



Chitchat!

Brand new...s

brought to you by **Saira, Rohan & their friend Appu**

Hey Saira let us tell everyone about what is happening in the world of children!

Do you know that the Children's Development Bank is now called The Children's Development Khazana?



Dear Friends

The November **Chitchat**, newsletter of the award winning **Children's Development Khazana** (formerly known as Children's Development Bank) is here!

The Children's Development Khazana (CDK) is the first of its kind for the rural poor and urban street and working children, started by Butterflies Programme with Street and Working Children in Delhi, India.

Butterflies is the International Secretariat anchoring the project in India and other countries - Afghanistan, Bangladesh, Kyrgyzstan, Nepal and Sri Lanka.

As our Appu, the baby elephant with magical powers to fly over oceans and mountains, takes us to far off places, we bring you some very exciting stories from these places!

We begin by telling you an interesting story on how CDK is encouraging its members in Leh to continue with their education followed by a story of eleven year old Usiran, who in two months has not only saved a huge sum in her CDK but has also become the Child Volunteer Manager, efficiently managing the other member accounts. We also bring you updates on significant happenings elsewhere.

ENJOY Chitchating!



Children Saving for Education in Leh, Ladak*

CDK savings are being used in several ways by children across the region. However, in Leh, where there is no concept of saving, the savings are now tucked away to be used for higher education. But for one adolescent, no member has withdrawn money from CDK ever since it started in 2005. Thinles Gurmah, an 18 year old boy withdrew his savings to continue higher studies in Nyoma Block Higher Secondary School.



I can recognize which bamboo shoots are tender and tasty. I study too...



Both girls and boys want to study further and therefore deposit a part of their pocket-money in their Khazana accounts once a month so that they can have enough money to pay for their College fees.

*Leh, Laddakh, is part of Jammu and Kashmir, India

Chennai* CDK members use savings for examination fee

From 24 members in 2004 to 693 members in 2008, are using the CDK regularly, Chennai CDK is going strong in North Chennai, Red Hills and Pulickattu areas. Here the members live with their families and most of them go to a formal school. Their parents work in rice mills, brick industries, basket making and fishing. Every month children save a part of their pocket money in the Khazana and use it to pay for their examination fee.

*Chennai is the capital city of Tamil Nadu, India

Life skills for Usiran in Ghaziabad*



Usiran is an 11yr old girl and lives in Jhuggi D-Block, New Seema Puri with her parents. Her father is a Rickshaw puller and her mother is a housewife. Although she is studying in class VI, due to financial crisis at home she has been working as a rag picker since an early age.

In the absence of a safe place to keep her hard earned money, Usiran used to while it away after contributing a significant amount to the household expenses. Two months back she came to know about "Children Development Khazana" started by Ashadeep Foundation in June 2008 after undergoing 3 days intensive orientation training programme in

December 2007 organized by the International Secretariat. Intrigued by the Khazana, she immediately opened her account and became its member. In two months, Usiran has saved Rs 365 in her account.

Extremely happy, she is an active member of the Khazana and wants to save as much money as she can so that she can use it on festival or any other important occasions or for purchasing dresses, books or other valuable items for herself and her family. Extremely proud of their daughter, Usiran parents consider Khazana extremely beneficial as it has developed in their daughter the habit of saving and prioritizing her needs. One can notice lot of changes in this young girl as she has now become very social, responsible, expresses her views on issues of her concern and is also taking lot of interest in continuing her education. CDK has helped her in focusing on her future and set achievable goals...

* Ghaziabad is a city in Uttar Pradesh, India

Wow! CDK is in news now



Aparajeyo CDK in Channel News Asia (Singapore)

A story on CDK in Dhaka* and Chitagong* was covered by the Channel News Asia capturing the story of Mohammad Raju who ran away from his poor family in Bangladesh's southern Khulna district eight years ago, hoping for a better life in Dhaka. Raju has since joined the Aparajeyo education programme and CDK. He has now turned 18 years and has been actively supporting the Aparajeyo's programme, campaigning for more and more children to access CDK. Wait for the programme telecast in December.

* Dhaka and Chittagong are two cities in Bangladesh. Dhaka is the capital of Bangladesh

Delhi CDK Children in The Netherland radio programme

The children spoke to The Netherlands Radio about their CDK with so much passion and ownership that it was also picked up by other language stations in Indonesia, Canada, Latin America, and over 60 public radio stations in the U.S.!!

Link to the Radio program

<http://www.radionetherlands.nl/thestatewerein/>

Children in Chitwan* brainstorm on where to expand their CDK:

6 child volunteer managers and adult facilitators got together to discuss how to develop and manage their CDK in Chitwan and where all to expand. They identified high mobility of children to be a main issue for the CDK and proposed to link the children moving to other areas with new branches of CDK. This way the children will be able to access CDK where ever they move within Chitwan. Good strategy.....!

**Chitwan is a city in Nepal*

Kyrgystan* children get together to initiate CDK

Putnik actively organized the education and vocation education programmes and conducted an orientation programme for the children on CDK concept. 24 children

became members when the first branch was opened by Putnik in Bishkek, Kyrgystan. the organization is waiting for resource support for their CDK. Any supporters?

* Kyrgystan is a beautiful country of Central Asia

Pokhra* children celebrate CDKs 3rd anniversary

Pokhra children celebrated CDK's third anniversary by getting together, distributing sweets and taking stock of their CDK achievements. The event was attended by Board members of Child Welfare Scheme Nepal and by 96 children who represented different dropping centers and areas. It was heartening to observe that more girls participated in the event, coming forward as confident Khazana



members-there were 59 girls and 36 boys. The meeting addressed various issues focusing at the CDK membership status, CDK as a medium of learning-not only for the children but also for the adults, various activities where the children can participate and learn life skills, the future plan for CDK was also discussed along with the achievements by CDK.

* Pokhra is a tourist spot in Nepal with beautiful lakes and mountains

Hard work and CDK will surely help this boy!

Kolkata* kid saving the money earned through Jugglery

Guddu, the 12 year son of the magician has been helping his father ever since he grew up, working hard from very early in the morning to late evening. His family migrated from bardwan district to Kolkata in West Bengal. The Mayurbhanj Joint Citizen Centre(MJCC) Kolkata met him and motivated him to take out some time for education, and it was the life skill education provided through CDK which attracted him the most. He joined CDK and was determined to become the Child Volunteer Manager (CVM) one day. That meant becoming literate, so he convinced his father to let him devote some time to education. Soon he was nominated to be the CVM of the Hasting branch.



He wants to be a professional magician in future, fully equipped with modern know how and technologies of magic.

* Kolkata is the capital city of West Bengal, India.

Srilankan boy uses CDK advance for a computer course

Amith Jayalath, a 14 year old boy in Balangoda is a CDK member since 2006, saving every penny that he gets from his parents as pocket money. His ambition is to be a computer specialist. He had been trying hard to access a computer course. At last his dream came true when he took an advance of Rs 5000 from CDK and successfully completed a computer course. He has already paid back Rs 3240 and is saving more to return the entire amount.

CDK aids the street and working children of Jaipur*

In August, Jaipur city was rocked by serial bomb blasts which left the city terrorized. In the aftermath of the serial blasts, it was the street and working population of the city which was most affected. Strict security measures and restrictions caused many such families to move from their original location to the-Galta Gate area. It was here that the JKSMS (CDK associate partner) staff had a meeting with children and families separately to help them restore stability in their lives. The meeting focused on motivating children to become a part of the education as well as CDK programme of the organization, which would help stabilize the lives of the children. After understanding the CDK concept and importance of saving for any future emergency, several children became CDK members.

* Jaipur is the capital city of the State of Rajasthan, India

New CDK volunteer managers appointed in Afghanistan

As the tenure of child volunteer managers got over after six months, 40 CDK members organised a meeting to select new volunteer managers. There were many candidates for the post and the children had discussions and deliberations to finally select 6 volunteer managers for their three branches.



Children of Ashadeep Foundation, learning the essence of saving, budgeting and prioritizing needs

The children of the newly opened CDK in Ghaziabad Uttar Pradesh, invited Butterflies team for one day interaction with them on CDK. Enthused with the CDK, they wanted to learn more about basic concept of CDK, book keeping and other issues of its management; which was done through active participation of all children, using team work and hands-on exercises. The 21 children and 2 adult facilitators were completely



mesmerized by the way the team made them realize the importance of savings, budgeting and prioritizing their needs with one of them saying in the thanks giving note, " I have no words to thank you for making us realize how important it is to save and not waste our money. Every coin is important. I am going to go back and tell my siblings and friends to do the same."

Date with CDK members in Leh

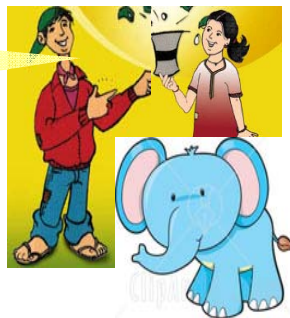
The International Secretariat visited LNP project and had interesting interactions with the children. Alongwith the serious sessions on CDK concept and project implementation taken with the children and adult facilitators, the team also visited far away tucked villages in Leh where CDK is operational. Interestingly, there is no bank close to these villages and natives come all the way to Leh to use any banking facility, using the only bus that transports them to the city once a week-an extremely expensive proposition for them. CDK is truly the lifeline for their children.



Learning Workshop on Comic Relief's Street and Working Children and Young People's Programme

In 2007, Comic relief initiated an impact study of its Street and Working Children and Young People's programme with the aim to assess what the programme has achieved through the grants awarded between 2000-2005, to identify factors that are vital in bringing long term change in the lives of street and working particularly and to analyze Comic Relief's contribution to partners practice. To reflect on the impact study and discuss its relevance, a four day learning workshop was organized in Nairobi in July. Ms. Rita Panicker, Director, Butterflies, attended the workshop along with Comic Relief's partners in Africa and India wherein she discussed the difference CDK is bringing about in the lives of rural poor children, street and working children across the region. Recognizing the lasting change that CDK brings about, many participant NGOs showed interest to initiate CDK in their respective area of work.

We look forward to you adding to our **Chitchat!**



Write to us at butterflies@vsnl.com

Wait for me next time. I will take you to more interesting places and introduce some bright, intelligent children of CDK!

CHILDREN'S DEVELOPMENT KHAZANA IS SUPPORTED BY

MISEREOR
IHR HILFSWERK



ChildHope
Making hope a reality for the world's forgotten children

HSBC
The world's local bank