

Teaching How to Give: Charitable Giving Education in Japan

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Abstract

This article examines how the importance of charitable contributions is discussed and taught in Japan. In response to the financial crisis of the 2000s, many Japanese institutions, such as the Financial Service Agency, started to re-emphasize the significance of financial education. Newly-made financial educational resources, including textbooks, workshops, and seminars, became available. Some included discussions of charitable giving alongside more conventional topics such as planned spending and saving. Through an examination of educational materials, workshops, and classes on giving, this article suggests that financial educators and instructional materials encourage a new type of giving. Traditionally, Japanese giving was characterized by a sense of conventional obligation to society and impromptu responses to unexpected circumstances. In contrast, current materials and workshops emphasize charitable contribution as an expression of one's intentional civic commitment. Through lectures and exercises, these workshops provide information about the specific aims of charitable organizations and encourage participants to make informed decisions about where to direct their giving. Current giving education, therefore, proposes a new style of giving. However, this analysis suggests that due to the lack of discussion on how to make a habit of giving and how to evaluate that giving, the extent to which giving education fosters long-term commitments to this style of charity remains unclear.

Keywords: Charitable Contribution, Financial Education, Japan, Gift, Philanthropy

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Introduction

This article examines educational materials and lessons about charitable contributions in Japan. Since the late 2000s, there has been growing interest in financial literacy education. This is partly in response to the global financial crisis of 2007–2008. The profound social impacts brought about by that crisis caused the Japanese government and many institutions to realize that an ability to understand the global economy and to make responsible financial decisions is essential to meeting the challenges of the ever-changing global economy. Many Japanese institutions, such as the Financial Service Agency and the Japanese Bankers Association, started to promote financial education through the provision of printed and on-line brochures, textbooks, information videos, and seminars. Reflecting Japan's changing economic contexts, these materials include novel topics, such as charitable giving. An examination of instructional materials and actual lessons suggests that they promote a new culture of giving. Lesson facilitators and the creators of instructional materials encourage citizens to practice charitable giving as an expression of their active social engagement. I suggest that this form of giving differs from more traditional forms of financial contribution practiced in Japan, while partially incorporating the gift-exchange framework of Japanese culture.

Financial Education and Charitable Contribution in Japan

Financial literacy education in Japan has long been promoted in a variety of ways, including discussions in the home about the management of household finances. Schools have also been an important source of learning about money and, historically, school lessons tended to focus on saving. Soon after World War I, for example, the phrase “Kodomo Ginko” [Children's Banks], encouraged school students to save (Yoshikawa, 2016). Partly due to such nation-wide efforts, Japanese household saving rates were relatively high until the 1990s (Horiguchi & Kanazawa 2000; Maekawa, 2010).

Since the 1990s economic changes have led to a shift in Japanese financial education to focus on spending and investment. With the collapse of the bubble economy in Japan in the 1990s and the economic recession that followed, it became difficult for many households and individuals to maintain these saving practices. At the same time, credit cards became more common in Japan. Concerned with the possibility of young people confronting financial trouble, Japanese financial agencies and banks renewed their efforts to update financial education materials. The 2005 fiscal year was named the first year of financial education (Fukuhara, 2012). With governmental support, financial institutions and agencies worked in collaboration with public schools to promote financial education.

While the aim of these efforts was the promotion of sound spending practices and the avoidance of debt, current financial education aims to educate people to make decisions based on adequate financial knowledge. In addition to providing lessons on day-to-day personal financial management, these lessons offer discussions of the role of financial management in planning one's life and setting personal goals. For example, the Shiruporuto website, run by Kinyu Koho Chuo Inukai, a major Japanese organization promoting financial literacy, encourages viewers to consider life course

events, such as attaining full-time employment, getting married, rearing children, and retirement. Through discussions of how money plays an important role in these life events, the website prompts viewers to consider the integral role that personal finance can play in their lives. It also provides additional resources exploring how to use financial and other resources to realize personal goals and to prepare for potential financial risks.

The subject of charitable giving is also included in some of these educational materials. While charitable contributions may not seem to directly relate to one's life events or personal goals, they can be used as an example of the social consequences of one's spending. Encouraging financial support for welfare and other social service programs is becoming increasingly important in Japanese society. With a rapidly aging population, there is an increased need for diverse social welfare and social programs, alongside those provided by the Japanese government. One way to widen financial support is through making charitable contributions. In this context, some educational materials present charitable contribution as one topic within broader financial education.

The amount of charitable contributions made by Japanese citizens has slowly grown over the last decade. Although 2012 witnessed a decline in charitable contributions, 2011 was an exceptional year, due to the marked response to the Great East Japan Earthquake (Kifuhakusho Hakko Kenkyukai, 2017). The reasons behind the growth in charitable contributions is complex and requires further exploration, but repeated natural disasters, the growth in non-governmental welfare and community services, and changes in tax policies may be relevant. With these changes, the social impact of spending has become more widely recognized in Japan.

However, from a global perspective, Japanese charitable contributions remain relatively small. In 2016, individual charitable contributions in Japan amounted to 775.6 billion yen. In the UK and the USA, this amount was over 1.5 trillion yen and 30.6 trillion yen, respectively. Japanese charitable contributions are also small in relation to nominal GDP. In 2016, the Japanese contribution ratio to nominal GDP was 0.14 %, compared to UK and USA ratios of 0.5% and 1.44 %, respectively (Kifuhakusho Hakko Kenkyukai, 2017). This suggests that Japanese contributions can grow even more. Alongside a broader trend to include spending as an important part of financial education, these social and economic contexts play a role in the appearance of lessons and educational materials on the topic of charitable contributions.

Charitable Contribution Educational Materials and Lessons

This article focuses on two of the most active organizations that have published charitable contribution educational resources in recent years: Nihon Fando Reisingu Kyokai [Japan Fundraising Association, JFRA] and Nihon Firansoropi Kyokai [Japan Philanthropic Association, JPA]. While their specific objectives differ, both promote a variety of civic organizations and activities through non-governmental funding. One such activity is the promotion of charitable contribution education. Because lessons about charitable education are sometimes referred to as “Kifu no Kyoshitsu,” meaning charitable giving classrooms, lessons that promote charitable spending are hereafter referred to as “giving education.”

The organizations provide a diverse range of resources, including printed and on-line books and brochures. Some are available free of charge, while others must be purchased. They also offer seminars and workshops to those who are interested in facilitating discussions on charitable contributions. For this study, I examined five lesson plans and nine examples from JFRA handbooks and reports, and five examples from a JPA guidebook. I examined the topics appeared in these lesson materials. The results are shown in Table 1.

I also participated in two JFRA seminars and observed two classroom lessons by trained facilitators in 2017 and 2018. To raise awareness of the importance of charitable contributions, JFRA periodically offers these events in different parts of Japan. Seminar participants include teachers, non-profit organization staff, researchers, local government employees, private company employees, and retired people. Some are obliged by their employers to participate in these events and others out of personal interest. Seminar participants are invited to actual lessons held in schools and other institutions. With several observations, seminar participants can be facilitators of the lessons.

Many of the giving education lessons are held at schools, although the lessons are not exclusively held for students. For the sake of convenience, this article refers those who receive giving lessons (the targeted audience of the giving education) as students. The lessons I observed were held in a private high school in the Kyushu region (in the south-west of Japan) in fall 2018, and there were about ten observers from across Japan. The main facilitator and his assistants for these lessons were trained at JFRA seminars. Detailed notes were taken at these events for the purpose of exploring how charitable contributions were presented and discussed.

A close examination of lesson plans, examples, and lessons suggests that emphasis is placed on two particular aspects of charitable giving: giving as an expression of social engagement and voluntary giving. These two characteristics place charitable contribution in a unique position in relation to Japanese gift-exchange practices, as suggested in previous studies

Charitable Giving as a Form of Social Engagement

The first characteristic of giving education is an emphasis on charitable contributions as a form of social engagement. This emphasis seems reasonable, considering the purpose of these lessons is to encourage charitable giving. However, the way that giving is presented to students is of some interest. In giving education lessons, contributions are presented as something that students can do, and are encouraged to do, as members of society, as a way to participate in problem-solving in their communities and in the world beyond.

In a lesson held at a high school, for example, the facilitator distributed empty chocolate boxes. It was stated on the boxes that a portion of the profits would be used to promote education and welfare for children in Ghana. Pointing to this message, the facilitator drew the students' attention to the ways in which their daily spending can relate to solving problems around the world. Because each of these chocolate boxes cost approximately 100 yen (less than 1 US dollar), they served as an example to help

students consider how their spending could be part of their charitable contribution. Furthermore, because this product promoted children's education, it was relatively easy for the students to understand the importance of the social cause. Although this specific situation was located in Ghana, the issue of education was something the students could easily relate to.

Written educational materials also stress giving as a way to engage with social problems around the world. For example, one lesson relates to the Social Welfare Council in Saitama (Nihon Firansoropi Kyokai, 2016), where students became committee members and decided how to allocate contributed money to civic voluntary activities and social programs. The purpose of this arrangement is to highlight that the students can also play an important role in improving their local community. Because the students in this particular lesson were from the same community, they were familiar with the programs that needed financial support. Most also had experience of giving money to schools and elsewhere. In this context, allowing students to participate in funding allocation decision-making helps to foster a sense of civic engagement and responsibility. As Table 1 suggests, while exact examples and exercises vary, all include materials and lessons of activities to encourage students to consider that giving can be a way to participate in solving social problems in their own communities and around the world.

It is important to note that, in this lesson, monetary contribution was not simply a matter of relinquishing ownership of one's money. Rather, a relationship between the giver and the receiving organization was implicitly assumed. As members of society, students in this lesson were encouraged to donate to organizations that help to solve problems. Although the giver might not receive immediate benefits from giving, it was assumed they could indirectly get something in return, by contributing to the betterment of society.

Scholarly discussions of gift giving in the context of Japanese culture shed some light on this emphasis on relationships through charitable giving. In Japan, giving is often associated with feelings of indebtedness. Rather than framing an item as a gift, an exchange model that assumes something will be given in return is socially preferred (Ito, 1995; Nihei, 2011). This tendency is particularly noticeable when the gift is given for something unconventional. Nihei (2011), therefore, suggests that social welfare organizations have made on-going efforts to avoid feelings of indebtedness being associated with monetary and other donations. However, once an exchange relationship can be recognized, charitable contributions will expand. Yamaguchi (2016) claims that, historically, the sense of mutual support created through the framework of gift exchange played an important role in creating nation-wide assistance for victims of natural disasters, wars, and other crisis events in Japan.

Given this cultural emphasis on the mutual relationships created through giving, presenting charitable contribution as a form of social engagement can be very effective. As the above examples suggest, lessons encourage students to consider the social impacts of their daily spending. Furthermore, because lessons and educational materials present giving as a means to respond to local and global issues of relevance to the students, they are encouraged to fulfill their social role through giving. In these educational materials, the creation of feelings of indebtedness is minimized. Rather, as Yamaguchi (2016) demonstrates, lessons serve to foster a sense of mutual

responsibility. Thus, in order to strengthen the message, these lessons and educational materials tactfully present charitable contribution within a Japanese cultural framework of gift exchange.

Charitable Giving as Voluntary Action

Charitable contribution lessons and educational materials do more than simply draw on existing cultural frameworks to promote charitable giving. They also demonstrate a type of giving that differs to that typically practiced in Japan. In other words, these educational materials incorporate exercises and specific instructions to promote giving practices based on individual decision-making processes.

In one lesson, for example, students undertook an exercise in which they were asked to decide where to allocate their charitable contribution. After explaining the social impacts that donations can make, the facilitator then oversaw an exercise in which students discussed and decided where to give their money. The facilitator showed short video clips about three non-profit organizations and their projects. These organizations, respectively, promote children's education in Ghana, provide consulting support for youths who have dropped out of schools and/or are socially excluded, and promote employment support for those with mental and physical disabilities. The facilitator first showed the video clips and provided a short explanation. Next, each student was given a card that represented 500 yen. The students were then asked to discuss, in groups, where they would give the money. Following 10 minutes of group discussion, the facilitator assured the students that it was acceptable if their opinions differed, but they should respectfully listen to each other's opinions. Each group then explained to the other groups to which organization they had decided to donate their money and their reasons for doing so.

The facilitator spent time listening to and offering comments about the reasons behind each group's decision. The facilitator concluded the exercise by stating that there are many other organizations and social projects, and encouraged students to explore these other organizations and find those that they would like to support. As the facilitator gave specific instructions to respect individual opinions and then focused on each group's final decisions, the objective of this exercise was to provide an opportunity for students to make their own decisions about where to donate their money based on their own assessments of how they would like to offer support.

Educational materials similarly emphasize the decision-making aspects of giving. For instance, in the Social Welfare Council in Saitama example mentioned earlier, students are specifically provided with the opportunity to take part in grant allocation decision-making. In an attempt to promote a sense of civic responsibility and engagement in younger generations, students were invited to participate in decision-making discussions. Other cases and suggested lesson plans also include diverse activities, such as fundraising for specific projects, all of which emphasize active decision-making about to which organizations and for what reasons donations should be given.

As these examples suggest, giving education lessons and educational materials encourage personal decision-making. While charitable contributions are encouraged, the exercises give students the opportunity to decide to which organizations and in

what ways to give. As the Social Welfare Council example shows, charitable contributions are presented as active action and an expression of one's social participation.

However, Japanese giving practices are not always seen to be the result of voluntary decision-making. Tsukuba (2008) and Nihei (2011), among others, argue that monetary contribution in Japan is frequently practiced within a context of strong peer pressure. This has to do with the way in which money is solicited. Contributions in Japan, including those for charitable causes, are often collected in schools, neighborhood associations, offices, and companies. These institutions frequently provide suggested donation amounts that each person can give. In addition, they may publicly announce the amount of money they intend to raise. Because people study, socialize, and work in these institutions on a daily basis, they are more likely to feel obliged to contribute, even if they have no particular desire to do so. Nihei (2011) argues that such solicitation can be found in Japan as early as the late 19th Century. With such historical roots, charitable giving is often associated with high levels of peer pressure.

Furthermore, the ways in which contributions are typically collected in Japan makes it difficult for individual donors to have a clear idea of how their money is put to use. Japanese schools and other institutions often routinely collect charitable contributions at specific times of year. For example, many schools participate in Akai Hane Bokin (Charitable Contribution for the Central Community Chest, also known as the Red Feather) in fall and in the Midorino Bokin (the Green Fund) in spring. These are well-known organizations that support numerous social projects. However, precisely because of the scale of their operations, it is difficult for individual donors to understand how their donations are put to use. In addition, because campaigns for these contributions are frequently held at specific times of year, people associate their contribution more with seasons of the year than with specific causes. There are exceptions to this, of course, such as support for specific natural or humanmade disasters. However, the charitable contributions routinely solicited by schools and other institutions are generally for large organizations, such as Akai Hane Bokin.

For these reasons, charitable contributions in Japan suggest that individuals experience peer pressure to give and have only a vague understanding of how their donated money is used. It is important to note that these characteristics do not necessarily lead to poor results. Systematic and institutional solicitation of money provides considerable financial support for charitable organizations, and, because donations are not strongly associated with specific programs, philanthropic organizations have some flexibility when allocating funding to reflect time- and program-specific needs and demands.

In comparison, the charitable contributions promoted through education lessons differs considerably to this type of giving. These lessons include instructions and exercises that allow children to make decisions based on information about the causes to which the money is given. They also emphasize the importance of respecting the opinions of others, even though they may differ to one's own. Because there is no one correct answer regarding to which organization to give, students feel less pressure to conform to the decisions of others. The lessons teach the participants to contribute based on their own ideas and beliefs.

These lessons and educational materials present giving in a way that differs considerably from the way that giving is typically practiced. Students in the giving lessons are encouraged to view the act of charitable contribution as based on their own decisions, rather than an act of following the actions of others. Such a contrast can significantly promote charitable giving. By perceiving giving as an expression of one's own decisions, students begin to conceptualize monetary contributions as an important means of social engagement.

Topics Excluded from Charitable Giving Discussions

Charitable contribution lessons and educational materials suggest that they emphasize giving as a way to express one's active engagement in addressing social issues. Further examination, however, suggests that several aspects of giving are not fully explored in these education materials. As Table 1 suggests, there is little discussion about how to allocate charitable contributions and how to assess the effectiveness of one's giving decisions. Similarly, in the lesson introduced earlier, the discussion started from a point where the individual had money to give. There was little discussion on where this money might come from or what the amount of money might mean to the individual. Class discussions stopped at the point of contribution. Additionally, none of the class time was devoted to how the students could evaluate their giving decisions. Finally, while the need for financial contribution was explained, there was no discussion on how to make charitable contribution a routine part of one's life.

In reality, individuals are likely to experience competing demands for money. Practical suggestions and exercises about how to set aside money for charitable causes would be useful. In addition, discussion about methods to follow-up and assess the impact of donations would be helpful in promoting further social engagement beyond giving.

A lack of discussions such as these may be due to the relative newness of these lessons and educational materials and their focus on promoting charitable giving. However, studies of charitable giving from other countries suggest that these topics are important (Naka, 2011; Zaloom, 2016). Effectively incorporating these topics into lessons and educational materials should be explored in future research.

Conclusion

This article explored how charitable giving is discussed in lessons and educational materials. These lessons and materials suggest a specific understanding of giving. Students are encouraged to understand their charitable contribution actions based on their own decisions and as an important means of social engagement. On the one hand, using the cultural context of appropriate gift exchange, financial contributions are presented as based on mutual relationships, in which there are civic expectations to give for the benefit of society. On the other hand, by carefully framing giving as a voluntary act based on individual choice, charitable contributions are presented as different from popular perceptions of giving as semi-obligatory practices engaged in due to peer pressure. By providing a new way to perceive giving, these lessons seek to promote interest and participation in providing financial support for philanthropic and

charitable activities.

It remains unclear, however, to what extent this new type of giving is practiced. This is due to the fact that some topics, such as how to effectively allocate money, are not currently included in these lessons and educational materials. While covering such topics may not be essential to fostering philanthropic contributions, a broader discussion about giving can help citizens to explore and consider the potentials of charitable giving in Japan.

Topics of Discussions	Lessons in JFRA		Lessons in JPA		Model Guidelines in JFRA	
	# of Lessons	%	# of Lessons	%	# of Lessons	%
Giving as a Way Contribute to Society	9	100	5	100	5	100
How to Allocate Charitable Money Amid Other Spending Activities	1	11	0	0	0	0
How to Raise Charitable Contribution Money	2	22	5	100	3	60
NGOs and Charitable Organization Activities	8	89	2	40	5	100
How to Choose to Which Organizations to Give	8	89	1	20	4	80
Specific NGO Activities	6	67	1	20	1	20
How to Make a Group Decisions about to Which NGOs to Give	8	89	1	20	4	80
Non-monetary Ways to Support NGOs	4	44	1	20	1	20
Non-monetary Ways to Participate in NGO Activities	2	22	1	20	3	60
How to Assess Effects of Donated Money	0	0	0	0	0	0
How Use Contribution for Own Projects	0	0	2	40	0	0
Ceremony for Giving or Appreciation of Giving	4	44	1	20	2	40
How Donated Money is Used by NGOs	0	0	1	20	0	0

Table 1: Topics Discussed in Educational Materials on Charitable Giving

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