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Valuing the time, leading the future: A case study of the time banking program of an educational institution in Taiwan

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Time banking, a reciprocal service exchange system, uses units of time as currency. It has received increasing attention as an effective way for community empowerment. It is mainly used to provide incentives for services such as community mutual help, health care, education, and caring for the underprivileged. This study illustrates a time-banking initiative of an educational institution in Taiwan. Participants were given the opportunity to be volunteers in exchange for a tuition waiver. This study explores how the time-banking program contributed to the goal of empowering learners and scrutinizes the advantages and challenges of this program from the sustainability perspective.

Key word: Time-banking, sustainability, empowerment, volunteer, Taiwan.

FROM GLOBAL ECONOMIC CRISIS TO LOCAL SOCIAL OPPORTUNITIES

The global economic crisis has resulted in a dramatic increase in unemployment. Taiwan's unemployment rate hit a record high of 5.8 percent in March, 2009. A recent survey of 1,332 young Taiwanese who graduated from college in 2007 or 2008 showed that half of them were currently unemployed. The Taiwanese government has undertaken several policy measures to address the issue of unemployment. Local governments and agencies have developed public work programs, and public employment assistance offices are actively engaged in job match and training services. The government has dramatically expanded the "Youth Job Exposure Project (YJEP)" that has provided funding to encourage businesses and non-profit organizations to create new job opportunities and to hire new college graduates.

Many young people have sought more training or educational opportunities to be more competitive in the job market. Several colleges or universities offered tuition reduction or free-auditing courses for students in need. Some community colleges developed time banking programs for students to exchange their campus volunteering services for tuition reduction.

The current economic crisis has a negative impact on the career outlook of many young people. The crisis has called our attention and efforts to be innovative in maintaining our quality of life. Time banking practices have an opportunity to strengthen social networks and to deliver

greater stability to our quality of life during times of financial turbulence (Williams, 2009).

Definition of time banking

According to Wikipedia, time banking "refers to a pattern of reciprocal service exchange which uses units of time as currency and is an example of alternative economic system." The unit of currency, Time Dollar or Time Credit, is valued at an hour's worth of a person's labor. Individuals may earn time dollars by spending time working for others. The earned time dollars can be spent for services from others. Edgar Cahn, creator of time banking, believed that time banking could enhance social trust and empower individuals and communities to become more resilient in face of economic distress (Cahn, 2004).

There were approximately 4,000 time banking systems worldwide, with varying degrees of scale and scope, (Wheatley, 2006). Time banking is usually used in the health or social service sectors, such as care for the elderly, child care, and community services, etc. Time banking honors five core values (The Five Core Values):

1. Everyone is an asset: Every individual is valuable and has something to contribute.
2. Some work is beyond a monetary price: Work such as recycling to reduce waste, participating in community

meetings, helping neighbors, or caring for children is valuable and desirable but not usually attached with a market price. This kind of work needs to be encouraged.

3. Reciprocity in helping: Helping works better in reciprocity. Those who receive the help of others may be empowered to help others.

4. Social networks are necessary: People cannot live in isolation. Social networks facilitate mutual support, trust, and caring.

5. A respect for all human beings: Time is a free gift that each person receives from birth. Money is something a person earns. Time is associated with the “being” of a person and money is associated with the “having” of a person. Respect for all human beings emphasizes time rather than money.

Time banking can be implemented in two different ways, a printed currency, or a computerized system. The former is based on the exchange of printed local currency and is more popular in the United States and Canada. The latter uses a computerized system to track exchanges between members. When a person performs or receives an hour of services, it will be “credited” or “debited” to his/her account.”

Time banking practices in Taiwan

The first time-banking program in Taiwan was initiated in late 1990s by the Old Five Old Foundation (OFOF) with the mission to serve the elderly. OFOF encouraged people to “deposit” time dollars by providing volunteering assistance to the elderly and to “withdraw” time dollars when they needed assistance. Hondo Volunteer Association, the Taipei City Government’s Department of Health, and Concern & Care Society, developed time-banking programs similar to the OFOF program and served thousands of members (Chong, 2002). The community of Garden City in the southern part of Taipei City is the first community that has printed local currency. It has been printing the currency since 2008. In Taiwan there are a number of communities and nonprofit organizations using time-banking to promote volunteering and community mutual help. Some community colleges adopted the time-banking approach and linked their tuition reduction policies with volunteering programs. The Peitou Cultural Foundation (PCF) is currently holding conferences on time banking and inviting institutional and individual members to co-create a time bank alliance in Taiwan (PCF, 2009).

CASE STUDY: THE TIME BANKING PRACTICE AT DHARMA DRUM UNIVERSITY – DEGUI ACADEMY

Background on Dharma Drum University

Dharma Drum University (DDU) was founded by Master Sheng Yen, an internationally well-known Buddhist Mas-

ter. Sheng Yen founded the Dharma Drum Mountain (DDM) World Center for Buddhist Education in 1989. DDM emphasizes the spreading and promoting of the authentic teachings of Buddhism. DDM advocates spiritual environmentalism and carries out its mission through academics, public outreach and caring service. Sheng Yen died in February, 2009. He left the University a legacy of Chinese Buddhist spirituality.

DDU is a private liberal arts university scheduled to open in August, 2010 (DDU, 2008). The mission of the new university is to uplift the character of humanity and create pure land on Earth. The university is located in a rural setting in Taipei, Taiwan, and focuses on post graduate programs. It has four academic schools, that is, School of Environmental Studies, School of Philanthropy, School of Arts and Culture, and School of Life and Living. Each School will launch three masters’ programs. The curriculum of each program emphasizes inter-disciplinary learning and hands-on experience. Students are required to do overseas learning or internships for six months to prepare them to work on different social and cultural projects.

The University is designed to be energy efficient and ecologically responsive. The campus operates recycling facilities for which students and faculty will be involved in field projects for the maintenance and operation of the University. The University develops a holistic learning and living environment for its students, faculty and its international academic partners. Its emphasis is the cultivation of compassion, commitment, and critical thinking towards the urgent issues of the world and to instill a sense of honor toward global citizenship.

Degui academy’s time banking program

The Degui Academy (DDU’s branch campus) is located in downtown Taipei. The Academy currently offers several non-credit courses to non-degree students. The Academy recently launched a time banking program.

Objective

The objectives of the time-banking program include:

- 1) The cultivation of volunteers and to provide recognition and rewards for volunteers
- 2) Promoting “learning by doing” and “doing in learning” and linking training courses with volunteer programs
- 3) Helping students with financial difficulty by offering an opportunity for them to exchange volunteering services for a tuition waiver.

Process

- 1) Students fill out the time banking application form and indicate their specialties and service interests for volunteering. Two hours of volunteer service is required to

waive the tuition for an hour of course.

2) The supervisors review all applications and make placement decisions.

3) Each student volunteer is assigned a volunteer job and a supervisor. The supervisor provides support and gives feedback to the volunteers. The supervisor helps student volunteers form a community.

Features

- The Academy adopts the time banking approach to balance the financial and social goals. In contrast, other private extension education schools focus exclusively on the financial aspect.

- The time banking program uses a computerized system to track volunteers' activities. However, this program has not yet given members the option to make exchanges among themselves. In other words, this program currently is to exchange volunteer services for tuition waiver.

- Flexibility in time banking: Volunteers can credit their hours without taking any courses; students can take courses and pay back the hours of volunteering later.

Types of volunteering jobs

At the Degui Academy currently there are nine types of volunteering jobs available.

- Teaching Assistant to provide support to teachers and students

- Research Assistant to provide support to research projects

- Administrative Assistant to provide administrative support to one of the four schools of the University

- Word Processing Assistant to transcribe audio recordings from classes and to produce a variety of media including electronic DM, letters, forms

- Library Assistant to provide support to librarians

- Equipment Assistant to provide basic support for the operation of electronic equipment including computers, projectors, and electronic blackboards

- Internet Assistant to provide assistance in website maintenance

- Energy-saving assistant to monitor the Academy's energy consumption and carry out energy-saving measures

- Receptionist to greet and/or direct students, visitors and the general public, to answer incoming calls and handle caller's inquiries

Types of courses offered at the academy

The Academy is currently offering three categories of courses, Buddhism in daily life, social entrepreneurship, and media techniques. The curriculum emphasizes reflective learning and provides a process for students to develop personal vision in spiritual environmentalism and

core capabilities in leading a meaningful life. Courses in the category of "Buddhism in daily life" aim to bring new perspectives to reflect on the patterns and potential of life. Courses in the category of "social entrepreneurship" offer students the vision and entrepreneurial skills to create new enterprises to address social concerns. Courses in "media techniques" help students develop skills needed in Internet communications and multi-media. The following is a list of the courses offered during April and June, 2009.

Category 1: Buddhism in Daily Life

- Keys to Overcome Difficult Times

- Movies and Buddhist Spirituality

- Turning Your Fate and Leading a New Life

Category 2: Social Entrepreneurship

- Marketing and Social Entrepreneurship

- Leadership and High Performing Team

Category 3: Media Technique

- Online Communication Tools for Dummies

- Professional Photography

Analysis

Time banking is considered a platform that enhances community sustainability and empowers individuals (Gould and Hill, 2006). This paper analyses the time banking program of Degui Academy's from the perspective of sustainability and empowerment.

The perspective of sustainability

A common concern of time banking is its financial sustainability. The main concern is that time banking initiatives would reduce the institution's income. The experiences of the Academy suggest that there are two distinct market segments. One segment is students who can afford and are willing to pay for the tuition and the other segment students who are either unable or unwilling to pay the tuition. The time banking program is arguably targeting the market segment with less tuition affordability. Time banking and tuition payment are to a certain extent supplementary rather than substitutional if the marketing is toward the segment for which the tuition is unaffordable. In a recent interview one student stated that she would hesitate to register with the course because she is currently unemployed and lives with her parents. The time banking program gave her the option to take the courses without worrying the tuition.

The Academy did not set upper limits on how many students could join the time banking program in exchange for tuition waiver for the courses offered in April, 2009. The Academy was concerned that a majority of its students would try not to pay the tuition if there was no limit. It is found that about half of the registered students paid the tuition. Table 1 summarizes the number of students in

Table 1. Time-banking participation, Degui academy, April - June 2009.

Course Title	Number of Students	Cash-paying Students	Time-banking Students	Time-banking Participation (%)
Keys to Overcome Difficult Times	84	58	26	31
Movies and Buddhist Spirituality	37	17	20	54
Turning Your Fate and Leading a New Life	29	14	15	52
Marketing and Social Entrepreneurship	17	5	12	71
Leadership and High Performing Team	13	2	11	85
Online Communication Tools for Dummies	16	6	10	63
Professional Digital Photography	33	7	26	79
Total	229	109	120	52

each course, either paying the tuition or joining the time banking program. In short, the Academy's experience supports the argument that time banking could encourage those who are in financial difficulty to become active in the exchange.

Time banking helps the expansion of social capital and builds a healthier relationship between the monetary system and the real economy from the sustainability perspective, (Wheatley, 2006; Seyfang, 2001). The Degui Academy adopted the time banking platform to develop a community of volunteers with shared values and vision. Other extension educational institutions focus exclusively on the monetary return and need to hire more employees to perform various types of work. In contrast, the Degui Academy has receptionist and other types of work done by volunteers. This lowers their personnel cost.

Most volunteers are learning to absorb the vision and values of spiritual environmentalism from the courses at the Academy. Time-banking fits well into the mission of promoting spiritual environmentalism. DDM and the University collaborate under the same mission but position themselves differently, the DDM as a Buddhist religious organization and the University as a higher educational institution. The experience of the Academy suggests that time banking is socially desirable and supplementary to financial income in sustaining the operation of an educational institution.

The perspective of empowerment

Empowerment is the process of obtaining opportunities for marginalized people to be self-sufficient, confident and capable of cultivating themselves and helping others. Cahn (2004) pointed out that time banking increases the opportunity of informal employment for the marginalized group. One of the purposes for the use of time banking at Degui Academy's is to empower those who are unemployed. Eight out of the seventeen students in the marketing and social entrepreneurship course are either searching for jobs or entrepreneurial opportunities. This course provides them with the training in marketing and proposal writing. Students support and empower each other to strengthen their business plans or operations. A stud-

ent who is running an online store collaborates with another student to sell her artistic painting work (pet portraits and cartoons) through the online store platform. Another student who is skilled at information and communication technologies uses the time-banking platform to help other students in developing websites or an online fund-raising platform. The Academy's time banking mechanism facilitates a culture of mutual empowerment.

Time-banking transforms students into great helping hands at the Academy. Students provide volunteer services in administrative, teaching, or researching work. Students at Degui Academy are deeply involved in the operation of the Academy and the teachers and students become reciprocal partners. Sodar (2008) highlighted that time banking can empower the community because the wealth produced through the time-banking exchange of services remains in the community. Students at Degui Academy develop talents from their studies and contribute to the empowerment of the Academy as a community.

Challenges

Time banking is not without challenges and critics. Chong (2002) analyzed the time banking program of OFOF's and pointed out several challenges that include: (1) time-banking might go against the notion of altruism that volunteers are not working for tangible rewards, (2) the issue of supervision and accountability, (3) the imbalance between credits and debits, (4) the concern that a time bank might go out of business, (5) the need for volunteer training, (6) the issue of financial sustainability, and (7) the challenge to retain volunteers.

The time-banking practice at the Academy has not yet formed a partnership or a deliberative decision-making process with DDM its founding organization. The time-banking practice still needs to be more integrated with the altruist notion in the Buddhist context. There is also a potential challenge of supervision. Volunteers need supervision. The time-banking initiative might result in a lack of supervision if the number of volunteers exceeds the capacity for supervision. Without proper supervision, training, and support, it would be difficult to use the volunteers

effectively and retain them. There is also a challenge as to whether and how the Academy's time-banking program can take an open system approach and collaborate with other time banks or institutions with similar missions. All these challenges require continuous steering and support as well as a participatory decision-making process that encourages involvement of and dialogue among all stakeholders.

Conclusion

This paper analyzed the newly developed time banking program of the Dugui Academy - Dharma Drum University. It is suggested that time banking and monetary system are supplementary rather than substitutional. The Academy's experience indicated that the time banking mechanism not only benefited the unemployed people to obtain educational opportunities but also significantly developed the Academy's social capital and a culture of mutual empowerment. This paper also suggested the long-term success of a time-banking program requires caring and commitment to face various challenges. The time banking system needs to explore collaborative opportunities with other time banks. It needs to pay attention to the supervision, training and support of the volunteers and adopt a participatory open system approach to engage more people in the decision process.

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