups such as the PTA and cultural

⁵ Responses that indicate listening. To listen to someone in silence is rude in Japan.

and sporting clubs while men have found relationships within the boundaries of their jobs. Such practices are carried over into places such as mixed-sex old-age homes. They persist even when both sexes are placed in a similar setting.

A pioneering study of such an institution in the early 1990s found that its female and male residents socialized in quite disparate ways. The women hosted friends in the rooms they shared with several others, where they chatted and provided refreshments. Male residents, on other hand, preferred to interact in public spaces where they engaged in non-verbal activities (Bethel, 1992a: 135-138). These differences are reflected in the way the VLN and NALC operate in that VLN activities often are held in member's homes while NALC activities for men occur in public centres.

VLN organization

VLN branches are kept small in accord with the directions Mizushima gave in the early years. Mizushima believed that people function most effectively in small groups and that, once groups get beyond a certain size, active participation by the majority drops off as they leave the responsibility to one or two individuals to lead. She wanted to encourage active participation by all members rather than have them follow what others did without thinking for themselves.

I was told that this was particularly a problem in the era when Mizushima was setting up the group as people tended to not think for themselves and so did everything together, to the extent of all going to the toilet together en masse. Mizushima hoped to get around this through having branches that were so small that everyone must of necessity be active. The face-to-face interactions encouraged mirror those described by Putnam as exemplifying the persistence of social capital in the United States where membership in associations has dropped off (Putnam, 2000).

VLN branch meetings are held in the dwellings of members, indicating the close nature of their links in a society where it is not common practice to socialize with non-family members in the home. My own experience in the 1980s, when I became involved in or aware of the activities of a number of Japanese women's groups, was that this is a common practice where groups are small and members live near each other, as is also the case with VLN.

The meetings I observed in VLN members' homes were very informal and relaxed. All were held in the living rooms of members who supplied refreshments in the form of tea and coffee and plates of traditional and Western delicacies. Several women contributed food they had made specially for the occasion or bought from prestigious department stores or as souvenirs on trips and a great deal of fuss was made about these, to the delight of both the givers and the recipients. Some women reclined in arm chairs while others sat on cushions on the floor in traditional Japanese style. There was none of the starchy formality that often characterizes gatherings in Japan where participants strive to maintain the proper social niceties. VLN meetings seemed like pleasant social gatherings of old friends. Their relaxed atmosphere reminded me of women's movement meetings in the 1970s in Australia and of a small Japanese feminist group I belonged to in Kansai in the early 1980s that met in the homes of members. Male members of NALC seem more comfortable getting together for activities such as repairing bicycles and toys where they can use and develop skills.

VLN small branch meetings are normally held monthly, except at busy intervals of the year such as New Year when annual festivities and ceremonies mean people spend more time with family. Members meet as individuals more frequently than that since they tend to live in close proximity and encounter each other in the course of daily life. The impression I received from most I

spoke to was that the relationships they build up come to constitute a crucial social support network.

Two of three small branch meetings I attended were in Osaka while the third was in Nara. The first was at a city in the south of Osaka Prefecture and featured four of the women from a seven-member group, two of the others being at work and one being sick. I met one of the other members on a subsequent occasion. The second was at a ward within Osaka City and was attended by eight women. The third was at Asakura in Nara Prefecture and included six women. I also made private visits to some women and met one of the few male members while at one of these homes. At each of the meetings all the women present gave self-introductions in which they said how long they had belonged, why they had joined and the benefits derived from the group.

A branch can be formed by as few as three people and branches usually split once they reach about 10 members. When a new branch is formed it can call on others within the vicinity during the initial phases if it has difficulties. W, 62, gave me an account of how she had to do this. The branch she set up in Nara Prefecture in 1997 is now the most active one in the Kansai area but the early years were tough. W had thought there was enough interest in her locality to attract and retain a workable group but was shocked when, after only about a year of starting up, five out of the eight members left suddenly at the same time. They felt there was nothing for them to do as there was no-one wanting to receive their help and they were thus reluctant to keep paying the monthly membership fees.

W found a solution by attracting young mothers who could help each other with child care and also ensure a longer life for the group if they remained members on the lifetime model that Mizushima had envisaged. Some of the fresh recruits were newly weds who had moved for their husband's work and

so did not have friends or relatives in the area while others were locals. They told me that the help exchanged made their lives far more manageable. The success of this group shows that the model created by Mizushima can be adapted to meet the needs of a society that has changed greatly from the one in which she first conceived her ideas. The future may lie with those who are willing to experiment with new ideas that foster social capital in this way.

One of the problems that rated frequent mention from members in both the VLN and NALC was that of having more people wanting to give help than to receive help. In an era when older Japanese are becoming more active, and more of them are staying fit and independent far longer, the quandary exists that their less able counterparts are reluctant to draw on their assistance. The desire by older people not to ask for help, even from their children, is not restricted to the Japanese. Some older Americans, for example, will not take help, despite the comfort it would add to their lives, if they feel they cannot give something of equivalent value in return (Akiyama et al, 1990; Hashimoto, 1996).

When Mizushima's new scheme for using time was first implemented, some would-be members worried about the long-term viability of the points system. They did not see the worth in accumulating credits if these would prove to be worthless and unredeemable. This has not eventuated to date but is an issue that has troubled similar organizations around the world. Mizushima herself was both gladdened and saddened by the way people who joined regarded the points system. She noted approvingly that one woman over 60 said the points were a record of her life and that the memories of each exchange filled her heart. She also decried those who misunderstand her ideas and presumed they could cash in their points for money if they quit.

The group is showing that it is flexible enough to keep up with the changes in Japanese society. A Hiroshima branch that has been going to an old aged

home twice a month since 1981 has changed the types of activities they do there in line with changes in welfare provisions. In the beginning they assisted with things like meals presentation, nappy changing, bathing and nail clipping which did not receive government funding at the time but now do. They now hold cultural classes instead which serve to bring people together in social groups and stimulate them mentally. An art teacher provides models of seasonal greetings and scenery to stimulate the imaginations of participants and their resulting works are hung in the dining room till the next class.

The VLN website includes incomplete⁶ details of the types of activities participated in by members in both volunteering outside the group and labour exchange within the group from 1997 up to 2005. Volunteering by VLN members now covers a very wide range of activities, as exemplified in a list of those that occurred in 2003 in a 2004 VLN newsletter. Their broad categories include special services for the aged; hospital services; assistance in facilities for the disabled, aged and children; and recycling. They encompass physical care, cultural classes, domestic type duties, provision of a listening ear and care for the environment, among many other things.

The years since Mizushima's death

Mizushima's sudden death from a heart attack in 1996 took the group completely by surprise as she had shown no signs of illness. While they managed to keep going, some of Mizushima's unfulfilled ambitions were shelved. These included blueprints for joint housing for the aged. Membership subsequently began to drop for the first time since the founding of the group as some feared it would lose its direction without Mizushima. While membership peaked at over 4,000 in the early 1990s, it had fallen to just under 1,000 by 2007.

⁶ Figures are not provided by all the branches and vary from year to year.

Mizushima's first successor, Moriwaki, turned 76 in 2007. She has been involved with the VLN throughout its history and sees it as the main focus of her life. Membership of her local branch, which meets in the large house in which she now lives alone, has doubled from eight members to 17 since she moved back to her old family home in Osaka from Tokyo to care for her mother suffering dementia. Group members took her parent to a day care centre while she was still alive and treated her as one of them when they met.

Moriwaki has since suffered the loss of her husband and siblings, as well as her parent, during the most difficult period of her life but says the group has helped her to pull through. Although her son had indicated that he and his family would like to move in with her because she must be lonely, Moriwaki said she is enjoying her existing situation. Since she has a constant stream of callers from the VLN and is bound up in promoting its activities, she is very involved with the world. Her large garden is kept in trim by the only male member in her branch who managed to win approval to join, despite some opposition, after he demonstrated his ability to repair sewing machines.

The group became a registered NPO, following the passing of the national NPO law, on 1 January 2001. Its new legal status required a change of name from the Volunteer Labor Bank to the Volunteer Labor Network but this has in no other way affected its operations according to Moriwaki. The process entailed no legal expense but did take up time.

Moriwaki felt the need to consult with some other time banks about the desirability of becoming an NPO. In 1999 she talked to Tsutomu Hotta in Tokyo while she was visiting branches around the country to keep them in touch with the head office. Hotta encouraged the VLN to incorporate and offered to give help (VLN national newsletter, No. 70, 1999). The two discussed what sorts of future activities would be beneficial for their

organizations in the context of an aged society. Moriwaki sees the value in creating a network of groups, both large and small.

Mizushima's legacy: The group now

In 2005 Mizushima's group opened a new head office in central Osaka with ample space for organizational activities and the group's records as well as space for visitors to stay overnight. A roster of women runs the place and it was a hive of activity when I visited. The ability to maintain such an office indicates that the group is in a sound financial position. It continues to maintain a web page.⁷

The fall in membership has generated some soul-searching about how to attract new members but the group is still strong. I was surprised at how many individuals have remained with it over the last 30 or so years. They credit it with having been a driving support in their lives and are particularly grateful for the friendships they have found within it. The average age range is now in the fifties and sixties. Numerous members attest to the benefits they and their relatives have derived from the points they have accumulated. These have been especially useful as a source of help in times of crises such as major illnesses. Some women note that husbands and other relatives who had queried the worth of their group involvement had later congratulated them for their choice when help came from other members.

As of 2007, the VLN still had 125 branches. The largest number of 62 was in the Kansai region centred on Osaka where the group started, with others in Hyogo, Kyoto, Nara and Wakayama prefectures. About one-third of members came from Osaka. The next largest concentration of 34 branches was in the Kanto region including Tokyo, Chiba, Kanagawa, Gunma and Saitama prefectures. Others were located on the islands of Hokkaido and Kyushu as well as other areas of Honshu. In 2006 a video was made to attract new

⁷ As of 21 May 2007, <http://www16.ocn.ne.jp/~v-rounet/index.html>

members that introduced the life and ideals of Mizushima as well as the history of the group. An introductory pamphlet was produced to be placed in well-frequented public facilities, workplaces and educational institutes to attract new types of individuals from the housewives who formerly constituted the vast majority of members. Moriwaki's appearance on an Osaka radio station in April 2007 sought to find a new audience to put across Mizushima's message and gain new recruits for the VLN.

Conclusion

In her later years Mizushima was told that her achievements would have attracted far more attention if she had been a man to which she replied that she was very happy she was a woman. While she did not define herself as a feminist, she fought to have women receive more recognition for their abilities and firmly believed that men and women were equal. Throughout her life she defined her identity as being that of a housewife who had also become a social commentator. But her main life work was the creation of the group which put her ideas into practice.

In 1984 Mizushima noted that many Japanese cast cold glances on people who have the verve to start up new ventures but she never let this kind of attitude deter her from experimenting with new ideas and putting them into practice. The Japanese are timid about going into new ventures and allergic to pioneering according to Michiko Kanema whose group is covered in chapter six. Mizushima was both a forward thinker and a reflection of her age. She said her group was not a feminist one and yet she always considered men and women to be equal in ability and fought for women to receive recognition in society for their abilities. She encouraged people to try to reach their full capacity and to seek to be always learning new skills. In this regard she was a pioneer for the Japanese now on the verge of retirement or in old age who are seeking to create new life styles for older people in a changing society.

The next chapter examines NALC which is endeavouring to fulfil a similar role to that of the VLN. Having started two decades later, it is doing so for a society that has changed markedly. While the VLN focussed on older Japanese as people needing help, NALC focuses on them as people able to give help.

CHAPTER FIVE: Nippon Active Life Club

Introduction

The Nippon Active Life Club was established under a different name in the mid-1990s, although the ambitions of its founder dated back to the decade earlier. Like Mizushima, Keiichi Takahata delayed setting up his group till he retired. Providentially, he did so at a time when the downturn in the Japanese economy was challenging long-held assumptions about male employment, so that his aim of recruiting middle-aged men and older found a ready audience.

The message that Takahata has espoused is summarized in an English translation posted on the NALC web page:

Average life expectancy of the Japanese has now reached almost to 80 years old. We need to reflect upon ourselves how we would make use of affordable time we have hereafter.

NALC as NPO, is an unique organization which volunteers join, preferably with their spouses, under a motto of “Self help, Voluntariness and Mutual help”. NALC encourages one to find joy in contributing to the people and to the society through one’s voluntary activities along with “Be active lifelong” as password.

NALC espouses a new image for older Japanese, and particularly men, as they break down stereotypes about ageing and demonstrate how older people can retain control of their own lives and contribute to the community. Its creator has been showing how to do so through his own approach to life and his example has been a source of inspiration to the group in the same way that Mizushima’s example was to the VLN. He has described his life in two books written to convey the ideas behind his group and which give examples of older male retirees who have embraced an active lifestyle in which they continue to develop skills and relationships (Takahata, 1998; Takahata, 2000). Most of the details about his life in the following account come from his two books.

Life of founder Keiichi Takahata

Keiichi Takahata, was born in 1929 in Toyama Prefecture. His father, a younger son in a farming family, worked as a cabinet maker, and the upbringing of the boy was entrusted to the main branch of the family. Takahata graduated from a specialist engineering college that subsequently became the engineering department of Kanazawa University. He also became involved with the campus kabuki and judo clubs, interests that he was to sustain up to and after his retirement through national associations.

In 1950 Takahata joined Matsushita Electric where he was to stay for his entire career. He thus followed the pattern of lifetime employment with a major corporation that was the aspiration of Japanese men in the postwar world. Takahata began work as a technician on the dry cell battery production lines. He also enrolled in an economics degree from Kansai University, having been admitted at third year level. The combination of this study with several other roles he took on in addition to normal work forced him to learn how to juggle limited amounts of time. He recalls that he could not join in leisure activities with other men from his company dormitory on weekends because he was too busy.

Takahata subsequently moved to Matsushita's central labour union where he spent twenty years, becoming its head for much of that period. While in the post, he succeeded in implementing a succession of his ideas that culminated in innovatory employment extension plans for older workers and management participation systems. He was also one of the earliest advocates for extending the weekend break from one to two days in Japan. His achievements led to his inclusion in oral histories of labour leaders recorded by the National Graduate Institute for Policy Studies between 2000 and 2005. Interviewed on seven occasions in 2003 at the Matsushita Electric head office, Takahata was chosen to represent the key role the labour union movement took in the development

of the Japanese economy. In particular, he was considered noteworthy because he came from Matsushita, the epitome of the electronics industry.

Made a director of Matsushita Electric in 1982 and then an executive director in 1990, Takahata directed his energies toward quality control and social welfare provisions. He greatly admired the founder of Matsushita Electric, Konosuke Matsushita, who said manufacturers had a social responsibility to relieve poverty and create wealth for their society and not just think about shareholders. In 1946 Matsushita had established the PHP Institute—whose initials stood for peace and happiness through prosperity—which subsequently created a monthly magazine that several time bank male members I spoke to said had inspired their desire to be of use to society. One had first found out about NALC through it. PHP continues to publish books that seek to nourish a philosophical positive approach to life that goes beyond materialism to question how to live more fully. Takahata has slightly adapted Matsushita's favourite motto of 'Set goals in life' to 'Set new goals in retirement' as a source of inspiration for his own group (2000: 5). He was probably also influenced by Matsushita's management style of treating all employees as part of a large family.

On his retirement, Takahata felt acutely aware that he had long years of life remaining which he wanted to devote not only to pursuing his own personal interests but also to contributing to society (*Yomiuri shimbun*, 15 March 2005). He immediately assumed a position offered as a director of his former alma mater, Kansai University, having nurtured ambitions of helping to bring about reform in private universities in an age when fewer children were being born. However, he stepped down after only a year to pursue his greater dream of creating an organization for retirees. It was to be a group in which members would learn to both give and receive help, a model similar to that of Mizushima's group whose contribution he was either not aware of or did not acknowledge.

The direct inspiration for founding NALC came, instead, from the United States where Takahata had been posted for an interval by Matsushita to look into labour issues in its American factories. The initial source was the American Association for Retired Persons (AARP) which Takahata first heard mentioned while having lunch with work colleagues. He was impressed by the sheer size of AARP membership and its consequent ability to lobby government. He thought that a similar organization in Japan could promote the rights and interests of older people. He lamented the fact that, although Japan's seniors were rapidly becoming a sizeable part of the population, they were not turning into a force to be reckoned with in politics or society as older Americans had been made by the AARP. He also admired the way in which the AARP promoted productive ageing and volunteering by the aged (Tanaka & Adachi, 2003). Thus he collected as much material as possible about the AARP while in the United States in preparation for the time when he would endeavour to set up an equivalent organization in Japan.

Takahata initially chose the AARP lower age limit of fifty for his group but subsequently expanded it to encompass young adults and the middle-aged, although in different categories. This was to be one of the ways in which his group would diverge from the AARP model. Another was its concentration on mutual help, not a major feature of the AARP, which has pursued a more traditional model of volunteering. Moreover, all the office staff and lobbyists in Japan would be unpaid volunteers whereas those in the AARP were paid employees.⁸

To test whether his ideas would gain approval in Japan, Takahata held special meetings with fellow spirits from his union leader days to gain their opinions.

⁸ This remains a key distinction between Japanese and Western time banks. Organizers and critics of the latter see having some paid staff as essential for time banks to flourish, whereas time banks such as the VLN and NALC have managed to operate quite efficiently by having all functions done by unpaid members. This distinction is further amplified in chapter seven on time banks outside Japan.

Some warned that bringing together retirees from different firms might result in divisive competition that was a carryover from former corporate life. Others said there were already more than enough clubs for the aged that offered recreational opportunities so there was no need to set up anything new. There was general concern that Takahata's intention to make aged care a key feature of volunteer participation might tend to repel rather than attract members due to the dark image it then conjured up.

Disheartened by this response, Takahata sought out the sympathetic ear of someone with similar aspirations. This was Naoki Tanaka, then the head of WAC (Wonderful Aging Club), and another person with a special interest in the AARP and models of volunteering from the United States. Tanaka recommended that the head of the international branch of the AARP be invited to Japan to lecture to spread its ideas. Tanaka was also an advocate for the time dollars system devised by Edgar Cahn in the 1980s in the United States, the other source of Takahata's inspiration. The evolution of Cahn's ideas and their implementation are described in chapter seven, while a Japan system based on it is covered in chapter six.

Takahata chose the Cahn time dollar model as a key tool to implement his ideas for several reasons. One was its compatibility with the ideals of unpaid volunteering since no money was exchanged for services. Moreover, points could be accumulated for not only an individual's own benefit but also for the sake of others and, in particular, for ageing parents. Another reason was the potential long-term sustainability of such a system (*Yomiuri shimbun*, 15 March 2005). This required a prolonged commitment by members, to be encouraged by the promise of future assistance in exchange for help given earlier.

Prior to his retirement, Takahata had no personal experience of either care work or volunteering. To remedy this deficiency, soon after he retired he

embarked on intensive study of social welfare issues and volunteer groups to gain the essential background for his venture. He envisaged that his new organization would meet community needs for assistance not covered by the government and enrich the lives of older Japanese.

Part of Takahata's preparations entailed searching for materials on volunteering. Among the first books he looked at was an introduction to volunteering for company workers by the independent scholar, social commentator and social welfare issue consultant, Takahisa Kihara. Such books have proliferated in recent years but there were comparatively few then. Takahata asked the author to come to Osaka and set up a study group with him and some of his own acquaintances.

According to Takahata, the work that really opened his eyes to the realities of welfare and care for the aged was a book by Yuzo Okamoto, now one of two advisors to NALC alongside Tsutomu Hotta. Okamoto is a medical practitioner who has been a lecturer at both medical and nursing colleges in Japan and also an advisor on government committees into support systems for aged care. In 1999 he was appointed the first ombudsman on aged care for Osaka to monitor the impact of the LTCI scheme. Okamoto has published a number of books on geriatric medicine and nursing in the United States as well as Japan, plus others on aged care and welfare changes in recent years.

Okamoto's earlier text, *Learning from Denmark about a rich old age*, that caught Takahata's attention, offered a comparison between what it dubbed the world's most advanced welfare state for the aged, Denmark, and Japan as a laggard in care. During this period the Scandinavian welfare model was being espoused as the most enlightened among Japanese proponents of revision of the Japanese model for aged care (Yamanoi, 1992).

Around the same time the Ministry of Health and Welfare was putting together the basics for the Gold Plan. Takahata received copies of the section designed for Osaka City and two other cities in Osaka Prefecture as well as an introduction from the relevant section head of Osaka City. He gained a fresh consciousness from this contact with officialdom of the situation with regard to aged care.

Convinced that, if he were to set up a group of volunteers to aid the frail aged, he should show leadership by gaining at least the most basic certification in the field, Takahata enrolled in the lowest grade of home helper course with his wife. Having heard that the students usually consisted of only women, he persuaded several men from study programs he was running to join with him. Three did so and the four were the only men in a class of 45 which consisted mainly of middle-aged women. According to Takahata, it took some courage to enter this female domain. The relatively new qualifications had been introduced by the government only a few years earlier to give the major boost to carer numbers deemed necessary for the coming aged society.

Takahata completed the three-month course of a total of 50 hours spread over meetings one day a week, with half the curriculum devoted to practical work. The time spent on techniques and practice taught a great deal to this former company man who had relegated all household related tasks to his wife in customary fashion in Japan. He described the practical work he undertook. He was asked to do shopping and washing for an older woman living alone in a two-storey dwelling. These were novel duties for a Japanese male. His gender did prove a benefit when he had to help a semiparalyzed man into a bath and then dress him before getting him back into a wheelchair. Takahata took pride in managing to communicate with a female dementia sufferer who did not respond to the spoken word but revealed an enthusiasm for singing when he chanced to try to engage her with karaoke. Takahata also participated in a two-day cooking course which he said marked his first encounters with a

kitchen. The whole experience brought him into a new sphere (Takahata, 2000: 32-33).

Once he had achieved helper certification, Takahata then did the rounds of places where branches of his anticipated organization might be established. These included Osaka City and other cities in Osaka Prefecture such as Takatsuki and Sakai, as well as Nara Prefecture and Kyoto. Wherever he went, he met with a barrage of questions from prospective male members. The most common included whether men really could do care work or whether families would accept care workers who were strangers into their homes. They also wanted to know if people without qualifications could be of any service and if there would be compensation for any injuries incurred in participating.

Meetings paving the way for preparations for branches were full of such misgivings about possible future activities. Those present were all inexperienced in volunteering and care giving, just as Takahata had been at the start. Thus he felt an obligation to respond to every query to clear up any misconceptions. The knowledge and expertise gained from doing the carer course helped him greatly in this regard. He was living proof that men could be involved in care work.

Takahata committed himself to going to offer his assistance and support to any place where even one person showed an interest in setting up a branch. His goal grew to engage older Japanese with society, drawing on their skills, qualifications and capacities throughout the regions, with aged care positioned as a pivotal undertaking. His ambition was to have time savings systems spread out across communities, with the ultimate aim being a nationwide network. In this regard he shared a similar vision to that of Mizushima.

The next stage was to prepare for the actual establishment of the organization. To provide a centre for the new group, Takahata rented a one-room office in

the centre of Osaka City. He used part of his retirement money for the bond and paid the rent himself over the initial phases. Having made this commitment, he felt he could not turn back. Takahata offered to remunerate WAC when it offered help with production of materials, including for printing costs. This went towards preparations for an inaugural meeting that required a set of association rules, a time savings system manual and business plans. Tanaka of WAC suggested that Takahata's new group become a section of WAC to help it through any start-up difficulties with the support of an existing body before it attempted to expand on a larger scale. To mark this connection, Takahata's association took on the title of WAC Active Club (or WAC AC) which it kept until the group became incorporated as the Nippon Active Life Club following the passing of the NPO Law.

Although Takahata's main aspiration was to attract retirees, he realized a better tactic might be to draw in people during the pre-retirement period when they were contemplating how to spend their new free time after leaving work. Since this period began when individuals reached their fifties, recruits were to be sought from that age group in the ranks of company employees and civil servants.

The next concern was to attract a substantial attendance and media publicity for an inaugural meeting to spread the message about a new group to a wide audience. Takahata wrote individual invitations to around 1,500 trustworthy persons from his own New Year card list, using a calligraphy brush, and slipped a pamphlet about his proposals for the group into the same envelope. Over one-third replied that they would come to the event. He then approached the mass media to solicit coverage. Providentially for him, many of the young reporters who he had liaised with as a union leader had gone on to become section heads in newspapers and TV stations. They were very happy to accede to his requests. All the major newspapers—which included the *Asahi*,

Mainichi and *Yomiuri*—had introductory articles about the new organization and its founder (Takahata, March 2006).

Takahata then sought financial support from various organizations and companies with which he had connections from his former professional life. Some presidents of small and medium-sized firms said they were too hard pressed by the recession to grant business funds but dipped into their own pockets to make a small contribution.

Since retiring from Matsushita, Takahata has drawn on the connections he made in his working life, both within his company and throughout corporate Japan, to help build up his organization. In particular, he has called on OBs (a Japanese adaptation of the English expression ‘old boys’) of his own firm to help spread the group right across Japan. The coordinator of a new branch in Saitama who I met in 2005 was one of these men and spoke of the intense loyalty that this connection held. This man felt able to count on backing because he possessed these links. Takahata had attended the inaugural meeting for the Saitama branch, a practice that he always follows as a sign of support.

The first meeting of the inaugural group was held on 20 April 1994. Takahata described it as packed with retirees, with the overflow of people not fitting into the hall filling the corridors outside it. About 100 people had to leave because there was no space to accommodate them. Soon after the group started it had recruited 700 members from all around the country (Takahata, March 2006).

This was at a time when the ageing of the population was portrayed in the media and by government figures as posing future catastrophe for a Japan suffering from recession. There was nothing positive to be said about it. The public image of aged care was very bleak and there was some trepidation that

this would discourage people from joining Takahata's new group (*Yomiuri shimbun*, 15 March 2005). Thus he was taking on quite a challenge. He may have been aided by demographic change, however, leading to a greater readiness to consider men as carers due to worries about a declining workforce and birth rate.

The Kobe earthquake the following year put volunteers in the spotlight, as they rushed in to provide services to compensate for a slow, inept response by the government. Takahata's group was among those that attracted attention. The ensuing publicity drew in more members from the ranks of retirees and of middle-aged women who had finished raising their children. Around 4,500 NALC members contributed 20,000 hours of their time to assist the recovery work in the two years following the earthquake. The group received a certificate of appreciation from the Ministry of Health and Welfare.

Since its establishment NALC has continued to expand steadily. The group celebrated its 10th anniversary in 1994 with a walk from Tokyo to Osaka along the route of the old Tokkaido road, encouraging people to join in as the walkers passed through. Local newspapers and other media along the way covered the event, helping to spread the message about the organization to potential new areas.

As of April 2008, NALC had 134 branches with over 26,500 members. In May 2007 Takahata announced plans to reach a target of 300 branches and 60,000 members over the next five years. It remains to be seen whether this ambitious level can be reached but there are already provisions for new branches to be set up in a number of places over the next three years or so. In addition, there are also allowances made for support to be given in areas where there is some interest in NALC but not enough to create a separate branch. Individual households can register with NALC under this system to

participate in the organization. Once they reach 10 members they can establish a branch of their own.

NALC is actively collaborating with government policies that seek to draw on the potential for community contributions offered by the large number of active and healthy Japanese retirees. It will run courses for a new shorter carer qualification announced in 2007 by the Ministry of Health, Labour and Welfare as a measure to boost carer numbers to meet projected shortfalls by recruiting retirees. The certificate will be only for the lower two categories of care under the LTCI scheme. It will include the most essential elements of the old level III helper course and is to take place over four days in one month. Its graduates will be known as care supporters. NALC will be training instructors from among its own ranks (NALC national newsletter, October 2007).

NALC

Ethos of NALC

The four principles on which NALC is based are *jiritsu*, *hoshi*, *tasuke-ai* and *ikigai*. The translations given for the first three on the English web page of NALC are self help, voluntariness and mutual help. These are the pillars for effective deployment of time in later life. Self help puts the onus on individuals to remain healthy both physically and psychologically. Mutual help encapsulates the idea of exchange of assistance that underlies the time bank systems of both NALC and the VLN and could be seen to tie in with older and enduring ideas of social exchange in Japanese culture.

The use of these terms is straightforward except for the word *hoshi* which is at variance with the NALC ethos of eschewing charity for more egalitarian styles of volunteering. Other Japanese time banks do not include *hoshi* in their literature because it does not fit their philosophy. This Japanese word, written in Chinese characters, implies old-fashioned obligation and sacrifice dedicated to the Emperor. The newer term of *borantia*, taken from the English word

‘volunteer’, embodies ‘free will and social contribution’ (Georgeou, 2006: 10). The NALC web site incorporates both words, having *hoshi* as the main term and introducing *borantia* in its definition. This translates literally as, ‘finding meaning [*ikigai*] in contributing to society and people as volunteers [*borantia*]’. The translation on the NALC English web page adds the word *lifelong* in front of *volunteer*. By using both terms, NALC may be seeking to reconcile the traditional with the new.

NALC literature translates *ikigai* in several ways on its English web page, demonstrating the broad range of possible interpretations for it. In the diagram showing the links between the four pillars it appears as ‘worthy life’ while other interpretations further on include ‘active lifelong’, ‘find joy’ and ‘proactive in life’.

Four pillars of NALC

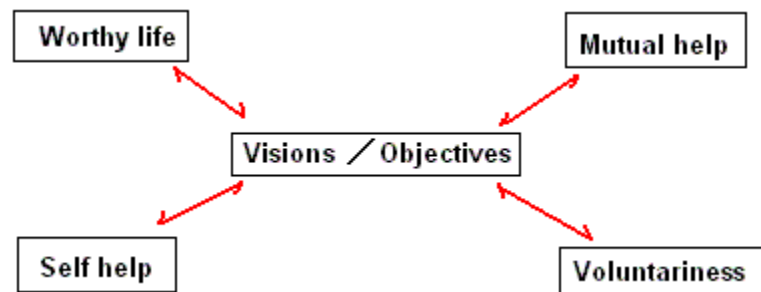


Figure 1

While the web page of NALC defines the qualities of self help, a spirit of volunteering and mutual help it does not do so for *ikigai*. This may be because the concept is so well-known in Japan that there is no need to clarify what it is or because people have their own personal ideas about its meaning.

How NALC operates

Like the VLN, NALC has a network of branches across Japan. In the case of NALC they are continuing to expand, whereas those of the VLN have been static for some years. NALC has yet to cover every prefecture in the country while the VLN had achieved that goal within six years. NALC remains a grassroots organization despite its size. Branch offices usually begin in the homes of coordinators. Some remain there indefinitely while others are shifted into public centres or rented premises.

The NALC web site, like those of the time banks described in the next chapter, has a section of instructions on how to go about setting up a new branch and offers help from head office. New branches are either founded by outsiders who become interested in the ideas of NALC, such as the woman described below, or form from within an existing branch, provided there are at least twenty members prepared to move to the new group.

Once a new branch starts in the latter circumstances it can take off very rapidly, as was the case with one I visited in June 2005. I was invited to the home of the coordinator of the then latest new branch, north of Tokyo. The group had only been in existence for a few months but already was very active. In addition to setting up a time banking system it had already established an array of other activities to draw in and keep members. It was running general social gatherings and mah jong games as well as recreational courses in postcard illustration, computers and cooking along with care, emergency response and gardening classes, plus a toy hospital.

A woman who helped start a new branch of NALC did so as a result of learning first hand how volunteer care could be of help. When she took her father home from an institution for the aged in 1996, her parent's care became her *ikigai*. At the time she had no experience with social welfare or volunteers and experienced what she described as surprising days of personal change.

The kindness of visiting carers, both for housework and nursing, helped her to persist despite the pressures of a full-time job. After subsequently learning about NALC at a seminar on care business, she decided to become active in the group. She only found time to become involved after the death of her father and now wants to bolster various areas not supported by the LTCI scheme through the aid of NALC (NALC national newsletter May 2005).

Membership fees constitute a substantial part of the finances of NALC. Grants are also obtained from corporations which support the vision of the organization. Takahata's corporate connections prove valuable in this regard. NALC's published list of supporters includes many major companies from the Kansai area where Takahata started the organization. Matsushita Electric gives funds to support NALC in creating networks in local communities for Japan's ageing population, for example. NALC also derives funds from its work as a research consultancy, conducting surveys on the baby boomers and elders and issuing publications of interest to both older Japanese and marketers.

Realizing the role of branch coordinators is crucial for a time bank to maintain an effective interchange of services and retain members, NALC has begun to give special training courses for them. Coordinators are responsible for putting suppliers and receivers of services in touch with each other and they maintain lists of skills on offer. More than anyone else in the organization, they are responsible for building the trust in others that makes social networking a source of social capital. Time Banks USA describes coordinators as 'community weavers and networkers' (TimeBanks USA website), a task they also serve in Japanese time banks. The biggest problem NALC has is finding effective coordinators for this very time consuming and demanding task (personal interview).

Individuals who want NALC services but do not have points to offer in exchange can make a donation of 500 yen an hour. Activities that accumulate points are mainly for non-specialist work that anyone can do without specialist qualifications. The bulk of volunteering is household help which is also the main type of help requested under the LTCI scheme, to the surprise of its originators who thought that physical care would be the main category.

Points per hour vary according to role, unlike in the VLN where all work receives one point per hour. One point per hour is allocated for links made by coordinators, researchers on life styles, course instructors and house sitters who keep an eye on homes while their occupants are absent. NALC branch office helpers receive one point for two hours as do lift givers for volunteer workers, but there are no rewards for those whose home is the branch office. An overnight stay to provide care merits six points. Point allocation for help with trips, including overseas trips, is decided on a case-by-case basis. For example, wheelchair users have responsibility for the entire travel fee for a helper.

Use of points is limited to the person who earns them or their spouse, parents or non-adult children. Exceptions permitted to the normal rules include handing points on to adult children with infants for household assistance before and after childbirth. In addition, points donated to branches by members can be given to others in financial difficulties or long-term members of NALC who have used up all their own points. There are no time limits on point use. When members leave their points revert to their branch but they can receive them back if they rejoin the group. Points can never be swapped for money. When a member dies, any points they have accumulated normally return to NALC, but they can be handed on to a family who need them for care (NALC national newsletter February 2005).

The members

The bulk of NALC members are retirees or people in their fifties nearing retirement. However, NALC now also targets younger people and the middle-aged. It is doing so both to ensure the long-term survival of the organization by bringing in new recruits and also to help raise the level of volunteering in Japanese society overall. However, the junior members aged under 25 and middle members aged from 26 to 49 cannot participate in exchange of time points. The sole concession made in this regard is to allow them to accumulate twenty per cent of points for potential future use if they stay on after the age of fifty.

Some retiree members are stepping outside the bounds of what is still deemed suitable for people their age by gaining professional qualifications normally seen as the preserve of the young in Japan. One is a branch coordinator who became one of the three per cent to pass legal practitioner exams. He is setting up a practice to help older people in areas such as inheritance succession problems and landlord troubles. He was inspired to do so after hearing that, although many problems were emerging in an ageing society, there was a lack of legal personnel to deal with them (NALC national newsletter January 2005).

Activities of NALC

NALC fosters a broad spectrum of activities that aim to use the volunteer expertise and experience of members to contribute to society. In particular, it supports assistance for both the oldest and youngest Japanese, advocating child care as a way to help deal with the declining childbirth rate and holding meetings that aim to ward off the risks of becoming senile or bedridden by providing stimulating activities. It works with regional authorities to promote stronger communities that can enhance the response to the ageing society. NALC also engages in research into the lives and needs of middle-aged and older Japanese. These include using the voices of older Japanese to promote

policy improvements for the protection of their interests and making companies aware of marketable products and services for them.

The membership application form for NALC lists a range of possible volunteer activities within the organization. These include:

Work within and around the home:

gardening; household repairs and help.

Psychological support services:

companionship; reading; personal consultations.

Care assistance:

nappy changing; bathing; bed turning, and assistance with rehabilitation.

Specialist services:

Hairdressing; massages; financial consultations.

Help for young mothers:

pre- and post-natal housework assistance; transport of toddlers to and from kindergarten.

Group activities are very popular. One which I observed was a toy hospital whose members make and repair toys. It is conducted two afternoons a month in a local community centre. The eight men present speedily got down to the task in hand of setting up equipment and cutting out sections to make wooden pull animal toys, with very little talk involved except for consultations on how best to do a task. I noted the contrast between this and the very conversational manner in which VLN members went about setting out the requisite snacks and drinks for meetings. One thing the workers in both groups had in common was that they both first donned aprons before proceeding, the wearing of an appropriate uniform for a task being strongly ingrained in Japanese culture.

The leader of the local branch who had organized the toy hospital said that the group consisted of people who were doing things that they enjoyed and that

this was the best way to draw people in. In his opinion, *ikigai* was the least important of the principles underlying NALC, with the other four being far more crucial. He was a bit concerned that the men involved were still mainly taking part just for their own sake and hoped that they would develop a broader community spirit over time.

NALC is not the only group with retired men running toy hospitals. A nationwide network specializes in this area. Their work is a reaction to the tendency in present day Japan to discard faulty possessions rather than have them fixed. It is also an endeavour to provide a source of *ikigai* in later life. The group conducts regular training workshops for aspiring toy repairers with up to thirty in a class and publishes an introduction to toy doctoring manual. In 2004 it had 500 volunteers across Japan functioning in 300 toy hospitals. It regards toys as treasures filled with memories and is facing a challenge with the recent advent of more electronic toys which require a high level of technical skill to repair (Ono, 2004: 55-59).

Matchmaking is one of NALC's newer services, started in February 2007. It is advertised as a potential aid for parents anxious that their children have not found a mate now that the rates of non-marriage are rising among the younger generations. Most applicants have been in their thirties but there are also some in their sixties and seventies as well as twenties.

Among the most popular forms of activities in NALC are those that combine acts of volunteering with personal pleasures such as sight-seeing and socializing, often as one- or two-day excursions. Such excursions can also serve to strengthen the social capital of the group by giving participants greater opportunities to get to know one another. In Japan group travel among members of the same club provides an occasion for people to reaffirm commitment (Nakano, 2005: 48).

A two-day excursion from Osaka to the world heritage listed mountains of Kumano to plant trees exemplifies this type of activity. NALC members participated in planting a grove of fifty trees as their contribution to try to halt impact of deforestation. Most of their time, however, was taken up by visiting famous temples and shrines, tramping along historic mountain trails, as well as having a sea trip and a dip in a hot springs. But they were doing something for a region hit by loss of population to the cities (Osaka branch, April 2005 newsletter). Once a year there is a NALC-organized overseas study tour that includes not only the standard tourist sights but also covers the situation with regard to ageing in the countries involved. The 2007 tour to the United Kingdom featured contact with Age Concern which describes itself as the largest charity working with and for older people in the nation. The previous two years the tours went to Scandinavia and the United States. The 2008 tour to Turkey will include visiting an aged care home.

Hobby groups were started up partly as a way of retaining members as it is sometimes difficult to find enough volunteering work for them to do. It was this fact that made these social activities important as much as their capacity to strengthen the links between individual members through the formation of friendships.

NALC holds public lectures and seminars on topics of interest to older Japanese. These include subjects such as ways of avoiding senility, given by a Japanese expert with an international reputation on the subject who believes up to 90 percent of dementia in Japan is brought on by life style (NALC May 2005 national newspaper), and social welfare related issues such as pensions and care insurance.

NALC has established a series of social welfare survey centres around the country that do consultancy work for government bodies and companies catering to the needs of older people. Their aim is to examine the attainment

of satisfactory life styles in regional areas and the creation of a comfortable ageing society for dementia sufferers. The first centre commenced in response to a call from the Osaka Prefecture government for external evaluators for dementia homes (NALC national newsletter April 2004). Other centres have since been established in Kanagawa, Hyogo, Nagano, Shiga, Hokkaido, Chiba and Gifu, with further ones planned or contemplated for Fukuoka, Nara, Ehime and Tochigi (NALC web page).

The group has been approached by businesspeople now that views of older Japanese as consumers are becoming more highly regarded. A young man developing barrier free products easy for the aged to use wanted to have an opinion of them from testers in their sixties and seventies. He said that, without such feedback, he would not be able to make products that would sell. This led to the setting up by NALC of an aged life style research advisor system which has attracted commercial interest.

PUBLICATIONS

Dankai sedai book

In the last few years NALC has been compiling its own publications in its quest to become an established authority on the life styles of older Japanese. The first book, *'Senior debut' of the baby boomer clump generation will change society and markets*, issued in 2004, shows the results of surveys done by NALC on the *dankai sedai*. It projects how this age cohort will act in retirement and the ramifications for Japanese society as a whole. In the section on baby boomers in a major government report, the consequences are listed as posing heavy challenges (Cabinet Office web page, 2005).

Takahata's introduction to the book refers to the predictions of Alvin Toffler in *The third wave* about the potential power of American baby boomers. Takahata adds that, if Japanese baby boomers become active seniors who maintain human goals and look after their health, the majority of the aged will

be able to contribute to society. As a result, volunteer groups and NPOs will have ample resources to safeguard and maintain regional social welfare services. NALC is but one of a number of NPOs seeking to become authorities on the baby boomers whose future profile is a popular topic in the Japanese mass media.

NALC Ending note

Part of the title of the next book NALC released is shared with several other Japanese publications on the same theme, including a regular magazine. *NALC Ending note* is a book in which people can write a simple record of their lives and the wishes they want respected after their death. The first edition was released in February 2003 and over 70,000 copies had been sold by May 2005.

NALC Ending note has proved very popular with postwar baby boomers. A newspaper interview with one 58-year-old purchaser illustrated why this may be the case. The man said he had just arranged the funeral of his father but may have not accorded with his parent's wishes as they had never communicated about such matters (*Nihon keizai shimbun*, 8 May 2005). He was buying the book to make sure that this did not occur when his children came to plan his wake and final service. He would record his preferences, including having the Beatles song *Let it be* played, in the relevant section of the publication.

Marked shifts are occurring in funeral customs that reflect social change. A growing number of women are choosing alternative burials to the family grave of their husband's families (Nakamatsu, 2005). Thus it can no longer be assumed that children will know the form of ritual ending a parent might desire.

The straightforward and practical format of *NALC Ending note* requires the user to fill in the blanks with personal details. Commencing with a personal history, it moves on to the individual's hopes for care if they become bedridden or develop dementia. In the latter case they can designate who they want to be their carer, whether it be family or volunteer or professional help, and where they want to be looked after. They can also stipulate how care can be paid for and whether it is to be extended at the end of life or not. Formerly there would have been no choice in these matters. In the Japan of only a short time ago, where traditional customs held firm that family and the family home or a hospital were only the socially respectable choices, there were no dilemmas about doing the right thing. Now there are many options.

Cooking for men

NALC's latest publication is an 80-page cook book for men, *Father's first cookbook*. It contains 50 recipes tried out by 11 male retiree members who have participated in NALC cooking classes and their personal accounts of how they have put their skills to use when a wife was hospitalized or as a person living alone. NALC surveys on the consciousness of the postwar baby boomers show that many wives are uneasy about the prospects of post-retirement life but, according to Takahata, a husband contributing to cooking can make life better (*Mainichi shimbun*, 14 February 2007). Moreover, cookery classes for older men are seen as demonstrating a new male flexibility with regard to gender roles. A worker at the Osaka Volunteer Centre who I interviewed to gain an overall view of the situation of volunteering in Osaka was very keen for me to see a male cooking class in action because he thought they epitomized a new outlook among men (personal interview, April 2005).

A NALC member whose husband took a cooking class was glad that her spouse had touched a cooking knife for first time in his life and could take over when she broke a bone. Cooking classes have also served to cross cultural boundaries with some featuring Chinese cuisine and Chinese teachers

as part of efforts to build up better links between China and Japan. Some NALC members have studied for chef qualifications to provide meals for the aged and disabled. The benefits of membership are thus shown in many ways.

Benefits of membership

Friendship

The gaining of new companions is a prime motive for joining NALC. One of the main functions that NALC serves for members, like the VLN, is as a place for making friends. The age groups for which this may be most important are retirees seeking opportunities to form relationships to replace those dissolved as a result of leaving the workplace. This is particularly the case for men for whom retirement marks a major turning point in terms of links with others and who generally lack the wider social networks that women possess.

Older Japanese may be more liable to look for friends in organized groups than older Westerners because their links have been formed through organized group activity rather than through informal groups of friends or one-on-one introductions. Graham Allan notes in writing about Western culture that ‘friendship is a personal relationship in that it is seen as involving individuals as individuals and not as members of groups or collectives’ (Allan, 1979: 38). This is not necessarily the case in Japan.

Friendship ‘provides aged individuals with an opportunity to socialize among equals’ (Adams & Blieszner, 1989: 11), a crucial factor in Japan where only relationships established among age peers in early life normally fit this description, as described in chapter three with regard to women. Volunteer groups such as NALC are attempting to eliminate the hierarchies of earlier working life among retirees. This equates to creating a new self in later years for many men who feel lost without their business cards that denote status and thus how others react to them.

Allan's concept of limited 'funds of sociability' (Allan, 1979: 118) whereby people's lives lack the space to foster relationships is an apt description of the case with Japanese men of working age. Studies of Japanese male workers have focused on how work consumes their lives, leaving them with little time for family and virtually none for non-work friendships. Accustomed to spending the bulk of their waking time with work colleagues, the sudden loss of those links on retirement has an impact on both themselves and their families. Their wives, who have been involved with their own friends derived through hobby and neighbourhood groups, are used to living with largely absent husbands and often do not welcome having spouses around infringing on their space and demanding attention.

In 1989 a new and derogatory term emerged to describe such men—*nure ochiba*, translated as 'dead wet leaves that stick' and thus cannot be swept away—who hang around the home sticking to their wives and restricting their activities. One reason they do so is because they have no friends with whom to spend the new free time they confront now that every day is like a Sunday. A NALC male spokesman cites not becoming a fallen leaf as constituting one of the objectives for male members and one which spurred him into joining (<http://www17.ocn.ne.jp/~nalct/>).

A NALC female member writes that the phenomenon of *nure ochiba* may not be restricted to just men but could apply to retired working women if they do not discover something they like doing. When she retired she was seized by a fear she could become such an individual but since joining NALC she has found direction and made many new friends (NALC national newsletter April 2005).

The proliferating ranks of books by Japanese men that espouse the benefits of joining voluntary organizations as one means of filling the post-retirement years seem to be aimed at preventing this syndrome. They point out that

volunteering is an easy way to make new friends. Many of their authors presume that men need guidance because their lives up to retirement have been in very set patterns of work that provided them with relationships.

One writer recommends a series of plans for the five years before leaving employment that will ease a company man into the wider society and put him in touch with non-company people. These include starting to make social friendships and to participate actively in groups outside the firm five years before, gaining a wife's understanding and encouragement four years before and getting exchange going with the locals two years before (Konno, 1990). Another author warns that men should work on creating better links with their wives for the sake of a full old age (Mita, 2004).

Joining as couples

NALC organizers say it is unique among voluntary organizations in Japan in encouraging members to join as couples. This represents an unusual approach in Japan where couples usually lead separate social lives and do not share friends. The annual membership fee is the same for both singles and couples. Each member of a couple does have a separate account book in which to record the points they accumulate or trade.

The policy is most likely to be successful with the *dankai sedai* birth cohort who are known for being 'friendship couples', unlike their parents. They were the first generation for whom higher numbers of marriages came about as a result of love matches rather than arranged meetings and who also tried to be friends with their children. Their own parents, whom they describe as cold and distant, followed traditional custom that gave priority to the parent-child bond over the couple bond, in contrast to the American emphasis on the 'sexual and emotional fulfillment of the couple' (White, 2002: 71). The *dankai sedai* are also the first generation that expects to spend old age as couples on their own rather than with offspring (Ueno, 2005). In all these respects they differ

markedly from their parents who now form the bulk of the aged in Japan and who more fit the earlier pattern of couples leading separate lives (Vogel, 1963).

Takahata freely acknowledges that women have less need to join NALC because they already possess their own social networks in the community. He regards persuading older people to join as couples as one way of enticing men into his organization:

Wives have been in charge of local matters, while their husbands have been battling for their companies, and so they have built up volunteer experience and have many friends in the area. Husbands can learn from their wives about getting into the rhythm of making friends through volunteering (Takahata, 1998: 219).

The attitude of Takahata stands in stark contrast to those displayed in some other groups of older Japanese. The over-preponderance of men in one old people's club was explained to a researcher as owing to the fact that male members, who were nearly all married, did not want their wives to be involved also. The explanations they gave included, 'It would be embarrassing for us both to attend' (Lebra, 1984: 274). This type of mindset is explained as being due to the fact that, 'Enjoying life as a couple is not yet a lifestyle fully appreciated by Japanese' (Kumagai, 1996: 131).

Many couples in their fifties and sixties would like to spend time together, but the preference for this may be stronger among men than women. A survey of these age groups in Hyogo Prefecture by the Kobe Human Care Group in Kobe found that while the greatest number of men, around 67 per cent, said they preferred to spend their free time with their spouses, the greatest number of women, or 56 per cent, preferred to spend it alone. More women than men wanted to share their time with friends, children, grandchildren and neighbours (*Silver Sangyo Shimbun*, 10 March 2005). Travel and hiking

excursions seem to be activities that couples enjoy sharing together, with NALC promoting these as key events.

Men as carers

One of the major ways in which NALC has acted as a catalyst in Japanese society since its founding has been as a promoter of men as carers. This very new role for Japanese males was deemed socially unacceptable a short time ago in the same way as care by non-kin. It is one which is increasingly condoned, and even encouraged, due to the pressures of social change. The ageing of the population and the growing participation of women in the workforce mean greater numbers of aged need care but fewer women are at home to do the task. Uncertainty about how the country will deal with a looming labour shortage in the caring professions may mean a greater readiness to consider men for the duty.

The acknowledgement that men can become carers could be said to represent a fundamental shift in the way male and female roles are viewed in Japan. It is a transition that the government has been actively promoting in an attempt to reverse the decline in the birth rate. Policy makers hope that young couples might have more children if fathers become involved in child care. Surveys of what Japanese women think constitutes the ideal male spouse indicate that they would 'prefer this activity to stay in the female domain' (Henshall, 1999: 8). However, the decline in the birth rate is sometimes attributed to women's reluctance to have children because men do not participate in child rearing and household chores (Jolivet, 1997). Long working hours for men are said to result in them not giving time to child care (Ishii-Kuntz, 2003: 199).

While the burden of caring for the elderly has been seen as the domain of women, this position has been changing slowly over the last two decades. Assumptions that men are in only a marginal position may represent serious under-estimates of the involvement of males as carers in Japan. A 1998 survey

by the Tokyo Metropolitan government found a surprising 27 per cent of the carers for ageing parents or spouses in Tokyo to be men (*Asahi shimbun*, 18 February 1999). A survey published by the Japanese Ministry of Health and Welfare in 1997 came up with a figure of 15 per cent for the nation (Harris & Long, 1999).

Over 44 per cent of male respondents above sixty in a survey on care for the elderly published by the national Management and Coordination Agency in 1987 had been carers for the frail aged, with the equivalent figure for women being 66.5 per cent. What was once a problem for just a few has become a dilemma for far more people (Sodei, 1995: 218).

When interviewed, many of these male carers say they feel very isolated. Other people often do not accept or understand why they are taking on a caregiving role that goes against societal norms (Harris & Long, 1999). Some male carers have declared a desire to build national support networks for men in their situation who have lacked the community networks possessed by female carers. NALC may perform a useful role in this regard.

While most of them are responsible for wives, a number cooperate with other siblings to ensure care for aged parents. They oppose putting their relatives in institutions such as nursing homes because of a lack of faith in their facilities and also because they feel bound by filial obligations. Brothers may share the task between them, as in the case of two from Tokyo each spending half the week in the countryside with their mother (*Asahi shimbun*, 18 February 1999). In such ways Japanese men are breaking away from their set gender roles.

The resignations of several men in high positions to devote themselves to caring for their wives gained nationwide media coverage in the 1990s and raised the profile of male carers. The 75-year-old mayor of Tatatsuki City in Osaka Prefecture remarked on giving up his post that he had already

accomplished all he could during his time as mayor but that his wife's condition might improve if he started putting her interests first (*Asahi shimbun*, 11 August 2000). A 65-year-old bank chairman quit after he became exhausted from trying to cope with both work and his spouse's needs as he spent every evening by his wife's bedside in hospital, following the Japanese custom of showing concern through physical presence, (*Asahi shimbun*, 20 April 2000). In a society where peer pressure inhibits deviation from social norms, the example of such elite men choosing care for their wives over paid employment could inspire other men to make similar decisions and make such choices more socially acceptable.

Where male relatives are required only for auxiliary help, the care they provide generally has been more peripheral than that of women. They confine themselves to work where physical strength is required, such as lifting and moving spouses in and out of beds, baths or vehicles and with bathing. Men who are sole carers are required to do everything, necessitating the acquisition of new skills (Long & Harris, 1997). Such men have been taking classes to teach them how to do housework and caregiving tasks (Jenike, 1997).

Male NALC members eager to take on care work for the aged face scepticism about their suitability and other obstacles. The notion that it is a female field can serve to keep men out or restrict them to those areas considered fitting 'male' duties. One of the most popular, and accepted, tasks for men is as drivers for the aged and infirm to and from hospitals and clinics or day care centres. This was the case for one man who spoke to me. He told me that, while he had spent a year after retiring to acquire helper qualifications only to find that there was no demand for his services, he was still glad he had completed the course. Just having done it was enough for him as it gave him a sense of accomplishment. I was curious about this response as the Japanese government continues to stress that there are not enough people with carer qualifications to meet need.

This man also emphasized that most work done by NALC members did not require qualifications. One that did was driving, an area in which he felt he had acquired some skills. He spent much of his volunteer time giving lifts and had conducted his own training for handling the disabled and infirm by spending intervals trying to manoeuvre around in a wheelchair himself and experimenting with different ways to help a person with a disability in and out of a car. It seemed that for him being a carer involved learning new ways to see the world and to extend himself.

The role of the volunteer male carer who provides what may be best described as respite care is quite different from that of the family male carer who may devote the majority of his waking hours to the task in the same way as female relatives. In the case of NALC volunteers, care by either sex is given to both young and old whose family members could benefit from receiving respite time but do not qualify under state schemes for outside assistance. In Japan, the idea of respite care is a relatively new concept, one of the mainstays of which is day care centres for the aged. There were only 1,080 centres for the elderly in 1989 when the Gold Plan was introduced with a goal of having 10,000 by 1999 (Maeda, 2000). By that year a figure of 13,150 had been achieved according to the Cabinet Office and the number is continuing to rise.

Many NALC men seem eager to assume the role of carer, even if they are not sure how to go about the task as their wives or daughters-in-law have always performed it before. The leadership of Keiichi Takahata may be an incentive for them to obtain carer qualifications.

Care work in NALC, with its emphasis on spouses joining together, can be a combined effort by a couple that can serve to ease men into new areas. One 63-year-old man became disheartened when, after six months with the group, he was still not trusted to go out to give care and had to handle the phones for

calls requesting female carers. While he had wanted to do volunteer work before he retired, it had been impossible for him to find the time to participate. When he insisted that his wife join the organization with him, she immediately received numerous call-outs for aged care, having looked after her father-in-law. Eventually the couple found a job they could do together, helping a woman operator of a small bar who had been confined to a wheelchair following a traffic accident. She said she could get a helper during the day but not at night. The husband aided the woman to set up the place while his wife assisted her to dress and put on make-up (NHK editorial, 1999: 83).

Volunteer work in time banks can serve to reinforce existing socially acceptable gender roles for both men and women, with women naturally taking on caring and men being relegated to tasks such as gardening and driving. This is the case in both the VLN and NALC. While I was visiting several women members of the VLN who were widows living in houses with large gardens by Japanese standards, they told me that they called on the one man in their branch to look after their gardens. Tochigi NALC members mention heavy garden work as a preferred way to draw on points they accumulate.

A number of young Japanese men are now reversing traditional gender roles by taking up nursing as a profession, with the aim of working in aged care. Some have left jobs in traditional care institutions to set up small homes for dementia sufferers which foster a family style atmosphere. These homes have been one of the areas to most benefit from the new LTCI scheme. When I visited one such home in Saitama Prefecture in 2000 I was shown around by the enthusiastic young man in charge of its day-to-day activities who said he had found the sort of work he wanted to do in life even though the pay was not very high.

The work is not as attractive to others of his generation. One man felt impelled to become a professional nurse as a way to compensate for failing his grandfather but found himself repelled by the actual tasks involved in an internship in an aged care home. Thus he said he would prefer not to be employed in such a place once he graduated (Wu, 2004). There is concern that ranks of carers will decline in the future because many younger Japanese are like him.

Conclusion

The success of NALC might be attributed to the breadth of its activities and its capacity to adapt to meet the needs of a changing society. It offers the greatest variety of non-volunteering activities for members of any of the time banks. It also has the highest level of male and couple memberships. It encourages male retirees to take on the carer roles previously dubbed the duty of women and urges couples to participate together in a society where the sexes have tended to socialise separately. NALC is working to create a forum within which older Japanese can find new *ikigai* through volunteering and also a source of relationships and service to society through its networks. It is continuing to expand its membership across the country with ambitious plans for the future.

The next chapter covers three more Japanese organizations that operate time banking systems. The two which have national networks have been primarily concerned with offering aged services, while the third, which is located only on the island of Shikoku, has fostered community services in small regional towns and villages.

CHAPTER SIX: Three more Japanese time banks

Introduction

This chapter examines a further three major Japanese time banking systems: the Japanese Care System Association (JCSA), Sawayaka Welfare Foundation (SWF) and Time Dollar Network Japan (TNJ). The first two have national networks and the third has covered a large area of regional Japan. The approach of these groups reveals the diversity of applications and versatility of time banking. Their time savings systems, along with those of the VLN and NALC, have developed parallel with changes in Japanese society. They have lamented the loss of traditional ties that ensured families looked after their aged and also have endeavoured to create a new ethos of volunteering that provides care from the community. They thus have been attempting to build new forms of social capital. They represent the second and third waves of time banks in Japan, the first wave having been represented solely by the VLN set up by Mizushima.

The JCSA is the only group from the second wave of time banks covered in detail in this thesis. It is also the only one with more than basic documentation. The initial groups in this category commenced in the early 1980s and were joined by others throughout that decade. Most of their active volunteers were housewives wanting to supply help for the aged that was not provided by the state. While many of their ideas resembled those of Mizushima, perhaps having been inspired by her example, they differed from her in asking for some monetary payment for their services. The JCSA was the sole time banking organization dating from this decade that went on to become a national network, with the others remaining small unconnected local groups. Some are still operating.

The SWF and TJN were part of the third wave of alternative currencies that appeared in the 1990s, along with NALC. Their founders were both deeply influenced by ideas about volunteering and community service from the

United States which they adapted to meet Japanese conditions. The TJN did so through being in direct contact with American organizers. The wider community currency movement that arose in response to problems created by the recession of the 1990s showed many similarities but with a narrower focus on local areas.

All three organizations that are the subject of this chapter have been concerned with the situation of older Japanese but they have responded to it in different ways. Only one of the three, the SWF, puts a major stress on retirees as its main active volunteers, targeting them as major recruits and placing them in leadership positions. It was the brainchild of a prominent male retiree, Tsutomu Hotta, seeking to create an environment in which older men could find meaning in life after leaving paid employment.

The other two were established by women. The focus of Michiko Kanema, the social worker founder of the JCSA, was the aged but as people requiring care and not as potential carers also. She first drew on unqualified housewives for volunteers but went on to recruit many women with carer and nursing qualifications and to make her organization into a provider and examiner of courses for professional care givers. Both Hotta and Kanema have written extensively about their ideas and efforts. Masako Kubota, the founding president of the TNJ, is the only one of the Japanese time bank founders in this thesis who has not written books about her life and reasons for involvement. She is linked to TimeBanks USA, the organization started by Edgar Cahn which under its list of time banks across the globe acknowledges only Kubota's network in Japan.

The most controversial aspect of the JCSA and SWF has been their advocacy and application of monetary payment for their volunteers, described on occasions as a unique Japanese form of volunteering (Tanaka et al, 2003: 80). This is done in the context of a non-profit scenario, whereby members are

paid only low amounts of money and not commercial rates (Kamiyoshihara & Yosikawa, 1996). Similar practices have been the case for paid volunteers in other Japanese NPOs also (Estevez-Abe, 2003: 167) and not just for time banks. For some critics, both in and outside Japan, the receipt of money calls into question whether the word 'volunteer' is really appropriate and whether such behaviour is volunteering. It does fit within the definition that deems work to be voluntary where payment is 'only a token amount, not a salary' (Haddad, 2007: 26).

The Japanese government has supported the concept of paid volunteering, seeing it as linked to mutual and reciprocal help. A 1994 Ministry of Health and Welfare proposal on volunteering noted that it was not against the principles of volunteering for gratitude and expenses to be exchanged between people doing activities and those benefiting from them (Takahashi, 1997: 196). This could be seen as condoning just payment of travel expenses for volunteers, a standard practice in Japan, but goes beyond that.

The creation of many paid jobs in aged care under the LTCI scheme has led to the entrance of commercial businesses competing with NPOs for clients. As a result, some women have left volunteer organizations for more highly paid positions with those business rivals. For older women deemed unsuitable for other jobs because of their age and perceived lack of experience, the new paid carer positions can provide fresh opportunities in life. Wages are still not high enough, however, to provide an adequate lifestyle for workers forced to rely on them alone and they thus risk becoming a new class of working poor in Japan. Moreover, the work is still low status while often being arduous (Hiratate, 2007). One time bank interviewee who also worked as a paid carer mentioned this as a major disincentive, as after her two charges both died it took her some time to be given new clients again so she had no income for an interval.

Retirees more concerned about what they might contribute rather than receive, and who have adequate incomes, could fit the LTCI system better. Older Japanese come from a background where resumption of paid work is for only a fraction of pre formal retirement wages, and most live on their pensions, so money is not a major consideration.

The focus of both the JCSA and SWF with their national networks is on care work. This has become a matter of greater urgency with the sharp rise in numbers of older people and thus of those needing help, even if they are only a small percentage of the aged overall.

JAPANESE CARE SYSTEM ASSOCIATION

The JCSA was one of several mutual assistance citizen groups using time banking systems that emerged in the early 1980s. After the VLN, it is the oldest surviving organization using time saving with a national network. The material in this section is drawn mainly from the writings of the founder of the JCSA, Michiko Kanema, and the association's web site. I have had no personal contact with the group.

Like the VLN, the JCSA has been virtually ignored by Japanese male academics writing about community currencies and time banks. While the name of the JCSA does appear in articles in Japanese about community currencies and mutual exchange volunteer groups such as time banks, it is usually just in tables that list organizations, with no further details given. Space is devoted to the smaller groups that are considered the epitome of community currencies. The exception is in the relatively extensive writings by Naoki Tanaka about volunteering and time banking in Japan, the other source for this section.

The original group from which the JCSA dates was formed as the Kagawa Aged Welfare Research Group in 1982 but only commenced using time

banking in 1985. Its focus from the very beginning was to provide care support in the home to the aged living as singles or couples, apart from their children, and also to the disabled lacking family support, with a particular focus on dementia sufferers. It differed from the VLN, which had given the then socially accepted volunteer time to institutions for the aged, because it was responding to a perceived new need for care in the family home which was beyond the scope of state-based assistance.

Emanating from the island of Shikoku, which lies outside the major urban conurbations of Japan, the JCSA has stressed its links with local communities. Most of its centres have been located in regional areas. The Time Dollar Network Japan featured later in this chapter, which also began in Shikoku, has had a similar focus. In this respect the two differ from the VLN and NALC which both started in metropolitan Osaka and have many branches in other large cities. As of 2007, JCSA had centres in the prefectures of Hokkaido (one), Akita (one), Miyagi (one), Fukushima (six), Chiba (two), Kanagawa (one), Shizuoka (two), Mie (one) and Okayama (two) and one in Tokyo. On the island of Shikoku it had seven centres in Kagawa Prefecture, where it originated, and one in Tokushima Prefecture. It is prepared to help set up centres in other areas if requested.

Life of founder Michiko Kanema

Michiko Kanema was born in 1947, making her a member of the baby boomer *dankai sedai*. She is a qualified social worker and carer. In the early 1980s, when employed as a professional home helper for the Takamatsu City social welfare council, she became convinced that a new approach was needed to help the aged in her area. There were then many questions circulating about the so-called problem of elderly people. Kanema, and several others who started similar schemes around this time, were Christians, although she does not refer to her faith or its influence in her writings except in relation to her childhood development of a firm character. She attributes her inspiration as

deriving partly from a Japanese newspaper reporter covering aged issues whom she met on a study tour of applications and policy on home care services in Europe (Kanema & Asakawa, 2004: 39).

Kanema was also affected by cases she heard about in the course of her work. One of the most notable was that of a young woman who, overwhelmed and exhausted by the task of trying to care for her aged parents, committed suicide by jumping in front of a train. The daughter had returned to the countryside to look after her elders, giving up her job in the city. The family had not received any official help prior to her demise as she had been thought to be an exemplary carer. The shock of her death is said to have resulted in the elderly couple developing dementia (Kanema & Asakawa, 2004: 7; Tanaka, 1999: 5).

A stunned Kanema approached the head of her municipal post asking that home help assistance be increased but was told that the city could not afford to lift services above twice a week. There were then marked limits on public social welfare, with families expected to take on responsibility for their members rather than seek help from others. It was deemed natural for young women to give up everything for the sake of their elders. Kanema decided that the only way forward, in the face of lack of official sympathy and practical aid, was for ordinary housewives with the time to spare to supply this essential care (Kanema & Asakawa, 2004: 7).

She was not alone in this decision. In the 1980s groups of housewives engaged in similar efforts burgeoned across the country as they acted to remedy obvious deficiencies in their communities. Many women came to see that the only viable option to ensure help for the aged experiencing difficulty staying in their homes—because they lacked family nearby or willing to offer help—was for local women to provide these services themselves. However, most of these groups were small and local. They lacked the sort of ambition or

influential links that would propel the four major time banks in this thesis to seek national networks.

Their efforts may have been appreciated by nearby neighbours but they went unacknowledged except for meeting an increasing government tendency to encourage regional efforts in mutual self-help. Even in this period when the rise of the Japanese gross domestic product (GDP) led to predictions that it would overtake the world's strongest economy, the United States, the government remained reluctant to commit more money toward aid for the aged. That would only occur in the 1990s when the rising population of aged projected into the next century made it virtually imperative.

One important way in which Kanema's group differed from the others of that period was in pursuing a more professional path. Thus, although scope was made for women without any qualifications to join—and they are still made welcome—individuals with nursing and other qualifications were encouraged. The 1988 introduction of previously lacking carer and social work certification may have accelerated this trend. Kanema's own profession of social work had hitherto been dominated by a system of volunteers known as social welfare commissioners, or *minsei-iin*, who were prominent but untrained local people appointed by the government to handle social welfare cases. They had more time to devote to individual cases than professional social workers, who they far outnumbered, and they were well aware of who in their locality might need assistance (Ben-Ari, 1991: 145-160). They typified an older style of volunteering that was meant to be motivated by a sense of duty and not by a desire for personal fulfilment as is the case with time banks.

Early history of JCSA

In seeking to alleviate the hardships caused to women by the burdens of care giving, Kanema was following a similar path to that of Mizushima when she

aimed to give women greater control over their lives. It is hard to gauge how much of an effect Mizushima's work and philosophy did have on Kanema. According to Mizushima, Kanema joined the Takamatsu branch of the VLN in 1982 but stayed for only a year. When Kanema left she took some other members with her and set up a VLN style association with assistance funding of 10 million yen from Japan Life Insurance [*Nihon Seimei*]. After she introduced paid volunteering, some individuals returned to the VLN because they disagreed with the directions Kanema was taking (Mizushima, 1992: 311). Kanema does not mention any involvement with Mizushima or the VLN in any of her writings.

The Kagawa Aged Welfare Research Group that resulted from Kanema's efforts was established at a ceremony attended by 670 people in June 1982. It was followed up by a meeting in July to discuss support for families of dementia sufferers. It was scheduled for one and a half hours but went on for four hours (Kanema & Asakawa, 2004: 40-41). The pent-up demand for help indicated that the group would have much to do. Kanema's efforts to promote dementia care have led to her being dubbed its principal pioneer in Japan (Tanaka et al, 2003).

For the first few years all assistance was given on a traditional voluntary basis by members drawn from the ranks of local housewives. Like Mizushima's group, its focus at the time on the aged was as a section of the population to be helped rather than one which could make its own contribution. The majority of members were, and have remained, middle-aged women.

Totally unremunerated volunteering as the sole form of care did not last long. In 1985, the results of a survey of members led to a decision to abandon unpaid volunteering and to introduce a system that combined paid volunteering with a time bank system. Volunteers had found that older people they went to help were embarrassed about receiving services for nothing and

tried to find ways in which they could pay back their carers. Some helpers discovered money slipped into their bags surreptitiously by grateful individuals only after they had left their homes. They felt that there would be greater acceptance of their well-intended assistance, which was not intended to upset, if recipients could pay for it in some way that satisfied both sides involved.

Traditional ideas about social exchange made unreciprocated aid unwelcome by the people who needed it and embarrassed those giving the help. Ironically, in seeking to accommodate such feelings, the group turned to payment of volunteers for work, marking a sharp break with tradition. Kanema noted that monetary payments served to put users and carers on an equal footing (Kanema, 1993: 13). She thought that a move from unpaid to paid services could also draw in more workers to remedy chronic labour shortfalls (Kanema, 1993: 12).

The introduction of paid volunteering was an extremely radical move that attracted a great deal of controversy. While Kanema's group did not pioneer the practice, it was the first to introduce it on more than a very small scale. The original initiative in 1981 came from a small local group, the Tokyo Assistance in Daily Life Association, which did not go on to expand outwards. Kanema's move marked the start of a new approach just as Mizushima's time banking system had done nearly a decade earlier.

From then on, Kanema's volunteers were reimbursed for their efforts with the choice of time saving points or money or a combination of the two. It was a pattern that was to be followed by women's groups that acted in a similar fashion across Japan throughout the 1980s. For most of the small local groups, payment in cash was also a practical measure to ensure their continuity. They needed money to cover expenses they incurred in running their services and might have been forced to close down otherwise. The actual amounts they

received personally were a mere pittance. By 1991, however, a considerable number of them were voicing unease about not really being engaged in volunteer activities and wanting an alternative. In Kanema's group this precipitated change once again.

Time stocks

In June 1991 the Kagawa Aged Welfare Research Group was renamed the Japanese Care System Association as part of a new start to revitalize its image and activities. There was a partial shift from giving care in the home to setting up centres that would provide other services such as day care, commencing with seven centres.

Greater stress was to be placed on time savings as a way of recompensing volunteers. Carers could continue to choose between receiving only time stocks or money or a combination of the two. A new name of 'time stocks' was given to the hours accumulated through time banking to differentiate them from other time savings systems in existence in Japan (Kanema, 2004: i).

Kanema documented the genesis of the time stock system and of her association's overall development of its care centres in a thesis written between April 1990 and March 1992 which helped gain her a Master of Social Work from the Japan Social Work University. The manuscript was subsequently published as a book in 1993 (Kanema, 1993). According to this work, the significance of time stocks must be seen against the backdrop of social changes such as an ageing population, an increase in nuclear families, urbanization and the decline of traditional neighbourhood mutual assistance as well as the growth of new citizens' groups based on mutual support. Parallel with an increase in numbers of the aged whose lives would be improved by receiving care at home, but unable to obtain it due to limits on public services, there had been an increase in women prepared to donate their spare time to filling this gap as a source of *ikigai* or self-realization (Kanema, 1993: 9).

For regional areas such as Shikoku there was also the submerged issue of aged parents left behind by children who moved to cities on the main island of Honshu for education and work. The generations born prior to World War II were brought up in a culture where it was anticipated they could draw on their offspring for care in old age. They were no longer certain that this would eventuate (Kanema, 1993: 9), but were uncertain about how to react. A system of help comprehensible to ordinary people was needed (Kanema, 1993: 7).

When time stocks were first introduced, points were graded according to the service given. Thus household duties merited one point, equal to 500 yen, while ordinary care was 1.5 points or 750 yen, and nursing care was 1,500 points or 1,500 yen. But only a year later, the JCSA settled on a straight rate of one point per hour, making all services equal. Transactions were done in a postal savings book in the same manner as other time banks (Kanema, 1993: 15).

The JCSA adopted the motto of love, perseverance and technology [*ai, nintai, gijitsu*] to signify its new directions. It represented a move to place the helper and the helped on the same level in contrast to the old model of volunteering as charity under which the privileged aided the under-privileged (JCSA web page). Many care service centres incorporated into their names a word, *magokoro*, previously created by the group to encapsulate the ties of life. *Magokoro* was an amalgamation of *mago* meaning grandchild, *ko* meaning child and *ro* meaning old, demonstrating the links between generations. It is the title of the JCSA national quarterly newsletter.

Impact of the LTCI scheme

The impact of the LTCI scheme has probably been greater for the JCSA than for the other time banks featured in this thesis because it has placed primary focus on care for the aged over most of its history. It has not considered it

necessary to provide the social activities outside the care work sphere that are a prime cause for involvement in other time bank groups such as NALC. From the very beginning, the JCSA has recruited members as carers but has not been concerned with expanding their life opportunities in other ways. Thus, it has done little to enhance their individual social capital. It has enhanced the social links of clients by giving them carers with more time to spend with them than those from commercial or government organizations with tighter time frames.

The number of centres still officially part of the association has declined in recent years although it continues to try to recruit new centres. By 2008 there were 26 centres, down from a high of over 40 partly as a result of the impact of the introduction of the LTCI scheme and consequent professionalization of the care industry. Women holding home helper qualifications now have a wider choice of places to work, including with some profit making enterprises. The changeover from family to outside paid help encouraged by the LTCI scheme has led to some women, who formerly would have been volunteers, leaving groups where they are paid volunteer stipends to get more high paying but identical work with commercial firms. Their reasons for doing so may go beyond a simple cash motive to a desire to feel more professional.

One member of NALC has followed a similar trajectory. While she was instrumental in starting up a NALC branch in her area, most of her care work since has been as a paid employee for the biggest commercial aged care provider in Japan. Her ability to gain carer qualifications after devoting most of her life to her family following graduation from university has put her on a new path. It also proved useful for the family since her husband's company went bankrupt in the 1990s and he subsequently could only obtain a much lower paid position. In addition, when forced out of physical work as a carer through back injuries she subsequently completed all the training courses

necessary to become a care manager. She is now employed full-time in this sort of position for a commercial group.

While great progress has been made in support systems for the aged with the LTCI care system, there are still many areas of need that the public system, and other paid support services, do not cover. The JCSA seeks to provide some of these (JCSA web page). In the last few years there has been a broadening of services as the association has moved from specializing in aged care to incorporating child care and help for the disabled, two sectors of the population that have not attracted the same levels of government assistance as the elderly (Campbell, 1992). The aim of the group is to support whatever section of the population is in difficulty and not just the aged. Many of the needs of aged care are filled by the LTCI scheme but there are no public systems dealing with child abuse, domestic violence and homelessness (Kanema & Asakawa, 2004: 8).

In recent years the JCSA has been moving more into the operation of care homes. These are a much greater undertaking in terms of finances and personnel than the former predominant home help services run by small groups of housewives whose basic requirements were only a phone and some office space to keep track of activities. Homes have started off small, with some being set up in empty dwellings handed over for no cost in regional areas. Established NPOs with ambitions to set up a centre can join the JCSA for 10,000 yen and then draw on its expertise and training resources. The JCSA has benefited by being able to establish itself as a provider of training courses that meet government standards for home helper and carer qualifications. It asks that only people intending to work within its own centres enrol in these.

In 2004 the JCSA made another fresh start after it incorporated under the NPO Law. It then adopted another new motto of *itsu de mo, doko de mo, dare de*

mo, meaning whenever, wherever and whoever, to illustrate its flexibility. In 2005 the group had 3,049 members (JCSA web page, 2007).

Time stocks and the future

Use of time stocks gradually stagnated across Japan after the introduction of the LTCI scheme. Older people who formerly chose these time savings points because they represented no monetary outlay could receive help through the new LTCI scheme instead for only 10 per cent of the cost. With all Japanese 40 and over having to pay insurance premium contributions for the scheme, many may have thought it expedient to take advantage of the benefits. Thus demand for time stocks fell. Their appeal as a guarantee of future assistance dimmed once the government had extended provision of care to all Japanese 65 and over. The future of time stocks might have seemed equally dim.

This is not the case, according to Kanema. She sees the future of time stocks as assured because they can add benefits not catered for under the state scheme. The 2005 revisions to the LTCI scheme which place priority on preventative health measures for older people in the lower categories of care will only accentuate this trend according to her article on the future prospects and practical applications of time stocks in the JCSA summer 2007 national newsletter. Moreover, there is political interest in time stocks on a national level. Kanema was invited to give a lecture about time stocks to a House of Representative meeting in June 2007. Seiichiro Shimizu, a House of Representatives member of the ruling LDP for the Tokyo block, has been espousing time stocks as a potential way to make massive savings in government expenditure on care for a rapidly rising population of aged. He estimates that time savings points could cut one billion yen from the projected bill of 17 million yen by 2025 for aged care (Kanema, 2007). His consideration seems to encompass only financial gain and not social benefits for the older population.

Public lack of faith in the government could ensure that many people might prefer to use time savings and also draw in new entrants if they think there is greater long-term certainty in such a system than in state promises. The pension scandal of 2007 that precipitated LDP losses in the House of Councillors election re-ignited scepticism about whether the promises of government policies can be counted on.

The only other time banking network to approach the JCSA in regard to scale of paid volunteer workers is the Sawayaka Welfare Foundation (SWF). It also has won government recognition and been regarded as the prime exponent of time banking in Japan. In regard to the type of involvement undertaken by aged members and in attitudes to the aged, the SWF has taken a quite different approach to the JCSA.

SAWAYAKA WELFARE FOUNDATION

The SWF, founded in 1991 by Tsutomu Hotta, uses the most well-known form of locally developed Japanese time banking both within and outside Japan. Its care tickets [*fureai kippu*] for the elderly are awarded for time given and redeemable in services in the same way as other time-based community currencies. That is, they are earned by giving time to others and can be redeemed at a later date for assistance. The verb form of *fureai*, which is *fureau*, means to come in contact with or touch each other. Thus the term implies a coming together of people.

The term *fureai kippu* is sometimes applied to other time saving systems in Japan, one notable example being a book with *fureai kippu* as a subtitle that outlines the development of such schemes in Japan (Tanaka, 1996). The *fureai kippu* system has won government support as a way of encouraging greater community participation in social services and may even have propelled state investigations of time banking. Studies started in 1992, shortly after the establishment of the SWF. A 1992 nationwide survey done with government

support of domiciliary services provided by citizen groups revealed that nearly a third were using time banking systems (Kamiyoshihara & Yosikawa, 1996).

In 1993 the Ministry of Health and Welfare granted recognition for paid volunteers along the lines of the *fureai kippu* system and this was further extended by the Ministry of Labour in 1995 (Hotta, 2004: 1) before the two ministries were merged into one body in 2001. The question can be asked as to whether *fureai kippu* would have gained government support without the backing of a former high government official such as Hotta.

Overseas accounts about the SWF, which are mostly from proponents of time savings in their own countries, say the care ticket style services are preferred by many elderly recipients of services over those of paid professionals because a more personal connection is created between the recipient of care and the carer. However, the source of this information is not documented. It is also full of factual errors from the oft quoted writings of Bernard Lietaer, one being that Hotta is described as having been Attorney-General and Minister of Justice, roles that he has never held. Such accounts are also very dated as most come from prior to the introduction of the LTCI scheme, which has forced time savings systems to move in different directions as some of their former work is taken over or shared with commercial enterprises. Volunteers do have some advantage in having more time to give than salaried employees with heavy case loads.

The emphasis on the aged as recipients also overlooks the fact that the foundation was created in order not only to provide care for the aged but also to give those among them who are still healthy a chance to contribute actively to society by acting as carers. The SWF was the first major social welfare service volunteer network in the country to be started by a man. Like Takahata, Hotta is dedicated to recruiting male retirees to give them something meaningful to do and to provide a new source of volunteers from older men

whose earlier busy work lives have precluded participation in their communities. The two men share many similarities in their motivations and both have been able to use their extensive connections from their previous professional lives to gain financial support for their activities from the corporate world as well as state recognition.

The underlying philosophy behind the foundation emphasizes the importance of creating a new caring society in Japan to counteract the disintegration of traditional links as a result of social change. Action is designed to generate more volunteers and networks that use them and to promote group homes as places where people help each other. Mizushima was planning similar homes just before her death but these never eventuated.

Such a society is hoped to feature both individual independence and exchange of assistance (SWF English web page). The basic motto of the foundation is 'creation of a new caring society' (SWF web page). In the words of Hotta on the JANCA web page:

The purpose of the Foundation is to propose to the old a new lifestyle: let's live together helping one another while honoring each individual's lifestyle and privacy. For that purpose, as a part of our activities, we are extending services to help establish local NPOs of voluntary workers while encouraging workers and students to participate in them.

Life of founder Tsutomu Hotta

Tsutomu Hotta, born in 1934 in Kyoto, probably has the highest public profile of any individual involved in volunteering in Japan (Nakano, 2005: 53). Hotta continues to run his own legal practice as well as his foundation despite having retired in 1991 from his professional career in the civil service. He serves as a living example that retirement from full-time paid positions in Japan's now fading system of lifetime employment does not have to mean retirement from active participation in society.

Gaining a law degree from the University of Kyoto in 1958 put Hotta among the elite in Japanese society. He became a public prosecutor in 1961. Subsequently he spent three and a half years in the United States from 1972, attached to the Japanese embassy where both he and his wife were deeply impressed by American volunteering practices. His spouse became very active as a volunteer on their return to Japan, wanting to emulate the sort of community involvement she had seen in the West (Saeki, 1992: 394) but Hotta had to wait until retirement to do so.

Hotta subsequently achieved notoriety for his part as a prosecutor for the Ministry of Justice in the 1970s Lockheed scandal in which Prime Minister Tanaka was tried for graft. Hotta's presentation of the case against Tanaka earned him the nickname of 'Razorblade' and turned him into one of the most famous legal professionals in Japan. Following the trial Hotta went up the career ladder in the ministry, filling posts such as head of the personnel division (Saeki, 1992: 393). He waited until reforms to the bar examinations he had promoted to widen lawyer numbers went through before he left (Saeki, 1992: 394).

When Hotta resigned in 1991 before reaching statutory retirement age he was director of the Minister's Secretariat, making him number three in the hierarchy at the ministry and calculated to ultimately succeed to the top position of public prosecutor general. His subsequent announcement that he had left in order to devote his energies to the support of the development of volunteer and welfare activities was therefore greeted with surprise and aroused a great deal of media attention. There was much speculation over why he would quit with a high post looming and why a powerful bureaucrat would choose to align himself with the weaker sectors of society, since that is how a shift to the voluntary sector was perceived. Social welfare work was a far remove from his legal career (Saeki, 1992: 393). Hotta thus created a precedent for high profile men joining the welfare sector which became

known as the Hotta effect (Tanaka, 1999: 77). This resulted in the ascent of a new type of volunteer, the retired man who wanted to remain active in and contribute to his society.

Hotta ascribed his early retirement also to a matter of timing. The growth in numbers of the aged was just then creating a major issue for the government and, although volunteering was on the rise, it was still very much uncoordinated and scattered. Networking was almost non-existent, with groups acting in isolation. Hotta believed it was an ideal time to attempt to create a nationwide volunteer network. Moreover, he thought that, because he still had plenty of energy left at the age of 58, he was ideally placed to do so (Saeki, 1992: 394). His prediction that he probably would not have been able to do so five years later seems to display a certain ageism on his part then, since in 2008—17 years later—he continues to be an active and very dynamic force in the time banking, volunteering, legal and ageing policy promotion worlds in Japan. He thus provides an effective role model for positive ageing, something which he shares with the other older men also prominent in promoting a new outlook on the meaning that can be derived from the later years of life.

The initial inspiration for Hotta came from his encounters in the United States in the 1970s. Like Takahata, he was very impressed by the political clout of the AARP and the sheer size of its membership at a time when the aged were yet to be considered a potent force of any kind in Japan. Another key factor stemmed from a desire to stimulate greater social tolerance of differences between people in Japan which he said he found in the more multicultural United States. Hotta had worried that his children might face discrimination in America because he was unsure how to help them cope with this. Instead he found that they encountered prejudice on their return to Japan. They were bullied because the fact that they had lived overseas set them apart from other children (Hotta, 2003: 4).

Thus Hotta's inspiration for his foundation came partly from his time in the United States where he saw a greater acceptance of individual differences than is the case in Japan but where, ironically, he felt ageing to be possibly viewed more negatively than in his own country. But even though respect for the aged was said to be more deeply engrained in Japanese culture than in Western culture, the situation of frail elderly Japanese was only just beginning to be considered. There were not enough facilities to attend to their needs. Hotta was personally spurred to do something about the state of care for the aged by his experience seeking institutional care for his mother when she was diagnosed with lung cancer. The family was unable to find a place where she could be treated comfortably or have a single room and his mother ended up living with his sister before her death at the age of 80 in April 1991 (Saeki, 1992: 394).

Troubled by what he saw as a breakdown in human relations in Japan and, in particular, a growing coldness toward the aged, Hotta said he believed that the broadening of volunteering activities could be the starting point for slowly creating a warmer society (Hotta, 2003b:4). Like Mizushima and Kanema, he put the possession of heart as a key factor in his organisation's goals. He has written a number of books outlining the importance of this to the future of Japan. Hotta wanted to enhance the lives of older people through his organization, saying that the aim of measures for the aged is ultimately their happiness. This included both removing sources of uneasiness about personal security and also ensuring that people could have sources of pleasure in their lives. He pleaded for creating an environment in which people could be happy right up to the moment of death (Tanaka, 1996: 148).

Paid volunteering

In the process of setting up the SWF, Hotta looked at existing groups that were engaged in voluntary type activities with the aged. He found that his

ideas were at odds with those that espoused the traditional style where no money exchanged hands. The main bone of contention was over whether members should be paid for their services. Hotta stressed that the real meaning of volunteering was the spirit in which it was done rather than whether any payment was involved.

Hotta recalls that he upset a lot of women in these groups at that time by espousing paying volunteers in cash. He made a brief visit to Mizushima at her home in May 1992, after reading her book *Professional housewife/Professional mother*, to talk about setting up a nationwide computer network of time savings style organizations. This could enable swapping of points across a wider range of people which should have met with Mizushima's approval since it was an ambition she also harboured. Nevertheless, she opposed his scheme because it would include some monetary exchange as well as exchange of time points (Mizushima, 1992: 309). Hotta did persuade her to attend a meeting in Tokyo of representatives of various time savings systems groups and, while she declined to be involved in this new venture, she conceded that he was a very fine person (Mizushima, 1992:313).

Mizushima said that Hotta was very respectful to her, acknowledging that she was his senior in the area by virtue of having set up the VLN 20 years before. He does refer to her as a pioneer of time saving and as having originality (Hotta, 2006a:5) just as he refers to Kanema as a pioneer of paid volunteering (Hotta, 2006: 5). In this regard he shows more respect for his fellow time bank innovators than the others do for each other.

In referring to community currencies generally, Yasuyuki Hirota, the only Japanese researcher who has been an active member of an Internet discussion group fostered by the *International journal of community currency research*, notes that the tendency for Japanese groups to take pride in their uniqueness

has meant they have not tried to communicate with others attempting similar activity (Hirota, 2003). Thus they have lost valuable opportunities to share resources that could build up their strength and make ordinary Japanese more aware of their potential. Hotta has been the exception in this regard as he has directed his efforts toward bringing organizations together.

The issue of paid volunteering continues to be a vexatious one. When Hotta gives public lectures, he frequently receives questions about 'paid volunteering' and whether actions can truly be called volunteering if money is involved (Hotta, 2004: 1). To justify his own use of paid volunteering, Hotta has cited the example of why Kanema's group decided to move from completely unpaid volunteering to a system of payment (Hotta, 2004: 1).

Hotta's own explanation for paying volunteers portrays it as an historical development as relationships make a shift from former traditional hierarchies to a more level position. He has said:

In the past it was thought natural that volunteers be unremunerated because they were people with blessings who were helping others who were not similarly blessed. However, now the relationships are not vertical but horizontal. Both have times when they are troubled. There is both giving and receiving. The time savings system is a mediator of a horizontal society (NHK, 1999: 81)

Hotta has been active on the international scene also, representing Japan at global forums. He was one of three people on the Japanese national committee for the 2001 United Nations International Year of Volunteers, the idea for which came from Japan. As chairman of the Japan NGO Council on Aging he led the Japanese delegation to the World Forum on NGOS in Aging in Madrid in 2002. As related in chapter three, he was also one of leaders in the citizen action groups that participated in the formulation of the LTCI scheme bill.

Hotta has also argued for the creation of conditions that make it easier for older people to engage in paid work not connected with volunteering. He recommends one way of doing this is to free them from the constraints of the fixed work hours that are deemed to mark a proper work ethic. Unfortunately, this is difficult in a society that sees people as only being fit for work when they are capable of undertaking long hours of duties (Hotta, 1997b). It does fit within the boundaries of volunteering work which are far more flexible. Hotta's broad view of how Japan can enlist carers for an ageing population also encompasses bringing in foreign workers to counter the drop in the workforce caused by the low birth rate (Hotta, 1997), something which is an anathema to most Japanese according to surveys. He even advocates that they be given citizenship rights.

The word *ikigai* features frequently in the prolific writings of Hotta. At an AARP sponsored symposium on retirement in March 2007 in Tokyo, as chairman of the Japan NGO Council on Aging, he presented a message for seniors that defined what he meant by the term:

Find your own IKIGAI by asking yourself how you want to serve your community... If you once dreamed of becoming a kindergarten teacher, now is the time for your dreams to come true by participating in community programs for small children...If you wanted to become an actress, make a debut stage in an NPO-sponsored event.

It is my strong belief that every person has the ability to make herself or himself and other people happier. This ability should not be for the profit of commercial companies but rather for the benefit of the community. Communities will become friendlier places and will have less of a burden to bear in terms of the social costs expended on seniors.

While Hotta writes at great length about the ideas behind his foundation he does not detail the logistics of its actual operations. The SWF divides Japan into eight blocks and has about 2,000 branches. There are 150 advisors spread across the country to give information and provide assistance with setting up a new branch. The foundation is on a much larger scale than the network discussed next.

TIME DOLLAR NETWORK JAPAN

Only one time bank network in Japan has attributed its origins directly to the inspiration of Edgar Cahn and his time banking system covered in the next chapter. The Time Dollar Network Japan (TNJ) was set up in 1995 on the island of Shikoku by Masako Kubota, its founding president. Among the five time banking networks featured in this thesis, the TNJ is the only one to have not achieved a nationwide network, having remained confined to Shikoku. In 2007 it put a notice on its web page that it had disbanded as of 31 March 2007, leaving a contact email for information about time dollar systems but the individual groups within it continue to operate. Although the web page said that further information would follow soon, the page had not been altered as of May 2008. I presume at this stage that groups within the network will be continuing since they seem to function independently.

According to the TNJ web site, time dollars were first introduced to Japan in 1990 by Naoki Tanaka of the Wonderful Aging Club when he spoke about them on a program by the national broadcaster, NHK. Tanaka himself ascribes the first mention of time dollars in Japan to a translated article by Alvin Toffler published in the influential public opinion commentary journal *Chuo Koron* in 1989. In 1991, Ana Miyares, a time dollar leader from Florida, was a main guest on a television program on volunteering in Shikoku from NHK Matsuyama. This was when three-year pilot programs in the United States were just coming to an end. She also spoke at a public meeting.

Kanema, who was in the audience at this event, was less impressed by Miyares than was Kubota. The short chapter of Kanema's 1993 book devoted to the time dollar system in the United States starts with a description of its Miami scheme run by Miyares and then goes on to outline the differences in sensibilities between Japan and the United States with regards to time banking. When Kanema asked Miyares how guarantees were given that credits

accumulated would remain valid, she received a reply that this was not an issue. Miyares believed that the system was experimental and, at the very worst, helpers could take pride in their accomplishments. She thus seemed prepared for either failure or success, something that Kanema found hard to understand (Kanema, 1993: 75-77).

With the permission of Cahn, the Study Group on the Extreme Aged Society [*Choju Shakai o Kangaeru Kenkyukai*] translated an American time dollar manual into Japanese to use as a model for setting up systems similar to those employed in the United States. The SWF took charge of its publication, paying for the printing costs. The text became a reference work for many time savings groups within Japan. Kubota subsequently translated Cahn's book *No more throwaway people* into Japanese.

The research group created a caravan unit that began to tour regional areas from the beginning of the 1990s to promote volunteering and encourage social participation by the healthy aged in an ageing society. It chose areas where migration to cities for employment by the young had resulted in populations with a very high proportion of elderly. In interchange with older people, the researchers heard. 'There is no-one to carry on; how can our generation manage?' Many who spoke in this way felt that government measures did not connect with their concerns.

In this context, the group heard about the time dollars created for poorer areas of the United States which seemed appropriate for depopulated regions of Japan also. Despite the existence of national, social and political differences between the two countries, they recognized essential similarities when it came to personal happiness. The group was incorporated as the Time Dollar Network Japan in November 1999, following the passing of the NPO Law. Its first and most well-known branch, Dan Dan, came into being four years earlier in 1995.

Dan Dan

As the first time dollar system to be started in Japan, the pilot program known as Dan Dan, from the local dialect term for thank you, in the village of Sekizen, attracted a great deal of media attention. This was ironic as it was using a system very similar to those of existing Japanese time savings systems. Thus far more information exists about it than about subsequent groups. Dan Dan commenced in July 1995 on a small island in the Inland Sea with a population of only 986, 46 per cent of whom were elderly, making it the third oldest population for any place in Japan. The average age was 56.3. In 1999 the group had reached 75 members, 65 of whom were female. Many were housewives and older people but over half were aged between 20 and 50 (Asada, 1999). Branches established later also were in areas with high aged populations and include one on the island of Oshima with a rate of 56.5 per cent of aged and a village with 37.8 per cent (TNJ website).

The Dan Dan group was inspired by the visit of Edgar Cahn and Ana Miyares in 1994 to talk about the time dollar movement in the United States. Immediately following their one-night stay the group started up with eight members, adopting the Timekeeper software developed by the American time bankers to keep a record of transactions between members. Exchange of mutual help grew rapidly, using plastic chips known as *dan dan*. Unlike the points used in other systems described in this thesis these chips were given a limited life of only one year to encourage people to use and not store them. Each member was to be given 20 chips at the beginning of each calendar year, with any they had accumulated by year end to be then declared void. Each chip was worth half an hour of services. In 1999, the 77-year-old head of the group described the chips as demonstrating a playful heart.

The most frequent services procurable through using *dan dan* were lifts for both adults and children. Other common help included transport of goods,

shopping, child minding, feeding of cats and watering of flowers. Young people could easily handle the lifting and moving of goods and furniture that elderly people could not manage (Asada, 1999). The system has been compared to the traditional custom of mutual aid that ensured community participation in the rice harvest.

Other members of the network

Other groups subsequently sprang up in various parts of Shikoku. As of March 2007, there were 14 branches listed on the TNJ web site, all with their own distinctive style. Six were in regional cities on the island. Each group created its own name for its time savings currency to reflect local character. These include eggs, bamboo, vicinity, whale, hour, eco services. Like VLN branches, they usually started from a core group of three to 10 individuals who formed study groups to bring people together and stressed services from the very beginning.

The TNJ follows the Cahn model in allowing members to donate their time points to non-members. The network says its purpose is not for people to save points but rather to encourage community activity. One of the main aims of the network is promoting intergenerational links. This has particular relevance as most of its branches have been in countryside areas where the move to urban areas by large numbers of younger people has resulted in a higher percentage of aged in the population than in the cities. Various branches have fostered exchange by promoting the handing down of accounts of local history by older people to school children.

Cahn has continued to lend support to the TNJ. In 2002 he revisited Shikoku to take part in a two-day symposium on time dollars for which the group received support from the local media, including a prefectural newspaper and five broadcasting stations. The TimeBanks USA website still lists 10 of the branches that are affiliated with the TNJ. The 14 branches with separate pages

on the TNJ web site have information dating from 2003 at the latest. The American site has no mention of any of the other time banking organizations in Japan which seems surprising since several of them acknowledge a debt to Edgar Cahn's philosophy in helping to shape their own approach to volunteering and community engagement.

Conclusions

The organizations described in this chapter illustrate some of the diversity displayed in time banking in Japan. They have fostered traditional ideals of social exchange as well as promoted new forms of social capital. They show that monetary paid volunteering can co-exist alongside time banking. The chapter has provided further instances of how the LTCI scheme and NPO laws are changing the way in which volunteering occurs in Japan, while they in turn are being revised to accommodate or challenge these changes. The Japan of today would have been inconceivable to the Japanese of the era when the present aged were born. The next chapter covers time banking outside Japan.

CHAPTER SEVEN: Time banks outside Japan

Introduction

Time banking has been spreading across the world and the pace has quickened over the past 10 years. It is difficult to give a precise figure for how many countries have systems in place or in the process of being set up. Countries cited on web sites of United States and United Kingdom time banks include Germany, France, Spain, Italy, Portugal, Slovakia, Israel, Australia, New Zealand, South Korea, Canada, Puerto Rico, South Africa, Denmark and the Netherlands. This global phenomenon is yet to be documented. Some limited studies have been conducted in individual countries.

This chapter examines time banks outside Japan to show how they both resemble and differ from their counterparts in Japan in enhancing the lives of the aged and boosting their social capital and sense of meaning in life. It describes time banking systems in the United States, United Kingdom and China. The three countries were chosen for the specific reasons outlined below.

The United States is the home of the system created by Edgar Cahn that has been the main inspiration for time banking activity around the world since the late 1980s. In contrast, the Japanese time banks established from 1973 through to the end of the 1980s have had a direct influence only within Japan. Organizers of time banks in both nations have been concerned with the aged. Early time banking activities in the United States, which began in the mid-1980s, initially concentrated on the needs of seniors. They later broadened to incorporate other age groups, with young people now constituting another primary focus. Some of their greatest successes might be said to lie in promoting intergenerational links.

American proponents of time banks point to their ability to promote the social capital that has been said to be weakening due to recent social change (Putnam, 2000; Cahn & Rowe, 1992). In the United States there is interest in whether older members generate more social capital than other generations (Collom, 2005b), a fact that Putnam asserts (Putnam, 2000). There is no concrete proof that this is the case. It has been established that middle-aged and older people tend to be more actively engaged in community organizations than younger people and to volunteer more (Putnam, 2000: 247-248). While the last two decades have seen both success and failure for American time banks, new groups continue to emerge. Their achievements have inspired the start of time banks elsewhere, including in the United Kingdom.

The United Kingdom has proved a fertile environment for the development of time banks. Since the first pilots commenced in late 1998 and early 1999 they have spread rapidly and won the support of the ruling Labour government which is promoting volunteering as a way of redressing social inequality. As in the United States, time banks have appealed to social activists seeking to enhance the life chances of the socially excluded and isolated. This includes the aged who suffer from discrimination, many being at social disadvantage due to poverty. Time banks have been placed in areas of high social deprivation where they might boost social capital.

China is included to show how NPOs in another East Asian country with a similar tradition of respect for the aged, but a less highly developed social welfare system, have adapted time banking to suit their own needs. There are no national networks of time banks but only small isolated groups across the country. China is one of the few places where both Japanese and American models have been adapted for time banks (Du, 2000; Wu, 2003). Senior citizens form the mainstay of time bank membership there, just as they do in

Japan and for the same reason, this being that they have more spare time than other members of the adult population.

While the main emphasis in Japanese time banks has been on their capacity to foster mutual assistance among older people, the principal focus in the West has been on community renewal and enhancement of the life chances of socially marginalized or excluded groups. This includes the aged as well as the unemployed, the poor, ethnic minorities, people with disabilities and the housebound. In youth-oriented Western societies, where the aged encounter prejudice and some low income pensioners may struggle to afford more than basic necessities, time banks offer a new source of services otherwise beyond their means as well as affirmations of self-worth.

The relative affluence of the aged in Japan, where retirees hold the greater share of private wealth, may mean that older Japanese draw more on time banks as a source of friends and pursuits to fill their time than as an alternative form of funding for help in any future dependency situation. In contrast, aged members of time banks in other countries may be more dependent on them as a source of access to care and varied forms of assistance beyond their normal means. This difference is yet to be documented.

Time banks can draw ordinary non-professional people into the delivery of public services alongside professionals or in their places (Cahn, 2000). Their systems recognize and value essential unpaid everyday tasks such as care for others that are not highly valued by the conventional economy but without which lives cannot function normally.

A universal incentive everywhere for time bank involvement among older people is maintenance of health and independence. The aged in both Japan and the United States say their greatest fear is of developing a long, helpless, hopeless illness that will make them dependent on others (Kiefer, 1990: 191).

Time banking can replace such dependency with the co-production espoused by Cahn that values participants as both givers and receivers of care (Cahn, 2000). Through mutual exchange it can cultivate the maintenance of physical and mental functioning and active engagement with life that Rowe and Kahn equate with successful ageing (Rowe & Kahn, 1998). The trend toward early retirement in the United States—and other Western countries—is a further incentive to seek recruits among retirees for volunteering such as time banking (Tseng & Mueller, 2001). They are people who have much to give and who can benefit greatly in return.

UNITED STATES

Time banking has had a very chequered history in the United States where it has both flourished and floundered. The use of time savings systems initially was associated with care for and by older people and then expanded to encompass other age groups. Some American social surveys indicate that membership has had a positive impact on the lives of older participants (Collom, 2005b; Feder al, 1992; Ozawa & Morrow-Howell, 1993) but more extensive research is required. Two long-term groups for seniors with different approaches that have been the subject of exploratory studies are included in this section. While Japanese time banks have concentrated on helping their members, and thus society generally, American time banks have aimed to relieve social welfare and health care burdens in the poorer sections of the community. Their ethos has been shaped by that of their founder, Edgar Cahn.

Life of time banking founder Edgar Cahn

Edgar Cahn, born in 1936, has devoted his life to achieving social justice for the disenfranchised. His father moved the family from Louisiana because he opposed the racial segregation of the American South and Cahn says he was born with a sense of equality. Cahn studied literature in college, becoming a Fulbright scholar, but turned to law when he experienced racism as a result of

his relationship with the African American woman he later wed. The couple then put each other through Yale Law School. Cahn's first job was as a counsel and speech-writer for Attorney General Robert Kennedy under President John Kennedy. He went on with his wife to found the Antioch School of Law which made a legal education more accessible for minorities, women, and the poor.

It was while he was fighting to keep the law school going in 1980 that Cahn experienced a major heart attack and during his convalescence came up with the ideas that would form the time dollar system. Lying in hospital able to do little except choose the menus for his meals and read the paper, he felt useless for the first time in his life and depressed at being a mere passive recipient of the help of a host of staff (Cahn, 2000: 5). The newspapers were full of articles about the rising tide of people being made redundant across the country and cutbacks to social welfare programs to conserve government funds. Cahn realised that many Americans—including the poor, the disabled and the elderly—must feel as much on the scrap heap as he did. They had something to give to their society but their value was being discounted by the existing economy.

Cahn decided to devise a system that could harness their talents and provide them with a sense of self-worth. He wondered if a new kind of money could offer some sort of solution. If time, a universal possession, were to be turned into a currency it might provide the answer. The initial term that Cahn gave to these units of currency was service credits. One hour of time helping someone else would earn one credit that could later be redeemed for another of service (Cahn, 2000: 10). These units subsequently became known as time dollars and were to enable individuals and their communities to become self-sufficient through the help they could offer each other. Cahn independently had devised a scheme that closely resembled the original ideas of Mizushima, without

having been aware of her work. But whereas her concept spread only across Japan, his was to spread across the globe.

The next stage was to devise a framework to put these credits into operation. Cahn saw it as requiring two things: a computerized system to keep track of the points that people accumulated and traded, plus coordinators to match up individuals needing services with others possessing requisite skills. From the outset he assumed that, even though the time dollar scheme would largely consist of volunteer style activity with no money involved, it would require paid, and preferably full-time, coordinators to make it run efficiently.

History of time banks in the United States

There has been no comprehensive history written of the development of time banking in the United States apart from the accounts given by Cahn of some of the endeavours of groups who have adopted his framework. From the very beginning, potential programs were to focus on the aged. But good intentions alone were not enough to bring them to fruition at that stage. Cahn helped draft legislation for service credit programs in Florida where the emergence of a large ageing population had led to a search for ways of keeping older people healthy and in their own homes. In 1984 Florida and Missouri passed the first United States laws that authorized the creation of service credit programs.

The state of Missouri guaranteed that individuals who earned credits could in the future receive similar services from the government to the ones they gave if their time dollar schemes folded while they still held savings credits (Cahn & Rowe, 1992: 158). The state also deemed that service credits were not taxable, the first ruling of its kind in the United States. Most states involved have followed a similar pattern (Coughlin & Meiners, 1990: 30-31).

Further laws followed. The Federal Volunteer Service Promotion Act of 1987 aimed to generate intragenerational and intergenerational credit programs to

assist the aged. It also allowed for exchange of credits between the generations. For example, older people could tutor low-income school children and receive home help from them in return (Coughlin & Meiners, 1990: 29). Children and seniors, as the largest sections of the population outside the workforce, were seen as being potentially the greatest beneficiaries of time banking.

Despite promising preparations in Florida, first efforts there were not successful. While the Florida government did appropriate \$50,000 to test the idea, hostile state bureaucrats stymied it with red tape and then said the time banking systems obviously were not viable (Cahn, 2000: 7-8). Part of the hostility emanated from concern by professional workers that their jobs might be at threat if unqualified volunteers were allowed to assume some of their functions (Rowe & Cahn, 1992). This overlooked the fact that much of the work of time banks was to be the sort of everyday help that families and friends had exchanged in earlier times. If time banks were to gain acceptance they had to overcome this sort of prejudice.

Faced by scepticism from academics and policy makers alike about the practical feasibility of his concepts, Cahn moved to the London School of Economics for a year for fresh inspiration. He hoped a different tradition of economics from that of the United States could inspire him to devise a workable and convincing scheme. It was a pivotal move that also gained his ideas academic legitimacy through the publication of a paper (Cahn, 2000: 8). Cahn returned to the United States prepared to launch trial national initiatives.

Ensuing early time banking operations started with respite care, then added non-medical services formerly given to the aged by relatives and neighbours but threatened by the disintegration of social ties as a result of social change. An important breakthrough came when the Robert Wood Johnson Foundation launched a nationwide trial to see whether time dollars could help reduce the

demand for long-term care for the aged. As the nation's largest philanthropic body devoted to improving health and health care, the foundation supported projects that could demonstrate effective ways to deliver health services, especially for the vulnerable (Foundation web site). From 1987 to 1990 the foundation invested \$1.2 million at six sites that established time banks (Cahn, 2000: 9).

The success of their programs inspired others. A total of 17 states passed laws mandating establishment of service credit programs for the elderly. In 1992 the US Administration on Aging officially endorsed time dollars and also recommended their use by government agencies at all levels (Cahn, 2000: 10).

The realization that seniors could help other seniors (Cahn & Rowe, 1992) did not aid quests for funding, however, in the 1990s when a lean period ensued. As Cahn put it, 'To funding sources and policy pundits, Time Dollars just boiled down to some old people helping some other old people' (Cahn, 2000: 18). Government and corporate support lagged because time banking organizations could not provide evidence of results that evaluators wanted. Thus, they could not demonstrate, for example, that older people who became involved in giving and receiving help in their systems remained in the community because their involvement bolstered their health whereas otherwise they might have been forced into nursing homes.

Even though official support was lacking, time banking experiments continued. For Cahn, the breakthrough that pushed these trials to a new level was his sudden insight he dubbed the concept of co-production. Time banks were having problems obtaining and sustaining the participation of the people they wanted to help. Cahn believed the missing key in social programs was the contribution of the beneficiary. He named four core values that could help draw in these individuals. The first was assets, these being the people of a society who constitute its real wealth. The second was a redefinition of work

to include care for children, families, elders and neighbourhoods that supports healthy individuals and communities. The third was reciprocity to demonstrate how people need each other. The fourth was social capital, epitomized by the social networks as essential to a society's functioning as basic infrastructure such as roads (Cahn, 2000: 24).

Two examples of time banks that assist the elderly follow. One does so by giving respite to their carers, while the other encourages mutual exchange of help between senior members. Both have received funding and technical support from the Robert Wood Johnson Foundation (Coughlin & Meiners, 1990: 27; Dentzer, 2002).

Older Volunteer Service Bank

Missouri established an Older Volunteer Service Bank for respite care (Ozawa & Morrow-Howell, 1993: 148) following the passing of the state legislation in the mid-1980s. It was typical of early systems in the United States in being an agency based program. The service recruited older people as respite carers to enable other seniors to remain living independently in their own homes (Collom, 2007: 37). They could provide up to six hours of help on a single occasion, banking the hours for their own later use (University of Missouri, 2005).

An exploratory study of 65 per cent of the 400 volunteers, as of March 1993, indicated that, while the service credits were not a prime reason for participation, the novice volunteers in the program considered them more important than veterans did. The implication was that the scheme had the potential to draw in individuals who normally would not volunteer but for whom it could be very beneficial.

The average age of volunteers was 71 and 35.5 per cent of them had no previous experience in volunteering work. A large number lived alone and

only one in six gained any income from paid employment. Their main incentive was a desire to help other people and use time constructively (Ozawa & Morrow-Howell, 1993: 155-157). About half said they would use their credits to gain respite for themselves when they had to assume care for members of their own families (Ozawa & Morrow-Howell, 1993: 155-156).

The state of Missouri guarantee of redemption of credits held by individuals if the scheme folded was to take the form of care provided by state workers (Cahn & Rowe, 1992: 158). This has not been found necessary as the program has continued to operate. The original Missouri law restricted credit savings to older citizens by stipulating that no-one under 60 could earn them (Cahn & Rowe, 1992: 160). These restrictions were later dropped but only on the proviso that credits earned be donated to a person over 60 (Department of Health and Human Services, 2002), an approach similar to that of some time banks in Japan. Departmental rules stipulate that all volunteers must undergo six hours of training that includes psychological and physical aspects of ageing, ethics and emergency protocol. This is followed up with additional training each year (Department of Health and Human Services, 2002). A broad range of agencies, including the AARP and other retiree associations, can recruit volunteers for the program and match them up with families requiring respite care.

The program is one of service to others, with no social activity programs involved. It could be argued that time banking is more effective in creating social networks when it also operates social functions that bring members together in ways that cement their links and create social capital. This is the case with the following group, Elderplan.

Elderplan

Elderplan, based in Brooklyn in New York, has been one of the successes of the Robert Wood Johnson Foundation and illustrates how time banks can be

proactive in the creation of social capital in communities. In 1999 it won an American Society on Aging award for excellence in the field of ageing which described the scheme as 'revolutionizing the managed care industry's approach to wellness' by empowering both the healthy and frail older people to assist others and rebuild their neighbourhoods (American Society on Aging web page). Elderplan is one of four groups set up as social medical health organizations in the 1980s to trial combining social services with medical insurance for promotion of preventative health care and ageing in place.

In this regard they share some similarities with the LTCI scheme of Japan. They are offshoots of earlier bodies established in the 1970s to provide financial incentives for medical practitioners to maintain the health of their patients rather than just treat their illnesses (Boyle, 2000: 92-93). The main incentive for their creation was the hope that this would rein in the escalating medical costs for which the ageing of the population was judged to be a major cause.

The way in which the Elderplan Member to Member program has assisted the frail elderly to maintain their independence and help others has attracted a great deal of media attention (Christian, 2001) which has helped to raise the profile of time banking in the United States. The commitment to nurturing a healthy lifestyle has led Elderplan to run a plethora of activities which to some extent parallel those in time banks in Japan. These include discussion groups, telephone bingo and walking clubs. The costs for these are funded through the time dollars earned by Elderplan members which cover services ranging from counselling through to house repairs (Boyle, 2000: 93).

Perhaps the greatest benefit demonstrated by Elderplan has been the psychological lift and sense of self-worth that its social networks give to participants. One member told a British visitor researching time banking in the United States that the most important things that the exchange system does are

make people feel that they are needed and provide them with new skills (Boyle, 2000: 94).

The Elderplan program shows that participation in a time bank can improve mental and physical health and create beneficial links with others. On seeing that participants were staying healthy longer than average, Elderplan allowed them to pay off part of their insurance premiums with time dollars. A credit shop launched in 1998 exchanges points for health care items and also vouchers for reduced price services with local businesses (Boyle, 2001: 5-6). This use of points to buy items has been extended in other US time banks to purchases of computers by students in deprived areas.

While the credits earned appear to be of minor significance as a motivator for program involvement, they also remove the stigma of charity as recipients of help are aware they can repay it through their own efforts. In addition, they provide a flexibility often lacking in bureaucratic programs. For example, the provision of a repair to a towel bar that a 90-year-old used to get in and out of the bath led to the creation of a home repair service and a home inspection program to detect potential accident areas (Rowe, 1997). Home repairs have been the most popular service at Elderplan (Boyle, 2001:5)

A two-year study of the impact of the Member to Member program which compared Elderplan program members with non-members found that it delivered significant benefits (Kyriacou & Blech, 2004). Individuals in the program were predominantly female with an average age of close to 80. More than 50 per cent of those providing services had never volunteered before and an even greater number had never previously received volunteer services. Over 40 per cent of recipients said they thought they could not manage at home without the help they received and 43 per cent of participants received or provided services at least weekly. Partnerships formed for the exchange of services were enduring, with many having lasted from five to 10 years.

Compared to non-program members, more program members lived alone, fewer were married and fewer had been hospitalized.

The rate of mental decline was slower for program participants and those who acted as providers of services had particularly stable mental health scores. Interaction with peers appeared to improve emotional well-being and participation became more meaningful over the long term. Individuals who first envisaged they would only be providers of services became more willing to both provide and receive them (Kyriacou & Blech, 2004). Thus they overcame a handicap common among older people of being reluctant to acknowledge a need for help (Cahn & Rowe, 1992).

A mere recital of statistics, however, does not fully encapsulate the difference that such participation can make to lives. Member to Member volunteers can go beyond the restricted bounds of paid caregivers to add on help such as shopping or a ride to the doctor that employees are neither authorized nor remunerated to do. This alone has attracted many to the scheme (Dentzer, 2002: 3). Mashi Blech, director of community services in the program, has noted that people often cannot purchase what they really need. They cannot buy a new best friend or someone to talk to on the phone when worried about surgery (New Economics Foundation, 2002). These thoughts closely parallel those expressed by Mizushima when she was starting her time bank.

One of 14 lessons Blech says she has learned from time banking is the difficulty of getting people to 'allow themselves to receive' (timebanks.org newsletter, 2006). She notes that it can take time for some people who join with notions of traditional volunteering in mind to accept that it is legitimate for them to take in return. Other lessons include the fact that time banks can help people find meaningful activity in retirement and recognize assets they may be unaware they possess that can help others. The social component is

paramount. Time banks can be a source of friends at an age when relationships are diminishing and new social outlets are hard to find.

The sorts of help that time bank volunteers give are the ones that relatives and neighbours gave in an earlier age, the very loss of which is decried by Putnam in his work on social capital (1995a; 1995b; 2000). Cahn and Putnam would appear to agree on the threat of erosion of social capital. The difference between them, as Cahn has stated himself, is that Putnam just defines the problem whereas Cahn seeks to find ways to overcome it. Cahn notes that, while Putnam can say that social capital is composed of trust, reciprocity and civic engagement, he does not go on to say how to produce social capital (Cahn, 2000: 169).

Influence of Cahn

Cahn believes that seniors are like other groups that face discrimination in a money obsessed American society. Because they are not on mainstream salaries they are perceived as dependent and as having nothing to contribute. He asserts they should be seen as assets and not as fiscal liabilities. His collection of thoughts on time banking, *Priceless Money: Banking Time for Changing Times* (Cahn, 2006), published as an e-book, further extends this thinking. It outlines how to enlist as co-workers the individuals previously defined only as clients and thus requiring services to tackle social problems. The impact of Cahn's ideas has spread beyond the United States. One of the nations where they have been most successful is the United Kingdom.

UNITED KINGDOM

In the United Kingdom the aged have been among the major beneficiaries of time banking, as they have been in the other countries covered in this thesis. However, there have been no specific studies done of the impact of time banks on this segment of the population to date. Total participant numbers are relatively small compared to Japan. By 2002 there were 36 time bank groups

with an average of 61 members. By 2005 around 4,000 people had exchanged over 210,000 hours (Seyfang, 2006: 436). The qualitative impact of time banks has been significant among marginalized social groups (Seyfang, 2006), bearing in mind that the aged are often included in this category.

History of time banking in the United Kingdom

The first time bank was set up in the United Kingdom in December 1998, following a lecture and inspection tour the year before by Edgar Cahn at the behest of the New Economics Foundation (NEF), a UK economic think tank, to rouse interest in time banking. The foundation describes time banks as ‘mutual volunteering systems, encouraging those who are normally the subject of volunteering to get involved alongside doctors, teachers or community workers, supporting neighbours’ (NEF home page). According to Gill Seyfang, an academic who has written extensively on time banks in the United Kingdom, time banks ‘aim to rebuild supportive community networks of reciprocal self-help, particularly in deprived neighbourhoods’ (Seyfang, 2004a: 8). Thus the emphasis is on reaching populations as a whole in areas where low levels of volunteering and weak social networks have resulted in low social capital.

Time credits have been likened to ‘loyalty points for neighbourliness’ (Seyfang, 2002: 5). In 2000 the government deemed them not liable to tax and to not count as income for welfare recipients worried that earning points might result in welfare agencies deducting money from their state benefit payment. Also in 2000, Time Banks UK, the national umbrella charity that supports time banking in the United Kingdom, was launched with the support of the Active Community Unit from the Home Office (Boyle, 2003: 254). The King’s Fund, an independent charitable foundation working for better health, assisted the NEF to implement a two-year pilot in a hospital or health centre expressly to engage the participation of older people in order to serve their special needs (New Economics Foundation, 2002).

Since then time banks have grown much more rapidly than they did in the United States, prompting Cahn to say they had achieved more in their first five years in the United Kingdom than they had in his country in 20 years (Time Banks UK). By 2005 there were 70 active banks, with a further 70 being developed (Seyfang, 2005: 2).

Unlike in the United States or Japan, there is no local individual charismatic leader identified with time banking organizations in the United Kingdom. An important early backer was the sociologist Anthony Giddens, director of the London School of Economics and an adviser to British Prime Minister Blair (Boyle, 1999). He commended the use of service credits as exemplified in the United States and Japan in his first book on ‘the third way’ which subsequently became a guiding concept for the Blair government. State authorities should be willing to contribute to service credit schemes as one way of fostering a civil society (Giddens, 1998: 83-84), a fundamental component of the politics of the third way (Giddens, 1998: 78).

Giddens described the credit system as being one in which, ‘Volunteers who take part in charitable work are ‘paid’ in time donated by other volunteer workers’ (Giddens, 1998: 83). The theme of time was also taken up by Blair who said in 2000, ‘Everyone—however rich or poor—has time to give ... Let us give generously, in the two currencies of time and money’ (Seyfang, 2002). The 2006 creation of the Office of the Third Sector in the Cabinet Office represented the importance given to promoting volunteering, including time banks, to help citizens deal with social change (Oppenheimer, 2007). The first experiments in time banking in the United Kingdom were placed in areas of social deprivation where the benefits of their operations might serve to help the poor.

Stonehouse Fair Shares

An early time bank in the United Kingdom was Stonehouse Fair Shares. It was set up in 1999 by Fair Shares, a charity established to create and run a network of time banks, in Gloucestershire. In the early stages the Stonehouse centre targeted the elderly and less able-bodied population and was based around nursing homes in the town. It subsequently widened its scope when the need became evident to serve a wider cross-section of the local community. Membership is still predominantly the aged, with 60 per cent above pension age and many over 80. Around one-third suffer from long-term illnesses (Seyfang, 2005: 7).

Intergenerational exchange between seniors and youngsters has been promoted, making the group a source of bridging social capital. For example, high school students who joined the bank as part of a course on citizenship mixed with and became friendly with elderly residents of a nursing home for the first time (Seyfang, 2002). Other organizations that are aligned with the time bank include a nursery and Age Concern (Seyfang, 2005), which describes itself as the largest charity working with and for older people in the nation (Age Concern web page). The Fair Shares network gives guarantees to all who become involved that, if they become incapacitated by accident, or are unexpectedly hospitalized, they will receive help with shopping and other matters (Boyle et al, 2004: 17). While it operates as a general community concern, another time bank is based in a medical facility.

Rushey Green time bank

The Rushey Green time bank was set up in March 2000, following a three-month trial to test whether there was sufficient interest among clinic staff and clients for its feasibility, and is still going strong, having proved very successful. It is located in the Rushey Green group practice in London which includes a range of medical practitioners and counsellors and serves one of the most deprived parts of the country.

Dr Richard Byng, who initiated the time bank after a visit to the practice by Edgar Cahn, said:

We know that prescribing drugs is not the answer to everyone's health problems. Often loneliness and depression make people ill. Setting up a time bank is an opportunity for us to help, and hopefully heal, each other (Burns, 2000: 112).

The idea behind the time bank is that patients suffering from isolation and depression can be aided through increased contact with others if put in a setting where they can feel useful to their community (renewal.net, undated). As a result, the doctors write prescriptions not just for medications but also for time bank mediated interactions that bring demonstrated psychological as well as physical benefits. These include arranging for visitors to call on people, bringing together walking partners and providing shopping assistance. Medicos refer patients to the time bank in cases such as long-term depression in the belief that participation can lead to real improvements in attitudes to life as individuals find their contributions to others valued and can draw down on those benefits.

A home repairs team like those in Elderplan carries out minor adjustments, such as light bulb changing and fitting of safety rails. These can make the homes of frail older people much safer, reducing their risk of injuring themselves through falls, for example (Boyle, 2001). At the instigation of female participants wanting to learn do-it-yourself skills, classes are taught in how to maintain areas around home, with the added benefit of the practical work being done for older people who are in need of such assistance (renewal.net, undated).

The first participants in the Rushey Green scheme were older women with extensive life experience but limited social links and young isolated mothers

overwhelmed by their parental responsibilities (Burns, 2000: 112). They were people who had much to offer each other. Social isolation is a major problem in the area which has a very transitory population. Many of the 6,000 clinic patients come from Afro-Caribbean or Turkish communities and there are a growing number of refugees involved. People gain access to the time bank through being referred by their doctor or other service providers at the clinic, with half joining in this way (Seyfang, 2003b: 259).

A survey conducted on the second anniversary of the scheme found activity within it to be relatively brisk, with a quarter of participants taking part in exchange at least weekly and most doing so at least once or twice a month. Women made up the bulk of members and about two-thirds would not have been involved in volunteering otherwise (Seyfang, 2003b: 262). The oldest participant was 91 and one-third of members were over 65 (renewal.net, undated).

Evaluations of the achievements of Rushey Green conducted by the University of East Anglia with the NEF and by King's College London show that members feel the time bank has bridged generation gaps and improved well-being and quality of life. Doctors say the system enhances the capacity for older people to age in place. The University of East Anglia evaluation concluded that the time bank 'seems to help fractured and excluded populations whose networks of informal support are eroded and inadequate' (renewal.net case study, undated). As in American time banks, older members appear to find greater empathy with a helper of the same age for help than with a specialized nurse or health worker.

Only 17 per cent of Rushey Green members joined expressly to accumulate time credits. The top motives were assisting others, at 78 per cent; becoming more involved in the community (72 per cent); creating a better neighbourhood (56 per cent); making friends (44 per cent), and getting help (44 per cent). Moreover, two-thirds of the people surveyed had a sense that

they had accomplished the objectives they had sought in joining and one-fifth had gained new skills. Half said membership had enabled them to help others and feel useful, this being especially the case for those in retirement (Seyfang, 2003a: 702). The results indicate that the time bank aids the growth of the social capital of individuals by creating weak ties through networks of acquaintances rather than strong ties of close exclusive bonds (Seyfang, 2003a: 704).

The effectiveness of the Rushey Green time bank can be judged by its impact on the lives of participants overall. They visit doctors less than they did before since their health improves and they can cope on their own, while individuals with conditions such as long-term depression rely less on medication or can even give it up (Boyle et al, 2004: 17). Around 70 per cent of participants who had been experiencing physical and mental health problems had some remission in their conditions within six months of becoming involved in time bank activities (Garcia, 2002).

Conclusion

The ability of time banks in the United Kingdom to regenerate or build social capital in areas where it had become moribund is cited by proponents as a main benefit (Boyle, 2003: 253). In the United Kingdom, as in the United States, time banks have achieved some of their greatest achievements with health services with a large number of older participants. In China older people have also figured heavily.

CHINA

Time banks first emerged in China in the late 1990s and have since spread across the nation. The inspiration for them stemmed from both Japan (Du, 2000) and the United States (Wu, 2003). Chinese versions have been on a much humbler scale than their counterparts in Japan. They resemble the regional community currencies of Japan in being small groups that share a similar ethos and modes of operation, even though generally they have sprung

up independently of each other. A motive that all share is that of generating or maintaining positive links in the community that draw on Chinese traditions of exchange for mutual benefit. Time banks are also part of the growth of not-for-profit organizations in China that has only been possible in recent years with government acknowledgement that private bodies can carry out tasks previously the preserve of the state bureaucracy (Simon, 2005).

While many websites of Western time banks refer to the existence of a large number of time banks in China, they do not give further details. They appear to copy information from each other, with no real facts available to them. The time banking movement in China is yet to be documented. Accounts in Chinese about time banks are scattered and sporadic. Articles concerning time bank organizations that have appeared in the state controlled mass media and academic journals (Ye, 2004) stress their links with the traditional Chinese virtues. This moralistic tone is a carryover from earlier socialist campaigns in the pre-market reform era. Lei Feng, the quintessential epitome of self-sacrifice for the sake of others, has been held up as a role model for time bank participants but also to criticize them since he allegedly gave his life selflessly with no thought of reward (*Beijing review*, 28 March 2002).

Retirees and students form the major recruits of time banks in China. Mandatory retirement ages remain low there leading to the existence of a vast reserve of potential members. The official limits of 60 for men, 55 for professional women and 50 for other women have not changed since they were implemented in the early years following the founding of the People's Republic of China in 1949. Unlike in neighbouring Japan, there have been no moves to lift the retirement age, even though the low birth rates in younger generations mean there will be far fewer entrants into the labour force over the next few decades. Although the Ministry of Labour and Social Security has considered raising the age to reduce spending on pensions, many oppose this

because it will mean fewer jobs available for younger people (*China Daily*, 5 December 2006)

Most Chinese books on the connection between ageing and development are worried about the impact of a dwindling workforce in purely economic terms. They do not even consider or raise the possibility of lifting the retirement age to keep people in work longer; and it is only intellectuals who rate a mention as having the potential to continue working. Nevertheless, the aged are an important social force whose capabilities may be submerged. Over 70 per cent of them have the capacity to participate in society (Anhui research center on aging, 2006).

The rapid growth in the numbers of aged in China, as well as the impact of the one-child policy, are changing the way both the state and families view long-term care in the community and has raised concerns about who will be available to provide care. Most people requiring assistance are in the community, with only 0.58 per cent of mainland elders living in institutions for the aged (Mui et al, 2004:11). The fact that most adult children are in the full-time labour force means that day-to-day care cannot be provided by family members.

Neighbourhood committees

Many Chinese retirees are eager to continue contributing to their communities in practical ways that keep them involved in day-to-day doings. One major outlet for older women in particular has been urban neighbourhood committees. Set up in the early 1950s as quasi-administrative organizations, they were intended to be responsible for ‘affairs relating to the public welfare of the masses’ (Dixon, 1981: 160). They acted as systems of social surveillance, the most well-known one since the introduction of the one-child policy being keeping check on pregnancies among women. They also mediated in local disputes as well as provided services for the isolated elderly

and disabled. In the late 1990s they began to take over some of the welfare services formerly provided by state work units for their lifelong employees (Tang & Parish, 2000: 27-28).

Time banks in China have taken on some of the tasks that had been the preserve of neighbourhood committees. There are some parallels between them and neighbourhood associations in Japan. Under the market economy, urban community development programs now deliver community services for citizens.

The majority of street committee workers are retirees who receive small stipends for their contributions. In affluent metropolises like Beijing and Shanghai, they organize volunteers to assist the aged with daily needs as well as offer after school care for children and recreational centres or citizen advice bureaus. Services can be conducted on an exchange basis under which individuals provide services for free on the understanding that they can be reciprocated at a later date when needed (Thelle, 2004: 172), a system similar to that of time banks. This could alleviate the problem caused in the 1990s by the increase in commercialisation of services, leading to higher costs, that has been putting them out of the reach of the really deprived (Wong & Flynn, 2001).

Chinese views of time banks

I first learned about time banks through several pages in a Chinese book entitled, *China: Who will care for the aged?* (Du, 2000: 283-286) while researching my master's thesis on ageing in urban China and Japan. It marked the genesis of this thesis. The account noted that time savings systems had been welcomed by the aged in the United States, Europe and Japan for over a decade. They offered one potential solution for the rising problem in China of providing enough carers for the aged as the one-child generations became

parents. The author, Du Peng, a leading Chinese gerontologist, suggested that time banks could be fostered under neighbourhood committee frameworks.

To gauge how older Chinese might respond to the introduction of time banking schemes, discussion groups were conducted with senior participants in early morning exercise circles in parks in the cities of Tientsin and Shanghai. They represented the active aged who might be interested in joining. A lecture was given on how time savings groups work and then opinions were requested, including whether any individuals would consider engaging in such mutual exchange.

The 20 people involved in Shanghai displayed deep interest, tempered by some misgivings. One woman thought the system was superior to those based on money as, even if people had cash, they might not be able to find suitable carers. Her viewpoint paralleled that expressed by Mizushima in her early thinking about a time based system. The woman added that it was quite troublesome to be forced to ask outsiders for help and that a scheme in which the aged aided each other would be more convenient in this sense, although there would still be some difficulties. The method might successfully handle the crucial dilemma of loss of face in Chinese culture as mutual assistance among the aged might eliminate the traditional reluctance to seek aid outside the family. However, if there were no rewards over the long term in a market economy, many people would still face problems.

Concern over long-term viability was a common major cause for doubt, although respondents in both cities said the concept of time banking had merits. It could take quite a few years to accumulate enough savings credits to ensure sufficient aid for oneself in return and would the organization still be going when that time came? A Shanghai man noted that it was good to help others when you had the strength, and the system could deepen personal links, but reciprocity had to be guaranteed (Du, 2000: 283-286).

A program screened on time savings on a Beijing television channel around the same time drew a public response that time banks would be welcomed if they were backed up by relevant laws and support. Du outlined other measures that would be essential for time banking to be widely accepted in China. These covered co-operation between community organizations and public officials as well as satisfying the various needs of the aged. Portable time savings would be essential for the transient sections of the population which were also at greater risk of not receiving more conventional public welfare services. Information would need to be widely disseminated to potential members from the aged and those preparing for old age and issues with regard to money would have to be resolved. People would have to be educated about the ethos of mutuality embodied in time banks (Du, 2000: 285-286). There may have been time banks operating at this stage.

Time banks in action in China

It is unclear where and when the first time bank started in China. In 2001 a time bank existed in China's then largest locally run and state subsidised residential institution for the aged, located in the southern city of Guangzhou. The bank represented a new model for aged care and for ensuring a pleasurable old age. The sorts of services that individuals could provide there under the auspices of the time bank included bed care, sanitation and cleaning, shopping for others, recreational activities and psychological support.

Residents of the complex had set up savings accounts with the time bank. The largest deposits were held by an elderly person who ran a physical exercise group, regardless of the state of the weather. Another adroit and fit individual had amassed points by doing shopping for other people in the marketplace. An elderly woman managed mah jong games for those residents who lacked the mobility to get out. The system revolved around the healthy aged caring for those with multiple disabilities or frailties.

The impact of the time bank was said to be spreading outside its walls, attracting numerous inquiries from prospective residents from within China and from overseas. One resident from the United Kingdom told his visiting children that the time bank meant he was in a friendly environment (Wang, 2001).

A district in Shanghai has been experimenting with time savings. The healthy young-old in the area give care to the old-old. They can bank up the time and then receive help in return when they need it, creating what a newspaper for the aged describes as a 'fine circular system' (*Senior citizens digest*, 22 May 2006).

This Shanghai trial may be part of a system inspired by visiting scholar Bei Wu from the United States. During an interview on a Shanghai television station in 1997 she suggested the establishment of time banks in the metropolis. The Shanghai Research Center on Aging chose to initiate the idea in two districts in 1999. However, despite endorsement from the Shanghai municipal authorities, the time bank concept had not been extended in the city in 2003 (Wu, 2003).

Like Du, Wu saw various problems as needing to be solved before time banks could be successful in China. The credibility and long-term stability of time saving accounts were key issues. It is only natural that people in a country that has experienced so much turbulent change over the last half century or so might have some scepticism about whether they could rely on projected government policy in another decade or two when this could change again dramatically, as it has in the past.

The present generation of urban aged worked in a period when the state promised stable pensions that could cover the cost of living, cheap rental

housing and free medical care in retirement, all factors that have since been removed under the new market economy. In their younger days they worked in a period when the population were exhorted to 'serve the people' by Chairman Mao and yet have entered old age at a time when it seems to have become more important to make money. Virtue banks seem to hark back to an earlier era.

Virtue banks

Experiments with time banks in China have gone under a variety of names. Since 2002 so-called 'virtue banks', using the Chinese characters for virtue, have sprung up all over the nation in places such as Changsha, Changchun, Wenzhou and Tientsin. These run along similar principles to other time banks. Members record hours of work they contribute on savings cards and can withdraw points when they need help. Virtue banks have met with a mixed reception, with some flourishing and others proving short-lived. There have been two different ways of thinking about them: they are a positive force for society or have a deleterious impact on the market economy (Xinhuanet, 16 January 2006).

Virtue banks appear to be aimed at all age groups. They may have more appeal to older people because they have more time to be involved. A time bank started in Jilin in 2003 had grown to having 3,500 members three years later but, according to its 70-year-old head, fewer than 10 were young people, with the vast majority being retirees over 60. The organizers had hoped to attract more of the younger generation. Asked why they had not joined, younger people replied that they were busy with full-time jobs plus caring for both children and aged parents. A Jilin University sociology professor regarded it as being perfectly normal for such problems to arise because the nation still had a long way to go in establishing public services and was in the midst of social change where the workplace was paramount. The city

authorities were trying to devise ways in which to draw in younger people to realize the full potential of the virtue bank (Xinhuanet, 1 December, 2006).

Another source of recruits is tertiary institutions. Virtue banks have been set up in universities to make students contribute to the community. Membership is expected by the authorities rather than optional. For example, a virtue bank started at Zhejiang Industrial University in Hangzhou in Zhejiang Province in 2003 had signed up all 3,350 students on campus after a month (*China Daily*, 21 November 2003), showing a practice in China of forcing people to ‘volunteer’ for an activity (Hooper, 1979).

The ethics and implications of these virtue banks have been queried by journalists and organizers of community services and organizations. They voice similar doubts about their impact on conventional volunteering to those that have been expressed in other countries about time banks. They do so in the context of both traditional Chinese cultural values and the ideals espoused by the Chinese Communist Party.

In China, as in Japan, social exchange has been mediated by gift giving. This ‘obligatory give-and-take strengthens and creates various social bonds’ (Yan, 1996: 1) and has been a central feature of Chinese society throughout history. The practice of mutual help carries on such ideals cultivated over thousands of years. In Chinese society trust, and thus social capital, extend to family and a small group of personal friends (Fukuyama, 1995). Strangers lie outside this circle but time banks may be able to bring them together.

Time banks and Chinese society

While experiments are being conducted with time banks across many areas of China, several factors are holding them back. As NPOs, they face numerous obstacles that have been eliminated in more developed countries with longer traditions of philanthropy, greater financial resources and fewer government

restrictions. This is compounded by difficulties in creating links across more than very limited local areas to extend their coverage. Time bank networks could help the many elderly people in the countryside whose children have moved to cities or the urban elderly whose children have migrated overseas.

Writing on ageing from China reveals an overwhelming tendency to regard greater mass longevity as a problem and not a blessing but there are more positive views. The three slogans promoted by the Chinese National Committee on Aging can be roughly translated as: elders should be cared for, elders should be productive if possible, and elders should be happy (Vaupel & Zeng, 1991: 397). The second slogan encourages healthy retired people to continue to contribute to society if they can.

Rapid social change since the period of economic reform has changed the nature of social relationships in China. There is a decline in the sort of social capital provided by neighbours in urban China in earlier times typified by the traditional saying that 'close neighbours are dearer than distant relatives', a proverb also popular in Japan. According to a survey of families in large cities such as Shanghai, Beijing and Guangzhou, most residents no longer have any dealings with their neighbours and 44 per cent do not know the name of people next door (*China Daily*, 25 September 2003). This contrasts with the pre-market reform era when urban dwellers were acquainted with others in their neighbourhoods because work units [*danwei*] housed their employees in close proximity. Now that people are free to choose where they live, a choice of privacy can also entail not mixing with those around them. This loss of local social networks may make it even more crucial to establish mechanisms that can link up residents in cities.

A prominent Chinese gerontologist sees one solution to the dilemma of ensuring care for the growing number of elderly with only one child as being to enlist the young-old as either volunteers or paid helpers. He notes that they

will have greater empathy for their charges than younger carers might and should be more enthusiastic and patient (Gui, 2001: 122).

Conclusion

Time banks can create new social capital in several ways. They give people who otherwise might not contribute to their communities a chance to do so. In Japan and China this usually means retirees. In the West it can include them but often also incorporates the socially excluded such as low income people on social security. Retirees in Japan do not necessarily need the economic benefits that membership entails. Factors all groups share are the chance to connect with other people and to feel that they have worthwhile skills to contribute.

Western evaluators of time banks point to the low rate of use of accrued credits by the aged in some time banks as an indication that their systems do not motivate members (Dentzer, 2002; Collom, 2005b). However, studies are lacking on whether this is a matter of concern for participants. For many individuals, the satisfaction they receive from just being involved and mixing with other people appears to be ample reward. If points saved are regarded in the same way as more conventional forms of insurance against possible future harm, just having them could be a source of comfort. It remains to be seen whether the non-points related activity is just as motivating as the points related activity but time bankers in Japan seem to value both.

The next chapter summarises many of the themes that run through this thesis, including social change and time banks on the aged and looks to the future. It considers the possible impact of the next generation of aged, the *dankai sedai* baby boomers who have just started entering retirement.

CHAPTER EIGHT: Looking to the future

Introduction

This study of time banks and the aged has questioned whether the social networks created by time banks serve to create and reinforce social exchange and social capital as well as foster *ikigai* among their participants. Their older members say their lives have been enhanced through the many benefits they have gained as participants in time banks. As a result of their involvement, they have acquired friends and learnt to give and receive assistance from others, as well as had the chance to develop old and new skills. Their participation has expanded their social networks at a time when normally they would expect them to shrink due to losses through termination of work links and also through death.

This is a purely qualitative study that did not include any surveys of members; hence it does not contain any statistics about individuals. Moreover, there are yet to be any systematic studies of the characteristics of members of time banks. The impression I gained from talking to about 40 people from time banks was that they felt their decision to join had resulted in one of the most worthwhile experiences in their lives. They said that their families and friends who saw the impact that involvement had on them concurred with this opinion.

I may have seen only the best side of the time banks that I visited. A friend who arranged my contact with a NALC group in Saitama was turned down by the first branch she approached because they were embarrassed that they had not been very active for some time. She subsequently gained acceptance from a very new and very active branch instead. The VLN groups I saw were selected by their leaders, including one which was the liveliest group in Kansai and another whose members were on the roster for the head office.

Time banks and the aged

For their entire history Japanese time banks have made the aged a priority, first as a group to be helped and then as a group that both can be helped and can give help. The emphasis has shifted to making them providers of assistance who derive fulfilment through their interactions with others. As time banks seek to give older people new active roles that can replace earlier ones lost through retirement, many in their ranks are now acting as carers while they have the capacity to do so. As the proportion of older people in the population continues to climb, so will the pressure for more of them to contribute to society rather than withdraw or take benefits from government without giving anything back in return.

Initially time bank involvement with the aged was in the form of care for the elderly. The members of the VLN devoted their monthly community volunteering to institutions for the elderly. Mizushima deemed the elderly the age group most worthy of assistance because they had sacrificed so much for the country through the years of war and postwar occupation. However, she did not want her VLN to recruit them as members, preferring to draw in younger women who would be able to accumulate and draw on time bank points over their entire adult life course.

Subsequent groups with time banking systems that emerged in the 1980s extended this help further to the aged in their homes at a time when the government was still reluctant to do so. Kanema's JCSA went on to set up its own residential and day care centres as well, in the process becoming an accredited provider of aged care courses and stressing professionalism. Hotta's SWF and Takahata's NALC made the 1990s a decade when male retirees were enticed not only to find new volunteering roles but also to cross gender boundaries by becoming carers in this capacity. This coincided with an overall rise in volunteering in Japan in the aftermath of the Kobe earthquake of 1995.

Many older time bank members have graduated from the official carer courses that form the entry point for giving care under the LTCI scheme. While time banking is still a relatively small movement in the context of groups for the aged overall in Japan, it is an enthusiastic and vigorous one that appears to boost their health levels both physically and psychologically.

Social change and time banks

Time banks have been in existence in Japan for nearly 35 years, a period that has seen vast changes. Ageing has frequently been said to be the most important issue in the country (Campbell, 1992). Japan continues to age at a rapid rate and debate continues over how the nation can handle the challenges that this entails. Numerous studies on ageing in Japan are about the capacity of the country's finances to cover pension and health costs as well as compensate for a decline in the younger labour force. There is a need for research to examine how older Japanese themselves are facing up to the challenges.

Social transition brings both dangers and opportunities. To date, Japanese time banks have possessed ambivalent attitudes to the change that is occurring in Japanese society. They have reflected, reacted to, opposed and helped build the forces behind this change. Their main aim has been to be a positive force in doing so. Over the last four decades, their founders have questioned what sorts of lives are created by the evolving social pressures that have weakened community links while they have also welcomed the greater flexibility offered in terms of individual life choices. Their group programs are intended to tackle aspects of social change that are deleterious to the types of relationships that formerly fostered social interchange in neighbourhoods. Their concern has been to help create a more equitable and caring society in which individual rights and responsibilities are respected but in which citizens also acknowledge a duty to look out for others.

The social changes that have occurred over the last few decades have made life in old age for today's seniors quite different from what they might have anticipated it to be in their younger years. These changes have included longer average life expectancies, smaller family sizes, increased participation of women in the workforce and changing definitions of family roles (Wu, 2004). The structure of changes with regard to aged care is such that books written before the introduction of the LTCI scheme are out of date. However, by highlighting customs that the scheme was implemented to eradicate, such as pressure on women to leave work to care for older relatives, they also reveal how much has changed. Despite this, the new scheme has not solved all problems and time banks can fill gaps that it does not cover. The fact that people have lost trust in the ability of traditional kin and community links to protect them from vulnerability (Kawai & Shimazaki, 2002: 20) makes them more likely to consider joining groups like time banks that offer a new form of exchange.

In the introduction to a 2001 book of essays by members celebrating the 28th anniversary of the VLN, Yoshiko Moriwaki reflected on the changes that had occurred over the history of the group. In doing so, she queried what sort of life really constitutes happiness. She wrote:

This group was born 28 years ago in a period of high growth that is inconceivable from the recession of the present ... It marked the start of saying to children, 'Study so you will become rich' or 'If you don't have money you won't be liked.' Working women were rejected by capitalism. The sorts of things that were said included: 'Women who are married lose the ability to be productive,' 'Pregnancy means retirement from work,' and so on. There were no signs of a planned society for men and women working together. Housework by women in the family was seen as being totally done for free and it was thought natural that women should support bedridden parents for a decade. I think it was a harsh world for women to live in. But if you think about it now, it really was an era hard for men within inhuman roles as company employees (Moriwaki, 2001: 1).

Gender roles have been as rigid in Japan as age roles have been. Both have been undergoing some transformation over the last few decades as a number of Japanese manage to step outside them. Population ageing has been partially responsible for this shift. Policy makers see raising levels of both female and elderly participation in the workforce as a way to compensate for the decline in younger workers caused by consistently low birth rates since the last baby boom, the children of the *dankai sedai* who were born in the early in the 1970s.

Volunteering has provided a space for experimentation with switching gender roles. By becoming active in roles outside those of the home and standard workplace, men ‘have critiqued identities of the workplace’ and women have ‘criticized the gendered division of labor that relegates women to caring for the home’ (Nakano, 2005: 62). Time banks have been part of this movement. Since the 1990s they have become places where older men are encouraged to become carers, taking on a task previously the domain of women. The fact that this has been espoused by two high profile male retirees who themselves have defied gender constraints by moving into volunteering has helped to make it more socially acceptable.

Radical change is not something new for the Japanese. They have gone through it several times since the Meiji Revolution in 1868 and shown the capacity to adapt. What is new about the current change is the fact that an older generation of Japanese are at its forefront. They have the capacity to act as agents of social change. While he was establishing the SWF, Hotta wrote of the need for the Japanese to create new models for old age in this new era of the long lived society (Hotta, 1993: 214-215).

There is no going back to the past. Writing on the Japanese family system in transition, Emiko Ochiai observed that young women today cannot follow the models set by their mothers—as the full-time housewives for whom

Mizushima devised her system—because society has changed. The ‘social conditions that would allow them to imitate their mothers lives no longer exist’ (Ochiai, 1997: 14). Likewise, older Japanese cannot expect to take the same course as their own elders did in their later years. They must chart a new path. The baby boomers known as the *dankai sedai* are expected to do so.

The baby boomers

In 2007, the first of the *dankai sedai* reached 60, the standard mandatory retirement age till recently and the one under which most of them will retire. They will be the next generation to enter old age. The number of elderly Japanese is projected to increase by a million a year between 2012 and 2014 as the *dankai sedai* turn 65 (Cabinet Office, 2007b). Japan will then become what the government dubs a full-blown aged society (Cabinet Office, 2002).

The *dankai sedai* have set new patterns as they have moved through their lives and are predicted to set even more as they move through old age. They were the first generation of children brought up on television, which was as revolutionary as mobile phones and the Internet have been in recent years (Mita, 2004: 20). They were the first mass urban generation as they moved to the cities for study and work as agriculture shifted from being the occupation of the majority of the population to becoming the preserve of a few, most of whom are now elderly. They were said to have rebelled in their late adolescence and early adulthood but then settled into steady lifetime jobs, married and raised the next generation. Now they are the first postwar generation entering retirement.

Sakaiya sees the *dankai sedai* as a generation that offers hope rather than a threat for Japanese society as their ability to adapt to changing circumstances throughout their lives means they will create new patterns of life for old age (Sakaiya, 2005). He notes that ‘earlier predictions about them have all fallen wide of the mark’ (Sakaiya, 2005: 23). Concern by the government

bureaucracy that their sheer numbers would create new problems for Japanese society proved baseless during their childhoods, adolescence, early adulthood and middle age.

Sakaiya coined the term *dankai sedai*, meaning literally ‘clump generation’. He adopted the word *dankai* from the mining industry where it denotes a large ‘clump of mineral substance that is different from the surrounding sediment’ (Sakaiya: 2005: 21). Sakaiya’s 1976 novel of the same name, *Dankai sedai*, featured the stories of three ordinary male company employee members of this generation in the 1970s, 1980s and 1990s. Sakaiya was attempting to predict the future. While much of what he predicted has come true his ideas had one fatal flaw.

He failed to see the massive demographic changes that have occurred. In his future world there was no drop in the birth rate and Tokyo trains remained as crowded as they had been when he was creating his work of fiction. Moreover, his main protagonists were all male, reflecting the view of Japanese society that he continues to promote. There has been a tendency for discussion of the *dankai sedai* and community activity to concentrate only on men whereas there are many female leaders of local organizations from this group according to Junko Nakamura, the head of the Community Support Centre Kobe which uses time banking, who is herself a *dankai sedai* (Masters White Paper Editorial Committee, 2003: 11).

The *dankai sedai* may make ideal candidates for time bank membership because they want to fill their post-work lives with a range of activities that include volunteering. A 2005 survey of *dankai sedai* aspirations for post-retirement life found that only 1.6 per cent were interested in doing just volunteering, while 42.5 per cent wanted to divide their time between work, volunteering and hobbies and another 21.8 per cent wanted to divide their time between hobbies and volunteer work (Foreign Press Center Japan, 2007).

Social exchange, social capital and *ikigai*

No single theory can provide a comprehensive framework for the examination of whether time banks enable older Japanese to lead more fulfilling lives and the potential implications for older people in other rapidly ageing countries. Social exchange theory provides a partial framework suited to Japanese culture but it is limited and dated. It has served to illustrate how traditional models of reciprocity have fostered respect for the aged within the family and society to date.

Social capital theory provides background for the study of the social networks created by time banks which foster personal links and support that benefit not only members but also their communities. Studies of time banks in the West have emphasized the potential of the social capital they generate through social exchange to override social disadvantage. In Japan, *ikigai* theory gives a view of how older individuals derive a sense of purpose as they seek to create new aims in life through time bank membership.

Social exchange forms an essential component of both Japanese society and time banks. The fact that reciprocity is one of the basic foundations of time banks explains their basic appeal to older Japanese brought up to regard mutual help within communities as a social virtue. Well-established customs make Japanese feel uncomfortable about receiving without giving something back in return. This ties in with the general Japanese belief that old age inevitably entails a need for help (Hashimoto, 1996) and with a growing pessimism about whether government provisions will be adequate as the population ages further.

Common reasons that people give for joining time banks include unease about security in old age and a desire not to rely on children for assistance. Members believe time banking can enable them to call on help in the future because

they will have already paid for it through their own efforts. In doing so, they run counter to Dowd's theory of social exchange and ageing which premises that people lose exchange resources on reaching old age (Dowd, 1975). In a study of an intergenerational Japanese welfare facility, Thang agrees that Dowd's model can be used to explain why older people disengage from a volunteer activity. However, she notes that this does not necessarily mean social withdrawal because individuals in this situation can find alternate ways compatible with their own limitations in which they can engage and assist others (Thang, 2001: 125).

Social exchange theory and social capital theory can be seen to share some similarities, depending on how they are interpreted. According to the former, people invariably maintain interaction with others because they derive some reward from doing so (Dowd, 1975: 586). Likewise, one interpretation of social capital theory by a social network expert says that it hinges on 'investment in social relations with expected return' (Lin, 1999: 30). Thus both theories can be used to portray human networks as depending on the maintenance of links motivated by a quest for personal gain. This ignores civic mindedness.

While some older Japanese join because they want to be of service to their society, this goal is tempered by a desire to do something they enjoy. This is not a defect since people are more likely to continue in an activity if they derive satisfaction from it. Time bank members resemble older volunteers in other settings in that such service is a 'combination of both self-serving motivation and altruistic consideration' (Wu, 2004: 194). Their organizations encourage volunteering and paid work by older Japanese through catering to what they want to do rather than dictating what needs to be done, as would have been the case in the past (personal interview, Silver Volunteers Centre, Osaka, May 2005). In addition, they offer a range of social activities.

Some critics of time banks in the West have pointed to the fact that many people accumulate points without attempting to exchange them as proof that time banking systems are not inherently worthwhile (Dentzer, 2002). This is within the context of them incurring heavy start-up costs whereas time banks in Japan have managed to operate without such large expense. They question whether it is worth setting up these groups if the basic premise behind them of social exchange does not occur. This ignores the less tangible social exchange that does occur in the form of personal links between people and which creates social capital. Moreover, it has never been an issue in Japan. This may be because people there tend to take a longer term view. Thus they do not expect this exchange to occur immediately.

Jane Jacobs (1916-2006) is said to have been among the first to use the term social capital in its current sense in her 1961 book, *The death and life of great American cities*. She did so to describe the social networks in urban areas that she believed were threatened by planners who overlooked their worth. It is the loss of these kinds of networks in Japan that Hotta has said has necessitated the creation of groups such as his SWF. In her final book, *Dark age ahead*, Jacobs noted that terms such as human capital and social capital are glibly spoken but they represent 'real and powerful assets, more indispensable for wealth creation and well-being in modern societies than traditional bankable capital' (Jacobs, 2005: 137). One of these assets is older citizens.

Studies of social capital in Japan have overlooked the aged. By showing that groups for the elderly can be a source of social capital, this thesis demonstrates that participation in time banks is a means of avoiding detachment and social isolation. Volunteering organizations in Japan provide forums where 'citizens meet each other to build trust and social capital' (Haddad, 2007: 20). In the United Kingdom, time banks are:

a social economy innovation which reward participation in community activities or helping neighbours, and so aim to nurture social capital and networks of reciprocity (Seyfang, 2006: 435).

Cahn describes time dollars, the American equivalent of time points, as constituting ‘an innovative strategy that generates social capital by using a system of bartering time’ (Cahn, 1999: 4999). They:

create an ethos of reciprocity because each hour spent creates both an expectation and indebtedness; life ceases to be a series of one-time encounters and becomes a non-linear cycle epitomized in the folk saying: “What goes around comes around” (Cahn, 1999: 501).

Inspired by the example of the mass membership of the American AARP when planning their organizations, both Hotta and Takahata lamented the lack of a Japanese body with similar political clout to represent the voices of older Japanese. In doing so, they failed to appreciate what their groups might offer to members in the form of social capital as opposed to what the AARP provides for its members.

Putnam has been very critical of the AARP for being in the category of groups that do not contribute to social capital because they have what he dubs empty forms of membership. Involvement for most of their members consists of paying an annual subscription and receiving the newsletter. They do not participate in group interaction that would build social capital (Putnam, 2000: 51-52). While they may gain benefits such as low cost insurance they do not meet together on a regular basis to talk, go on excursions or take classes (Haddad, 2007: 38) as Japanese time bank members do.

Pekkanen observes that the AARP is not an appropriate role model for Japanese organizations because, although it:

provides aggressive advocacy, the elderly person’s groups in Japan might serve their members even better by creating social capital. Frequent

interaction with others is not only enjoyable; for many elderly people it also has important health benefits (Pekkanen, 2004: 242).

This thesis has demonstrated that the experience of time banking differs from country to country. So too does the experience of social capital. What applies to the United States, where the theory of social capital originated, may not apply to Japan. There are no cross-cultural studies of social capital that cover both Western and East Asian societies, let alone the situation of the aged within them. This is yet to be explored.

Research into the links between social capital and the impact of time banking on the lives of the aged is only in the initial stages in the United States, despite this age cohort being among the mainstays in its history there. My research appears to be the first to cover social capital and ageing in Japan.

Ed Collom's quantitative study of a small time bank in the United States indicates that the engagement of the elderly generates bridging capital (Collom, 2005b) but there is no similar data available from Japan. A recent groundbreaking study sees possession of social capital as equating with better health and well-being in Japan for the population overall but it is not concerned with age differences (Yamaoka, 2008: 886). Future examinations of social capital and the aged in Japan might explore the implications of social inclusion for psychological health since group membership is such a key component of life in Japan.

In traditional Japanese society, people experienced only loss and no gain of relationships as they aged, with bonds in their final years limited to the strong ties of close family. Many now have both strong and weak ties crucial for maintaining their social involvement as more older people live only as couples or alone, the importance of the extended family diminishes and group involvement becomes a more important factor in their lives. They thus have far greater social capital than the aged in Japan have possessed before. This

can only be further enhanced by time bank membership which creates enduring bonds nurtured by an ethos of reciprocity.

The founders of the Japanese time banks featured in this thesis have encouraged both bonding and bridging capital, seeing this as a way to foster more resilient communities and citizens. Takahata, for example, is promoting intergenerational links by having older people become engaged in child care. Some time bank groups provide assistance to foreign students and refugees. Thus time banks are expanding the growth of weak ties both for older people and across Japanese society as a whole. The potential for links would appear to be unlimited if individuals have the time to devote to them.

There are many dangers inherent in linking a study of social capital with the situation of the aged in Japan. Social capital studies about Japan generalize about the population as a whole when they are, in fact, referring to a smaller subsection which does not include older people.

The potential of social networks—and consequently social capital—for older Japanese has changed as Japanese society and the place of the aged have both changed. Greater numbers of socially active senior citizens are forging new links through organizations such as time banks. In traditional Japanese society the one network that sustained the aged was the family. The shared norms, values and understandings that held that unit together could both protect and limit the activities of older members. Social capital for the aged was at what is described as the micro level of the individual family rather than the macro level of the society (Tsujioka-2002:3). It now extends to the latter.

The establishment by the government in the 1950s of *Rojin Kurabu* for citizens dubbed seniors marked the first official effort to provide social outlets for the aged beyond the family circle. It gave them a space outside the family where they could mix with people their own age but it also assumed they

would be content with just this. While *Rojin Kurabu* retain a sizeable proportion of the elderly as members, they no longer appeal to those who aspire to widen their links beyond the limits of these clubs. As more older people live only as couples or alone, the importance of the extended family is diminishing and group involvement is becoming a more important factor in their lives.

The Japanese time banks featured in this thesis have encouraged both bonding and bridging capital as a way to foster more resilient communities and citizens. Takahata, for example, is promoting intergenerational links by having older people become engaged in child care. Some time bank groups provide assistance to foreign students and refugees. Thus time banks are expanding the growth of weak ties both for older people and across Japanese society as a whole. The potential for links would appear to be unlimited if individuals have the time to devote to them.

In the United States, volunteering is recommended as a way of ‘Doing well by doing good’ (Wilson & Musick, 2003) as it can provide new social contacts that can promote careers but this is of no importance for retirees. A more apt expression is a variant on this of ‘getting by rather than getting’ on, coined by a Canadian writing about women and social capital (Lowndes, 2003). This could also be applied to older Japanese in time banks who use their membership to find ways to re-engage rather than to get ahead.

Gender is a major factor in the possession or creation of social capital in Japan because—as has been shown in this thesis—the social networks of men and women follow different paths through the life course. While women maintain community based links that can extend from early adulthood right through the later years, men tend to have significant networks that start and end within their workplaces. For these males, the end of paid employment can mean

social isolation unless they make an active effort to join organizations such as time banks.

It is generally accepted that social capital cannot be achieved by individuals acting on their own because it hinges on social engagement (Onyx & Leonard, 2000: 115). For most Japanese, *ikigai* comes through ties made with others and many older Japanese who are currently members of time banks say that the volunteering they do through these organizations provides them with *ikigai*. They also derive *ikigai* from finding new relationships in these groups. One woman said that although friendships are said to dwindle with ageing, she had found them to increase in her VLN circle, giving her a sense of *ikigai*.

A study of *ikigai* and social participation among older Japanese indicates that the prime motivation for most in becoming involved with others is personal benefit, followed by wanting to help people (Takama & Sugihara, 2003: 40). Takahata says that for a healthy active life people need *ikigai* and friends (Takahata, 2000: 47) and NALC aims to supply both. The social networks created by time banks enable older Japanese to meet new people from outside their own social circles.

Writing about his own age cohort, the *dankai sedai*, Mita refers to the links between work and *ikigai* among Japanese. He believes that retirees are happy to derive activity-based *ikigai* from tasks that are not remunerated with money, saying these are designed to use up time, not acquire funds (Mita, 2004: 83-84). His is one of many books being written about how to use that time.

Time banks are social networks that foster social exchange and social capital, providing a source of *ikigai* for their members. They enable older people to continue to engage in social exchange. The ethos of reciprocity engendered by time banks contributes to the creation of social capital through reinforcing social networks. Putnam's conclusion in his seminal 2000 book on social

capital that group membership correlates with better health for the elderly in the United States can be also applied to their counterparts in Japan (Pekkanen, 2004: 242), including those in time banks.

Time use and older Japanese

At the heart of time banks is the idea that time is a valuable commodity if people learn to use it more effectively. Mizushima saw her mission in life as being to create an organization that could enable Japanese women to lead more satisfying lives by exchanging time among themselves and also by giving their time to the community. For her this would be spread across the entire adult life course. For Takahata, the main focus has been on enabling older people to draw on the benefits of such a system. The ensuing social exchange, which builds social capital, is important but so is the fact that people can become more skilled at time use, per se. Mizushima saw her mission in life as being to help people learn to acquire those skills not only for their own benefit but also for that of society as a whole.

Ruth Benedict's classic study of Japanese society, first produced during the Second World War to explain the Japanese psyche to an American foe, said that old age and childhood were the stages in life in Japan when individuals possessed the greatest freedom (Benedict, 1978: 254). This holds true for the aged who have the resources to use their time in the way they choose. In 1979, Mikio Mori wrote that the biggest problem for the aged in Japan was 'how to use the long free hours and days of retired life' (Mori, 1979: 197). Having been raised under a strong work ethic to see free time and inactivity as unethical, they were embarrassed to find themselves with no set tasks to do and unsure about how to spend their time.

This dilemma still lingers. Many are at a loss over what to do with themselves once they retire. In the words of one such man:

Although I am soon to greet retirement, I do not know what to do then as for a long time I have led a life to do with work. What sort of spirit do I need for the next twenty ears of life?’(Inoue, 1997: 1).

For men such as this, the prospect of every day being like Sunday is mentally and physically draining. Takahata describes these men, who lack interests and friends in their neighbourhoods, as being the type of people he created NALC for (Takahata, 2000).

Members of time banks are among the Japanese aged who show what those in their cohort can achieve. The majority of the aged tend to fill their time with television, while their participation in active leisure activities that foster cultural and sporting pursuits and social involvement does not increase (Shimizu, 2000: 117). They have been dubbed the ‘TV old’ (Mori, 1979: 197). In the 1990s an Economic Planning Agency report characterized the Japanese population as having a three ‘too much’ syndrome. School children and working adults were described as having too much to do—and not enough time—while retirees had too much time (Ogawa, 1997). Time banks seek to redress this balance for older members.

Time banks and the old-old

Currently the majority of members of time banks are in middle age or early old age. I did meet some women in their eighties in Osaka who had joined the VLN at its very beginning. Other younger time banks may have more members in these later categories if they retain them over the next few decades. Not all older Japanese are benefiting from new attitudes to ageing. Existing programs tend to focus on the younger groups in their sixties and seventies. Brenda Jenike has written:

Seniors, as a group, are being increasingly encouraged by the media and government organizations to remain socially active through continued work, travel, club participation or hobbies. Yet society, caregiving family

members and the elderly themselves hold no such expectations for the very old (Jenike, 2004: 241).

The highest concentration of older people in Japanese time banks appears to be those in their sixties, with the average age in NALC, for example being 62. It remains to be seen whether the high ideals of reciprocity and social exchange that time banks espouse will prove beneficial for the growing numbers of Japanese who are 80 and over. At the moment their champion is Shigeaki Hinohara, the man in his nineties whose group to foster volunteering in the 75-plus population was mentioned at the end of chapter one. He has shown that older Japanese can adapt to technological change.

Time banks and new technology

Advances in technology have changed the way in which people interact in recent years, enabling the creation of new types of social exchange and social capital not measurable through standard indicators (Wellman et al, 2002). The spread of the use of mobile phones and email is adding new ways of managing social networks (Phillipson et al, 2001: 258).

Japanese time banks, like other NPOs in Japan, have adopted the Internet and email as a means to get their messages across to members and to attract new members. Their pages outline their philosophies and activities and provide a forum for regular newsletters and updates. The range of the web pages of the groups featured in this thesis has expanded considerably since I began my research and enabled me to keep up with what is happening with them from a distance. NALC, for example, began posting its national monthly newsletter on its web page toward the end of 2006.

A study undertaken between 2001 and 2003 on Internet use in Japan found that the great majority of even small citizen groups possessed their own home page and employed email (Ducke, 2007: 84). More than half of the members of volunteer organizations in Japan were very interested in using the Internet

and electronic mail according to a report on achieving a comfortable life style for older people through barrier free lives (Economic Planning Agency, 2001: 105).

The 2006 Statistics Bureau time use survey indicates that email usage is higher among older Japanese than previously estimated. The greatest incidence of email use was among the 55-59 group at 35 per cent, followed by the 60-64 group at 26.5 per cent, the 65-69 group at 19.4 per cent and the 70-74 group at 12.4 per cent. The lowest figure was for the 75-plus group at 4.4 per cent. Email was the main use of the Internet for all, with far lower numbers going online for information retrieval. For them the Internet is a way of keeping in touch with people rather than a form of entertainment or a study aid (Statistics Bureau, 2006).

Computer classes are one of the most popular courses in time banks. Members told me that having teachers who are also seniors and thus more aware of the special needs of older people is an added inducement to take part. A study of 22 retirees who have used their home computers to find new ways to earn an income or connect with other people shows how diverse such activities can be (Kato, 2004). Older Japanese are interested in using new technology to enhance their lives in changing times.

Limitations

There were limitations to the scope of my research, some imposed by my access to time bank members and others due to the inability to extend coverage beyond a general survey of the aged and time banks in Japan to smaller subsets. It was not within the boundaries of this study to chart how individual perceptions of time banks might alter with a shift from being a help giver to a help recipient. I found no written material on this issue and the people I met, the oldest of whom were women in their eighties, were all still active and healthy. Several older women were drawing on the aid of a male

member to do their gardening because they found it too physically demanding but they could still contribute in other ways.

The sample of people in terms of total membership of these groups was too small to make any conclusions about class and educational background across national networks. Most of the people I met were relatively affluent, living in houses with gardens that were large by Japanese standards. The older women had not received a tertiary education which put them in the norm for their generation. It is only from the baby boomer generation now entering retirement that tertiary education became widespread.

I did not attempt to survey whether any minority communities are involved in the networks covered by this study but noted that the two time banks based in Osaka do not have branches in the area in Japan with the largest ethnic Korean community where I lived in the early 1980s. The potential for time banks to link groups such as Koreans and other minorities with mainstream Japanese is still to be explored.

The future

The long-term future of time bank membership in Japan is hard to judge. Some VLN members have stayed with the organization since its inception in the 1970s but they started out as young women while many joining time banks now are in their fifties and sixties. The length that these latter day recruits can stay will test out whether the time bank model is really sustainable over the long term and can deliver pledged assistance when required. The American experience of older volunteers is that the typical limit for a new recruit is around 15 years (Pratt, 1995: 55). Thus there is a continual need to be pulling in new members, a fact recognized by Japanese time bank leaders who have made this a priority task. If their systems of mutual help are to be sustained they must continue to attract people.

The motivation to draw in ever greater involvement by older citizens as the younger workforce shrinks over the next few decades could shift the onus of providing care to the aged, now that the LTCI scheme has moved to lift the burden from women in families. This could take child care and aged care work from being an enjoyable option to a socially expected duty. It could change the very nature of groups such as time banks which aim to give members the freedom to choose what they want to do. It is unlikely that they would derive the same satisfaction and *ikigai* that they obtain now.

The social capital generated by the aged may be exploited by government. Programs devised to encourage active lives among the elderly aim not just to enhance their lives but also to prevent them from becoming a burden on the nation as a whole. Such schemes can be used to conserve financial capital as well as social capital. Takako Sodei noted prior to the LTCI scheme that government enthusiasm for supporting social participation by older Japanese was motivated by concern to keep down costs. Having the aged as volunteers, as opposed to employed paid workers, would save on salaries, with the added benefit that those giving the care might be less likely to come to need aid themselves (Sodei, 1995: 96).

Time banks could become even more important for the Japanese born after the *dankai sedai* who may have ‘no alternative but to begin, well in advance, to prepare networks of their own to support their old age’ (Ochiai, 1997: 164) because they will not be able to rely on kin as family sizes shrink. Time banks can overcome this deficit. Their members can save up social capital resources as insurance against a time when they might lose the capacity to accrue financial resources to pay for services.

Conclusion

As proof of the efficacy of mutual help on the lives of the aged, in his first book to promote his group Takahata cited the example of the village of Towa

on an island in the Inland Sea. A survey of the *ikigai* of around 46 per cent of its population of 6,000 classed as aged, then a close national record, found that 90 per cent judged themselves to have very satisfying lives. The village had the lowest medical expenses and illness rates for older people in Yamaguchi even though other parts of the prefecture had far lower levels of aged.

The key to this success, according to Takahata, was twofold. One was the fact that residents all remained actively engaged in work right up to their final days. The other was the fact that they did not worry because they had faith in their mutual help social networks. This could be dubbed a form of social capital, although Takahata himself did not use the term (Takahata, 1998: 1-2). Desirable as contemporary Japanese might find this village situation, it cannot be replicated in the suburbia where the majority of Japanese live. Time banks are seeking to create a new model that will combine old and new ideals.

One of the Australian Macquarie dictionary's definitions of pioneers is as foot soldiers detailed to provide roads in advance of the main body. Time banks have the potential to make their older members into such advance troops.

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Elderplan

<http://www.elderplan.org/>

Fair Shares

<http://www.fairshares.org.uk/>

London Time Bank

<http://www.londontimebank.org.uk/>

Rushey Green Time Bank

<http://www.londontimebank.org.uk/rusheygreen/>

Time Banks UK.

<http://timebanks.co.uk>

Timebanks Australia

www.timebanksaustralia.com.au

Website no longer operating

TimeBanks

<http://www.timebanks.org/>

(formerly Time Dollar Institute (USA) -- www.timedollar.org)

Other organizational online sites

Age Concern

<http://www.ageconcern.org.uk/>

American Society on Aging

www.asaging.org/

Civil Society Monitor.

<http://www.jcie.or.jp/civilnet/monitor/>

New Economics Foundation

<http://.neweconomics.org/gen/>

renewal.net

<http://www.renewal.net/>

Robert Wood Johnson Foundation

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English language newspapers

China Daily

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<http://www.cskobe.com/> [Japanese with two English pages]

Ikigai Workers

<http://www.humind.or.jp/workers> [Japanese only]

Iki Iki Aging Centre, Osaka

<http://www.start60.jp/>

Japan Federation of Senior Citizens' Club Inc.

<http://www4.ocn.ne.jp/~zenrou/>

Japanese Care System Association.

<http://www.jp-care.gr.jp/> [Japanese only]

Nippon Active Life Club (NALC)

<http://nalc.jp/> [Japanese with one English page]

Nonprofit Japan

<http://nonprofitjapan.home.igc.org/npo/support.html> [Japanese with English pages]

Toy hospital network – Omocha Byoin Renraku Kyogikai.

<http://homepage2.nifty.com/toy-doctors/> [Japanese only]

Sawayaka Welfare Foundation (SWF)

<http://www.sawayakazaidan.or.jp>

[Japanese with English page]

Time Dollar Network Japan (TNJ)

<http://www.timedollar.or.jp> [Japanese only]

Volunteer Labour Network (VLN)

<http://www16.ocn.ne.jp/~v-rounet/> [Japanese only]

Women's Association for a Better Aging Society (WABAS)

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