

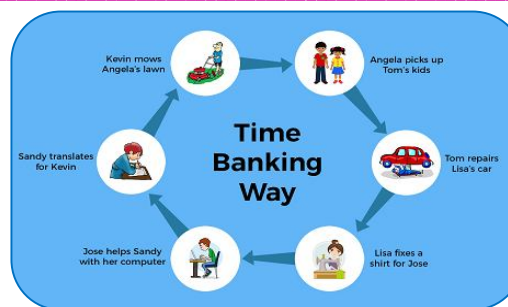


THE POSSIBILITIES TO REVITALIZE HUMAN SOCIETY THROUGH TIME BANKING

¹Ms. Athisa Saprina and ²Dr Vidya Vinutha Dsouza

¹MSW student, St Aloysius College (Autonomous), Mangalore.

²Assistant Professor, MSW Department, St Aloysius College (Autonomous), Mangalore.



ABSTRACT :

Time banking is a value-based process for reciprocal service exchange through the recognition of individual talents to meet the needs of the community. It values all services equally and systematically. The unit of exchange and account is simply the hours spent giving or receiving services. It can be provided at an individual level or as a group. The idea of which is to minimize the dependency on conventional resources and put into actions and use the resources which we as humans can provide. The time and services that are being exchanged puts into account the productivity of the individual and group. It is not only the services that are being rendered but the knowledge, experiences and satisfaction that come along with it. Through the exchange process, time bank helps in building social relationships and strengthen communities to build itself a healthy neighbourhood as it provides individuals with job opportunities, self development and achieve recognition and rewards for contributions that are made.

KEYWORDS : Human Values, Mutual Relationships, Respect, Time Banking, Trust.

INTRODUCTION

Gone are the days where communities knew each other personally. The inter-woven link that bonded these communities has become blurred in recent ages as in the present-day generation people are more occupied with their own lives either to make ends meet or to fulfil one's desires. People no longer cater to the needs of their neighbours or people around them. There is an absence of moral obligation towards one's own neighbour. As a matter of fact, "your problem is yours to keep", is the present-day trend.

The use of money has in many ways diverted human compassion and has been the partial reason which makes it hard for people to accept forms of human values like respect, sincerity, loyalty, trustworthiness, love, care, emotional support, all of which are abstract and cannot be bought or purchased. Money has no doubt proven to be a great source of exchange, as it has made the mode of exchange systematic and precise, yet it has also blinded humanity to a tremendous extent.

Bartering has been practiced since ancient times when the concept of currency was yet to be discovered. It was during these times when people would exchange things or services in need with one another and lived in sufficiency. They were also more socialised and mutually inclined to one another because they could understand the needs and problems of one another. There was an entirely different aura of human values. Then, the people had a high sense of moral obligation towards the person next to them.

In 1959, urban observer, writer and activist Jane Jacobs visited Boston's North End and was amazed at how a community that many had dismissed as too far gone had revitalized without any outside financing or urban planning. The community had built itself into a safe, well groomed, healthy

neighbourhood through neighbours voluntarily exchanging skilled work. It is indeed amazing at how people can actually work together hand in hand and bring about the disbelief into reality. But that was in the 1950's. Can the same type of exchanges where time, not cash is the currency, still build communities that ought to be?

Members of Time Bank agree that the free exchange of time can create cohesive, trusting and beautiful neighbourhoods as they have seen it happen. This was recorded in a survey by Rebecca Terrill Talbot in Phoenixville Time Bank, Pennsylvania.

In the prevailing economy, we tend to value everything in terms of money. The concept of money has taken root in every inch of our lives and that is a negative impact to us humans and that very root of negativity grows into bigger problems which makes us desire for more as a result we tend to lose sight of the goodness that is present within us, that goodness which is responsible for our relationships and mutual understandings with one another. It is based on this very idea that Time Banking wishes to establish the bonds between humans so that we try to build the core economy of society that makes families, strong neighbourhoods, civil societies and communities. And that is the positivity that Time Banking is rooted upon. Although this form of economy is in no way connected to the broader economy however it is essential in its form.

EVOLUTION OF THE CONCEPT:

The Time Banking system which was introduced by Teruko Mizushima in the year 1973 was brought about in a bid to use time more efficiently because she recognised it as a resource that was available to everyone and believed that time could be more valuable than money if used correctly. Her fascination with time began after she collapsed from exhaustion following a day of intense physical labour, it was then she queried peoples use of time, advocating their rights to reserve time for themselves. That was how the idea of conserving one's own time was born and Japan was one of the first countries to embrace the time banking model. Later it was developed by Edgar Cahn, who then designed and popularised the concept of Time Banking. It was while he was recovering from a heart attack during the early 80s when he thought about how it felt to be useless knowing that 60% of his heart was destroyed and could only expect two hours of each day to function. Cahn believed that Time Banking could play a powerful role to achieve an equal society by encouraging the kind of giving and taking which would help build and support families, neighbourhoods and communities so as to improve civic engagement and decrease government spending.

Time bank has been built on the age-old concept of swapping and provide a web-based infrastructure that let people bank hours instead of money. (Williams, 2004) A Time Bank is a form of community currency that rewards informal volunteering by paying one 'hour' for each hour of commitment, which can at any time be "claimed" by requesting one hour of work in return from the system.

In fact, in life if one has even done a favour for someone; it could be cooking a meal, helping the elderly, babysitting, cleaning the house, watering the plants, gardening, etc. with the valid expectation that their work would be appreciated and would be eventually returned by that particular individual then they definitely have been engaged with the alternative currency: trust (Sara Singh).

According to The Annie E. Casey Foundation's social policy publication (2004) "Building Community with Time Dollars", "Time Dollars are a form of currency that people earn by helping each other and spend by getting help from others. They are a medium of exchange designed to reward altruism by recognizing, validating, and rewarding the contributions that help to strengthen and rebuild the "core economy" of home, neighbourhood, and community. The time dollar approach is based on the belief that every member of a community is a valuable resource and that each community has the capacity to pool these resources for its own social and economic abundance".

Time banks establish 'weak ties' in communities by building social networks between unconnected groups rather than strengthening existing relationships, which tend to exclude 'others' (Seyfang, 2004). Time banks can also bridge generational gaps (James, 2005). Edgar Cahn once said, "The vision of the time bank system's creators was the development of a society that allocates its time

more strategically, for goals that go beyond the making and sacrifice of money.” He wrote in *No More Throw-Away People* that he was seeking with this new kind of money to foster “decency, caring, and a passion for justice (Time Banks USA). Though the idea is an easy target for accusations of idealism, its objective is the evolution of a practical and natural human tradition: giving.

Today’s emphasis on autonomy and independence has brought about to some of us unparalleled prosperity but as we continue to focus on the economic issues of our time, many people are left behind. **The five core values stand as a strong point for successful time banking** as Edgar Cahn noted in his book “No more throw away people”

1. **Asset:** Everyone needs someone else’s assets from time to time. Keeping in mind that human capital is the real wealth of the society and that every individual is a unique being and have something different to contribute to others. By recognizing and accepting that everyone is a unique asset will empower each individual to feel worthy of oneself at the same time learn to appreciate its fellow being.
2. **Redefining Work:** Time Banking looks away from the main stream economic system which values specific skills and undervalues the rest. As such there are some forms of work that money will not easily pay for, like building strong families, revitalizing neighbourhoods, making democracy work, advancing social justice. Time credits are designed to reward, recognize and honour those kinds of work and allowing the community’s economy to be recognised from a different point of angle.
3. **Reciprocity:** Wherever possible, we must replace all forms of one-way helping with two-way transactions, so that “You need me” becomes “We need each other”. It is giving and receiving in time banking where both are receivers and givers as such there is no guilty feeling for asking favours from a stranger because he or she returns as well. It is not necessary for a direct pay back as the receiver might help another person and never do you a favour in exchange. Because time banking works on unstructured net rather than exchange of two. However, both the receiver and the giver stand on equal grounds no matter the type of services offered by each, they are equally recognized and honoured.
4. **Social Networks:** Human beings require strong social relations and cannot strive in isolation. Helping each other, we reweave communities of support, strength & trust. Community is built by sinking roots, building trust, creating networks. By using time banking, we can strengthen and support these activities.
5. **Respect:** Respect underlies everything we value. Time banking accepts every individual for who they are and does not judge on what they can give. As such, members respect and trust each other and are accountable for one’s own action. By acknowledging we strive to respect where people are in the moment, not where we hope they will be at some point in the future.

Time banks can be operated at different levels in a community. It could be big or small or could be operated individually or collectively as groups, organizations, government agencies, churches, prisons, businesses.

Based on the modes of exchange, Time banking relationships can be divided into four basic types:

- 1 to 1: One person picks up another person for the airport.
- 1 to many: A doctor earns credit for providing healthcare to a community.
- Many to 1: Four members earn credit for doing a senior member’s housework.
- Many to many: A large number of people earn credit for organising and participating in a community donation drive.

As per the various studies conducted it shows that the most common model of time banking focuses on the neighbours helping neighbours to build strong sense of community. However in some places, individuals and groups are taking a different approach on time bank taking as an opportunity to design targeted uses of time banking to achieve specific goals wherein a broader aspects of work are

achieved such as building healthy community, improved learning at school, helped seniors remain at home as they age, brought art and music into the community, supported hospital patients as they return to a regular life at home, minimizing the crime rates, enlightening prisoners to sustainable life.

With time banking as a medium of exchange it is a highly effective community development tool which can be used in different settings such as old age homes, hospitals, schools, prisons etc. The benefits can be far and wide reaching as it empowers individuals and groups to bring about positive change and allow them to make choices and take control over their own lives and the society as a whole.

Time bank UK points out three main categories of which have brought implications for social and economic wellbeing.

1. **Economics more with less:** It's a general fact that we tend to overlook the assets and resources that exist within a particular community or group. Those assets come in terms of services which we do not consider as conventional value. What we must get a hold of is the fact that combining those assets and services with the modern day conventional currency which we call money, one can produce far better results in terms of productivity and enlarging the pool of resources as a whole. Why depend only on conventional resources when we can produce resources ourselves? The goal of Time Banking is to apply this concept of combining resources and enlarge the pool of resources that are available to us. And when this is put into action and people actually start using applying all these into action, we produce results and not only that, because there is more to it as there is a touch of innovation behind it. Something new which everyone can follow or learn it in the process of sharing such ideas. As a result of which leads to less dependency on others as in professionals work under pressure with ever increasing demands on their resources. The dependencies on such people are reduced as the people themselves find use in other fellow members who are qualified in such fields.

2. **Social Justice:** The matter here in essence is simply talking about equality for all, for every hour a member of the time bank volunteers work, he/she gets the hour in return of the services that they spend an hour with. Time Banking values the hour of every individual and makes sure that everyone gets an equal share in the services that they provide. And the equality that is mentioned here does not limit itself to a particular race, class or gender. It reaches out to all that are involved, to those that actively participate as a member of Time banks. They are counted upon by what they can do for others, in a way which balances out the indifference in the services that are provided, in other words they are able to recompense their field of work in which they lack capability. This bridges the gap between their capabilities. And in doing so makes such people feel a sense of self-worth and a sense of belongingness within the community. Basic skills are put to work and in turn train people even more as the level of productivity increases with each service that is being provided.

3. **Strengthening Community:** The whole process of time banking allows interaction among individuals to strengthen and grow gradually. It is a slow and gradual process but once it reaches out to every individual in the community there is a sense of familiarity among everyone. Promoting social awareness and a sense of support for a fellow community member irrespective of backgrounds, race, gender, etc. The chances of meeting different people are increased and there is a strong sense of social network and friendship which is all the better for the people who are present within the community. Not forgetting to mention the bonds that are formed in the process of helping one another. Such resources are never spoken of but have a great impact in the functioning of everyday lives. The requirements of needs are minimized to an extent where dependency on conventional currency is reduced to a manageable level, especially for those in need of support of such matters.

Time banking has been able to emerge as a platform for innovation that meets the need of the current moment. As the world is getting overwhelmed by materialism however, in the coming days for the long-term sustainable living, human beings have to return back to value base economy. Where, human freely exchange time and expertise for the enhancement of the quality living in the society. Where, human societies live for creation of common wealth, believing in less of yours and mine but more of ours. Then you can sum up Time Bank to have made the highest profit. The profit which makes

resources judiciously, yet freely available for all. Where, a highly evolved culture of giving back to society becomes the standard of living. Where nation building is measured by how each human beings begin to exercise promotion of happiness in rendering true kindness and helpfulness towards one another. When human beings take the greatest pride in freely giving back to the society the greatest good, the highest form of civilization is achieved and it gives a new life to a broad range of activities that produce intrinsic rewards.

CONCLUSION

Time bank can conserve and pool large human resources for the direct and timely contribution into the society to meet the needs of the people or which otherwise goes unutilised. It is most essential bridging gaps which create loss and suffering.

Money fails to recognise many kinds of work, as such time credits are designed to reward, recognise and honour those forms of work that usually go unnoticed. So, time bank is a potential solution for bringing to a stop or to start mitigation on disparity created in society by monetary or wealth control. The haves always rule over the have not's. However, when work is recognised by time and values everyone gets to claim a fair share of the services that they provide. Henceforth, based on that ideology societies can bring about a sustainable change which can ensure peace, security and a healthy functioning community.

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