

Being in charge of COVID-19 Loan for Affected Foreign Workers at a City Hall in Japan

Tadaaki Kato*

Preface

After retirement at the age of 67 as a teacher of English from Edogawa University and other universities until seventy-one I had a second job, this time not as a sort of guide for Tokyo Olympics and Paralympics, but to work as a loan officer for a city social welfare council in Japan for those whose lives were affected by the Coronavirus pandemic. The COVID-19 is still running riot throughout the world since early months of 2020, resulting in postponement of the 2020 Tokyo Olympics and Paralympics by one year. I did not volunteer to work as a volunteer interpreter for the sporting events which anyhow were held without any spectators. Instead, quite luckily, I had a job to be proud of to help many foreign workers affected financially because of the COVID-19 outbreak.

COVID-19 Loan

Restaurants, hotels, and other industries including tourism were so badly affected, as we know. The people who were affected were so unlucky without knowing such a bad luck would befall to them. Let me write about this second job of mine after retirement from college, which was originally scheduled to last from July till the end of December, 2020, extended by three months, three more months, two more months, and three more months lasting till November 30, 2021. (This loan for Coronavirus outbreak countermeasure started in March, 2020 and new applications for this loan will remain applicable until March, 2022 for completely new borrowers who have not borrowed any emergency fund of (mostly) Yen 200,000 equivalent to US\$1,818 <1US\$ = Yen110> and comprehensive fund (mostly) Yen 450,000 US\$4,091 for a single household and (mostly) Yen 600,000 US\$5,455 for a family or multiplex household from any social welfare council throughout Japan.) In November it is rather rare for me to have any applicant. In December and afterwards a city volunteer interpreter group will take up this job again like the first half of 2020.

The reason why I wrote about my experience here partly comes from my wish to know what kind of assistance, in comparison with the assistance given to the affected Japanese and foreign

As of 30th November, 2021

* Professor Emeritus, Edogawa University
M.A. in TESOL, Columbia University
Business English and English Education

workers, was made in other countries. I knew about a daughter of my acquaintance, a U.S. senior citizen, who received \$100 to make up for her lost shift work for one day. I would welcome any feedback from U.S. and other countries to know about their help. I begin with the following guidance issued by the Ministry of Health, Labour and Welfare in March, 2020.

There was issued the following guidelines by the ministry:

1. Guidance on Temporary Emergency Fund Loan (March, 2020)

To households struggling for their living due to stoppage of work or unemployment caused by the ongoing COVID-19 pandemic

1. Emergency small Fund Loan (Kinkyu-Koguchi) : One Year Grace period

Amount: Yen200,000 to pay back in two years w/o interest, Yen8,500 per month

2. General/Comprehensive Support Fund Loan

To a single household Yen150,000x3 months To repay Yen3,400 each month for ten years w/o interest

To a multiplex household Yen200,000x3 months To repay Yen5,000 each month for ten years w/o interest If there remains some money to be paid, three percent interest will incur on the balance for both loans)

Apply to Municipal Social Welfare Council.

2. Nation-wide Social Welfare Councils

Japan Social Welfare Council (Association of Prefectural Social Welfare Councils)

Social welfare councils in Tokyo, Hokkaido, Osaka, Kyoto and 43 other prefectures

17 ordinance-designated cities (whose population must be over 500,000)

1,807 municipalities, 130 wards in ordinance-designated cities (school districts, residents' associations, etc.), school districts' welfare committees and school district social welfare councils

(As of October, 2007)

3. Regional Social Welfare Activities: Among dozen social welfare activities there is lending livelihood welfare fund to those in needy situations. Foreigners residing in Japan basically have the same rights to enjoy all benefits equal to those of the Japanese. (Welfare Work Law, the Constitution of Japan)

4. Governmental Aid to Social Welfare Fund Loan Scheme

It is a scheme to help low-income people, the physically-challenged, and the aged to be economically independent by lending fund and to foster a willingness and eagerness to live. 3.5 percent of all citizens about 16,000 in the city adjoining to Tokyo where I worked are non-Japanese. Over six thousands are Chinese people, one thousand five hundreds are Koreans followed by 1,450 Filipinos, 1,200 Vietnamese, 1,040 Nepalese. Not many applicants for the loans were from China and Korea. They were mostly from South Asia, central part of Africa, Japanese descendants from South America. Most foreign workers whose funding was requested seem to be living from hand to mouth.

5. My job as a loan officer at a city hall

My job is 'hearing.' After finding out if one is affected and seems eligible for a loan, I send one (the head of the family) private information to my office by facsimile, another loan officer sends the application form to one's residence in Japanese with some English guidebook, when requested, showing how to fill out. It is not easy to fill out and most of them come and see me without even opening an envelope. After filling out, they send the application to the city social welfare council. The prefectural social welfare council judges if lending should be done.

6. Infringing on one's privacy was so shocking to me for a while.

As a college teacher for more than thirty years I have carefully avoided asking about one's privacy. When it comes to lending money, though, asking about one's privacy is inevitable. Applicants do not hesitate to conceal their privacies, either.

7. Questions posed

- a) Are you not living on welfare, not a receiver of livelihood protection? (Not able to borrow money then.) Are you not self-bankrupt? (Livelihood assistance section in the city will take charge then.) Are you receiving a pension? (Only emergency fund is acceptable then.) Are you not receiving unemployment benefit now? (They are able to borrow emergency fund only.)
- b) "Ma'am/Sir, are you single or married?" followed by their household constituents, availability of social or national health insurance, paying for pension, receiving any social benefit? Which one's salary/wage was affected?
- c) I was surprised to find many foreign workers speak Japanese fluently. But very few are able to read and write Japanese. They are illiterate Japanese-wise. Anyhow, knowing most applicants from South Asia want to converse in Japanese, my first question changed into, "Do you want me to speak Japanese?" After speaking in English, they often asked me to speak Japanese. It did not happen to Filipinos. They do speak English (and Japanese).
- d) "Please show me your resident's card (Zairyu Card)" is the next question to ask. It is given to all non-Japanese. It has names, gender, addresses, date of birth, visa status, which sometimes decides applicability of this funding.
- e) Ma'am/Sir, which is the head of the family? If not a family, is there anyone living in the same address? If so, only one person represents and is entitled to this loan (in case of my prefecture). Usually, the one paying for an apartment is able to apply for the loan. Then as a joint borrower, all certificates of residence (Jyuminhyo) for all household members need to be attached. (Tokyo and many other prefectures accept all applications from each household in the same address.) How much was your income before the Coronavirus outbreak, say January, 2020? How did your income go down? Did you lose your job? (Oh, my God.) Do you have wage/salary slips as evidences? Did you suffer from the COVID-19? Wow, when and are you O.K. now? How long were you hospitalized? When

did you leave your hospital?

f) Living conditions

How much are you paying for your house rent? Are you any months behind with your rent? Did you contact a self-support organization to reduce your house rent? How much are you paying for your public utilities, how/what about electricity, gas, water, water sewage, food cost, mobile phone payment, medical expenses, caring expenses, educational expenses, child care expenses, city and prefectural taxes, national health insurance, others? How much are you in need of to live monthly?

g) Do you have any liabilities? Who's lending you money? How much are you borrowing? Is it not to start/run your business but to live, is it? Any asset do you have, such as your own house, land, car not for business, life insurance and others?

h) When did you start working for the company? When did you leave your company? Could you tell me your job, your workplace name, address and telephone number? Your employment status, part-timer, regular staff, or temporary worker?

Such private "taboo" questions were asked. I have known very few foreign workers receive bonuses from their companies and they have to live from hand to mouth. All human beings need to live in comfort. After encountering with so many foreign people, I realised I had failed to learn about each country's culture, at least 'high' culture. It was also very interesting to speak with English-speaking people from several countries from the central part of Africa and some Filipinos. They say after my negative questions. My question is usually to confirm what they answered. "So, you don't ...". Their answer should be 'No' grammatically. So as a teacher of English, I have said, 'No, to make it grammatical.' They agree afterwards.

My 'profound' experience in short

Through my one-year and a half unexpectedly long job I have seen so many foreign people and talked with them about their lives so privately. Each case I knew through my job should be kept secret. But such things have never happened in my life. Every day I have encountered with something new.

Language skills

Even though I speak several European languages besides my mother tongue Japanese, I was amazed to find there was a refugee language polyglot called Ms. Shimada at the city hall where I worked. She is married to a husband from Myanmar. My language skills did not help with so many South Asians. It was also a surprise to know the city social welfare council had a translation in Nepalese using Devanagari and Singhalese spoken by Sri Lankans. Surprisingly, I knew the manager who hired me used a Google search to translate applications into Nepalese and Singhalese. Now is high time that we can rely on a mobile phone to translate anyhow. A visa attorney asked me if I know any Japanese or Sri Lankan who knows Singhalese. I replied I would find out who translated our loan application. I thought of a Sri Lankan graduate from Edogawa University who may still be working for NHK (Japan Broadcasting Cooperation), but I was not able to contact him.

I must add that we, Japanese, are successful learners of Chinese characters. Japanese should be proud they can communicate with 1.3 billion Chinese in writing. We were studying Chinese (characters) in primary schools. Through my job here, I knew Nepali and Sri Lankans want to choose to speak Japanese, which is good, of course. Most Japanese do not speak English.

Outreaching

My project of “outreaching” is not enough. There are people who are not helped. I must add that this money lending may lead to waiver for resident-tax exempt people. If one’s income is resident tax-exempt for this year and/or next year, one may not have to pay back the next year (2022 and/or 2023) at least for the emergency fund. Things are hard. We must be afraid of a new variant Omicron, which seems very contagious. I wish all foreign workers could survive and would lead a life in comfort. My job ends here today.

Postscript

One day aside from my job on all weekdays, I was given an opportunity to work as an interpreter of English for online meeting for that city for young students from Japan and France. One of the themes was a speech by an A-Bomb survivor (Hibakusha) and the other was about SDGs. SDGs are now a common goal for all, including all businesses throughout the world. As a former teacher of Business English, it is an inevitable genre to cover. I felt that an interpreter for online meeting should not just remain an interpreter but a good facilitator as well to make the meeting fruitful. In passing, here is one more thing to write about.

There are a dozen Peruvians whom I got acquainted with through my job. They have reached or are reaching 65 years, retired or will retire and begin to receive pension soon. Regrettably, there is no interpreter at unemployment offices and at Pension Office. These people are descendants of Japanese but they do not speak Japanese well, not to mention, read and write. I had a Japanese visitor coming to my office rather regularly. She was in Italy for a year. She is interested to learn Spanish. I wish to master Italian as my fifth European language. I asked a Peruvian couple to be a member of a Club Latino, who joyously agreed. They will also learn Italian and she will learn Spanish. Two languages are very much in common with each other. I hope she will master Spanish and grow to be a sort of my successor for Peruvians.

Reference Book

Kiss, Bow, or Shake hands by Terri Morison, Waine A. Conaway, George A. Borden translated into Sekai Hikaku Bunka Jiten (World Crosscultural Encyclopaedia covering 60 countries) by Sachiko Ikushima, published by Macmillan Language House

