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Postal Savings & Fiscal Investment in Japan

The PSS and the FILP

Thomas F. Cargill & Naoyuki Yoshino

*"The post office is the world's biggest financial institution,
controlling a quarter of Japan's household financial assets.
It has enormous political clout."* *The Economist*

Postal Savings And Fiscal Investment In Japan The Pss And The Filp

Yen Hai Nguyen



Postal Savings And Fiscal Investment In Japan The Pss And The Filp:

Postal Savings and Fiscal Investment in Japan Thomas F. Cargill, Naoyuki Yoshino, 2003 Japan's Postal Savings System PSS and Fiscal Investment and Loan Program FILP are major institutional features of Japanese finance that support a wide ranging system of government financial intermediation. Despite their size and importance they have not received extensive attention outside of Japan. These institutions manifest characteristics of the pre liberalization regime and despite an official policy of liberalization since the mid 1970s the PSS and FILP have increased their role in the financial system and economy. They resisted reform until 1998 and despite a series of reforms that became effective 01 April 2001 there is concern that reducing the role of government financial intermediation will be a slow and difficult process. The process is complicated by Japan's depressed economy that is now in its second decade of stagnant or declining growth. The book provides an institutional flow of funds theoretical and statistical overview of the PSS and FILP. The book evaluates the contributions these institutions have made to Japan's economic growth and the problems these institutions create as Japan attempts to modernize its financial and economic system. The book provides a positive analysis of the role played by the PSS and the FILP in Japan's impressive growth from 1950 to the late 1980s and the economic and financial distress of the 1990s. The book evaluates the reforms started in 1998 and provides a normative view of what direction reform of the PSS and FILP needs to take if the goals of the 1996 Big Bang announcement are to be realized. Despite the setbacks in the late 1990s and the first years of the new century the 1996 Big Bang remains the operating framework for financial reform in Japan. Postal Savings and Fiscal Investment in Japan Thomas F. Cargill, 2003 *Spending Without Taxation* Gene Park, 2011-03-25 Governments confront difficult political choices when they must determine how to balance their spending. But what would happen if a government found a means of spending without taxation? In this book Gene Park demonstrates how the Japanese government established and mobilized an enormous off budget spending system the Fiscal Investment Loan Program FILP which drew on postal savings public pensions and other funds to pay for its priorities and reduce demands on the budget. Park's book argues that this system underwrote a distinctive postwar political bargain one that eschewed the rise of the welfare state and Keynesianism but that also came with long term political and economic costs that continue to this day. By drawing attention to FILP this study resolves key debates in Japanese politics and also makes a larger point about public finance demonstrating that governments can finance their activities not only through taxes but also through financial mechanisms to allocate credit and investment. Such policy finance is an important but often overlooked form of public finance that can change the political calculus of government fiscal choices. **Challenges in Fiscal and Monetary Policies in Mongolia** Hiroyuki Taguchi, Takeshi Osada, Osamu Ito, Koki Hirota, 2023-02-11 This book provides quantitative evidence on the issues in fiscal and monetary policies in Mongolia and presents necessary policy recommendations for policymakers and academic circles. Mongolia belongs to a natural resource based transition economy and thus has faced the risk of the so

called resource curse including the Dutch Disease and immaturity in market based systems particularly in financial markets. Consequently, reformations of resource allocation and policy governance in fiscal and monetary fields have been required. So far, however, there have been only a very limited number of quantitative studies in the Mongolian economy among the vast literature of Asian studies. This book applies scientific approaches to address fiscal and monetary issues such as data oriented and econometric methods: a structural vector auto regression model, a spatial econometric model, and panel estimation with fixed effects among others. In this manner, the book enriches empirical evidence in academic literature and also contributes to evidence based policymaking. All the authors are young leaders of government officials in the Ministry of Finance, Financial Regulatory Commission, and National Statistics Office in Mongolia who have been trained in academic research methodologies at Saitama University, Japan, on JICA JDS scholarships. Thus, academic researchers and policymakers will be prominent members of the target audience for this work.

The Small Welfare State Jae-jin Yang, 2020-04-24. In a period of rapid change for welfare states around the world, this insightful book offers a comparative study of three historically small welfare states: the US, Japan, and South Korea. Featuring contributions from international distinguished scholars, this book looks beyond the larger European welfare states to unpack the many common political and institutional characteristics that have constrained welfare state development in industrialized democracies.

How Finance Is Shaping the Economies of China, Japan, and Korea Hugh Patrick, 2013-11-26. This volume connects the evolving modern financial systems of China, Japan, and Korea to the development and growth of their economies through the first decade of the twenty first century. It also identifies the commonalities among all three systems while accounting for their social, political, and institutional differences. Essays consider the reforms of the Chinese economy since 1978, the underwhelming performance of the Japanese economy since about 1990, and the growth of the Korean economy over the past three decades. These economies engaged in rapid catch up growth processes and share similar economic structures. Yet while domestic forces have driven each country's financial trajectory, international short term financial flows have presented opportunities and challenges for them all. The nature and role of the financial system in generating real economic growth, though nuanced and complex, is integral to these countries. The result is a fascinating spectrum of experiences with powerful takeaways.

Japanese Management R. Haak, M. Pudenko, 2005-11-01. Japanese management is currently considered to be in crisis. This book analyzes the degree to which the Japanese management model is changing in order to regain its competitiveness. It brings together up to date research on this important topic by a number of the best known American, Asian, and European scholars of Japanese management. A broad variety of management areas such as strategy, corporate governance, globalization, organization, finance, HRM, production, innovation, organizational learning, and retailing is covered.

Contested Capitalism Richard W. Carney, 2009-10-16. This book examines the political origins of financial institutions in the US, France, Japan, Austria, and Germany, seeking to trace and explain each nation's distinctive capitalist arrangements.

Regulating Peer-to-Peer Lending in Vietnam Yen Hai Nguyen,

Crisis Or Recovery in Japan David Bailey, 2007-01-01 Explores Japan's economic crisis and recovery analysing the role of corporations the state macroeconomic and industrial policy and the changing status of Japan as an economic role model This book covers such topics as the relevance of Western economic models to the Japanese case and the Japanese macro economy and financial system

Governance in Pacific Asia Peter Ferdinand, 2012-02-02 This book examines the political economy of the states of Pacific Asia stretching from Japan to Burma since the end of WWII Governance in Pacific Asia offers a comprehensive account of the diverse experiences of the states in Pacific Asia Organized thematically around government and business relations in the main sectors of the economy chapters cover the historical social and cultural contexts for such policies as well as the social and political consequences of rapid economic development They also discuss the increasing economic integration of the region as well as its impact on global affairs and the reverse effect of globalization upon particular political systems Each chapter contains case studies and examples from anywhere in the region with some countries appearing more regularly such as China Japan newly industrialized economies Thailand the Philippines Malaysia Indonesia and Vietnam Governance in Pacific Asia provides an in depth comparative survey of a key region in world politics and political economy An essential text that includes sources from the region in at least three languages Chinese Japanese and Indonesian Malay it will be of interest to students and faculty in international relations developmental politics Asian politics and political economy

Two Crises, Different Outcomes T. J. Pempel, Keiichi Tsunekawa, 2015-05-06 Two Crises Different Outcomes examines East Asian policy reactions to the two major crises of the last fifteen years the global financial crisis of 2008-9 and the Asian financial crisis of 1997-98 The calamity of the late 1990s saw a massive meltdown concentrated in East Asia In stark contrast East Asia avoided the worst effects of the Lehman Brothers collapse incurring relatively little damage when compared to the financial devastation unleashed on North America and Europe Much had changed across the intervening decade not least that China rather than Japan had become the locomotive of regional growth and that the East Asian economies had taken numerous steps to buffer their financial structures and regulatory regimes This time Asia avoided disaster it bounced back quickly after the initial hit and has been growing in a resilient fashion ever since The authors of this book explain how the earlier financial crisis affected Asian economies why government reactions differed so widely during that crisis and how Asian economies weathered the Great Recession Drawing on a mixture of single country expertise and comparative analysis they conclude by assessing the long term prospects that Asian countries will continue their recent success

The Japanese Economy, 2006 **Japan** International Monetary Fund, 1996-11-07 This Selected Issues paper analyzes Japan's medium and long term fiscal challenges It discusses the initiatives that will be necessary to cope with Japan's medium and long term fiscal challenges It describes medium and long term projections of the fiscal position and assesses the size of the consolidation measures needed to restore long term fiscal sustainability The paper explores possible options for consolidation and offers a representative package of such measures The paper also describes the projected baseline path

for the long term fiscal balance incorporating the long term pension reform plan formulated in 1994 **Strategic Economy In Japan** Thomas M Huber,2019-07-09 This innovative work demystifies the Japanese economy by considering it as a strategic system Showing how the Japanese miracle is actively planned directed and implemented by a constellation of institutions government policymakers and big business Huber argues that Japan Inc can best be compared to a modern military system rather than exclusively to a free market economy The author highlights particularly the similarity between Japan s strategic economy and some of the structures and policy dynamics of the U S military and shows how Japan s economic strategies have the capability of adversely affecting its trading partners **The Evolution of Japan's Party System** Leonard J. Schoppa,2011-11-05 In August 2009 the Democratic Party of Japan DPJ won a crushing victory over the Liberal Democratic Party LDP thus bringing to an end over fifty years of one party dominance Around the world the victory of the DPJ was seen as a radical break with Japan s past However this dramatic political shift was not as sudden as it appeared but rather the culmination of a series of changes first set in motion in the early 1990s The Evolution of Japan s Party System analyses the transition by examining both party politics and public policy Arguing that these political changes were evolutionary rather than revolutionary the essays in this volume discuss how older parties such as the LDP and the Japan Socialist Party failed to adapt to the new policy environment of the 1990s Taken as a whole The Evolution of Japan s Party System provides a unique look at party politics in Japan bringing them into a comparative conversation that usually focuses on Europe and North America Designing Financial Systems for East Asia and Japan Joseph Fan,Masaharu Hanazaki,Juro Teranishi,2004-08-02 This book deliberates on some urgent issues that face the new architecture of the financial systems in Japan and East Asia The book is broken into three sections The role of financial institutions and markets in economic development in Japan and East Asia Issues in corporate governance and new technologies The designing of efficient financial systems With contributions from leading Asian economics experts based around the world this book will be useful to both scholars and professionals with an interest in financial systems corporate financing and governance East Asian Economic Perspectives ,2005 *Japan's Nuclear Crisis* S. Carpenter,2011-12-12 An analysis and exploration into the impact of Japan s 2011 nuclear crisis Investigation of the disaster will pose questions regarding why Daiichi was constructed in an earthquake prone zone and was still operating despite problems that had been plaguing the reactors since 1989 such as cracks in infrastructure and leaks in radioactivity **Japan Inc. on the Brink** S. Carpenter,2014-11-27 This book contends that structural reforms the essential third arrow in Abe s Abenomics will not happen As a result Abenomics is merely a combination of reckless monetary policy and ambiguous fiscal policies which will fail to regenerate Japan s fragile economy and cut sovereign debt

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