

## CHILDREN'S DEVELOPMENT BANK

## An innovative way to help street urchins

IMRUL HASAN

Usually street urchins and working children of the city spend their money on food, clothes, drugs and entertainment. It is because they do not have facilities for saving the money. Some of them try to save money, but others take it away forcefully.

Twelve-year-old Alam worked in a tannery at Lalbagh till November 2005. He kept all his money with his employer. "But I was cheated. When I wanted to take back the money, he (employer) didn't give it to me," said Alam.

"After that I felt that it was better to spend the money at the end of the day rather than it being taken away by somebody. From that feeling I kept my little amount as savings with the Children's Development Bank (CDB)," Alam added.

Like Alam, a large number of street and working children who were either cheated or exploited now keep their little amount at CDB. Most of them are 8-16 years old.

In September 2004, Aparajeyo Bangladesh (AB), a voluntary organisation, launched a scheme for collecting deposits from the street children. The name of the scheme is Children's Development Bank, but it does not carry out commercial banking.

CDB has 10 branches in AB's shelter based programme for street and working children.

The bank provides the children

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with a safe place to keep their money and encourages them in savings for their future and sensible use of their money.

Mariam, 14, lived on the streets of Dhaka until she enrolled at the Drop in Centre (DIC) of AB in August 2003. She had run away from home in Narsingdi after being abused.

"I attended classes and completed training in tailoring and embroidery at DIC. I'm now working in a garment factory as a helper and earn Tk 1,100 a month," said Mariam who saved Tk 20,500 in the CDB. Now she wants to start poultry business.

Fifteen-year-old Sumi, now the manager of CDB branch at East Tejgurbazar, ran away from her home as her parents got separated and father had a second marriage.

She used to beg on the streets in Dhaka. "I became addicted to drugs and also fell sick. In April 2001, I enrolled at AB's Drop in Centre where I received treatment. I

studied there and also completed beautician training," said Sumi.

Sumi was made the manager of the CDB branch at East Tejgurbazar in 2004. She maintains all the ledgers and accounts of the bank. "I encourage children to open accounts in the bank and save their money for positive use in the future. I enjoy my work and feel very proud of my development," said Sumi.

According to CDB officials, the bank provides savings and credit facilities to street and working children who themselves are responsible for the running of the bank.

Besides, the children who attend this shelter-based programme select a development manager and assistant development manager. There is a management committee, a loan committee and a general body representing the children in each bank.

"These bodies are elected by the children from their respective centres. Each of committees has their own terms of reference that

was developed by the children," said Mahub Islam, the project manager of the DIC at East Tejgurbazar.

The children have drafted the constitution of the CDB. "It covers criteria for membership, eligibility and size of loans, interest paid on savings and charged on loans, repayment terms and guarantees and so on," Mahub added.

In the 10 branches of CDB in Dhaka have 1,400 members now. The total amount of deposited money is Tk 9.67 lakh in current accounts and long-term savings accounts.

A total of 845 children have current accounts. The minimum amount saved is Tk 10 and the maximum is Tk 600. The total money saved is Tk 1,09,572.

In the long-term savings, 481 children have accounts. The total money saved is Tk 8,57,204. The lowest amount saved is Tk 10 and the highest is Tk 36,200.



Street children depositing their money at Children Development Bank.

## OBLIVIOUS OF TROUBLE



A school going kid running for shelter while a TV cameraman rushing to the spot for pictures of clashes between police and picketers during yesterday's agitation programme by the opposition parties in front of Titumir College at Mahakhali.

## Football frenzy

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watch the rest of the match at home."

Obviously after all the excitement, they turned numb - their team lost. The supporters of Argentina simply could not accept the fact that the team poised to carry the cup home, had to leave the tournament at this stage.

"It was the referee who was responsible for the defeat," said Bhaswar Banerjee, an ardent Argentinean fan.

"If he had given the foul inside the Argentine penalty box, my team would have definitely won," he added forgetting that players in his favourite team missed two goals at the penalty shoot out later in the game.

At 11:20 pm, just after the match ended, more than a hundred residents of Dilu Road, New Eskaton came out of their homes with heavy hearts, and rushed to the only teashop open at that time for tea and cigarettes, giving the shopkeeper a tough time as he was not used to serve large crowds at one go.

Those supporting Argentina were disheartened while those supporting other teams could not suppress their joy.

"It is intolerable to lose a match after playing such good football. Fourteen players (probably meaning the three referees as well) of Germany played against Argentina otherwise we would not have lost," said Kashem, another Argentinean supporter.

"The Argentinean coach does not understand football at all, otherwise how could he have

kept Massey and Saviola sitting on the sidelines," said an angry Rana.

"I will disconnect cable lines in all homes in the area. If Argentina can not play, no one can watch other teams playing either," said Ibrahim a local resident, furiously.

Some German supporters also present among the crowd kept silent probably because they also felt sad to see their friends feeling low.

At this very moment, the shopkeeper ran out of cigarettes.

When a diehard Argentinean fan started shouting at the shopkeeper for not having any more cigarettes, a German supporter in the crowd offered him a cigarette from his packet. They then congratulated and consoled each other.

Naturally the Brazilian supporters were cautious in expressing their happiness. They were not sure whether their favourite team would meet the same fate the next day.

"We are very sad to see such a good team leave the tournament," said Azim, a shopkeeper in Kalabagan.

"But we are sure Ronaldo will not disappoint us," he added.

But unfortunately his words did not turn out to be true as Brazil lost to France by one goal on Saturday night.

Now it was the time for the supporters of Brazil to turn numb. All the prayers, all the good wishes, all the hopes did not fructify into a success.

"For the Bangladeshis, the World Cup is over," said a Brazil supporter after seeing his favourite team lose the match.

But then, like in all games one has to lose and one wins.

## Shankha Industry

FROM PAGE 21

"The middle and lower income Hindu groups buy the Indian shankha because they cannot afford to buy the ones made by us although our products better in quality," said Soor.

Only around 150 families are in the industry at present. Since the early 90's the numbers are decreasing while the new generation is not keen to enter the profession.

"We have only 10 workers here at present and each earns just Tk 70 to 100 a day. In the late 80's we were more than 70 workers and were earning Tk 200 to 250 each per day," said Haridas Dutta, a worker in the sole conch-shell cutting factory in Shankhari Bazar.

"The 30 to 35 existing shankha business houses in Shankhari Bazar are dependent on this factory for cutting. And this low volume of work-pressure shows how the business is deteriorating," said Omio Kumar Soor, treasurer, SSKS.

Customers blame high prices as the reason for the lack of interest in purchasing shankha.

"I bought only one pair of shankha on the eve of Durgapuja, but when prices were low, I bought them many times a year," said Roma Das, a Shankhari Bazar housewife.

Some craftsmen are still fighting to save the shankha

industry by making various other items from conch-shell along with shankha.

Anup Kumar Nag designs necklaces, bangles, showpieces, wall hangings and many other decorative items from conch-shells.

"If people buy these ornaments to decorate their drawing rooms the shankha artists could survive and that is what I am trying to do," said Nag.

His son Bappy Kumar Nag who won Shilu-Abed Award presented by National Crafts Council Bangladesh for designing is also involved with the industry and helps his father to make his dream come true.

S R Osmani, chairman, Bangladesh Small & Cottage Industries Corporation (BSCIC) told Star City they could only take care of the industry only if it is registered with BSCIC.

"Unless they are enlisted with the corporation we cannot help them in preserving their rights and helping them to get their demands," Osmani said. One of BSCIC's main objectives is to accelerate the growth of small and cottage industries and increase its productivity.

## healthouting, taxicab &amp; train timing

## HEALTH

## Hospitals

Anjuman-e-Mofidul Islam 9336611, 7411660  
**BARDEM** 8616641-50  
**Cholera Hospital (ICDDR)** 8811751-60  
**CMH (Dhaka)** 9870011  
**Dhaka Medical Collage Hospital** 86228612-6  
**Holy Family Red Crescent** 8311721-5  
**Islamia Eye Hospital** 9119315, 8112156  
**Lion Eye Hospital** 9129127  
**Medinova Medical Services** 8620353-4  
**Mirpur General Hospital (Pvt) Ltd** 9007873, 8015444  
**Nilford Hospital** 7319002-6  
**National Heart Foundation Hospital** 8014914, 8010491, 8021399  
**Orthopedic Hospital** 9112150

## Salimullah Medical College Hospital

7319002-6  
**Samorita Hospital** 9131901  
**Shahid Suhrawardi Hospital** 9122560-78, 9112086, 8114856, 9130800  
**Shishu Hospital** 8116061-2, 9119119

## Clinics

**Akad Clinic** 8015855, 8022581  
**Aroggaya Niketan** 9333730  
**BAVS Maternity** 8016413-4  
**Dhaka Monorog Clinic** 9005050  
**Gulshan Mother & Child Clinic** 8822738, 8812992  
**Ibn Sina Clinic** 8119513  
**Jahanara Clinic (Pvt) Ltd** 8912929  
**Judi Maternity** 9113322  
**Paltan Poly Clinic** 9557385  
**Retina Eye Center (Clinic)** 9884588, 9884566  
**Shishu Bekash Clinic** 9351625

## The Eye Clinic 9333238

## Blood Bank

**Red Crescent Centre-** 9116563  
**Sandhani (DMCH)-** 8624040  
**Sandhani (SMCH)-** 7310061, 7310061, 7319022  
**Dhaka Medical Collage Hospital-** 8626812-9

## Eye Bank

**Sandhani International Eye Bank-** 8614040

## Ambulances For

**Dead Body**  
**Anzuman Mafidul Islam (Kakrail)** 9336611, Gandaria 7319808, 7318166,  
**Al-Markajul Islam** 9127867,

## MARKET CLOSED

Gulshan 1, 2 markets-Friday  
 Elephant Road-Friday  
 Bishal Center-Friday  
 Baitual Mukarram Market-Friday  
 Polwell Market-Friday  
 BCS Computer City-Friday  
 Isha Khan Shopping Complex-Friday.  
 Rajlaxmi Complex-Friday  
 Stadium Market-Friday  
 Bangabazar Market-Friday  
 National Museum-Thursdays  
 Ahsan Manzil-Thursdays.  
 New Market-Tuesdays  
 Gausia Market-Tuesdays  
 Mouchak Market-Sunday  
 Dhanmondi Hawkers Market-Tuesday  
 Dhanmondi Hawkers Market-Tuesday  
 Eastern Plaza-Sunday  
 Farmview Super Market-Sunday  
 Muktiyudha Jadugar-Sunday  
 Dhaka Zoo-Sunday  
 Shishu Jadugar-Sunday

## TAXI CAB

## Passenger's Complaint

01711-000990, 01711-000991, 01711-000992, DMP-999, 2627.  
**Cab Salida Ltd.** 9344477, 01711-620888, 01711-610405  
**Cosmo Cab Ltd.** 9112959, 8127191,  
**Nitol Cab Co. Ltd.** 8125285, 01711-642527  
**JBS Cab Ltd.** 0191-364575  
**Coal Cab Ltd** 8130485, 01711-826731  
**Limujin Cab Ltd.** 9318351, 9337204  
**Multi-Cab Ltd.** 9666502, 9570740  
**Nihon Taxi Cab Ltd.** 8624742,  
 8624741  
**Orion Taxi Cab Ltd.** 934727, 9347277, 01711-155144  
**Reliance Cab Ltd.** 9339563-4  
**RMS Cab Ltd.** 8118536  
**Shatarupa Taxi Cab Ltd.** 731083, 01711-458740  
**Tinni Cab Ltd.** 9662009, 01711-645257  
**Telex Cab Ltd.** 7202201  
**Alif Cab Co. Ltd.** 0191-357838, 83116948  
**Cab One Ltd.** 9563054 Ext.-3077, 3178  
**United Cab Ltd.** 7510166, 01711-

## TRAIN TIMING

**Subarna Express**  
**Mahanagar Prabhathi**  
**Mahanagar Godhuli**  
**Turna**  
**Parabat Express**  
**Joyantika Express**  
**Upaban Express**  
**Tista Express**  
**Ekata Express**  
**Upakul Express**  
**Agnibeena Express**

Leaves Dhaka at 4:30 pm  
 Leaves Dhaka at 7:30 am  
 Leaves Dhaka at 3:15 pm  
 Leaves Dhaka at 11:00 pm  
 Leaves Dhaka at 6:40 am  
 Leaves Dhaka at 12:45 pm  
 Leaves Dhaka at 9:45 am  
 Leaves Dhaka at 7:00 am  
 Leaves Dhaka at 5:00 pm  
 Leaves Dhaka at 8:00 pm  
 Leaves Dhaka at 9:20 pm

348474  
**Ulka Express Ltd.** 9359885, 01711-313554  
**Cab Bangla Ltd.** 9563077 Ext.-3054, 3178, 01711-622644  
**Cab i Ltd.** 9563054, 9563077, 01711-629585  
**Cab line Ltd.** 8321162  
**Capital Cab Co. Ltd.** 9352847-9  
**Classic Cab Ltd.** 200825, 01711-233851, 01711-812415  
**Comport Cab Ltd.** 8817610-4  
**Cab Express Ltd.** 9341369, 9339337, 9348401 Ext.-111

Reaches Chittagong at 10:35 pm  
 Reaches Chittagong at 1:55 pm  
 Reaches Chittagong at 10:55 pm  
 Reaches Sylhet at 6:40 am  
 Reaches Sylhet at 2:30 pm  
 Reaches Sylhet at 9:20 pm  
 Reaches Sylhet at 6:40 am  
 Reaches Bahadurabad at 1:05 pm  
 Reaches Bahadurabad at 11:15  
 Reaches Noakhali at 5:00 am  
 Reaches Jagannath at 2:30 pm

## LIBRARY &amp; INFO

## Libraries, Cultural and Information Centers

**Central Public Library-** 8626001-4,  
**Shishu Academy-** 9564128  
**Shilpakala Academy-** 8614673  
**Bangla Academy-** 8619550  
**Islamic Foundation-** 9550280, 9556407  
**Nazrul Institute-** 9114602  
**Ford Foundation-** 8116133  
**Alliance Francaise-** 8611557  
**Information Resource Centre, The American Center-** 8813440-4, 9886395-9  
**British Council-** 8618867-8, 8618905-7  
**Community Development Library-** 8113769, 8113604  
**Goethe Institute Int'l- Dhaka-** 9126525-6  
**Indian Information Centre & Cultural Library-** 8850141-2  
**The Russian Cultural Centre-** 9116314, 9118531, 9118314  
**Drik Photo Gallery-** 9120125, 8112954, 8123412  
**Press Institute of Bangladesh (PIB)** 9330081-4