



# Designing for Children

## - With focus on 'Play + Learn'

### Banknote Design and Children

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**Abstract:** Money is sought after by almost all of the population of the world. This paper aims at how banknote design can address the needs of the child user. 'Children are also the users of money' is one of the most overlooked facts. They also know the value of what it can get them. Children as adolescents and young adults should be duly considered in designing currency for the obvious reasons of nation building and good citizenry. A banknote designer for children, needs to 1. Know the extent and intensity of the role money plays in the lives of children 2. Know the history of the children who will use them 3. Establish rapport with the segment 4. Aim at social, moral and cognitive development of the user 5. Acknowledge the individual differences and requirements 6. Get help of users and check with peers in other areas of graphic design and 7. Give attention to details. It is an opportunity for the banknote designers to attempt the uncharted.

**Key words:** *Adolescents, banknote design, educate, entertain, intrinsic value, money, user segment, young adults.*

#### 1. Introduction

Money is sought after by almost all of the population of the world. Everybody strives to possess as much of it. Money, currency or banknotes are the playthings of those who have them in plenty and for many it is the medium of sustenance. No matter whose it is, money is most valued for all its derived benefits. Almost no adult of this world is an exception to this phenomenon. Maybe a few who denounced the world may resent this fact! Can we

exempt children from this phenomenon? Do children use money? If so what are the aspects of children handling money? What money do to the children and their perception also depends on how long they possess it and how they spend it. It also is important that how long the child holds it even during the period of its possession. This paper strives to understand and unravel how banknote design can address the needs of the child user.

## **2. Children and Money**

### **2.1. Children**

The United Nations Convention on the Rights of the Child defines a child as "every human being below the age of 18 years unless under the law applicable to the child, majority is attained earlier."<sup>1</sup> Biologically, a child is anyone in the developmental stage of childhood, between infancy and adulthood. The age at which children are considered responsible for their own actions has also changed over time and this is reflected in the way they are treated in courts of law.

### **2.2. Money**

Money is anything that is generally accepted as payment for goods and services and repayment of debts.<sup>2,3</sup> The main functions of money are distinguished as: a medium of exchange, a unit of account, a store of value, and occasionally, a standard of deferred payment.<sup>4,5</sup>

### **2.3. Money for Children**

Children are also the users of money. This is one of the most overlooked facts. They also know the value of what it can get them. They get it either from their parents or see their parents and elders use to their benefits. They may not be the earners of money. But In case of developing and underdeveloped countries even young and adolescent children earn their money. Around 27% of the world's population is below 15 years of age. Leaving the children below the age of five it is about 20% of the population.<sup>6</sup> The volume and value of money used by this segment of population handles constitutes a good measure of the purchases made in the world. Money has its own charm to children. Children know that the money is a medium of exchange, a unit of account, a store of value and also as a standard of deferred payment. Children use a lot of lower denomination money. It can get them eatables, toys, books and other things of their fancy. In fact each child enjoys the possession of it for its intrinsic value.

### **3. Learning by Children**

Learning is acquiring new knowledge, behaviours, skills, values, preferences or understanding and may involve synthesizing different types of information. The ability to learn is possessed by humans. Human learning may occur as part of education or personal development. It may be goal oriented and may be aided by motivation. Learning may occur as a result of habitual or classical conditioning or as a result of activities such as play. Learning may occur consciously or without conscious awareness. Several theorists have approached play as the first form of learning. Children play, experiment with the world, learn the rules and learn to interact. In a formal setting pedagogy helps teach children in a better way involving learning and thinking skills. In an informal setting children learn through imitating or modeling their behaviour on that of their elders. They learn through observation and play. Learning may be through association, non association, imprinting, observation, play, enculturation, multimedia, rote, informal, formal, nonformal, tangential or dialogic <sup>7</sup>

### **4. Design for Children**

Any design for children should relieve their boredom, enhance their recall, provide motivation, create interest, clarify information, assist in organizing thoughts and promote understanding. Through questioning, explaining, demonstrating and collaborating children derive these desired benefits. Banknote designs and designers need to strive in the above aspects of learning when designing money.

### **5. Banknote Design for Children**

Does the money offer anything to children other than its intrinsic value? Though it will be in their possession - hands, purses or kitty banks for very short periods, does the money have something for the children? Have the banknote designers taken note of this aspect? Have they utterly overlooked the fact that what impact the money will have on the young minds during the period of possession? Not many countries have produced money, keeping children also as a user and audience. Interests of children have not been factored into the designing of banknotes. Author feels that children as adolescents and young adults should be duly considered in designing currency for the obvious reasons of nation building and good citizenry through this medium.

Any design for children, needs to attract, involve, entertain and educate its children. A product designed to felt-needs of the user commands value and demand. The young person who posses money should also appreciate its look, feel and colour. Money should

involve them into much more than its transaction value. With the low levels of literacy in the still developing countries designer has a major challenge.

## 6. Children Learn Through Banknotes

Banknote designs have considered visual impairment, illiteracy, handling, storage, transport and many other things but unfortunately not children. Children constitute a major user segment of money. Banknotes instill the adolescent user pride, appreciation, nuances of holding, giving and transacting and possessing money. This requires involving children - study their needs, understand what they are expected to become as citizens of a country, understanding its culture, value and vision with due pride. Though dummy banknotes in different denominations are used in games for children, they by no means match authentic money.

## 7. Some Attractive Banknotes

Author has chosen a few banknotes which are attractive and possess many of the criteria for good design elements meant for children in an overly adult product. The banknote specimens shown below can generate eagerness in the child user while enhancing recall by creating interest by clarifying information by assisting understanding and organizing thoughts. In fact the following are good specimens of visual representations of knowledge, concepts and ideas.

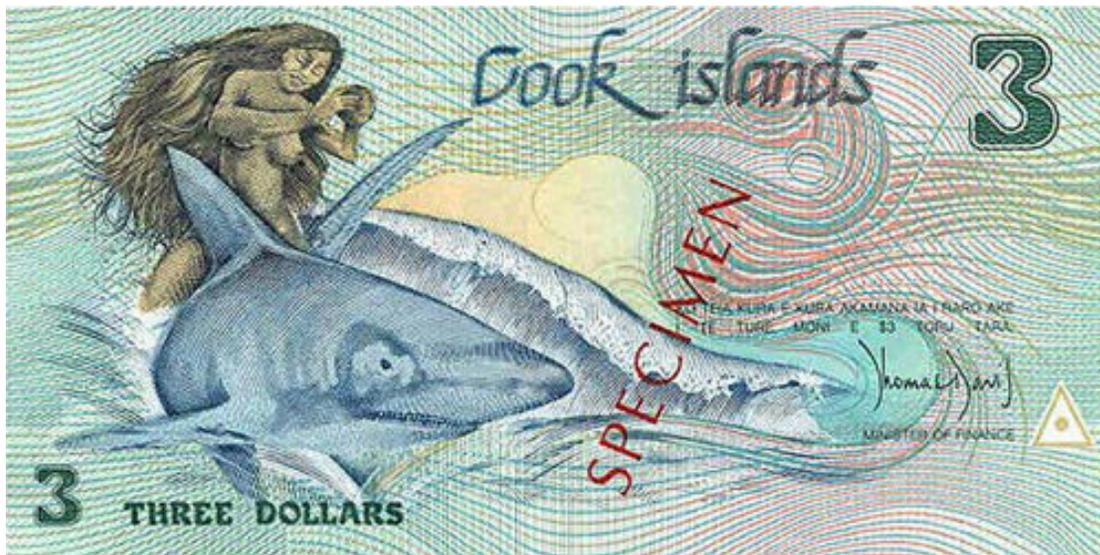


Figure. 1 Cook Islands (Cook Island Dollars) <sup>8</sup>

This reproduction of three dollars note is monochromatic and also colourful with interesting elements inviting attention and curiosity while appropriately fulfilling the needs of the adults. This banknote will certainly invite the wholesome attention of

adolescents. It can tell a full story to the child who possess it. This is a classic example of how a banknote can cater also to child user segment.



Figure 2. Sao Tome & Principe (Dobras) <sup>8</sup>

This is a good specimen of excellent aesthetics and unbelievable use of colours in an otherwise such an orthodox product. It has many of the elements of interest for the adolescent users of money but all in a high denomination banknote. All these presented with excellent features of security and functionality for a classic security document.



Figure 3. New Zealand (New Zealand Dollars) <sup>8</sup>

A vibrant banknote using the higher end of the spectrum of colours without diluting the dignity of the product, making such a dull monochromatic mountain and its conquerer as much interesting beyond its value. It has many of the elements of design which can hold

the children and educate them. In fact this banknote can inspire the children and make them aspire to be an achiever as is the person on the portrait in an emphatic manner.



Figure.4 Iceland (Kronurs)<sup>8</sup>

A subtle but an emphatic and inviting treatment to an otherwise dull subject by depicting four inviting humans. It will obviously generate a number of eager questions in the young minds. But alas, this is a very high value denomination.

## 8. Points for Consideration

### 8.1 Know the extent and intensity of the role money plays in the lives of children

The volume of money children use may be less and they use more of lower denominations. The number of transactions they make are more and value of goods transacted are less. But the level of involvement during possession is extraordinarily high and in fact there is a sense of achievement in spending that too.

### 8.2 Know the history of the children who will use the money

It is obvious that the user segment is to be duly studied and understood in order to design for them. This is especially true when designing banknotes also considering children as its user and audience.

### 8.3 Establish rapport with the segment - children

This is vital that understanding and appreciating the needs of the children are paramount in stabling rapport with the user segment. This will enable the designer to develop the product and elements meant for use and assimilation by the child audience.

#### **8.4 Aim at social, moral and cognitive development of the user segment**

The design of the banknote and the elements meant for children should aim to attract, motivate, generate interest and provide information. In short it should be vehicle for the development of this user segment.

#### **8.5 Acknowledge the individual differences and requirements**

This is one major factor, which is overlooked most of the time. This may include gender, education, economic background, rural or urban, social background and children with disabilities. Appropriate weightage and consideration need to be given for this aspect in designing elements meant for children in banknotes.

#### **8.6 Get help of users and check with peers in other areas of graphic design**

Graphic design has evolved over centuries and security document and banknote design are one of its branches. Banknote designers while considering children as user and audience in designing banknotes may borrow from the experiences of children's book designers, illustrators, type designers and other related children's product designers. This will help perfect their approach and in turn their product acceptability.

#### **8.7 Give attention to details while designing money for children**

While banknote is nothing but an assemblage of innumerable and intricate details and elements considering different stake holders there is still scope for further details on the scope and aspects of designing elements for children in banknotes. The author feels that a banknote offers an enormous scope in giving appropriate weight to the needs and requirements of children.

### **9. Conclusions**

Designing for children is a big challenge. Though a lot of research has been carried out especially in the area of graphic design, banknote design has almost always overlooked its major user segment - children. While what children offer is a freshness of approach to this product, there is limited scope for incorporating features aimed at them. However, the designs of almost all of the world's banknotes are bereft of features meant for children. It is an opportunity for the banknote designers the world over to attempt hitherto what has been overlooked.

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