

# Factsheet 2022

## The Wanji Game

Strengthening Rural Development through Digital Financial Literacy

### Background

Large parts of the Kenyan population, especially in rural and semi-urban areas, have little or no basic financial literacy. Financial literacy programmes aim to change this. The Association of Microfinance Institutions-Kenya (AMFI-K) and German Sparkassenstiftung Eastern Africa (DSIK) are partnering on a project to promote financial literacy for end-beneficiaries of Microfinance Institutions (MFIs) in rural and semi-urban areas in Kenya. Since the Corona pandemic, physical trainings within the regional project "Vocational and Commercial Education for the Microfinance Sector in Eastern Africa" can only be carried out to a limited extent. Against this background, AMFI-K and DSIK together with the service provider Viamo developed a joint project to promote **digital financial literacy for microfinance clients in rural and semi-urban areas**.

<b>Name</b>	„The Wanji Game“
<b>Duration</b>	05/2021 – 06/2022 (Pilotphase)
<b>Budget</b>	25,000 EUR
<b>Partner</b>	Association of Microfinance Institutions-Kenya (AMFI-K)
<b>Country</b>	Kenya
<b>Objective</b>	To strengthen the financial literacy of microfinance clients through financial education

### Overview

#### *The Wanji Game*

The Wanji Game is an interactive, voice-controlled narrative audio game in which the players are presented with pre-recorded scenarios in voice messages. The players have to make decisions and enter their answers via the keypad of their phone in order to progress in the game. Even beneficiaries with simple mobile phones or who are illiterate can play the game without any problems. This makes content accessible to end users who may not have access to smartphones, stable electricity or internet, and who may be illiterate or lack the ability to transliterate text to their primary spoken language.

With the Wanji Game, the content is transformed into interactive audio stories that users “play” in their local language. Through vivid scenarios and the simulation of everyday situations, players are actively invited to make everyday financial decisions. These include decisions about spending, borrowing, credit management and investments. Through successes and failures in the game, the players not only acquire theoretical knowledge, they explore and understand the potential consequences of their actions and gain decision-making skills and learn behavioural patterns with which they can

become self-confident customers of financial institutions in the future.

### *Proven Impact*

In the pilot phase, the game was made available to clients of five microfinance institutions via AMFI-K and reached 4,619 clients of the selected MFIs. This significantly exceeded the original target of 3,000 participants. The game was very positively received and intensively used by the beneficiaries. It is therefore being discussed how the game can be made accessible to other target groups. If necessary, further learning content can also be integrated into the game.



In the future, there are plans to translate the Wanji Game into the five most important tribal languages in Kenya and make it available to the general public in order to reach as large a part of the population as possible with the game. A suitable platform has already been identified. In order to reach refugees in the large refugee camps in northern Kenya, the game will also be translated into Somali.

## **Way Forward**

Kenya's mobile penetration rate is among the highest across the continent. Currently, 96.1% percent of the population has a mobile phone. Given the use of Interactive Voice Response (IVR), the Wanji Game is uniquely positioned to reach the intended audience, ensuring both the literate and illiterate population can access the content provided. With the help of the Wanji Game, large parts of the population, especially in rural areas, can learn to manage their own finances and make financial decisions on their own.

### **Imprint / Publisher**

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