



Teruko Mizushima^[*]

Teruko Mizushima: Pioneer Trader in Time as a Currency

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Introduction

1. Teruko Mizushima was a visionary Japanese woman who created the world's first time bank in 1973, drawing on ideas she had been developing since the 1940s. Mizushima saw time as constituting an alternative form of trade to money. She based her bank on the simple concept that each hour of time given as services to others could earn reciprocal hours of services for the giver at some stage in the future. She envisaged that individuals could contribute time when their lives were less busy and draw down on this later when necessary. In this way depositors could make more effective use of time across their life course and could receive help when they needed it in old age. Mizushima thus looked to deal with the problems of an ageing society long before these became apparent.
2. Within the space of six years her Volunteer Labour Bank (VLB),^[1] which targeted housewives, spread right across Japan. While Mizushima's bank remains active today, membership has declined since her death in 1996. In spite of the fact that similar systems have developed in other parts of the world,^[2] the contribution of Mizushima to time bank theory and practice remains largely unknown outside Japan.
3. In April 2005, I went to Osaka to do fieldwork for my PhD thesis on time banks and older Japanese. At that time, all I knew about Teruko Mizushima and her group came from Bernard Lietaer's 2004 paper on community currencies in Japan that credited her with founding the world's first time bank.^[3] By a fortunate coincidence, her group's annual gathering for representatives across its national network occurred the weekend following my arrival. I met with a very warm welcome there and subsequently was invited to the headquarters of the group and to a number of branch meetings where I met members. I also immersed myself in Mizushima's writings.

Early life and formation of ideas

4. The following biographical details are based on the four books Mizushima published about her life, ideas and the growth of her group.^[4] The first book, which she later released in revised form in order to attract a new generation of readers, contains a selection of Mizushima's newspaper articles. Her final book includes extracts from her group's newsletter over the course of its development.
5. Teruko Mizushima was born in 1920 in Osaka into a merchant household. After performing well at school, where her favourite subject was maths, she qualified for a medical college for women. However, she was prevented from undertaking this course of study by the death of her mother. Mizushima subsequently entered an academy for brides to acquire the housekeeping and cultural skills considered desirable for a young wife in that period.
6. The family agreed to her receiving the rare chance to live overseas for a period before she married. After rejecting London, which was regarded as dangerous due to demonstrations against Japanese incursions into China, Mizushima went to study in the United States in 1939. Her period there was shortened from three years to one, as a result of the tense situation between the United States and Japan over China and the threat of war breaking out between the two countries.^[5] Mizushima decided to do a short-term diploma course in sewing that could provide useful skills for life in her own country.
7. Soon after her return to Japan, Mizushima 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 her ideas about the use of time which would lead ultimately to the creation of her group. One of her first inspirations occurred three months after her marriage when she collapsed from exhaustion as a result of doing housework from five in the morning to midnight every day while adapting to life as a newlywed. As she recovered, Mizushima queried people's use of time, advocating their right to reserve some of this for themselves. She was to become deeply engrossed with devising means by which people could use their time far more efficiently, time being a resource that was available to everyone and which she believed should not be squandered. She thought that, used correctly, time could be more valuable than money for enabling people to lead the lives they desired.
8. Mizushima started by looking at how to order her own life to achieve her personal goals. She said she would spend the first ten years of her marriage doing what her husband wanted, the next ten 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 she believed the average life span was fifty, so she hoped to achieve her aims by that age.^[6] However, the war separated her from her husband for half of that first decade, during which period her energies were directed toward her children and to just surviving.
9. Her subsequent wartime and immediate post-war experiences made Mizushima seriously question how people could gain the control necessary to deal with emergencies in their lives. She first started thinking about this when she was caught in an air-raid with her children and realised her vulnerability. Aware that she could die at any time, she wondered who would look after her offspring if she should be killed. She went on to reflect on how people could ensure the security of their close kin in the event of their death.

10. Mizushima later wrote,

At the end of the war I was twenty-five 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.'^[7]

11. Initially, Mizushima nurtured dreams of becoming a fashion designer. However, she abandoned these ambitions because they conflicted with her duty as the wife of an eldest son to care for his parents. Mizushima's sewing skills did prove extremely useful, however. In the early post-war period she bartered these skills to acquire fresh vegetables from farmers and her family thus managed to avoid the malnutrition that was very common in Japan at the time. People who saw the beautiful creations that her children wore to school wanted similar garments and asked if she would create these in exchange for food.
12. 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,^[8] Mizushima's belief grew in the power of groups of people to deal with adversity. This experience further fuelled her desire to set up an organisation which could give members greater material security and control over their own futures as well as the opportunity to contribute to their communities. She became involved with a women's group which 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 early inspiration and also many of her later ideas to the influence of the women she worked with at this time. Like Mizushima herself, many of these women believed in acting collectively. She was impressed by those who displayed original thinking, such as the woman who made her family's 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 private companies and associations.^[9] She put half of the money she received from the awards back into her organisation.



Figure 1. Mizushima interviewed after winning 1979 Avon prize. Behind her to the right is fellow awardee, the prominent feminist and politician, Fusae Ichikawa. From Mizushima, *Pro no Shufu Pro no Hahaoya*, 1983, p. 277.

13.

14. Wanting to know why people acted in certain ways and how these could be improved, Mizushima set herself the task of investigating human behaviour. After becoming involved with the Parent Teacher Association (PTA) of her children's school in the late 1940s, she was puzzled by the low numbers at meetings and so conducted a survey to find out why other mothers did not attend. She found that 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. She then resolved to not let either of these two factors impede her own life.[\[10\]](#)

15. She solved the latter problem by designing and building a house that was burglar proof. Because she had bought a sizeable plot of land at the end of the war when prices were low, the property was big enough to enable private areas to be locked, while giving neighbourhood people access to non-private areas, including the living room, kitchen, toilet and garden. These 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.

16. Mizushima's own household provided her with an experimental model on how time could be used most efficiently. In 1984 she wrote that, until the start of her group, she had conducted a survey every March for twenty-two years of her own family's health, psychological condition and financial situation. She calculated 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 or not and how much time should ideally be allocated to it. She said that she used these results to run a time-efficient home.

17. Everyone, Mizushima reasoned, has twenty-four hours in a day, and, unlike money, time is a commodity that is not affected by inflation. 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 then when she set up her group in 1973. The latter stage coincided with the major oil shock that triggered panic buying by a public fearing a repeat of the shortages that plagued the immediate post-war period.[\[11\]](#)
18. Mizushima's first-hand experience of the impact of spiralling and unpredictable prices on people's access to the basic necessities led her to believe that money could not be relied on as a guarantee for a secure life. She went as far as to advocate that time savings could provide a more reliable system than either capitalism or communism, both of which she saw as failing. She foreshadowed the community currencies that were to spring up in the 1990s and early twenty-first century in Japan as a means to revive failing local economies.[\[12\]](#) She said that, no matter how assiduously people might save, they could not be certain how much their savings would be worth in the future. Moreover, even the possession of money would not guarantee finding people willing or able to provide the services needed, whereas the system she envisaged would do so.
19. In addition to believing that if time could be transformed into currency people could exchange this to mutual benefit, Mizushima thought that acts of giving and receiving time could cultivate friendship and human relationships in a way that was not possible through the exchange of money. She saw the potential for this new currency to create a more caring society, through increasing the exchange of mutual assistance in the community, and to value everyday tasks, such as those of housewives and carers, which the wage system did not reward. These, coincidentally, 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.[\[13\]](#)
20. Mizushima did not always succeed in persuading others to adopt her proposals. In the early post-war period she joined the professional women's club in Osaka to try to get working women interested in her ideas, believing that her system could be a convenient way for working women to obtain child care. The response she received was that, since these women were earning money they could afford to pay for the care themselves, and so did not need to barter time. Mizushima subsequently concentrated her efforts on recruiting housewives who, she believed, suffered from inadequate recognition of their abilities.

The 1950 paper and its aftermath

21. 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 first event entitled 'Women's ideas for the creation of a new life.'[\[14\]](#) Held in the Takashimaya department store in Osaka, the meeting 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 a 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.'^[15] In spite of attempts of members to locate the article, unfortunately, no known copies of this paper still exist. However, Mizushima said its disappearance was not important because the thoughts it contained had been put in her later writings and lectures.^[16] Even the name of the newspaper that featured the article is unknown because it was a rather chaotic period for journalism when publications came and went and swapped around titles.^[17]

22. Mizushima wrote in an era in Japan when marriage was universal and most women became housewives, just as she did. Thus it seems natural that she chose to focus on the lives of housewives in her study of patterns of time use over the life course. When describing the content of her paper in her subsequent writings, she noted that it divided the life of a woman into the stages of daughter, newly-wed, child raiser and empty nester, with these including periods of not having enough time and others of having surplus time. She concluded that people could take advantage of these changes over the life course if they learned how to use each period to its best advantage. They could prepare for when they were busy and needed assistance by giving to others when they had time to spare.
23. Although it traded in the time and work of its members rather than in money, Mizushima's bank resembled a conventional bank in that records were kept of deposits and withdrawals in the form of points for time given and redeemed. Participants banked up time by giving it to others and later drew down on their savings. This was intended to be an effective way of preparing for the unpredictable future that Mizushima warned was the fate of all. She argued that, no matter how much attention people might pay to health, they could still fall ill or have some other dilemma arise that they could not handle alone, and thus need to rely on the care of others. The ability to obtain support lay in giving assistance to others under a system that rewarded help given with points that could pay for later help in exchange. She furthermore urged people to think beyond the bounds of their own households, arguing that they had a responsibility to consider the wellbeing also of their community. Ideally, she envisaged that communities would set up neighbourhood organisations to foster mutual exchange of services in times of need.
24. Mizushima drew on studies of her own activities to demonstrate that people possessed excess amounts that could be used in the fashion she advocated. She divided a day in the life of an average housewife into three separate eight-hour periods. The first eight hours was for the sleep and the second eight hours was for household duties. The third eight were for the woman's own personal use, with around half being, for example, for meals, ablutions, reading newspapers and listening to the radio. The remaining four hours was up to the woman's own discretion to use. Mizushima hoped this free time could be employed helping the homebound, the elderly and the disabled. This work was not to be specialised work but something that anyone could do.
25. Initially Mizushima advocated that points should be allocated to suitably reward the level of difficulty of work done, varying from one to three points. However, by the time she established her organisation in 1973 she had decided that all work should be ranked as equal, with one point to equal one hour of any task contributed. Later time banks have operated along similar lines both in Japan and overseas.^[18]
26. Mizushima's first paper was published in the inflationary chaos of immediate post-war Japan when

the idea of time as a unit of currency was quite unique. Her ideas attracted widespread press attention with Mizushima becoming a social commentator whose views were aired on radio and in newspapers and then, when it commenced, on television. She later joked that she appeared on the national broadcaster, NHK, so often in the period soon after her essay came to public attention that people started asking her if she was employed there.^[19] 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 throughout her life she continued to describe herself as a housewife, she developed a media profile and also speaking skills which later attracted members to her group.

27. In addition to proselytising for her group, Mizushima used her speaking skills to encourage others to have the confidence to express themselves as individuals. Among the groups she addressed in this period were senior citizen's universities. When she spoke to these gatherings she always asked the women to raise their hands as, since everyone was dressed in the greys and browns that were then deemed suitable colours for the old, she found it difficult to tell men and women apart. Alarmed at the lack of individuality in these audiences, she told them that, although the Japanese had by tradition worn set colours at set ages in the past, people should wear whatever colour took their fancy even when they were over sixty.^[20]

The Volunteer Labour Bank

28. Mizushima originally planned to start her group, the Volunteer Labour Bank, in 1975 when her husband was due to retire, but decided she could do so with what she dubbed her own retirement as a mother when her son married in 1973. She said this marked the start of her most important life work. 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.^[21]

29. Mizushima's group was not directly linked with the then emerging women's liberation movement although it has been described so since it originated around the same time.^[22] Members did share a common goal with feminists of wanting to improve the lives of women. Takie Sugiyama Lebra noted in 1980 that while the group seemed 'basically conservative in contrast to the liberationist movement, the Labour Bank contains a revolutionary potential to reverse the established value priorities.'^[23] Lebra argued 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.'^[24]

30. The system Mizushima established within her organisation was based on two types of activity which were given equal weighting. The first type was volunteer work that was to be contributed to non-members and which was mandatory for all except after childbirth and for members over the age of sixty-five. This work came to be mostly performed by branch members in groups rather than as individuals—a practice which built up a feeling of group solidarity. One branch told me they followed their regular monthly stint at an institution with a visit to the market and then a coffee afternoon. Provision of help to welfare facilities became the most popular choice and remains so. 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.

31. The second type of activity was exchange of labour within the group itself for which points were recorded for every transaction. This could be anything that other members asked for but often involved caring for sick relatives or children. Thus care was a key component for both types of activities.
32. All members were required to give at least two hours of volunteering effort a month. Mizushima chose this figure 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.
33. When Mizushima's new scheme for using time was first implemented, some worried about its long-term viability. They were concerned that they might accumulate points only to be unable to redeem them if the group should fail. This has not eventuated to date but it is an issue that has troubled organisations around the world.^[25] Mizushima herself was both gladdened and saddened by how group members regarded the points system. According to present members with whom I spoke during my field work, she decried those who misunderstood her ideas and presumed they could cash in their points for money if they left since that was against both the rules and the ethos of the group.
34. Since the exchange system could clearly benefit more people if considerable numbers were to join, one of Mizushima's ambitions was to make her organisation as large as possible. She was able to achieve her goal of a nationwide network of branches by 1979 but never attained her far greater aspiration of having branches spread to the extent of covering young mothers with children in every primary school across the country. Mizushima proselytised all around Japan both before and after the establishment of her group, seeking to recruit wherever she went. Many still in the group recall that their first motivation for joining was sparked by the infectious enthusiasm of Mizushima at her public forums. Quite a few went at the recommendation of friends who had been inspired themselves by Mizushima's presentations.
35. Mizushima wanted most of the volunteer work component for people outside the group 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 long-term care insurance scheme in 2000, most group 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 hospitalised or unable to look after themselves or their homes. The members whose kin obtained care were very grateful as it meant they acquired free time that they could not have contemplated before. A book of short essays published in 2001 by Volunteer Labour Bank members to commemorate the group's twenty-eighth anniversary contains numerous testimonies by individuals who were in this category. [26]

Figure 2. Mizushima, 1992. From *Yutakasa no Seikatsu Gaku*, 1992, p. 316.

36.

Mizushima's legacy

37. The sudden and unexpected death of Mizushima in 1996 was a great shock to the group. It might have resulted in its demise also if her close friend, Yoshiko Moriwaki, who had been involved with the organisation from the start, had not taken over the leadership. Nevertheless, numbers have fallen from over 4,000 to just under 1,000. The age of members has risen, with many being the women who joined the group in its early years while in their twenties, thirties and forties. Efforts are being made to recruit younger women to ensure the long-term survival of the organisation. The most successful example of this has been a branch in Nara Prefecture that I visited which has drawn in young mothers through making child care the main activity.
38. In 2005 Mizushima's group [27] opened a new head office in central Osaka with ample space for organisational activities and the group's records as well as space for visitors to stay overnight. A roster of women operates the centre which was a hive of activity when I visited. The group now includes working women and a small number of men. As of 2007, there were 125 branches across Japan, with the greatest concentration in the Kansai region around Osaka where the organisation originated.
39. The present leaders told me that Volunteer Labour Bank branches are kept small in accord with the early directions of Mizushima. She 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 and to ensure that all would contribute rather than just follow what others did without thinking.

Conclusion

40. This paper gives credit to the dedication of Mizushima who deserves far greater recognition for her pioneering efforts. She 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 innovatory ideas and putting them into practice. She was both a forward thinker and a reflection of her age. Mizushima 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 learn 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 through becoming active in time banks.

Endnotes

[*] Teruko Mizushima, 1967. From *Tanoshi Seikatsu Sekkei*, [Pleasant Life Design], Osaka: Kyobun, 1967, p. 262.

[1] The original name for the organisation was the Volunteer Labour Bank (VLB) and also the Love and Labour Bank. When the group registered as a non-profit organisation, following the passing of the Non-Profit Organisation (NPO) Law in 1998, it was not allowed to retain the word 'bank' in its title as it was deemed to be the legal entitlement of only regular banks. The group then changed to Volunteer Labour Network and also uses Volunteer Human Resource Network, the letters of which form its present logo.

[2] Time banking organisations in the West credit their creation to Edgar Cahn, an American who devised a system similar to that of Mizushima's in the 1980s. For accounts of his philosophy and the development of his concept, see Edgar Cahn & Jonathan Rowe, *Time Dollars: The New Currency that Enables Americans to Turn Their Hidden Resource - Time - into Personal Security & Community Renewal*, Emmaus, Pennsylvania: Rodale Press, 1992; and Edgar Cahn, *No More Throwaway People: The Co-production Imperative*, Washington: Basic Books, 2000. The latter book has been translated into Japanese by a Japanese group, Time Dollar Network Japan, which based itself on Cahn's model but disbanded in 2007. Other countries in which time banks exist based on the Cahn model include Germany, France, Spain, Italy, Portugal, Slovakia, Israel, New Zealand, South Korea, Canada, Puerto Rico, South Africa, Denmark and the Netherlands. Some time banks in Taiwan and South Korea may be based on the Mizushima model as a result of students returning to their home countries from Japan but this is yet to be documented.

[3] Bernard Lietaer, 'Complementary currencies in Japan today: history, originality and relevance' in *International Journal of Community Currency Research*, vol. 8 (2004):1–23.

[4] I found copies of all Mizushima's books in Osaka public libraries and then was able to purchase copies from her group. These books are:

- Teruko Mizushima, *Tanoshi Seikatsu Sekkei* [Pleasant Life Design], Osaka: Kyobun, 1967.
- Teruko Mizushima, *Pro no Shufu Pro no Hahaoya: Borantia Rōryoku Ginkō no 10 Nen* [Professional Housewife Professional Mother: 10 Years of the Volunteer Labour Bank], Kyoto: Minerva, 1983.
- Teruko Mizushima, *Tanoshi Seikatsu Sekkei* [Pleasant Life Design], Kyoto: Minerva, 1990, second printing of revised edition first issued in 1984.
- Teruko Mizushima, *Yutakasa no Seikatsu Gaku: Kyōgō Kazoku to Borantia Rōryoku Ginko* [Studies of an Affluent Life: Co-op Family and the Volunteer Labour Bank], Kyoto: Minerva, 1992.

[5] Mizushima wrote that she experienced hostility on the street in the United States because of her race. She also saw the cancellation of the planned 1940 Tokyo Olympics as a sign of growing tension and a need to curtail her stay. See Mizushima, *Pro no Shufu Pro no Hahaoya*, pp. 9–11.

[6] Mizushima, *Yutakasa no Seikatsu Gaku*, p. 6. Official statistics on longevity appear to be lacking from the start of the 1940s when Mizushima made this decision. Around 1935 to 1936, average life expectancy for Japanese women was estimated at 49.63 years and it had risen to 62.97 when Mizushima wrote her paper in 1950. See Yukiko Kudou, *Rōnen Gaku: Kōrei Shakai e no Atarashi Tobira o Hiraku* [Gerontology: Opening a New Chapter for the Longevity Society], Tokyo: Kakugawa Shoten, 2006, p. 50.

[7] Mizushima, *Pro no Shufu Pro no Hahaoya*, p. i. The translation is my own.

[8] The prospect of starvation faced large sections of the Japanese population in the aftermath of the war as ordinary people sought to rebuild their lives in a nation plagued by food shortages, high inflation, unemployment and housing shortages in ruined cities. This is documented by John Dower in *Embracing Defeat: Japan in the Wake of World War II*, New York: W.W. Norton and Company, 1999. See especially Chapter 3, entitled 'Exhaustion and despair,' pp. 87–112.

[9] Organisations which gave Mizushima prizes for her ideas included the Ministries of Education and Finance as well as Avon and Soroptimist International. Mizushima cites her awards in the biographical details she includes at the end of her books.

[10] Mizushima, *Pro no Shufu Pro no Hahaoya*, p. 18.

[11] The worldwide oil shock triggered by the outbreak of war in the Middle East in 1973 halted the rapid growth of the Japanese economy dependent for 75 percent of its energy on oil. Panic buying of essentials ensued in Japan. See Mikiso Hane, *Eastern Phoenix: Japan since 1945*, Boulder: Westview Press, 1996, p. 103. The oil shock also affected the start-up of the Volunteer Labour Bank which was unable to implement a mass door-to-door leafleting campaign to recruit members due to a shortage of paper in its aftermath.

[12] During the recession of this period community currencies were experimented with as a way to create new forms of wealth in regional areas threatened by depopulation and unemployment as well as the deterioration of traditional networks of mutual community support. These currencies fostered both the exchange of services, such as care for children and the aged, and also the exchange of goods. The many groups that emerged were small and confined to local geographical areas. Their efforts have been encouraged by the Japanese government as a way of relieving pressure on state funds. See Toshiharu Kato, *Eco Mane no Shin Seiki: Shinka Suru 21 Seiki no Keizai to Shakai*, [New Century of Eco Money: Development in 21st Century Economics and Society], Tokyo, Keisei Shobo, 2002.

[13] Known as time banks in both countries, these systems value everyday tasks such as caring for others that are not highly valued by the conventional economy but without which lives cannot function normally. For accounts of how they have done so, see Edgar Cahn, *No More Throwaway People*.

[14] Mizushima, *Tanoshi Seikatsu Sekkei*, p. 191.

[15] Mizushima, *Yutakasa no Seikatsu Gaku*, p.5.

[16] Personal interview with Yoshiko Moriwaki and Yasuo Yuasa, Volunteer Labour Network leaders, at Osaka head office of group, 11 April 2005.

[17] Personal interview with Yoshiko Moriwaki and Yasuo Yuasa, 11 April 2005.

[18] Examples of schemes overseas run along similar lines are Elderplan, a medical insurance scheme for the over 65 age group in New York and the Rushey Green time bank in London. See David Boyle, *Funny Money: In Search of Alternative Cash*, London: Flamingo, 2000; and Sarah Burns, 'New economy, new equality?: the need to recognise the value of unpaid work' in *New Economy*, vol. 7, no. 2 (2000):111–13.

[19] Mizushima, *Tanoshi Seikatsu Sekkei*, 2nd edition, p. 264.

[20] Mizushima, *Yutakasa no Seikatsu Gaku*, p. 123.

[21] Naoki Tanaka, *Borantia no Jidai* [Era of Volunteers], Tokyo: Iwanami Shoten, 1998.

[22] Lietaer refers to it as being part of a women's movement. See Lietaer, 'Complementary currencies in Japan today,' p. 4.

[23] Takie Sugiyama Lebra, 'Autonomy through interdependence: the housewives labor bank,' in *The Japan Interpreter*, vol. 13 (1980):133–42, pp. 138–39.

[24] Lebra, 'Autonomy through interdependence,' pp. 138–39.

[25] This is mentioned by commentators on time banks in the United States and United Kingdom, including Boyle, *Funny Money*.

[26] Volunteer Labour Network Editorial Group, *Kasaneru Hibi Ai to Tomo ni Rōryoku Nettowaaku Kai'in no 28 Nen* [28 years of Accumulated Days and Love for Members of the Volunteer Labour Network], Osaka: Showa, 2001.

[27] The present website of the [Volunteer Labour Network](http://www16.ocn.ne.jp/~v-ronet/) is URL: <http://www16.ocn.ne.jp/~v-ronet/>, accessed 20 May 2008.

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