

Feasibility Analysis of the Time Bank Pension Model in Harbin city

-Take Harbin Nangang District as an Example

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ABSTRACT

The current aging situation of the population in China is very serious, and solving the pension problem of 250 million of the elderly people has become an urgent problem at present and even for a long time in the future. Through the issuance of questionnaire in Nangang District, this paper investigates the the operation status of bank mutual pension mode and compiles the questionnaire data. Although some results have been made in changing the model, there are still problems such as low popularity, weak strength of professional team and difficult exchange. The government needs to carry out top-level design, formulate unified systems and operation norms, build a unified information platform, establish a unified operation system, and carry out volunteer training so as to ensure the sustainable development of the time bank mutual aid pension model.

Keywords: Time bank, Mutual aid and pension, Pension model, The government.

1. OPERATION STATUS

In recent years, in order to solve the problem of insufficient pension service subjects and cope with the challenge of population aging, Harbin has further promoted the reform of home and community pension service, encouraged the innovation of pension service mode, successively issued corresponding policies, regulations and implementation opinions, and actively built the banking system of pension volunteer service time. In June 2017, Nangang District took the lead in exploring the home pension volunteer service time bank mode, has established a time bank head office 1,7 branches, 54 time bank branch, 1400 volunteers, 3903 times, volunteer service records of more than 530000, cumulative service length of more than 80,000 hours.

1.1. Organizational Management Aspect

Time Bank draws from the operation mode of commercial banks, adheres to the principles of government guidance, social participation and community leadership, and establishes a three-level operation system. Establish head office at the district level, responsible for the hardware transformation and software system development, including operation training, manage the operation system of the district,

collect summary data for information construction, build time bank big data intelligent cloud platform, guide units to evaluate and supervise operation performance, establish branches at the street level, guide scheduling, evaluation and assessment sub-branch, set up branches at community level, responsible for service demand investigation, volunteer recruitment, registration, service feedback, input and exchange.

1.2. Volunteers Side

Volunteer recruitment, registration, training, post, assessment, rewards and punishments, security and other links have specific standards and operation rules. First, we issued regulations on volunteer recruitment. It is clear that the volunteer service personnel are young and healthy elderly or other young volunteers, such as some young community Party members and residents, college volunteers and professional nursing teams. Second, strengthen volunteer training. Volunteer service personnel must first carry out pre-job training, by the head office to provide teachers and training materials, the street office to provide places, and carry out pre-job training in domestic service, rehabilitation nursing and emergency rescue to different branches every month [1]. Third, standardize the volunteer assessment. Establish a whole-process service evaluation mechanism of

pre-assessment, on-site assessment, telephone return visit, and regular inspection. Fourth, increase the volunteer reward. Carry out the star certification of volunteer service, select the most beautiful volunteers at the end of the year and commend them. Excellent volunteers and their children will get more opportunities in their work and evaluation. Fifth, increase the guarantee of volunteers. At present, the total behavior of time bank star volunteers buy door-to-door service insurance, protecting the rights and interests of volunteers.

1.3. Service Process and Service Content Aspects

The service object passes the time bank management system or mobile APP point order, and then the system automatically sends orders, volunteers to apply for service tasks, door-to-door service provision, service object evaluation, and branch return visit to confirm the settlement process to carry out volunteer service. Service content in addition to buying food cooking, chat, hair comb, cleaning, and for some special groups, such as disabled elderly care, emergency professional services, in addition, the community will also hold various neighborhood activities, lead residents to participate in volunteer service, enhance communication and understanding between residents, play the community positive energy, inspire more people to join the volunteer team.

1.4. Time Integral Management

The storage and exchange standards of service time are defined. Each branch has special staff to record volunteer service duration and service content, and has time currency exchange area to take different conversion according for different service needs of different types of elderly.

2. EXISTING PROBLEMS

After several years of exploration, the time bank mutual assistance and pension model of Harbin Nangang District is becoming increasingly mature, which has achieved good results and social influence, but still faces many problems and difficulties, mainly as follows:

2.1. Insufficient Public Awareness

Time Bank awareness nationwide, The national publicity of mutual assistance and pension services and the time bank model is not enough, From the citywide perspective, At present, only Nangang District has explored and carried out the time bank mutual aid and pension model, In the process of research, we found that the attention of time bank both from the government policy guidance or personal level is very insufficient, It

is difficult to promote large-scale publicity with the power of one district alone, Lack of cognitive environment and public opinion atmosphere in the society, Many people don't know time banks at all, Also do not know its operating model and significance value, Due to the insufficient awareness of time banking in the whole society, Trust and participation are naturally low.

2.2. The Service Team Construction is Ineffective

In the face of the increasingly scarce status situation of care resources for the elderly in the community, the smooth operation of the community time bank must inevitably be separated from the further expansion of the care management team and the optimization of the team structure. Compared with the rapid development of pension service, the development of the service team is still the most visible shortcoming, and the phenomenon of large age, low professional level, large outsiders and large personnel mobility is relatively common. In terms of the service team structure. The volunteer group to provide services is relatively single. Most people of this group are full of enthusiasm for this service, but they lack volunteers with strong professional skills and are unable to provide pension services with professional skills [2]. In addition to community service teams, community management teams also defects in development. And has a bad impact on the management and operation of the community. Adequate community human resources is a necessary condition for the stable and sustainable development of time bank, and the current community service team scale, team structure, team specialization and other aspects are insufficient, which will not only affect the service quality and level of time bank to help the elderly. It also poses challenges to community management.

2.3. Sustainable Development and Cross-regional Exchanges are Limited

Through deposit and exchange is difficult to achieve through deposit and exchange, refers to the account opening person in a certain range, can be the whole country, or within the city's service outlets for inquiry, storage and exchange and other time bank business. From the development of Nangang District in Harbin, some branches have not fully realized the deposit and exchange [3]. With the development of the economy, the mobility of the population is getting bigger and bigger, and the moving community has no time bank mutual care institutions for the elderly, then the time currency accumulated by the volunteers is basically invalid, which greatly strikes the enthusiasm for participation and is not conducive to the sustainable operation and development of the time bank. In the current society with strong population mobility, different management and measurement standards in

different regions. Whether the continuity of time storage and the immediacy of service exchange determine whether the development of the pension service model of time bank is sustainable.

3. COUNTERMEASURES AND SUGGESTIONS

3.1. The Government Conducts a Top-level Design

The municipal government should set up a special leading group, with the main leaders as the leader, and the main leaders of relevant departments and the district government as members. Under the unified leadership of the municipal government, division of labor and cooperation will jointly promote the development of time bank. The Civil Affairs Bureau takes the lead and is responsible for the overall operation; the Civil Affairs Bureau and the Big Data Administration are responsible for building the time bank management information platform; the Health Commission is responsible for guiding the elderly services including geriatric prevention, medical care, mental health and care; the volunteer training and guidance of the Bureau of Finance; the Bureau strengthens legal guidance and fund management; other departments do other relevant work [4].

3.2. Formulate Unified Systems and Operational Norms

Formulate the unified management requirements of time bank service volunteers, service objects and contents, and formulate the city's unified operation rules for the working process of storage, exchange and transfer of time.

Pension service time for the bank volunteers. In the early stage, healthy and dynamic vitality of the elderly should be the main body. On the one hand, we should activate the potential resources of retirees and encourage them to play their residual heat. On the other hand, enhance the ideological exchange between the elderly and relieve the loneliness of the elderly. Service object. Highlighting the services of people in just need, the time bank should give priority to providing services for the key elderly with empty nest living alone or disabled elderly who are not included in the government to buy home care services, and then the service population is gradually expanded after the mechanism is mature. Service content [5]. Mainly non-professional rigid demand services, and strive to be complementary to the services provided by the existing pension service organizations, giving priority to door-to-door meals, bath assistance, accompanying medical treatment, door-to-door medicine and other simple and popular with the elderly at home. Service storage. With the unified information platform as the storage way, to

realize the city-wide storage. In the initial stage, the time bank should take the principle of simple and easy travel, regardless of the complexity of the service, and take the service length (minutes or hour) as the storage unit. The storage media shall set up a special time bank account. Service Exchange. Adhere to the public welfare direction of the time bank, and take the way of service exchange service to withdraw the time. Key empty-nesters and disabled elderly at home people who have no stored time can also receive services provided by volunteers. Service transfer. Service hours stored by volunteers can be donated or transferred to others at personal wishes. Volunteers who leave the local area can transfer the stored time to others or to other places, or give rewards in accordance with relevant regulations. Services Regulation. The services provided by volunteers can be conducted by real-time evaluation of service objects, telephone return visit, door-to-door return visit and other methods to ensure the quality of service. The fraud in the service should be incorporated into the management of the personal credit investigation system in accordance with the relevant regulations.

3.3. Build a Unified Information Platform

Build a unified bank information platform for pension volunteer service time in the city, and establish a strict, convenient and unified information platform for service demand release, volunteer recruitment, service identification, service deposit and service exchange.

3.4. Establish a Unified Operation System

According to the basic principle of relying on the existing pension service system structure and not increasing administrative personnel, Harbin pension service time bank operation system shall be established according to the head office-branch-branch-branch-branch: The Head Office. Led by the Civil Affairs Bureau, the establishment of Harbin Pension Volunteer Service Time Bank, which is responsible for the development and maintenance of the city's pension volunteer service time bank information system, formulating relevant standards and norms of time bank, training branch staff, incubation time bank organization, and standardized construction of time bank outlets. Specific transactional work can be conducted by the government to purchase services and entrust a third party to operate. Branch Office. [6]The district civil affairs bureaus took the lead and carried out the work under the guidance of the head office. Specifically responsible for the organization and implementation of the time bank work in the district, coordinate and solve practical problems, formulate local support policies and manage the evaluation and approval of subsidies according to the actual situation of the district. Subbranch. Relying on the existing pension organizations are set up. Volunteer recruitment and

service matching specifically, and assume legal responsibility outlets. The branch is set up according to the service needs and specifically responsible for the first-line service matching [7].

4. CONCLUSIONS

To sum up, the development of an aging society forces people to seek an effective alternative model of social pension, which produces mutual aid for pension and enjoys a high reputation in various countries in the world today. Influenced by family planning, economic development and population aging in China, mutual assistance and elderly care are gradually emerging. And the mutual assistance and pension model under the time bank mechanism developed on this basis has also been widely used. The operation mode of Time Bank is that the service provider obtains a certain amount of time currency by providing the service to the service recipient, and when it needs the service, by enjoying the pension service of the other service provider. This model has the advantages of effectively relieving the pressure of pension, specifically meeting the needs of the elderly, and changing the traditional concept of pension. Combining with the time bank mechanism under mutual pension service operation, we should build a macro environment, clear the nature of time bank, issuing unified time currency, establish a unified time bank, and standardize time bank policies and laws, promote the development of time bank mechanism under China mutual pension mode, build a perfect time bank pension mechanism, and form a virtuous cycle. The implementation and operation of a system are inseparable from the guarantee of laws and policies. Time Bank is still in the stage of development in China. It is not only full of innovation and vitality, but also brings many problems and challenges. In order to make China's time bank mutual pension mechanism further nationwide promotion and specification, we should earnestly learn from the foreign time bank operation mode, constantly explore the improvement of our mutual pension mode, make it stable, efficient and sustainable development pension mechanism, play a positive role in the process of coping with population aging in our country.

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