

Working in the Care-giving Industry as Undocumented Immigrants  
in Taiwan:  
A Study Based upon the Experiences of Vietnamese Undocumented  
Immigrants

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In Taiwan, people call the undocumented immigrants “runaway foreign workers” in general since they leave their employers in secret. Why does a care-giving foreign worker give up her legal working status and become an undocumented immigrant in Taiwan? How does she find an undocumented job, and where does she work? Based on in-depth interviews of undocumented Vietnamese women immigrants, this paper explores two main factors influencing the decisions of the undocumented immigrants. First, a care-giving foreign worker may choose to “run away” when she feels she has a big disadvantage, and if she also feels doubt about whether or not she can keep her legal status working in Taiwan. A “runaway” decision is an opportunity for her to keep working in Taiwan. Second, the short term care-giving needs in Taiwan have created a certain pulling power for a “runaway” decision. A care-giving foreign worker can get many chances to work as an undocumented worker through Taiwanese undocumented agencies. The large numbers of short term care-giving needs are produced by the Taiwanese social customs of hospitalization, government policy towards immigrant workers, and also management of the care-giving industry.

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# A Survey of Current Studies on Microfinance in Japan

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Recently some foreign researchers and experts in the microfinance industry, such as Milford Bateman or Hugh Sinclair, have sounded the alarm on the rapid expansion of microfinance, claiming that microfinance institutions have no consideration on its negative impacts to local economies and no customer protection measurements for the poor. They revealed the shocking fact that some microfinance institutions ask their customers to pay loans and interests forcibly while they gain high reputation from donors, collecting funds to make their business sustainable.

On the other hand, most advocates of microfinance in Japan introduced it as a golden tool for poverty reduction and social cohesion. But some Japanese researchers have noticed the problem of microfinance and just started to cast doubts on the optimistic idea.

This article analyzes almost all literatures on microfinance in Japan by dividing them into three categories according to their attitudes to the effects of microfinance: the supporting school, the prudent one and the skeptical one. Then, after depicting the core points of each type, it suggests that if we want to use microfinance more for poverty reduction, we have to consider the principle of suitability in a transaction of microfinance and the obligation of explanation by financial institutions as a customer protection measurement of microfinance.

Furthermore, the basic income guarantee or universal and unconditional cash transfer policy can be the key to successful microfinance projects, because basic income guarantee helps not only the poor's self-sustaining behavior for overcoming poverty but also effects of microfinance. Microfinance is similar to financial transactions which people in developed countries usually use. It is just designed in small-scale, affordable and sometimes flexible for the poor. Therefore, the function of microfinance seems to be limited to financial service in fact and doesn't provide effective means to gain incomes. Obviously it cannot be a main tool for elimination of poverty. On the other hand, the basic income guarantee gives the poor incomes even though it may be small amount, so I hope basic income guarantee projects with microfinance can be highly successful for terminating poverty and microfinance will play a supplemental role in such projects.

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