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JAPAN'S FUREAI KIPPU TIME-BANKING IN ELDERLY CARE: ORIGINS, DEVELOPMENT, CHALLENGES AND IMPACT.

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ABSTRACT

Japan's Fureai Kippu ('Ticket for a Caring Relationship') refers to mutual support networks of members of all ages, targeted at providing care for older people through exchanges of time credits, sometimes supplemented by cash payments ('time-banking'). This has attracted increasing attention as a potential contribution to the 'Big Society' with an ageing population. However, despite its pioneering role and scale, relatively little is known about the details and outcomes of Fureai Kippu, and meanwhile simplistic and optimistic generalisations predominate. This article, using historical analysis and empirical evidence, seeks to address these gaps by examining the origins of Fureai Kippu, its early expansion, post-2000 slowdown and responses. It considers the practical contributions and varied benefits potentially offered by the system, along with its operational difficulties. The conclusion is that Fureai Kippu is so complex that not only is evaluation difficult but also no universal panacea can be expected from it.

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INTRODUCTION

One consequence of global ageing today is the increasing demand for social care for growing numbers of frail older people. This is particularly pertinent in Britain and Japan where both governments are reviewing their social care systems and seeking more cost-efficient and durable options, given the shared challenging economic and demographic circumstances and on-going social and cultural transformations, particularly the decline in family care capacity. In this context both governments have recently emphasised voluntary over state initiatives in social issues, including the care of older people, reflected in the 'Big Society' and 'New Community' concepts in Britain and Japan respectively (Hayashi, 2010). These call for a radical shift in the relationship between citizens and the state and promoting mutual help and popular participation, not least by older people.

Against this background a renewed and growing attention has been paid to one interesting Japanese innovation: Fureai Kippu or time-banking. This involves mutual support networks of members of all ages, targeted at providing social care for frail older people through exchanges of time credits, sometimes supplemented by cash payments. Politicians, policy-makers and care experts in Britain enthusiastically view Fureai Kippu as a potential model for the 'Big Society' with a rapidly ageing population. For example, in October 2010 Care Services Minister Paul Burstow hailed on BBC the Japanese system as an 'effective way' to 'enable communities to take social care responsibilities on for themselves' (Quoted in BBC NEWS, 30.10.2010; The Independent, 30.10.2010). Recent initiatives in Britain grounded in Fureai Kippu concepts include Care4Care (Isle of Wight) and CareBank (the Big Society Vanguard Area, Windsor and Maidenhead Council in Berkshire) (See respectively, Care4Care website, accessed 6.7.2012; Care-Bank website, accessed 6.7.2012).

However, despite its pioneering role and large scale, we still know remarkably little about the details and outcomes of Fureai Kippu. This is, as discussed further below, due to the dearth of published empirical and scholarly studies, particularly outside Japan, and meanwhile, simplistic and optimistic depictions, like those above, predominate, typically reliant upon fragmentary or promotional material written by advocates and proponents of Fureai Kippu or time-banking.

This article, using historical analysis and empirical evidence, seeks to address these gaps and deficiencies by exploring critically and in detail the development of Fureai Kippu from its origin in 1973 to the present. It examines its evolution, longer-term trends, variations, operational details and difficulties, and responses and challenges, particularly the distinctive and predominant model of Fureai Kippu which combines time credits and conventional money, a post-2000 slowdown, recent remodelling and new initiatives. It identifies and analyses the factors that contributed to the 1990s expansion or the stagnation since 2000 to help inform successful and sustainable models,

while also acknowledging the complexity and demanding nature of Fureai Kippu. It concludes by considering the implications of time-banking to the area of care for frail older people and assessing the role of Fureai Kippu in the 'Big Society' with a rapidly ageing population. Overall the prime objective of the article is to examine Fureai Kippu in its own right, acknowledging its specifics, diversity and complexity in Japan's cultural and policy contexts, rather than shoe-horning it into existing time-banking 'models' based upon ideological or theoretical frameworks or analysing it in a comparative or transnational context. It is hoped that the findings arising from the article will offer the foundations of a fuller and proper understanding of Fureai Kippu.

The article begins with a brief review of the current research on Fureai Kippu in and outside Japan to sort out what we do know and what we do not about Fureai Kippu. Providing some key representations and definitions of Fureai Kippu, it identifies contributions, gaps and deficiencies in current research, knowledge and understanding. It then outlines the research methodology that informs the empirical part of the article and highlights its significance and contributions. An historical overview of Fureai Kippu over the full near-40-year period is offered next. This section examines in detail the evolution and development of Fureai Kippu in the wider national contexts, highlighting its significance and complexity, sensitive to the specific and changing conditions of Japanese society. The following section, mainly using empirical evidence and dealing with the post-2000 period, explores persistent problems and responses and challenges to these. In the conclusion, the article revisits the key question - can Fureai Kippu be a potential model for the 'Big Society' with a rapidly ageing population?

RESEARCH ON FUREAI KIPPU: CURRENT KNOWLEDGE AND UNDERSTANDING

Japan has been depicted as the country in the world with the most complementary currency systems in operation, but also the nation with the greatest diversity of such experiments (Kennedy and Lietaer, 2004). Between 2003 and 2011 alone, 662 complementary currency systems were recorded across Japan (Tokutome website, accessed 6.7.2012). Less known, however, is the fact that many were short-lived or temporary and, according to new estimates, the actual number in operation has been much smaller - just an estimated 197 in 2003 and 259 in 2008 - and has actually stagnated or even been in decline in recent years, although it still tops the world's league table (Izumi, 3.4.2009a; Hirota, 2011). As for 'the greatest diversity', one Japanese expert, Yasunori Hirota, while agreeing literally, argues that Japanese community currencies sometimes have distinctive concepts and objectives, different from their Western counterparts, so these might not be recognised as such outside Japan, thereby calling into question the clarity of 'the greatest diversity' (Hirota, 2011). This is largely the case for Fureai Kippu or time-banking - one

major example of Japan's complementary currency systems, though relatively little is known.

Belatedly, Fureai Kippu attained an international reputation in 2001, when a promotional paper on time-banking by the New Economics Foundation (NEF), introducer of time banks to the UK, briefly referred it (NEF, 2001) and Bernard Lietaer, a Belgian expert on Japan's complementary currencies, praised it in his book: *The Future of Money* as 'A remarkably successful application of a specialized "Healthcare Currency" operating at the national level in Japan which ... has proved more cost effective and compassionate than the system which prevails in the West' (Lietaer 2001:188, 202). A decade later, Phillip Colligan of the quango National Endowment for Science, Technology and the Arts (NESTA) in London similarly provided positive descriptions:

The Fureai Kippu schemes in Japan enable people to earn credits for caring for elderly people in their community. These credits can then be used to 'buy' similar person to person services by their relatives in another part of the country, or even save them for their own retirement. Developed over the past 15 years, the use of this currency is now nationwide, creating an alternative gift economy of shared time, skills and resources (Colligan, 2011).

Such views are also shared by politicians and policy-makers in Britain, including Care Services Minister Paul Burstow, noted above, Civil Society Minister Nick Hurd and David Halpern, a member of Institute for Government and advisor to Lord Nat Wei - the former government's chief advisor on the 'Big Society' (Halpern, 2010: 107).

Back in Japan, the first research report on Fureai Kippu, published in Japanese in 1992, defined it as:

A generic term for various time-based systems, such as Time Deposit (Saving), Point Deposit (Saving), Labour Bank, Time Stock and Time Dollars etc. ... the members can earn time credits or points for the hours they volunteer, providing physical care, home help and emotional assistance to the care-dependent members. These credits can then be registered by the host organisation and saved in their personal accounts. Time credits holders can withdraw and use their credits to buy care for self or relatives as required (SWF, 1993).

All these descriptions are useful but rather simplistic and optimistic, overlooking variations among individual schemes, arrangements between them, or problems and challenges experienced.

Meanwhile a number of more detailed studies have been produced in and outside Japan. The most definitive synopsis of Fureai Kippu to date remains Naoki Tanaka's book (in

Japanese): *Volunteering in Civil Society: Future for Fureai Kippu* (1996). This was supplemented and updated by the non-profit Sawayaka Welfare Foundation's compilation of articles (2001), with English translations, and other essays. All of these were produced by proponents, focusing upon theory and ideology, rather than actual practice. In contrast, relevant, if less direct, texts and statistics have been published in the areas of social policy, welfare for older people and the voluntary sector. These are invaluable to understand the wider background context of Fureai Kippu development, since each is closely linked to the other. But these were all written in Japanese and are available only within Japan.

As for relevant English-language work, Elizabeth Miller's doctoral thesis on Japan's time banks or Fureai Kippu, obtained from an Australian university in 2008, examines qualitative aspects- the impact of time banks on the lives of older Japanese members - in the wider conceptual, policy and transnational contexts, drawing on fieldwork study and an extensive Japanese literature (Miller, 2008a). In Britain David Boyle's recent discussion paper: *More Than Money* defines Fureai Kippu as 'National insurance networks' and depicts its predominant model, combining time credits with conventional money, and other models which privilege personal care effort over other forms of support (Boyle, 2011). He also acknowledges one fundamental problem: that service users are often unable to earn credits because of their high disability/frailty and accordingly buy services with money. Altogether, these more detailed works have added new or critical insights to the current widespread over-generalised and optimistic accounts.

Nonetheless, one major deficiency remains unresolved, namely the dearth of quantitative data; although the information on the number of Fureai Kippu branches every year is available, there are no statistics on the actual number of branches in operation, or on the total number of participants or the hours logged or cleared (Lietaer, 2004). Worst of all, there is hardly any research or data dealing with the post-2000 period.

In short, although growing studies of Fureai Kippu in and outside Japan have been produced since the late 1990s, most of them lack historical or empirical analysis, with very little material covering quantitative aspects or the post-2000 era. Moreover, they are predominantly written by advocates and proponents of Fureai Kippu, time-banking or complementary currency in general and, above all, are restricted to specific countries and languages. Consequently, what relevant literature exists remains rather limited and simplistic and optimistic generalisations predominate. The main aim of this article is therefore to address these gaps and deficiencies by using untouched and new material and by adopting a historical and empirical methodology, as outlined next.

METHOD AND APPROACH

The study adopts an evidence-based and rounded historical approach, utilising wide-ranging materials, noted above.

This will enable the development of Fureai Kippu to be contextualised socially, politically and culturally more widely than has generally been the case in the past. Moreover it employs an empirical method drawing from extensive fieldwork studies involving interviews with a significant number of subjects representing Fureai Kippu, exploring members' experiences, views and opinions. Supplementing this were observations of member meetings and activities at Fureai Kippu organisations visited. Finally a large volume of evidence was derived from new and unpublished printed matter produced by these organisations during the course of the research. All those interviewed are anonymised and quotes used in the article are cited, using the first initial of the interviewee's first name and surname, followed by the date of the interview.

HISTORICAL OVERVIEW, 1973-2012

This section offers an historical overview of Fureai Kippu in five phases, covering the full period from its origin in 1973 to the present. Acknowledging the changing and specific conditions of Japanese society, it examines the evolution and development of Fureai Kippu, asking how and why it evolved and developed as it did, in such a way to deepen understanding. It considers a longer-term trend, variations and specific features, highlighting complexities and problems, as explored in the next 'Discussion' section. The section begins with an examination of the first Fureai Kippu, Volunteer Labour Bank in 1973, then a brief survey of Japan's elderly care situation to understand the emergence in the 1980s of mutual help groups where registered volunteers provided social care for care-dependent older people living at home, which is the theme of the third section. It was these that introduced the predominant model of Fureai Kippu which expanded considerably during the 1990s, as considered in the fourth section. Finally the post-2000 trend is discussed in relation to Japan's new social care reform, introduced in 2000.

Pioneer 'Volunteer Labour Bank' of 1973

The world's first time bank - Volunteer Labour Bank (hereafter VLB) - was established in Osaka by Teruko Mizushima in 1973. This has long been neglected despite its significance, given its pioneering role and scale. Only recently did this catch any international attention, precisely because of that significance and also because it is similar to a leading time-banking system devised in the 1980s by Dr Edgar Cahn, a world-leading American proponent (Miller, 2008a, 2008b; Hirota, 2011). Nonetheless, relatively unknown is the fact that VLB is not a representative of Fureai Kippu; it is actually a minority model among Fureai Kippu schemes and had been marginalised by the later 1990s when schemes involving conventional money had grown rapidly and predominated.

VLB is a membership voluntary group whose activities included labour exchanges between the members through a time-based complementary currency - Love Currency. Whereas conventional money was subject to inflation and the market economy, Mizushima emphasised: 'There is no

inflation in our labour [outside the market] ... The interest of our Bank is friendship', targeting housewives and stay-home mothers for membership and mutual volunteering as self-enlightenment and improvement (Quoted in Tanaka, 1996:91). Its establishment in 1973 coincided with an upsurge in women's group activities, which by the 1970s had become a significant force in Japanese society. According to Miller and others, although VLB was not directly linked with the then emerging women's liberation movement, members did share a common goal with feminists of wanting to improve the lives of women and so VLB had a revolutionary potential to reverse the established value priorities (Miller, 2008b). In other words, the prime motives and aims of VLB were not directly related to the care of older people, which was an emerging political and public concern but had not yet become significant. This suggests the close linkage of time-banking with national contexts, while simultaneously highlighting also differences between VLB which evolved in 1973 and the predominant model which emerged in the 1980s. Yet a key component of VLB was 'care', which included the care of older people as well as of other groups (Miller, 2008b).

Under the VLB system healthy members earn love currency based upon the hours they assist needy currency-holder members, who in turn pay for the help received with love currencies saved in their personal accounts. Voluntary help can be gained only through love currencies - not conventional money - so the system is restricted to currency-holder members and excludes those unable to earn currencies themselves and those who have used up currencies donated by headquarters or by currency-holder relatives. Despite such restrictions, within the first six years VLB became nationwide with 3,000 members and by 1992, membership reached 4,000 in 326 branches across Japan (Tanaka, 1996:92). The small size of branches, averaging twelve members per branch, was in accord with the early directions of Mizushima, who believed that people function most effectively in small groups and emphasised active participation by all members who would contribute rather than just follow what others did without thinking (Miller, 2008b).

The expansion might, in part, be the reflection of this 'small' model and also of limited employment opportunities for Japanese women - particularly the middle-aged and 'young old'. Yet following the death of founder and chair Mizushima in 1996, the members involved in love currency/time-banking activity contracted to just a few hundred in thirty-six branches by 2003, with the total 1,234-hours love currencies being exchanged that year among the members (VLB website, accessed 6.7.2012). The prime factor for this is undoubtedly the loss of Mizushima, but perhaps equally important is the restriction of reciprocal exchanges to currency-holder members: active volunteer members might have no relatives requiring or wishing for assistance, and others requiring support could not access it once they lacked currencies because of their frailty. A few similar small local schemes, including Time Dollar

Network Japan, developed since the 1980s but remain insignificant.

In short, VLB and other similar schemes had become a minority model within Fureai Kippu by the late 1990s. This casts some doubt on the applicability of 'person-to-person' reciprocal exchanges through time credits only, where activities are concentrated on care for care-dependent people, discussed further in the 'Discussion' section below, as is a recent remodelling seen in one VLB branch. Meanwhile, the predominant model, involving conventional money, evolved from the 1980s. As in VLB, its evolution was closely linked with Japan's changing and particular situation, so a brief survey, in relation to the care of older people, is provided first.

Background: Japan's elderly care situation in the 1980s-90s

Japan belatedly earned the United Nations' (hereafter UN) definition of an 'ageing society' in 1970, with 7% of its total population aged 65 or more. By 1994 Japan had become the UN's definition of an 'aged society' of 14% of its population aged 65 or more (Cabinet Office, 2011). It was the speed that made Japan distinctive: it has taken only 24 years for Japan to double its ageing rates from 7 to over 14%, compared with 115 years for France, 69 years for the United States and 45 years in the UK and Spain (US Census Bureau, 2009). Meanwhile, the capacity of families to provide such care continued to decline, reflecting changes in demographic and residence patterns, gender roles and employment practices.

In this context demand for social care for growing numbers of frail older people increased rapidly, but resources beyond family care were extremely limited and too often not accessible or acceptable. Statutory social care provision for care-dependent older people was means-tested and severely under-developed. Unsurprisingly only the very worst-off older people living alone were helped. Private arrangements were even more limited and too expensive for the majority of older people in need and their families. Voluntary initiatives were also limited; beyond informal networks of friends and close neighbours, there were hardly any non-profit organisations or voluntary or self-help groups specifically providing support for needy older people living at home. Nonetheless, Japan boasted specific forms of 'voluntary' arrangements, which were comprehensive, highly-organised and long-established because of, or, more precisely, thanks to the heavy central and local government involvement. Enjoying stable public funding, these were subject to government influence and attitudes towards voluntary action which characterised an old style of volunteering, embedded in Japanese cultural norms and traditions (Adachi, 2000; Nakajima, 2009). It featured collective 'Giving services for sorry people' (Ho-shi), duty and compassion, rather more spontaneous local or personalised involvement, which in turn deterred contemporary needy older people who associated the citizen-led voluntary help with government-directed or top-down, stigmatised relief (Adachi, 2008; Nakajima, 2009). While whether

the latter arrangements could be called 'voluntary' is debatable, Japan's domiciliary care provision outside the family - whether public, private or voluntary - in the 1970s-90s was limited in the face of dramatically increasing demand, though an incremental expansion in statutory provision had taken place (Maeda, 2000).

The post-1973 Japan also experienced the economic slowdown and high inflation following the oil crises. This led the post-1979 governments to 'Reconsider welfare' and to champion a 'Japanese-style welfare state' and 'Vibrant welfare society', emphasising cultural norms and traditions of mutual help networks among families and neighbours (Lee, 1987; Mori, 2008). The government emphasised public participation and active volunteering, creating a vision of 'Public participant-style welfare Jumin sanku-gata fukushi' (Yoshimura, 1993).

Emergence of mutual help groups in the 1980s: Prelude to Fureai Kippu predominant model

Against this specific national background, the 1980s witnessed the emergence of grassroots mutual help groups in metropolitan and urban areas where the limitations of family care were most exposed, with 138 such groups in 1987 and 1,183 by 1997 (National Welfare Council, 2008). They operated on a membership basis, with registered volunteers and service users, the latter predominantly older people living alone or left by their family members. In 1996 some 70,000 volunteers in such groups provided four million hours of personal assistance and 1.8 million meals to 54,000 frail older members (MoHW, 1995). This represented a considerable effort but one to be set against the 220,000 statutory domiciliary care service recipients and an estimated 2.5 million frail older people seeking such services but unable to access to them (MoHW, 1999). The vast majority of volunteers were middle-aged housewives (Adachi, 2000). Elderly care was their prime concern, whether for family carers struggling to cope, or for isolated care-dependent older people lacking any support, or for the care prospects of themselves or their families (Kobayashi, 1994; Morioka, 1998).

Such mutual help groups initially arranged 'pure' voluntary activities, in that registered volunteer members provided care and support free of charge to registered care-dependent elderly or disabled members. But totally unremunerated volunteering did not work and so did not last long (Tanaka, 1996). To answer why requires an understanding of specific national contexts. First of all, reciprocity is an essential feature within Japanese culture - favours must be reciprocated - so older people embarrassed about receiving service for nothing sought to pay back volunteers (Akiyama et al, 1990). The second point was related to Japan's specific voluntary sector conditions at that time, noted above, featuring under-developed citizen-led voluntary initiatives and the predominance of more comprehensive 'voluntary' networks with strong government involvement. In this context, elderly members often confused new citizen-led voluntary action with older forms, linking it with traditional ones and associating both with a charity in

paternalism, stigma and shame. Both features produced considerable resistance among elderly members to voluntary help (Tanaka, 1996). The third feature was the need for running expenses to ensure the stability and sustainability of voluntary services. Since many grassroots mutual help groups were new, small and above all, independent from government, the need for expenses, such as travel fares, communications, stationery, office hire and staff co-ordinator(s)' labour, could divert volunteers' time and efforts to fund-raising, rather than direct services to older members in need (Tanaka, 1996). Finally, group leaders often felt it useful, desirable or even necessary to 'reward' volunteers, partly to attract wider recruits or to retain existing volunteers. For example, some differentiated volunteers engaged in very demanding, continuing and personalised work from others involved in irregular or one-off fund-raising or group activities (Tanaka, 1996).

Accordingly the mutual help groups broke further from traditions in charging small fees to service user members and offering volunteer members small monetary remuneration for their work. This distinctive form of volunteering was paradoxically termed 'paid volunteering', which indicated its ambiguous position (Yamashita, 2011). Members providing care to needy members and receiving monetary remuneration for their work were not considered as paid staff, their financial reward being seen as a token expressing 'gratitude', not a salary. Their work was not considered as labour in the market or an occupation, but 'paid volunteering'. So this work was not regulated and the token payment was often set out below the national minimum wage of local part-time workers (excluding handling fees) and was not linked to skill or expertise, although some organisations might offer less for home help than for physical nursing, or provide extra rewards for volunteering in anti-social hours.

Yet such services were not 'pure' voluntary activities, since providers received monetary reward for their 'voluntary' work. This specific 'paid volunteering' raised heated debates and typically scholars and commentators argued strongly that any voluntary work involving money - whether charges to users or payments to volunteers - cannot be called voluntary, since on first principles such work should be free (Tanaka, 1996:130). Yet, as discussed, Japan historically lacked concepts of non-profit voluntary organisations beyond free provision of quasi-government 'voluntary' services and 'informal' support from family and neighbours. It was only in 1998 that the enactment of the Special Non-profit Activities Act made it easier for voluntary organisations to gain legal recognition and provide non-profit (pay) voluntary services by paid staff (Coulmas, 2007). Under such circumstances, 'paid' volunteering was officially acknowledged as a form of volunteering (MoHW, 14.4.1993; MoHW, 29.7.1993). By then the mutual help groups adopting paid volunteering and focusing on providing domiciliary care (mainly for older people) had also been officially recognised as 'Public participant-style domiciliary care providing organisations' emphasising the 'mutual ethos' within the government 'public participant-style

welfare' concept, noted above (National Welfare Council, 2008). This is important because the predominant Fureai Kippu model, discussed below, evolved from such mutual help groups adopting paid volunteering and targeted at providing domiciliary care for older people.

What were the effects of the new 'paid volunteering' arrangement on these mutual help groups and their members? User fees removed or reduced feelings of shame or dependency among older beneficiaries, and freed them from the psychological stress of obligations or owing. They seemingly placed users and volunteer members on an equal level. Similarly modest handling costs, often included within user fees, assisted the viability of under-funded groups and activities (Tanaka, 1996; SWF, 2000). However, monetary remuneration to volunteer members was more problematic, since their prime motive or concern was typically to help older people in need, not to receive financial reward. Many increasingly viewed monetary remuneration as inappropriate, whilst others regretted distant or business-like responses from service users who regarded 'paid' volunteers as paid staff employed by for-profit companies, sometimes expecting specialised services or demanding too much. Thus volunteers felt their genuine efforts were not recognised or were even exploited and their personal relationships with users were damaged (Kobayashi, 1994).

Expansion of the predominant model in the 1990s

In responding to these last problems, some of these mutual help groups, adopting 'paid volunteering' and involving 'paid volunteer' members and user fees to elderly members, introduced a new reimbursement arrangement to their paid volunteer members, combining monetary remuneration with time credits: the members were given the reimbursement option of conventional money or time credits or both (Tanaka, 1996). This is how the distinctive and soon predominant model of Fureai Kippu evolved within these specific mutual help groups. This differed from other time banks worldwide where members providing services did not have an option to receive the monetary remuneration for their services, instead of time credits.

This Fureai Kippu model addressed or mediated these above-mentioned problems, offering volunteer members the choice of time credits in lieu of or as part of cash payments, thereby acknowledging altruistic motives and harmonising volunteer-user relationships. Pioneers included urban grassroots mutual help groups; the Help of Daily Living Association in Tokyo (1981) and the Kobe Life Care Association near Osaka (1982) whose registered members provided small fee 'voluntary' services to care-dependent older members and in return were rewarded with a mix of time credits and cash payments under their own convertibility rules (Tanaka, 1996; Miller, 2008a). Both organisations still emphasised 'equal mutuality' and, as existing and new mutual help groups followed suit, this specific model involving conventional money became predominant within Fureai Kippu schemes by the early 1990s (Tanaka, 1996). By then the generic term, Fureai Kippu ('Ticket for a Caring

Relationship') had been coined by Mr Tsutomu Hotta, a former Attorney General and Minister of Justice. He was also the founder and chair of the non-profit Sawayaka Welfare Foundation which, similar to Time Banks UK, was like an umbrella body of local Fureai Kippu schemes across the country, spreading best practice and providing assistance (SWF website, accessed 6.7.2012). The intention of creating the 'generic' term was to promote and enhance Fureai Kippu and the collaboration between individual schemes. Interestingly, although the term has been in use since 1992, this is now largely unknown within Japan, in contrast to its increasing recognition outside Japan. This partly reflects the strong independent ethos of individual Fureai Kippu groups which all have distinctive names (See Izumi, 3.4.2009b). This in turn explains slow or little progress with coordination between individual schemes and plans for the creation of a national clearing house.

Between 1992 and 1998, the number of Fureai Kippu operating branches/centres rose from 113 to 302 (Lietaer, 2004). Of the 243 centres in 1996, 119 (49%) were run by local government or quasi-government local welfare councils (through newly-established welfare-led public corporations *Fukushi-kosha*) or local welfare-led cooperatives, with the remaining 124 (51%) by grassroots or voluntary mutual help groups (Tanaka, 1996:107). The former types were larger involving several hundred participants, aided by skilled paid staff, specialised administration and subsidies from central and/or local government or cooperatives.

Thus both central and local government had an important role in Fureai Kippu's expansion. Fureai Kippu was well suited to the post-1979 government policy focus on public participation and active volunteering, which included Fureai Kippu and mutual help groups within the vision of 'public participatory-type welfare', noting how their care services for growing numbers of frail older populations at home were supplementing or even replacing inadequate statutory care arrangements (MoHW, 1995). As early as 1980 the Tokyo Cosmopolitan Council had considered a time bank as a new form of voluntary action, featuring reciprocal exchanges and 'volunteering with rewards' (Cited in Tanaka, 1996:103-4). Yet critics argued that the government essentially looked to cost-cutting measures, maximising cheap volunteer labour, rather than opportunities to create a civil society or boost public participation, in encouraging local authorities and quasi-government local welfare councils to establish welfare-led public corporations, whose activities resembled those of mutual help groups and 45% of them employed the Fureai Kippu system in 1996 (Takano, 1993; Tanaka, 1996:197).

Post-2000 slowdown: Impact of the Long-Term Care Insurance Act of 2000

The expansion of Fureai Kippu was limited by 2000, despite growing demand arising partly from further population ageing and the continued decline in family care capacity. The post-2000 slowdown is also closely linked with Japan's changing situation, noticeably the implementation

of a major national social care reform in 2000 through its Long-Term Care Insurance (hereafter LTCI) Act of 1997.

In brief, LTCI is a compulsory insurance-based national social care system, featuring mandatory contributions from everyone aged 40 or more, uniform entitlements to all over-65s certified as eligible, and elements of consumer choice in accessing LTCI care services. This arguably marked a decisive shift away from the predominance of family care towards a greater welfare mix in care delivery, achieving the commodification and wider socialisation of care (Izuhara, 2003). LTCI statutory care provision grew dramatically, with the number of older recipients of community-based services (e.g. home help, personal care and nurse visiting) increasing from 970,000 in 2000 to 2.51 million by 2005 (MoHWL, 2006). But it resulted in a decline in Fureai Kippu users, many of whom now qualified for LTCI services with only 10% user fees (£1.7 for 1-hour home help and £3.2 for 1-hour personal care [based on £1=125yen]), much cheaper than average Fureai Kippu charges (£6-8 for any help) (SWF, 2000:70; Hayashi, 2011b). This had a considerable impact for the majority of Fureai Kippu service users who were modest pensioners and used to pay in cash due to their lack of time credits (A.S. interview, 14.7.2011). Thus from the user's perspective the care provider did not matter much so long as the services were affordable, reliable and not stigmatised. LTCI services may also have been seen as more reliable.

Some Fureai Kippu organisations started to provide LTCI statutory services as well as or instead of voluntary services to boost service users and income. Members unhappy about this sometimes left and others, with home help or nurse qualifications, often took higher salaries for identical work with commercial firms or in order to be recognised as 'more professional' (H.M. interview, 14.7.2011). Yet most Fureai Kippu active members remained, as their prime motive was to help others in need, so the supply side was not particularly affected. Meanwhile, opportunities for volunteering grew rapidly following the 1998 Special Non-profit Activities Act, which boosted the numbers and variety of non-profit organisations (Kingston, 2004). Unfortunately the totals of Fureai Kippu volunteers or of schemes being closed or amended are unknown, although the 1998 Act had an insignificant impact on Fureai Kippu expansion, as its stagnation by 2000 demonstrated.

Yet skyrocketing LTCI expenditure and funding costs became increasingly alarming, leading to revisions in 2005 which included stricter rationing, tightened eligibility criteria and top-up user fees. LTCI home help services are now restricted to older people living alone and with severe disabilities. So, although almost five million older people (16% of all over-65s) were eligible for LTCI care services in 2009, nearly one million used no services whatsoever and the three million choosing community-based care services actually took up less than half of their full entitlement, reflecting their financial difficulties and lack of available and/or suitable services (Hayashi, 2011a). Consequently, demand for Fureai Kippu has revived, witnessed by a rise in the number of frail elderly members essentially using serv-

ices only in existing Fureai Kippu organisations. Yet active members, who provide services for such frail members, have not increased to keep pace with the rising demand and even in decline, a theme explored in the 'Discussion' section.

New 2012 unpublished estimates suggest 391 operating branches/centres of Fureai Kippu across Japan (SWF, 20.1.2012). Of the 391, 148 (38%) are run by small grass-roots groups and are largely new, local and independent. A further 84 (21%) are run by local government or quasi-government bodies which are larger and date back to the late 1980s and 1990s. The remaining 159 (41%) branches are run by two non-profit organisations with wider networks - 26 in Magokoro Care Services and 133 in Nippon Active Life Club - which allow time credits to be transferred within their own branches, a feature found only in Japan, discussed further below. Yet there are no credit transaction arrangements between the two organisations, partly reflecting resistance to independent schemes in general. Thus plans to establish a national clearing house, issuing comprehensive time credits, transferable between all the Fureai Kippu organisations, have still not materialised yet.

However, the 391 figures may be an overestimate since some branches may not be active, and their operational details, as regards participants or time involved, are not available. Further new unpublished data provides actual numbers of Fureai Kippu schemes/organisations (not branches/centres) in operation during 2002-8; 132 in 2005 and 95 in 2008, for example (Izumi, 3.4.2009a). Of the 95 organisations in 2008, 82 were run by non-profit or voluntary bodies, with just three by local government or quasi-government bodies and the remaining ten unknown. This suggests a much smaller scale than the 391 estimates and little government involvement, compared to over a hundred such in the late 1990s hey-days. In a comparative context, the share of Fureai Kippu branches/centres to mutual help groups providing similar services dropped from one-third in 1996 to less than one-fifth by 2001 and declining incrementally ever since (Tanaka, 1996:107; National Welfare Council, 2009).

Nonetheless, Fureai Kippu had other positive impacts, seen also in existing time bank studies elsewhere (Seyfang, 2004; Collom, 2007; Ozanne, 2010). These include building personal relationships and social connections; improving the mental and physical health of participants; promoting mutuality and responsibilities surrounding the care of vulnerable people; and helping to create a more equal relationship between volunteers and recipients. All of this was expressed by the interviewees in the study, who were involved in Fureai Kippu at policy, managerial or practical levels (e.g. K.T. interview, 8.12.2010; A.S. interview, 14.7.2011). In the wider context of elderly care, Fureai Kippu services supplement other care resources and they are more cost-effective, flexible and humane than expensive, 'top-down', regulated and professionalised state care provision. Not least, it represented the first 'bottom-up' civil action to address local social problems, pushing the government finally to take greater responsibility for the

care of older people, notably the enactment of the LTCI national social care reform in 2000.

DISCUSSION: THE COMPLEXITY, PROBLEMS, NEW TRENDS AND CHALLENGES

The post-2000 slowdown also reflected the complexity of Fureai Kippu itself. This section, using mainly empirical evidence drawing from the fieldwork study, seeks to elucidate this complexity, exploring operational details, persistent problems, consequences and responses. It identifies and analyses the factors that contributed to or hindered the expansion to help inform successful and sustainable models. Finally it explores issues and challenges surrounding Fureai Kippu and its operations.

Two models of Fureai Kippu

Given Fureai Kippu's generic label but various forms, discussion here is based upon two models. The first features a simple, traditional reciprocal exchanges system involving time credits only and centred on 'person-to-person' activity, including Volunteer Labour Bank (VLB) of 1973, which is similar to the world-known Dr Edgar Cahn's time-banking system, but actually comprises the minority among Fureai Kippu schemes. The other utilises conventional money, relatively unknown in worldwide time banks but always predominant in Japan, whereby service users lacking time credits pay small user fees for the services. How these fees are handled differs, with three main types (SWF, 2000:10; Hayashi, 2011b).

- A. In the 100% organisation saving type, small user fees are paid to the organisation, not to individual volunteers. These are treated as near-mandatory donations, covering handling/organisational costs, and belong to the organisation. All hours spent by volunteers helping fee-paying users are registered and saved as time credits, but there is no cash exchange between volunteers and users. This is a minority form, though Japanese experts and scholars regard it as 'the model' Fureai Kippu
- B. The options system type features an optional cash exchange between fee-paying users and volunteers. Users pay fees for volunteer services but the latter have the option to choose whether to deposit their volunteering hours as time credits or receive cash payments. Arrangements may be finessed, with certain thresholds or maximums concerning time credits, but there is normally a cash option.
- C. In the quota system type, a quota acts as incentive/regulation for volunteers to bank a certain amount of volunteering hours, the rest being received in cash automatically.

Debates on guarantees over time credits

Whichever the model or type, there were growing concerns over guarantees for time credits; essentially, how to promise time credit holders the future Fureai Kippu care provision for themselves or relatives equivalent to their time credits saved (SWF, 2000:9). This has been documented elsewhere (Boyle, 2000), but was particularly significant in Japan and partly reflected its specific voluntary sector situation, noted above: because Japan's voluntary sector was dominated by traditional quasi-government bodies supported by stable public funding, Japanese people duly expected any risks under Fureai Kippu groups to be safeguarded or compensated by government or through public money. In contrast, outside Japan many small voluntary groups have closed and thus expectations about voluntary bodies are generally lower.

In response, many organisations introduced an exchange rate to convert hourly-based time credits into conventional money and guaranteed to pay back in cash equivalents, if requested. Yet the ethos of Fureai Kippu is that credits are paid back in the form of time. The key promoter Tsutomu Hotta likens its mutual support to that between parents and children, beyond the Law of Obligations or Labour Standards Law: Fureai Kippu is not legal tender, nor a means for accumulating wealth as it operates outside the market economy (SWF, 2000:21). He argues that time credits should not have a monetary value but the rationale is that: 'the system will make every effort to guarantee services as long as the members can respond to the needs' (SWF, 2000:9).

Such a definition has gained a growing consensus among experts, promoters and practitioners of Fureai Kippu, including Keiichi Takahata of Nippon Active Life Club (hereafter NALC). Takahata reiterates that 'time credits must not link with conventional money. I've seen many organisations, adopting a money-convertible policy, go bankrupt because of the shortage of pooled cash or confronted with the threat of legal action' (K.T. interviews, 8.12.2010 and 17.3.2012). By avoiding any demand for money from credit holders, NALC has enjoyed a better financial position. This also addresses the key concept of time bank - reciprocal exchanges through time credits or time-based activities, not conventional money.

Discussions on 'cash' rewards (Types B and C)

While the consensus on no monetary value for time credits and hence no compatibility of credits with money was widely attained, there were also heated debates over the monetary remuneration paid to volunteer members in Fureai Kippu Type B or C schemes, along with time credits (Tanaka, 1996; K.T. interview, 8.12.2010). Although such practice was officially acknowledged as 'paid volunteering' by 'paid volunteers' in mutual help groups, discussed above, this was less so in Fureai Kippu circles, probably partly attributable to the combination of rewards in kind (time credits) and in cash (monetary remuneration), compared to only cash rewards (in the mutual help groups) or

only time credits (in the Fureai Kippu Type A schemes) (H.M. interview, 14.7.2011). Subsequently some Type B/C organisations switched to mutual help groups, while others reorientated to Type A or '100% organisation saving type', which accounted for over two-thirds of the total Fureai Kippu schemes by 2008 (Izumi, 3.4.2009a). This growing popularity reflects not only the key principle of time-banking but also the healthier finance of organisations, since user fees go wholly into the organisation, instead of being paid to individual volunteer members.

Issues over reciprocal exchange mechanisms: Snapshot of NALC

Persistent problems and consequences experienced in Fureai Kippu's predominant model, involving user fees, are exemplified by the snapshot of reciprocal exchange mechanisms in Japan's largest Fureai Kippu operating organisation, the non-profit Nippon Active Life Club (NALC) (Figure 1), established in 1994 in Osaka by Keiichi Takahata, a former Panasonic executive and labour union leader. NALC membership currently totals over 30,000 members in 133 branches nationwide, with two international partners with a combined 200 members (NALC website, accessed 6.7.2012; NALC, 29.12.2010). During 2010, a total of 12,367 members assisted 3,126 members directly or indirectly, earning 198,091 credits in total, while only 10,548 credits (5%) were redeemed, with the balance met by £4 per hour user fees (108,624 credits) or by the headquarters (78,919). The latter involved non person-to-person activities or office-based work (e.g. record keeping, coordinating and training). Meanwhile a total of nearly 1.7 million credits have been accumulated in individual members' accounts.

Annual time-banking transactions (NALC), 2010		
Credits earned by members (hour)	Payment methods	
198,091	Credits: 10,548 (5%)	Self: 9,126 hrs (86%) Relatives: 520 hrs (5%) Donated: 902 hrs (9%)
	Cash (£3.5/hr): 108,624 (55%)	
	Covered by branch: 78,919 (40%)	
Total Volunteers: 12,367 people	Users: 3,126 people	Total credits saved: 1,678,210 hrs

Figure 1: NALC annual transactions (2010)

Source: NALC (29.12.2010) Information supplied by email (in Japanese).

Evidently imbalances between issuing and redeeming credits are unresolved and user fees remain critical in addressing these. In other words, user fees help to guarantee or generate 'earning' opportunities for active members (whose main reason for being involved is the desire to help others in need), while allowing existing and potential care-

dependent members lacking credits to access services by paying with cash, instead of credits. Yet user fees do little to generate matching 'using' opportunities to these active members because reciprocal exchange mechanisms in Fureai Kippu typically restrict earned credits that can be used later in life or for relatives living elsewhere. According to a comprehensive survey in 1996 less than 5% of the total credits accumulated have been redeemed (Tanaka, 1996:169). Similarly, at NALC a mere 0.6% (10,548) of the banked credits (1,678,210) were redeemed in 2010 (Figure 1).

New trends: A renewed focus on 'horizontal' and 'credit-to-credit' exchanges

While user fees continue in most Fureai Kippu schemes, efforts and new initiatives have been made to supplement or extend prescribed reciprocal exchange activities - providing care of self in old age or care for relatives living elsewhere. Accordingly, renewed attention has been paid to boost the 'horizontal' use of earned credits for currently active credit-holder members through new or enhanced 'using' opportunities. Before the discussion, a brief explanation of the 'horizontal' use of earned credits can be offered. The non-profit Sawayaka Welfare Foundation, the founder and key promoter of Fureai Kippu, defines two Fureai Kippu forms according to the time span between earning and redeeming credits by credit-holder members (Hotta, 2006). One is a banking time or 'vertical' type, featuring earned credits being used over the life course, such as in old age or in an emergency, and the other is a so-called time-based currency or 'horizontal' type, featuring earned credits being used within a short period of time, including the existing limited credit transfers from volunteer members to their frail elderly parents living elsewhere. With the help of the Foundation, a total of 37 new local Fureai Kippu schemes focusing on the 'horizontal' use have been created between 2003 and 2005 (Hotta, 2006). Meanwhile attention has also been paid to boost 'credit-to-credit' transactions, rather than the predominant 'cash-to-credit' ones involving user fees. The following discusses some attempts and new initiatives to boost the 'horizontal' use of earned credits, followed by those to enhance 'credit-to-credit' transactions.

Boosting the 'horizontal' use of earned credits

1. Co-production programmes for credit-holders

NALC and some other organisations have created or enhanced co-production programmes directed at currently active credit-holder members, such as adult education and seminar series (A.S. interview, 14.7.2011). Acknowledging such benefits, some local authorities provide small subsidies and/or in-kind support - venues, learning resources and printing expenses - to sustain and develop these. Such programmes have made very positive impacts on healthy participants, enhancing their social exchange and connections as well as keeping them motivated and active in volunteering (I.T. interview, 14.7.2011). Yet some programmes have become like recreational or 'get-together' or

'chatting' groups among healthy members only, diverting from the aim of Fureai Kippu - providing care and support for needy people in society (S.E. interview, 14.7.2011).

2. Donations into a central pot

Partly in response to the latter issue, NALC and a number of bodies have extended credits transactions beyond families to a wider population - all members lacking credits but particularly those most needy - through donations into a central pot, seen also in Royston Time Bank in Hertfordshire, England (Swift, 2011:12). This is significant, given that considerable numbers of frail older people struggle financially and hence are unable to afford even modest user fees. Not surprisingly service users who buy services with donated credits express a great appreciation (F.T. interview, 14.7.2011). Yet its expansion has been slow mainly due to two reasons: the lack of volunteer members to meet new demand and the shortage of donated credits because many healthy credit-holders prefer to keep their credits for future care of themselves or their relatives, reflecting their strong motive for joining and volunteering, seemingly contradicting their equally powerful motive for helping others in need (K.N. interview, 8.12.2010). This highlights the complexity and ambiguity surrounding volunteering with time credit rewards, a theme discussed below.

3. Exchanges for local services

Along with some other organisations, NALC enables credits to be exchanged for admission to public facilities, such as swimming pools and museums, or for reduced-price services with local businesses, an application seen also in Spice Time Bank in Wales (Naughton-Doe, 2011). Despite promotion, very few NALC members use their credits in this way, however. According to one senior member, this is 'because the motives of members are to help others and accumulate credits for the future care of themselves or their family' (NALC, 29.12.2010). A contrasting experience is seen in a non-profit Fureai Kippu operating organisation in Shizuoka Prefecture, helped by the Sawayaka Welfare Foundation. Its main activity is providing day care services for isolated, frail older people in a local authority-subsidised day centre property. Here, while active members earn credits through, for example, giving lifts, cooking lunch or engaging with elderly members, they often simultaneously redeem their credits to buy their own lunch or a shared lift back home by another member (Y.I. interview, 3.12.2010). This has proved very successful and membership has been growing in recent years, its success partly attributable to the horizontal use of earned credits and the subsidised day centre. Yet, almost all day care participants lack credits and therefore continue to pay the services in cash through tickets (Y.I. interview, 3.12.2010).

4. Exchanges for cash vouchers

Still others enable credits to be exchanged for cash vouchers. For example, a one-hour credit with Helping Hands near Tokyo, established in 2007 by the Miyanakawa Retail Association in collaboration with local government, can be exchanged for a £4 voucher, to be used in Association-

registered shops. According to the Ministry of Health, Labour and Welfare Report, the scheme has contributed to co-production and community building, seemingly embracing the government's 'New Community' vision; its 111 volunteers in 2010 provided 1,200 hours' support, with 453 participating shops (Cabinet Office, 2010). Similarly, from 2007 local authorities offered public subsidies to develop the 'Care support volunteering' system. Under the system, the registered healthy older members earn credits for the hours they volunteer, mainly assisting local frail older people in domestic and residential settings. These credits can then be used to pay for their own monthly LTCI insurance premiums, based on their own convertibility rules. This proved very popular, the number of participating authorities reaching forty by 2011 (Cabinet Office, 2011). Taking one example, the scheme run by the cosmopolitan Yokohama City near Tokyo, started in 2009, attracted 4,000 registered volunteers within less than a year (Cabinet Office, 2011). Its success is again partly attributable to the horizontal use of earned credits and local authority financial support and initiatives. The latter echoes the 1990s expansion in Fureai Kippu schemes, run by quasi-government bodies with strong government promotion and sound public funding. Typically the system does not involve user fees, met by public subsidies. On balance this highlights the stark difference of targeted volunteers, i.e. the healthy 'young' old now and middle-aged housewives in the 1990s.

Enhancing 'credit-to-credit' transactions

'Long-distance care'

One significant and attractive feature of Fureai Kippu in world time banks is credit transfers beyond localities, from adult children (volunteer members) to their parents living elsewhere (user members), so-called 'Long-distance care'. This has become increasingly pertinent, as living patterns change, globalisation proceeds, and 'traditional' family care declines. NALC has expanded opportunities for this arrangement by developing new local branches nationwide and international partner organisations in Zurich in 2002, Los Angeles in 2005 and another under preparation in a London non-profit organisation, with 200-plus predominantly Japanese members (NALC, 29.4.2011). Yet such arrangements remain insignificant at practical levels, accounting for just 0.2% or 520 hours/credits of the total service hours in 2010 (Figure 1). During the past five years, only five care-dependent members in Japan paid services with credits which were earned by their adult children in Los Angeles (NALC, 29.4.2011). A similar situation is recorded in Zurich: just three Zurich members currently transfer their earned credits to their parents in Japan, although the membership is fairly small, 120 members in Los Angeles and 80 in Zurich (M.K. interview, 12.6.2012; NALC, 29.4.2011). Yet, positive impacts are expressed by those involved and 'long-distance care' remains a distinctive and key attraction for volunteer recruitment and existing members alike (K.S. interview, 12.6.2012).

2. 'Person-to-person' model

Meanwhile attempts have also been made to expand traditional person-to-person services based upon credit exchanges, providing earning opportunities for frail older members. Some care-dependent members can earn credits, for example, by providing telephone calls to older people living alone or for befriending the lonely and isolated (Y.I. interview, 3.12.2010), as seen also in Member-to-Member Time Bank in New York, funded by the insurance company Elderplan (Christian, 2001). This has attracted considerable media coverage, but actually involves very small numbers of people (L.F. interview, 8.12.2011). This in turn highlights difficulties in and limitations of applying this model to the area of care for frail or disabled older people.

In response, some Fureai Kippu schemes have sought out younger participants and encouraged the exchange of credits between generations; for example with older people looking after toddlers and receiving home help from their mothers in return, useful given the lack of child minding and growing numbers of women at work. Indeed some schemes have re-orientated on child care recently and proved successful with increases in membership. Included are the NALC international partner in Zurich and the VLB Nara branch, both focusing upon young mothers and baby-sitting (M.K. interview, 12.6.2012; Miller, 2008b). According to Zurich leader members, despite attempts also to promote intergenerational exchanges to address the key aim of providing social care for older people in need, such exchanges are rare since young members often prefer baby-sitting to assisting with frail older people, while elderly members are generally too frail or disabled to provide child care (M.K. interview, 12.6.2012). Consequently such elderly members continue to pay user fees for the services. With more older people in residential settings, a few schemes/branches now focus here, providing group activities, befriending and outings. They often receive financial and in-kind support from local government or residential homes, alleviating participating residents from paying user fees (C.A. interview, 8.12.2011). Yet since activities are usually provided by active volunteers outside, care-dependent residents hardly earn credits.

Issues over rewarding time credits for volunteering

Did Fureai Kippu active members, rewarded with time credits, really differ from traditional volunteers, with no rewards? The Government, promoters and academics enthusiastically endorsed the concept of rewards to attract and retain a wider volunteer population (MoHW, 14.4.1993; Tanaka, 1996). However, the results were inconclusive: according to a comprehensive 1993 survey, just 170 (13%) of 1,266 volunteers in mutual help groups, involving monetary remuneration and/or time credits, cited monetary rewards as a 'primary' motive and another 112 (9%) were preparing for their own future care needs by earning credits, leaving the great majority acting from altruistic motives (Kobayashi, 1994). Similarly, active Fureai Kippu members interviewed in the study stressed psychological rewards, such as feelings of self-worth, fulfilment,

confidence and the gains of social networks, friendships and greater understanding of the situation. Typically they say: 'I'd rather not use my credits at all and stay healthy to continue volunteering. I do volunteering just because I want to help others in need, exactly the same way as other volunteers in different organisations do' (I.T. interview, 14.7.2011). Such accounts challenge widespread assumptions and concerns expressed by some British voluntary organisations: the reward element risks undermining traditional forms and values of volunteering - the principle of giving time for free (Quoted in BBC NEWS, 30.9.2010). Also, the reward element may risk prioritising credit holders rather than those in most need, though empirical evidence is lacking.

Yet motives vary and time credits can incentivise and provide volunteers with a sense of security in old age. As one 83-year-old NALC member notes, 'I started volunteering sixteen years ago and have stored up over 10,000 time credits. I don't want to use my credits at all until I die but, as I live alone and don't have any relatives nearby, my earned credits give me peace of mind: if anything happens to me, I can get support and care with my credits' (C.A. interview, 8.12.2010). Another long-term senior active member explains: 'This sense of security is becoming increasingly appreciated by our volunteers [members] who worry over economic uncertainty and cutbacks of public welfare provision' (T.K. interview, 8.12.2010). As discussed, this 'rewarding' element also represents a key consideration in volunteer recruitment, attracting different or new potential volunteer populations, including those who are willing but want something back. Nonetheless reasonably well-off volunteers with supportive families also give all or part of their credits to help others who lack them, though such cases are the minority, as noted above. With different and mixed motives, Fureai Kippu may not suit everyone.

Challenges

One of the most pressing challenges confronting many Fureai Kippu organisations is that care-dependent members substantially outnumber active members (K.T. interview, 17.3.2012). This is due to the failure of volunteer recruitment to keep pace with the growing numbers of care-dependent members. Accordingly recent years witnessed a shift in recruitment focus from overwhelmingly middle-aged housewives towards the healthy 'young old', including the post-war 'baby boomers' born during 1945-8 - totalling over eight million - of both sexes, whether working or retired. Yet this has not proved entirely successful; for example, in 2010 NALC experienced a decrease in membership, the first since its establishment in 1994 (NALC, 15.7.2011). According to a NALC executive member, this reflects the fact that the targeted healthy 'young old' volunteers are hit by government policy, specifically the increase in retirement age and pensionable age, thus often being compelled to choose continuing employment over opting for voluntary work (NALC, 29.12.2010). This underscores the increasing difficulty in recruiting the next generation of leaders from whom even more will be expected (I.G. interview, 14.7.2011). Moreover, new recruits may not

produce a net gain as they may enter co-production programmes between themselves rather than helping frail elderly members, as discussed. In the wider context of care provision it is important to remember that Fureai Kippu has always made a much smaller contribution to care than the state and family. For example, the 95 estimated Fureai Kippu organisations actually in operation are greatly overshadowed by the number of LTCI statutory care providers (e.g. 34,000 home-based care organisations and 30,000 day centre providers) (MoHLW, 2009).

Equally important is the fact that Fureai Kippu's expansion and coordination may require public subventions and encouragement, even though at lower levels than usual with statutory care provision. As seen, the 1990s expansion of Fureai Kippu schemes was closely connected to strong government promotion and public funding, incorporating a vision of public participant-style welfare, a policy focus on volunteering, particularly in the area of care for older people, and acknowledgement of 'volunteering with rewards'. This always left the potential for Fureai Kippu to become over-dependant on public initiatives and money. In fact public retrenchment after 2000 might have led to scaling down of Fureai Kippu schemes run by government or quasi-government bodies. Similarly, NALC which has chosen not to seek public funding since its establishment in 1994 has recently struggled and now acknowledges the need for public funding even if only modest (K.T. interview, 8.12.2010). Yet it could be argued that potentially enormous demand could - as the LTCI state system has found - overwhelm the Fureai Kippu system.

A further challenge revolves around the role of user fees. In one NALC branch, for instance, user fees comprise 70% of the total income, suggesting arrangements highly cost-effective from the state's point of view and sustainable from the organisation's point of view (NALC X branch, 10.7.2011). However, user fees are a potential deterrent to many of those most needy and unable to pay the fees (I.G. interview, 14.7.2011). The use of user fees also poses questions about whether it is fundamentally consistent with the conventional understanding of time-banking based only on exchanges of time credits.

Finally, although recent efforts and attempts have gone a long way to address the problems of limited 'horizontal' use of earned credits and 'credit-to-credit' transactions, no all-embracing solution to these problems is likely to be produced, reflecting the increasingly diverse needs, values and expectations of all those groups of people showing an interest or currently involved as users or volunteers. Rewarding members in the context of mutualism also raises complicated considerations. All of this confirms the complexity and demanding nature of time-banking as applied to providing care for frail older people. This in turn raises questions about the applicability of time-banking in this area.

CONCLUSIONS AND IMPLICATIONS

This article has revealed that Japan's Fureai Kippu is more complex than simplistic and optimistic depictions usually suggest. Japan's near-40-year experience has demonstrated that Fureai Kippu has always been closely linked and responsive to specific and changing Japanese conditions, highlighting its significance, on-going transformation, contributions and persistent problems. Thus Japan's Fureai Kippu models cannot simply be replicated elsewhere; nonetheless its experience is useful and relevant as an exemplar of valuable precedents, with its world pioneering role and large scale. This concluding section assesses Fureai Kippu's applicability to care for frail older people and its role in the 'Big Society' with an ageing society.

The vast majority of Fureai Kippu schemes have operated under reciprocal exchanges between members through time credits and conventional money (user fees and sometimes monetary 'token' remuneration). This is because the activities involved are centred on providing domiciliary care for frail older members who often themselves lack credits due to their frailty or disability and therefore pay in cash instead of credits. This suggests limitations and deficiencies of Fureai Kippu in relation to 'model' time-banking based upon 'credit-to-credit' exchanges. Yet this is the very model which expanded considerably in the 1990s and still remains dominant, suggesting this might be the best model in this area and casting doubt on the currently conventional time-banking evaluations based upon 'credit-to-credit' frameworks.

Given the pressing demand for social care for growing ageing populations and continued funding constraints, the British and Japanese governments have acknowledged that funding and delivery of care must change. In this context, both governments have highlighted social participation elements in the shared vision of the 'Big Society'. In Fureai Kippu, care delivery is based on mutualism and reciprocity and so is cost-effective. This is therefore one possible way to supplement relatively expensive statutory care provision. However, as already apparent, Fureai Kippu is not a universal panacea, but should be seen as a valuable and necessary adjunct to other forms of care. A possible best-case scenario could involve a multi-pronged approach combining adequate, high quality statutory care, supplemented by various voluntary and mutual efforts, including Fureai Kippu, which can meet the volume and range of less-specialised care requirements with a human touch, with the remainder addressed by informal care networks of family, friends and close neighbours. But how to pursue this objective under increasing pressures remains a challenge for Japan and Britain alike. In particular, neither shows signs of allocating adequate funding towards organisations that are willing to take on care responsibilities. Yet this may be crucial to securing the future of Fureai Kippu, and strengthening its contribution to the 'Big Society' and so resolving a key problem at the heart of the ageing society.

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