

The Localization, Practice and Innovation of Time Banking

—On a New Approach to China's Aging Population

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Abstract: In the context of an aging population, the promotion of time banking as a new model of voluntary service can help alleviate the ever-increasing pressures for elderly care and services in China. The development of time banking in China has successively undergone the stage of traditional practice, the stage of infancy and exploration, as well as the stage of accelerated growth. Meanwhile, this process has also witnessed the formation of many localized innovations. To further the localization and innovation of time banking, this paper analyzes its basis in traditional culture, summarizes its process of practice and explores new directions of future innovation. Based on the summary of existing problems, this paper proposes to enhance the recognition of time banking among the public, facilitate localized innovation of time banking, promote its informatization, and involve the participation of young people, particularly college students.

Keywords: time banking; localization; development course; population aging

Time banking, also known as time-based currency (Chen, Du & Chen, 2001), love & care banking etc. (Jing & Zhao, 2015) originates from a concept proposed by Japanese scholar Teruko Mizushima in 1973, and was officially proposed and promoted worldwide by American scholar Edgar S. Cahn in 1980 (Dong, 2013). Time banking is a framework that enables volunteers to deposit their days of voluntary service into a personal account and withdraw it in exchange for needed services from others. So far, there are at least 1,000 time banks worldwide

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(Deng, 2012), of which at least 500 are in the USA.^① Time banking is an innovative voluntary service for elderly caregivers (Mu, 1999), and has become a new approach to the provision of elderly care and the alleviation of pressures that come with it.

Studies of time banking do not have a long history in China. There are not many articles regarding the theoretical basis and practical innovation of time banking from the perspective of traditional Chinese culture and national conditions. An increasing aging population means more demand for elderly care, which makes it imperative to explore a feasible approach to time banking localization and innovation. Popular in Europe and North America, time banking features a core value that is inclusive to traditional Chinese culture. This paper attempts to combine time banking with traditional Chinese values, analyze time banking from a local perspective, review the development of time banking in China, summarize deficiencies in domestic practice, and propose an innovative approach to the development of time banking. It is hoped that this paper can help optimize China's system of voluntary elderly care and improve the strategy for addressing population aging.

1. Development course of time banking in China

In ancient China, there were already mutual aid and mutual benefit-related thoughts and practices. Those simple and unadorned attempts were in nature similar to time banking. Given those time banking-like thoughts and practices in Chinese history and the pilot development of time banking in China since the Reform and Opening-up, this paper divides China's development course of time banking into the stages of traditional practice, infancy and exploration, and accelerated growth.

1.1 The stage of traditional practice

1.1.1 Origin of mutual aid and mutual benefit thoughts in ancient China

Essentially time banking is an exchange of services between members of society and is in line with the mutual aid and mutual benefit thoughts in traditional Chinese culture. In fact, mutual aid and mutual benefit thoughts, similar to the theory of time banking, has a long history in China. Current academic studies tend to explain time banking from the Western perspectives of social capital theory and social exchange theory and overlook the fact that China's mutual aid and mutual benefit thoughts have an even longer history.

Mutual aid and mutual benefit thoughts can be found in a variety of ancient Chinese ideologies such as Confucianism, Mohism, Taoism and Buddhism. Take Confucianism as an example. The Confucian views of "righteousness and benefit," "kindheartedness" and "great harmony" all contain the thoughts of mutual aid and mutual benefit. According to Confucianism, "morality, justice and benefit" inherently belong to common people and shall not be deprived by anyone, not even such wise monarchs as Yao and Shun. It recognizes self-interest while advocating love of others and help of relatives and neighbors. Moreover, it strives for the ideal state of great harmony through mutual help and support. Mohism advocates "universal love and multilateral benefits" that are not based on kinship. According to Mohism, "When I am able to work, I should try my best to help others; when I am less able to or can no longer work, I am expected to receive help from others in return" (Jiang, 2006). In Taoism, the view of mutual benefit and support is mainly embodied in its vision of "peaceful world" and the doctrine of "inherited burden". The Taoist vision of "peaceful world," similar to the Confucian ideal state of "great harmony," requires followers to "love life"

^① Time banking basics. Retrieved from <http://timebanks.org/timebankingabout/>.

and “be benevolent.” The Taoist doctrine of “inherited burden” indicates “a planted seed will grow,” or rather, “as a man sows so let his descendants reap” (Zhou & Xu, 2006). Buddhism aims to exhort people to do good, show mercy to others, sacrifice self-interest for the sake of others, and spread the concept of salvation. The Buddhist doctrine of “being compassionate and helpful” is similar to time banking’s advocacy of helping others. “Being compassionate and helpful” for the sake of others is at the same time part of self-redemption. The abovementioned thoughts of mutual help, mutual benefit and common interests are in line with time banking’s original intention of promoting mutual help among members of society.

1.1.2 The practice of mutual aid and mutual benefit in ancient China

1.1.2.1 The practice of mutual aid within a clan

In the time-honored traditional Chinese society, the clan system which was based on kinship, has been a key unit of social life and a basis for social operation. Self-sufficient rural households were undoubtedly vulnerable to natural calamities and man-made misfortunes. For this reason, most rural households chose to live where their clan lived. Often, a village was inhabited by a group of people sharing the same surname. The coordination within a patriarchal clan system enabled its members to help each other in

agriculture and trading, as well as other daily-life practices so as to survive hardships and ensure lineage continuation. Some large clans even had such financial resources as communal farmland and properties. Their insurance coverage extended to a range of areas (elderly care, medical treatment, maternity, relief, welfare, etc.). Mutual support within a clan mainly falls into two categories, “capital contribution-enabled support” and “charity society-enabled support.”

“Capital contribution-enabled support” refers to financial support among clan members and it can be realized in two forms. In the first form, the clan patriarch or most influential family were responsible for collecting spare money for multiple purposes, such as ancestor-worshipping, funeral rites, weddings, internal dispute mediation and internal poverty alleviation. In the second form, the clan patriarch, officials from the clan, or wealthy members spontaneously donated a certain amount of assets to the clan for poverty alleviation purposes and received financial help from the clan in return when in difficulty (Bian, 2010).

“Charity society-enabled support” refers to a clan’s help of its members in difficulty or even vulnerable groups in society by establishing and running a *yizhuang*. Initiated by Fan Zhongyan (989–1052), Ceremonial Master of the Imperial Court of the



Huashi Yizhuang

Northern Song Dynasty, *yizhuang* (charity society) witnessed gradual and continuous development from the dynasties of Song, Yuan and Ming to Qing, becoming a major non-governmental organization to ensure clan members' welfare in late-feudal China. Every year, a clan could receive a significant amount of rice from their sharecroppers as farmland rent. Part of the rice collected was promptly distributed to elder clan members in need, while the rest was stored in a specially built barn, which was the prototype of *yizhuang*. The operation of *yizhuang* gave full play to the social capital of a clan and at the same time benefited almost all its members (Bian, 2010).

Whether it was "capital contribution-enabled support" or "charity society-enabled support," clan-based relief was in nature capital circulation and mutual support within a lineage system and it managed to break the limit of time and space. Such a Chinese clan can be regarded as a micro-society, where *yizhuang* is like a "quasi-time bank" that facilitates an exchange of resources. Within a clan system, mutual help and relief consolidated their bonds of kinship and sense of family honor.

1.1.2.2 The practice of connections among people

Time banking can also be interpreted from the perspective of the Chinese culture of connections. Human connections here refer to expressions and exchanges of human feelings, which promote mutual benefits among members of a community. In China, human connections have fostered a culture that advocates mutual benefit and mutual care and contains affection, friendship, sensibility and partnership. Human connections are deemed "adhesives" in traditional Chinese society (Xiao, 2016). According to Chinese philosophy, "friendship cannot stand always on one side," or rather "courtesy demands reciprocity." Gifts received in the form of money, labor and daily goods should all be deemed "borrowed" human connections and must be returned in due course. Failure to pay them back is likely to be interpreted

as being beneath human character and subsequently make it hard for one to have a foothold in traditional Chinese society. Thus, such an exchange of "gifts" is endowed with hidden cultural coerciveness.

The practice of human connections is very much like the operation of time banking. Human connections are based on the principles of exchange, reserve and circulation (Xiao, 2016), which respectively correspond to the exchange of labor among social members, reserve of labor in a time bank for future use, and transfer of labor in store to others. Thus, it can be seen the maintenance of human connections helped to forge an intangible time bank in traditional Chinese society and promoted exchanges among social members in various aspects. Without doubt, human connections are based on blood lineage and geo-factors and are maintained among friends and acquaintances. Yet, human connections concern a wide range of areas, including visiting relatives and friends, helping other farmers in the busy season, and even financially supporting neighbors' weddings and funerals. Today, time banking, a new notion from the West, is trying to highlight, institutionalize and normalize these implicit Chinese-style connections.

1.2 The stage of infancy and exploration (1998–2007)

1.2.1 The introduction and development of time banking in China

Given that mutual aid and mutual benefit has a profound ideological foundation among Chinese people and that population aging has fostered increasingly huge pressure on elderly care, it is more than natural for time banking to emerge and develop in China. China endeavored to try time banking in 1998, when the first "bank of labor" was launched at Ti'lanqiao Sub-district Community, Hongkou District, Shanghai. The purpose of this time bank was to encourage the "younger elderly" to take care of the "older elderly" and gradually form a benign "elderly-care circle." It marked the introduction of time banking

in China and the beginning of its institutionalized development.

Right after the opening of the Ti'lanqiao time bank, another time bank was established in Taiyuan, Shanxi Province at the end of 1998. It aimed to serve the elderly, encourage retired “younger elderly” to engage in helping other elderly, particularly the “older elderly” to make full use of aged manpower resources in Taiyuan. It is worth mentioning that back then the Taiyuan municipal government also introduced a policy granting a certain service volume for free to the elderly over 85 years old regardless of whether they had any deposit of voluntary services. This marked China's pioneering attempt to localize time banking. In 1999 similar time banks were established, such as Shouxing Building in Guangzhou; Songyuli Community in Chaoyang District, Beijing; and some in Hangzhou. A range of new measures were introduced, such as younger–older elderly pairing and issuance of a “time bank card.” Since then, the development scope of time banking has seen a gradual expansion. Several time banks were established in succession by Nangang District of Harbin and Gulou District of Jiangsu Province in 2001; Xiaozheng Community under Tianxingqiao Subdistrict, Shapingba District of Chongqing in 2003; Dahongmen Subdistrict, Fengtai District of Beijing in 2004; and Zhaoyuan Community of Nanjing in 2005 (Wang, 2012; Li, 2015). Many of these are still in operation until today. During this period the concept of time banking was introduced to China's Hong Kong, Macao and Taiwan. Examples include the Community–Oriented Mutual Economy (COME) Project commissioned by St. James Settlement in Wan Chai District, Hong Kong (The Hong Kong Polytechnic University, 2015) and the Taiwan Time Bank Association in

2001^①. Moreover, both regions endeavored to make new attempts with local characteristics, helping community residents to realize self–reliance and dignity and thereby build their own social network and mutual trust. The above series of changes and development brought China's practice of time banking to a new height.

1.2.2 Development characteristics in the stage of infancy and exploration

During the stage of infancy and exploration, China's development of time banking featured small scale, scattered distribution and disordered growth. First, time banks in this stage were usually small and mainly attracted the participation of just retired “younger elderly.” Their services only covered the local community and most time banks were operated by an administrative staff from the local community. Second, time banks in this stage were loosely scattered among several major Chinese cities and nearby (within 1–2 hours' drive) and barely had any connection with each other. Geographically, the development of time banking in China extended from the coastal regions to the hinterlands. There were more time banks in south China than in north China. In the coastal regions of East China and South China, time banking was only practiced in a few cities such as Guangzhou, Shanghai and Nanjing. Given that time banking was quite a new concept then, there was no available operational experiences or mechanisms. Most time banks entrusted their management work to local neighborhood committee and recorded their work in the form of handwriting. Besides, there was a lack of specifications concerning the storage of, and access to, member data. Time–banking practices then were primitive. Worse still, the development of time banking failed to attract policy makers' attention and therefore could not find any existing guidelines or regulations for reference.

① Retrieved from <http://www.timebank.org.tw/info.html>.

1.3 The stage of accelerated growth (2008–present)

As China's aging population further increases and the policy system of voluntary services keeps improving, time banking has witnessed a steady expansion both in terms of numbers and scale and has experienced accelerated development since the 2008 Beijing Olympics.

1.3.1 The context that fosters the accelerated development of time banking

1.3.1.1 Population aging, vulnerability and disability

Around 2000, China stepped into an aging society. Since then, its aging population has been on the rise, with the proportion of senior citizens steadily increasing. In 1991, China's 65 years+ age group accounted for 6% of the national population (National Bureau of Statistics, 2016, p. 35). As of 2016, China's 60 years+ age group had reached 230 million, accounting for 16.7% of the national population; and its 65 years+ age group had reached 150 million, accounting for 10.8% of the national population.^① Alongside population aging are the elderly's vulnerability and disability. As of the end of 2012, China's 80 years+ age group (the vulnerable) had reached 22.73 million, accounting for 1.7% of its national population. It is estimated that by 2050, China's 80 years+ age group will reach 90 million. In addition, the proportion of the disabled people will keep increasing. By 2020, China's disabled population is expected to reach 21.85 million. By 2051, when China's population aging comes to a peak, this figure shall reach 38.50 million (Dang, 2009). This population aging, vulnerability and disability stimulates more demand for elderly care and emerging voluntary services such as time banking.

1.3.1.2 More social recognition of voluntary services

The year 2008 marked a milestone in China's development of voluntary services. That year was marked by two major events, the Beijing Olympics and the Wenchuan earthquake rescue & relief, both of which involved a large number of volunteers. The extensive media coverage of their front-line services raised the profile of volunteering; improved the social recognition, acceptance and participation of voluntary services, and drove more people to participate in this cause (Wei, 2013). During the 12th Five-Year Plan period (2011–2015), China had a total of 66 million registered volunteers. As of 2013, China had had a total of over 400 registered volunteer groups. During the 13th Five-Year Plan period (2016–2020), the proportion of registered volunteers in China is expected to reach 13%.^② Volunteering has become a public undertaking that is widely accepted and recognized in society.

1.3.2 The accelerated development of time banking

With such a background, time banking has witnessed continuous expansion and development.

1.3.2.1 Time banks keep emerging and influencing a wider area

Since 2008, time banking has experienced rapid development in China. According to incomplete statistics, from 2008 to 2016, China launched at least 31 time banks; for each year during this period, there was at least one time bank opened somewhere in this country. In 2015 alone, as many as 11 time banks were launched. Accompanied with the increase in the number of time banks is their increased size. For example, Yixing Time Bank of Voluntary Services

① Ministry of Human Resources and Social Security of the PRC. Strict control of early retirement to prevent possible inaction or violation of pension fund. Retrieved from <http://www.nbd.com.cn/articles/2017-03-29/1089538.html>

② Detailed analysis of the 13% proportion of registered volunteers in national population. Retrieved from http://china.cnr.cn/ygxw/20160808/t20160808_522912092.shtml.

in Yixing, Jiangsu Province had a membership of 14,234,^① and a total of 12,000 elderly volunteers successfully established a partnership with another elderly empty-nester via a time-banking system in Changzhou, Jiangsu Province.^② Moreover, the time banks' amount of "time savings" also saw a significant increase. For example, Ling'ou Community (in Lucheng District, Wenzhou) had accumulated a total of 22,000 hours of voluntary service by the end of 2016.^③

Time banking has also extended its range of influence from major cities along the east coast of China to multiple inland provinces such as Hubei, Inner Mongolia, Sichuan and Guizhou. For cities already with time banks (Beijing, Shanghai, Nanjing, etc.) prior to 2008, focus has been given to the expansion of time-banking networks within one city. As of 2016, Beijing had at least seven time banks.

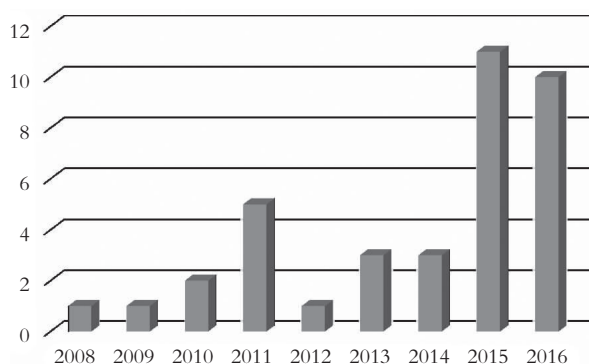


Figure 1. China's Annual Increase in Time Banks 2008 to 2016

1.3.2.2 Improvement in time banks' self-management

As time banking further develops, its organizational structure and management practice are increasingly improved. First, during the development process, some time banks had already built a sound and complete organizational structure. For example, Shanghai Time Bank, as an independent entity, has formed its own rules, management system and liability system; established a board of management, a team of operational management, local offices and corresponding sub-project divisions; specified terms of reference; and normalized the movement of institutional wheels.^④ Second, some time banks endeavored to operate beyond the scope of one single community and tried joint time banking among multiple neighboring communities. For example, the "Love & Care Time Bank" (in Financial Street Sub-district, Xicheng District, Beijing) serves five nearby communities, namely, Erlong Road, Jingjidao, Shoushui River, Wenjia Street and Minkang.^⑤ Third, other time banks place volunteers into different groups to ensure sustained and ordered participation. This can be exemplified by the time bank in Xilu Sub-district, Fangshan District, Beijing. Through volunteer classification, this time bank built 37 volunteer service teams, including a service team of female volunteers, a service team of community culture volunteers and a service team of pioneering CPC members.^⑥

1.3.2.3 Progressive application of information technology

In recent years, thanks to the rapid development of information technology, China's time banking has been popularized by means of websites, apps and other platforms. Information technology, featuring

① The boom of time banking in Yixing. Retrieved from http://jsyx.wenming.cn/wmyx/201601/t20160108_2258282.html.

② The first time bank opened in Wuhan, with a membership of over 30. Retrieved from <http://money.163.com/13/0929/06/99U055NV00253B0H.html>.

③ Time bank of Ling'ou community in Wenzhou unfolds a new chapter of mutual aid and neighborhood harmony. Retrieved from http://www.wenming.cn/syjj/dfcz/zj/201603/t20160301_3180232.shtml.

④ Retrieved from <http://www.chinatimebank.com.cn/timeBank/pagetime.htm?articleCode=000000060>.

⑤ Deposit love & care and withdraw aid at Love & Care Time Bank in Xicheng district of Beijing. Retrieved from http://www.wenming.cn/syjj/dfcz/bj/201510/t20151026_2929980.shtml.

⑥ Community-based time banking boosts voluntary services. Retrieved from http://jjrb.bjd.com.cn/html/2014-07/23/content_201057.htm.

stable storage and prompt sharing, facilitates volunteer solicitations, demand information and registration recording, thus enables convenient time banking. Through website or app development, some time banks make it much easier for volunteers to participate. For example, by launching an official website, Nansha Time Bank in Guangdong Province allows its members to log into their account on a PC or mobile phone, manage their member accounts, check their “time coins,” update service needs, take service assignments, and redeem bonus gifts with credits. On this official website, users can also search a service target’s place of residence, service category needs, time coins offered, release times, as well as a service provider’s personal information, service scope, received feedback, finish time and completion status of a service.^① In this way, its time-banking operation is clearly presented.

1.3.2.4 The participation of college students

It is worth mentioning that the development of time banking has gained increasing support from young people, particularly college students, who inject new vigor into this sector. The younger generation are physically more advantageous and can further enable time banking’s application, promotion, innovation and sustainable development. In recent years, with the participation of college student groups, time banking has extended its coverage from the elderly to the young and enhanced its influence at colleges and universities. For example, at Yanshan University^② (in Qinhuangdao) and Suzhou Foreign Language School,^③ time banks were established by their student societies. Upon opening in 2015, the time bank of Yanshan University immediately gained over 400 members who “opened an account.” This time bank releases public welfare-related information on its

university website and enables prompt spreading of mutual aid message. Moreover, to bring time banking closer to students’ lives, it also launched a “love & care warehouse,” which allows some students to exchange their “time coins” for books and stationary.

Another example is Institute of Gerontology of Peking University, which has pioneered a new direction for time banking, i.e. voluntary care from the young to the old, successfully established an innovation lab on population aging and accordingly launched a time-banking project named “China volunteer group.” In this way, it vigorously promotes online time banking and engages college students in this cause. The development team of this project are responsible for online data matching, later-stage operation, technical support, etc. in a bid to promote the new model of time banking (voluntary care from the young to the elderly) while maintaining the established model (voluntary mutual care between the elderly). This project aims to encourage college students to participate in time banking and thereby promote its sustainable operation.

1.3.2.5 Constant improvement in the policy system of voluntary services

The development of time banking requires constant improvement in the policy system of voluntary services. Since 2008, both the Central Government and local governments have successively introduced several corresponding voluntary service policies, stipulating this mutual aid mechanism of time banking in aspects like content, standards, systems and processes and forming systematic policy support.

At the state level, in 2008 the Charity Law of the People’s Republic of China was drafted by the Ministry of Civil Affairs of the PRC. This law specifies the rights and obligations of volunteers

① Retrieved from <http://www.nstimebank.org.cn/timebank/welcome/frontWelcome.action>.

② A Time Bank of Love & Care opened in Yanshan university in Qinhuangdao for voluntary-service depositing and withdrawing. Retrieved from http://qhd.hebnews.cn/2015-12/23/content_5240707.htm.

③ Our time bank claims the title of 2016 Top Ten High School Society of Suzhou. Retrieved from <http://www.sfls.com.cn/sjyh/Show.aspx?id=23190>.

and their organizers, voluntary service recording, incentive mechanisms, etc. 2012 marked a critical year for China's voluntary service policy, as in that year the 13th National Conference on Civil of the PRC proposed to "explore a record-keeping system for civil charity and volunteer services" and advocated establishing a mechanism of civil volunteer mutual aid. Also in 2012, the Ministry of Civil Affairs of the PRC released *Notice on Carrying Out the Pilot Implementation of Volunteer Services*, along with *Measures on Volunteer Service Recording*, forming China's first unified norm that regulates volunteer service recording in a scientific way. Following that, several rules and regulatory frameworks, including *Opinions on Normalizing the Recording and Verification of Volunteer Services* and *Opinions on Teachers' Participation in Volunteer Services* were issued by Central Government ministries such as the Office of the Spiritual Civilization Development Steering Commission of the CPC and the Ministry of Education of the PRC. These rules and regulatory frameworks help to further improve China's volunteer service system. The Plan on Building Urban and Rural Service Systems (2016–2020) explicitly puts forward return systems for volunteer services (e.g. improving "love & care bank" and "time bank") and promotes the regularization and moralization of community-based volunteer services. In 2017 the State Council issued Plan on Promoting National Aging-related Programs and Building an Elderly Care System in the 13th Five-Year Plan period (2016–2020), stressing the importance of "implementing the system of volunteer service recording."

At the local government level, in 2009 following the completion of the Beijing Olympics, the government of Yuexiu District, Guangzhou proposed Yuexiu System of Elderly Care Savings (Trial), specifying time banking's service scope, calculation basis, exchange basis, etc. This was followed by the introduction of several region-

specific volunteer service systems, among which are targeted ones like Time Banking System Concerning Elder Care Depositing and Withdrawing enacted by the Municipal Government of Wuhan, Hubei Province and Implementation Scheme on Building a Time Banking System for Elderly Care Depositing enacted by the government of Yangxin County, Hubei Province. Also, the 12th Five-Year Plan of Zhejiang Province on the Development of Elderly Care issued in 2011 identified the "million volunteers-supported elderly care project" as one of the eight major projects and specified the goal of establishing a time banking system. According to the plan, "Zhejiang Province will rely primarily on its volunteer service base... regularly provide volunteer elderly services which satisfy actual needs and contain rich elements in a diversity of forms, apply the time banking system to a wider scope, allow volunteer service depositing, and ensure the healthy and sustainable development of volunteer elderly care." Such region-specific policies of volunteer services enable the smooth implementation of national policies and help time banks to localize and normalize themselves.

2. Innovations and deficiencies—China's localization of time banking

Time banking has now been extensively practiced in China's Mainland, Hong Kong, Macao and Taiwan regions. As mentioned, representative examples include Community-Oriented Mutual Economy (COME) Project in Hong Kong, Taiwan Time Bank Association in Taiwan and Zhaoyuan Community Time Bank in Nanjing. Relevant regions have accumulated substantial experience in localizing time banking. Due to the short history of time banking, however, its development still faces limitations and deficiencies.

2.1 China's innovations in time banking

2.1.1 Forming a localized model dominated by

community, sustained by local governments and supported by policies

Different from the development of time banking in Europe and North America, China's time banking relies heavily on the support from community managers, local governments and relevant policy makers. In European and North American countries, time banking is mainly initiated and practiced by civil organizations with barely any government interference or influence. In some of their regions where time banking is already quite developed, this sector is regulated and guided by relevant local associations. Judging from the development path of time banking in China, community managers mainly play the role of initiator and "original driver;" most time banks are of a non-independent organization nature and are subordinate units of a neighborhood committee, for which they are closely related to the latter and the latter's other branches. Besides, when time banks increase to a certain number, local government in China tends to provide policy support and guidance for time banking in a bid to supplement community-level regulations and direct time banking onto the right development path.

2.1.2 Utilizing time banking in community construction and initiating innovative models like "pair-share"

Given that the practice of time banking in China is primarily backed by neighborhood committees and the local community, the development and content of time banking is closely related to community construction. On the one hand, the community is the place where time banking is practiced. On the other hand, time banking effectively mobilizes the volunteer resources of a community, helps improve community services concerning education, culture,

elderly & child care, environmental protection, neighborhood security patrols, etc. During the development process, time banking adopts multiple Chinese practices with community characteristics and simulates the localization of time banking. Many communities promote "pair-share" and volunteer team for time banking. And this can be exemplified by Xilu Subdistrict (in Fangshan District, Beijing), whose local time bank takes the initiative to provide volunteer services for empty-nesters to address this increasingly severe local phenomenon. In 2011 that time bank served a total of 549 empty-nesters and facilitated 449 pairs.^① Another example is Xincheng Subdistrict (in Tongliao, Inner Mongolia), where local time bank classified volunteers and accordingly established 12 volunteer teams respectively for legal policy consultation, health care, culture & sports promotion, etc. In this way, this time bank advances towards targeted community mutual aid. Moreover, this Xincheng-based time bank also introduced a shop-contracting model, which allows volunteers to exchange their accumulated "time coins" for daily necessities and discounts and thus raise volunteers' initiative.^②

2.1.3 Attracting the participation of the younger generation for sustainable development

China's time banking is trying to attract young people, particularly college students. Originally time banking was designed to facilitate social mutual aid and cover more than the elderly group. However, most time banks were prepared and built to target elderly care, which virtually restricts their operational model to "the younger elderly taking care of the older elderly," and their major participants to just retired elderly in the local community. Because of that, time banking cannot play its due role in mobilizing

① Xilu subdistrict of Fangshan district launches a time bank to support the construction of service-oriented party organization. Retrieved from <http://www.bjdj.gov.cn/news/2014811/n57099727.html>.

② Time Bank at Xincheng Subdistrict heats up voluntary services. Retrieved from http://www.tongliaoawang.com/tlnews/content/2016-01/22/content_586003.htm.

volunteer social resources and covering the different age groups of a society. Some time banks have already attempted to attract the younger generation in a bid for sustainable operation and development. For example, Wangxianqiao Community Time Bank (at Xingsha Subdistrict, Changsha, Hunan Province) tries to attract young volunteers via new media like WeChat.^① Suzhou Foreign Language School, Yanshan University (in Qinhuangdao) and Peking University are all busy preparing for or operating young people-oriented time banks.

2.1.4 Some time banks' impressive progress in informatization

Some time banks in China have already realized digital operation. Powered by WeChat, Apps and other online platforms, these time banks make it much easier to practice social mutual aid within the time banking framework. As is known, paper-based recording is not conducive to preservation. Release of service demands by means of press conference, tips and posters cannot harvest satisfactory result. Because of that, some time banks turn to online platforms for IT help, hoping to realize permanent preservation of volunteer information, timely sharing of service information, and effective comments on and supervision of service practices. In this regard, the time bank website established by Nansha, Guangdong Province is arguably a role model, which well performs the abovementioned duties and regularly posts information of relevant volunteer service projects. There is also a time banking App named "China Volunteer Group," which was developed by the faculty and students from Institute of Gerontology of Peking University. This App features a variety of functions such as registration of volunteers and service users, information releasing, volunteer review & approval, donation and personal

account management.

2.2 Current deficiencies of China's time banking

2.2.1 Limited coverage of community-based time banking

At present, time banks in China are primarily community-based and cover only one local community, for which their influence is very much limited. Consequently, the accumulated "time coins" cannot be smoothly circulated among communities and the promotion of time banking remains slow. The fact that members of a time bank come from the same community explains its lack of service diversity. Small scale and low circulation make it difficult for time banks to exchange resources, mobilize volunteer resources of the entire society, and promote mutual aid among social members in a wider scope.

2.2.2 Substandard operation in time banking

Today, some time banks have completed the process of informatization; while the vast majority still rely on manual operations. Time banks in China are mostly under the management of local neighborhood committees or charity societies, which fail to reach a consensus on (volunteer & service user) registration, or service recording, preservation, depositing and withdrawal. Besides, there is a lack of corresponding experience sharing and staff exchange among time banks. These all contribute to the isolated development of time banking. As mentioned, community records are mostly paper based, which leaves room for possible omission and loss. Should correspondingly responsible persons be retired or transferred, mismanagement or personnel shortages may occur to a time bank. It is true that time banks are emerging across China.^② Still, they remain in isolated development and lack necessary communication, which is to the

① Changsha county: Local time bank enables volunteers to deposit service time for future free service. Retrieved from http://hun.wenming.cn/zyfw/201603/t20160311_3205119.html

② Retrieved from <http://www.timebank.org.tw/info.html>.

disadvantage of experience accumulation and sharing.

2.2.3 Difficulty in identifying the yardstick of service value

Service value varies from labor service to labor service. Besides, different labor services require different technologies and labor concentrations. This gives rise to the challenge of conversion between labor services. Time banking is now mostly recorded by hour. This “book-keeping” model overlooks the fact that per hour value differs from labor service to labor service. For example, the per hour value of floor cleaning is unlikely to equal that of computer repair. Failure to properly address this issue may trigger the withdrawal of members with demanding expertise from a time bank and subsequently decrease quality volunteer services. In other words, “the good is driven out by the bad.”

2.2.4 Low participation of the younger generation in time banking

Due to the mentioned problems, time banking is not developing that well at present. On the one hand, the participation of the younger generation is far from enough. On the other hand, withdrawal of time-bank members or even staff members occurs from time to time (Chen & Shi, 2015). The two conditions are standing in the way of time banking’s sustainable development. If time banking continues to be restricted to mutual care among the elderly rather than cover other vulnerable people in different age groups, time banking is likely to be more and more marginalized and be on the wane. The younger generation have more new ideas and creative trains of thoughts, and their participation is bound to significantly accelerate time banking’s informatization and localization.

3. Suggestions and ideas concerning time banking’s localization and innovation

China’s aging population is also accompanied

with the rapid increase in the number of infirm elderly. Such a context creates a huge demand for elderly aid and care. While building a government-backed long-term mechanism of elderly care, China should also develop a time banking system and transform it into a localized volunteer service network that provides elderly aid and care. Such a network is sure to diversify and sustain elderly care and related services in China.

3.1 Combining the traditional virtue of mutual aid and enhancing the public recognition of time banking

Time banking is closely related to traditional Chinese virtue, for its advocacy of mutual aid and mutual benefit is also included in the philosophies of Confucianism, Mohism, Taoism and Buddhism. At present, time banking is generally accepted as an import with distinct Western characteristics. The analogy and combination of the time banking concept with traditional Chinese virtue of mutual aid (Confucian view of righteousness and benefit, Mohist view of universal love, and Chinese cultural phenomenon of human connections) can help the general public form a more concrete and better understanding of time banking and cultivate more interests in it. Time banking is not complicated and this notion is better understood and recognized when combined with traditional Chinese culture, which can guide the localization of the former in China.

3.2 Striving to localize time banking

It has been nearly 20 years since time banking was first introduced to China. Now, time banks can be found in different provinces across China and their combined scale should not be underestimated. Time banking is practiced quite differently in different communities, regions and provinces. Improving time banking models and aligning them with the requirements of community development will inject new vigor into this cause. In addition to the models of pair-share, volunteer team and “time coin redemption,” there are new innovative models to

choose from. For example, Zhaoyuan Community in Nanjing has formed a unique membership ranking system for its time bank. Taking local community features into account, this time bank is committed to satisfying the service needs of local elderly, disabled and other vulnerable groups. The Community-Oriented Mutual Economy (COME) Project in Hong Kong, launched against the background of economic crisis, fits its time banking better into the financial status of local residents affected by the financial crisis, for which it is popular among them. China is a large country with a vast territory, abundant resources and diversified customs. Communities across China have every right to improve the specific operation of time banking according to local conditions so that time

banking can be better accepted by residents and be solidly rooted there.

3.3 Striving for the informatization of time banking

Originally, time banking was designed to facilitate resource exchange and circulation. Nowadays, the rapid development of information technology (cloud computing in particular) is significantly helping the informatization and intelligentization of time banking, and promoting online connectivity and information sharing among regions. Currently, one major challenge facing time banking lies in its arbitrary recording and manual operation, which prevents long-term preservation and is to the disadvantage of networking service inventories. Besides, some time



volunteer services for empty-nesters

banks, even if they have completed informatization, do not pay much attention to information sharing and communication among time banks. In an era characterized by rapid iteration of big data and cloud computing, this challenge is expected to be tackled sooner or later. On the one hand, time banks can have information preserved in a cloud system permanently to avoid possible loss. On the other hand, time banks can allow their members to withdraw their deposited service time from other time banks elsewhere. In this way, time banks can give full play to their functions of resource exchange and circulation in a wider geographical scope.

3.4 Attaching importance to the participation of the younger generation, particularly college students

Time banking is an innovative model of volunteer service. Such an innovation cannot be done without the participation of the younger generation. So far, the rising passion of the young has facilitated time banking attempts made by many colleges and universities. Still, such attempts are far from enough. In the context of population aging, vulnerability

and disability, time banking has to enrich its single model (volunteer mutual care between the old) with a young people assisted model (volunteer care from the young to the old). For further development of time banking, young people's engagement is advocated. It is of great significance to fully draw on the innovation and practice experience of Institute of Gerontology of Peking University, enhance college students' participation, combine volunteer services of time banking with "ideological and political courses" (which are a compulsory part of higher education in China) or extracurricular activities, promote social integration of different generations, and enable college students to learn more about time banking and engage in this cause. Meanwhile, relevant parties should also improve college students' understanding of time banking, encourage them to creatively accelerate the innovation of time banking, and facilitate its localization.

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