

निर्णय

Design Project 3

Guide: Prof. Dalvi

20th June, 2021

Nishita Nirmal



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PART 1 (7 min)

Intro

Gameplay

Connection to users' anecdotes

Engagement and effectiveness

Introduction

About

- Playful activity for low-literate women
- Designed for the context of DGS
- Participants to have access to/engage with concepts

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- Have fun with the activity

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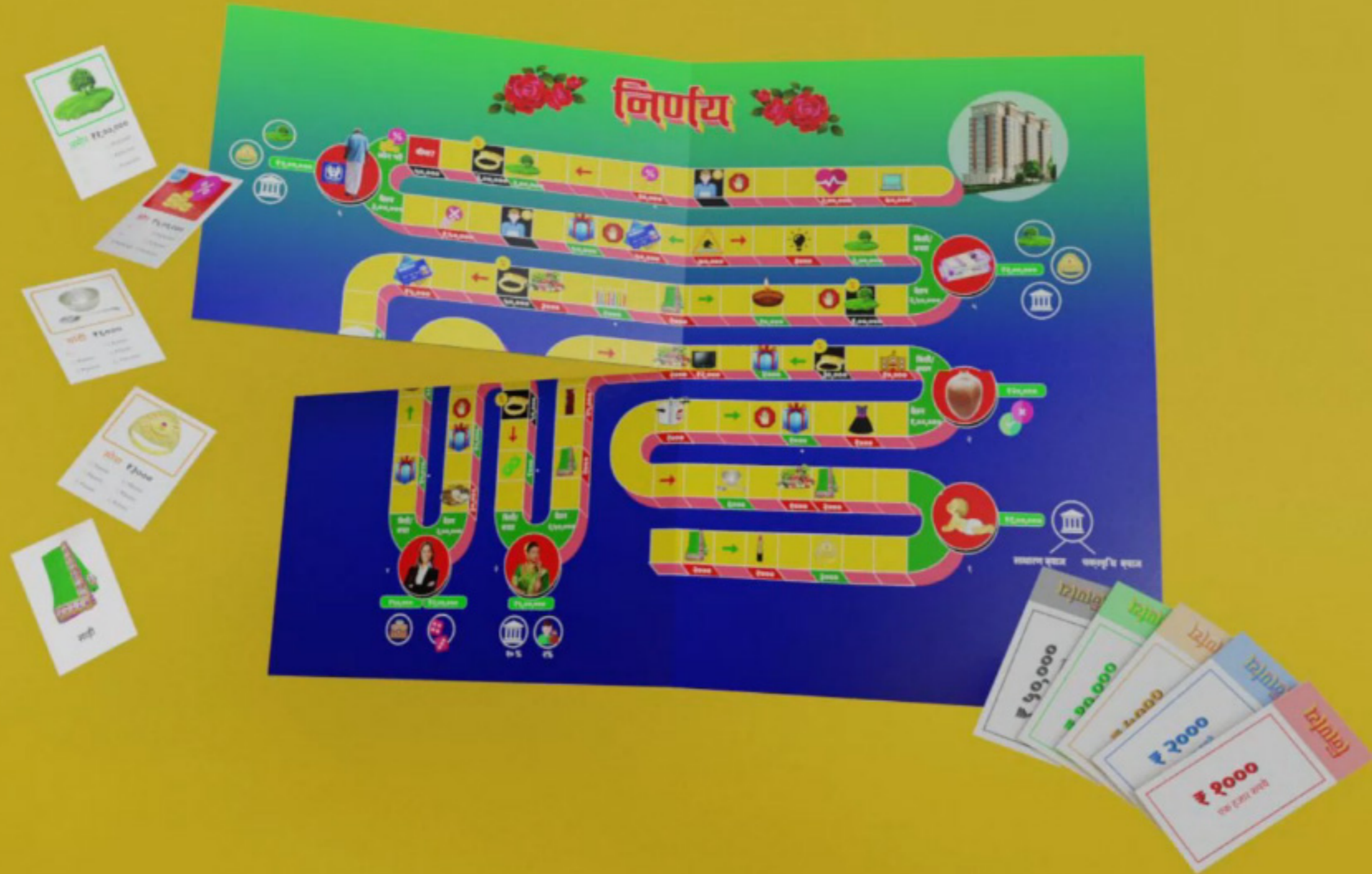
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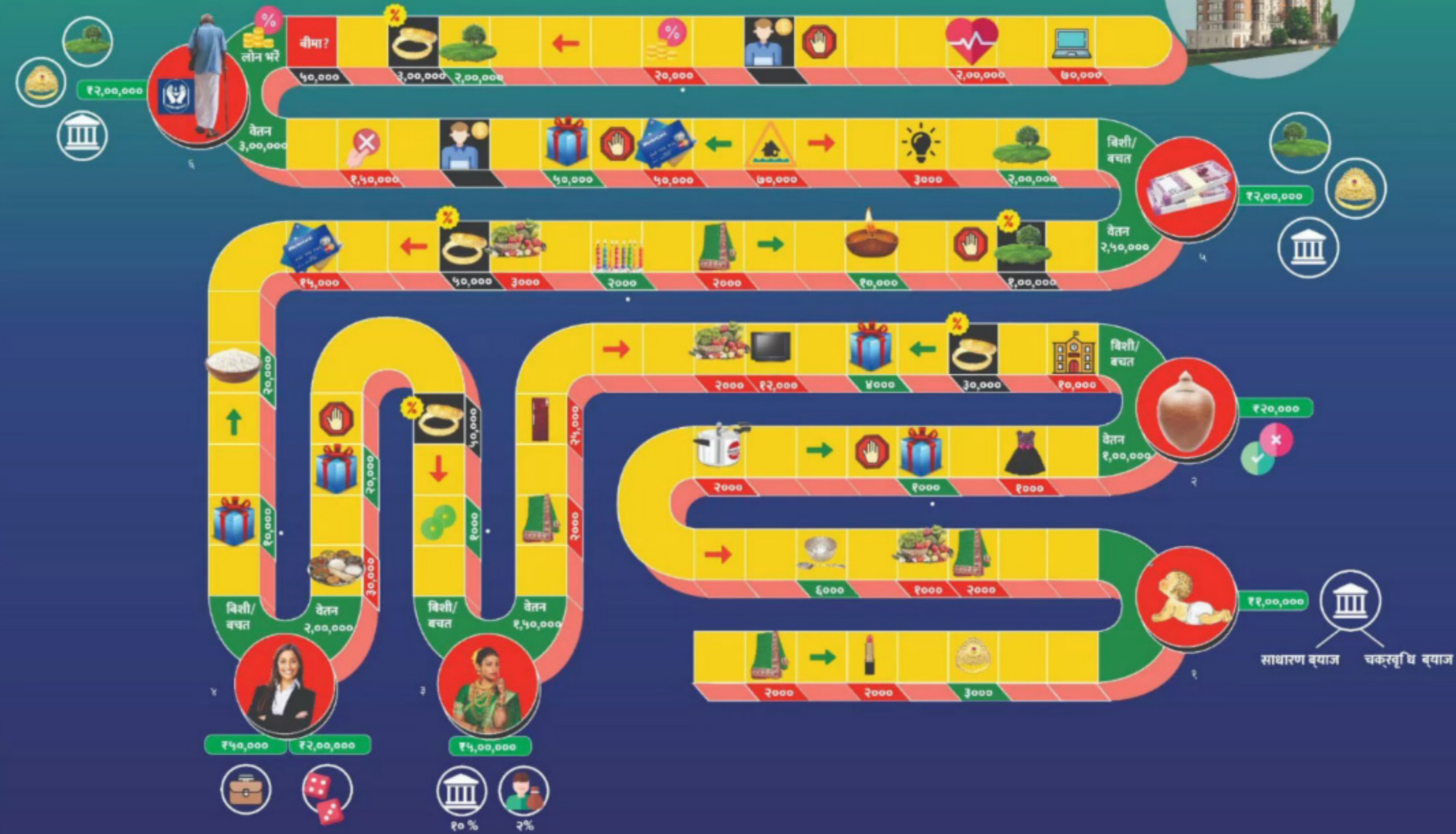
Criteria for a successful prototype

- Content suitable
- Content translates into play
- Activity contextualized to the NGO
- Good usability and aesthetic for the target users
- Learning

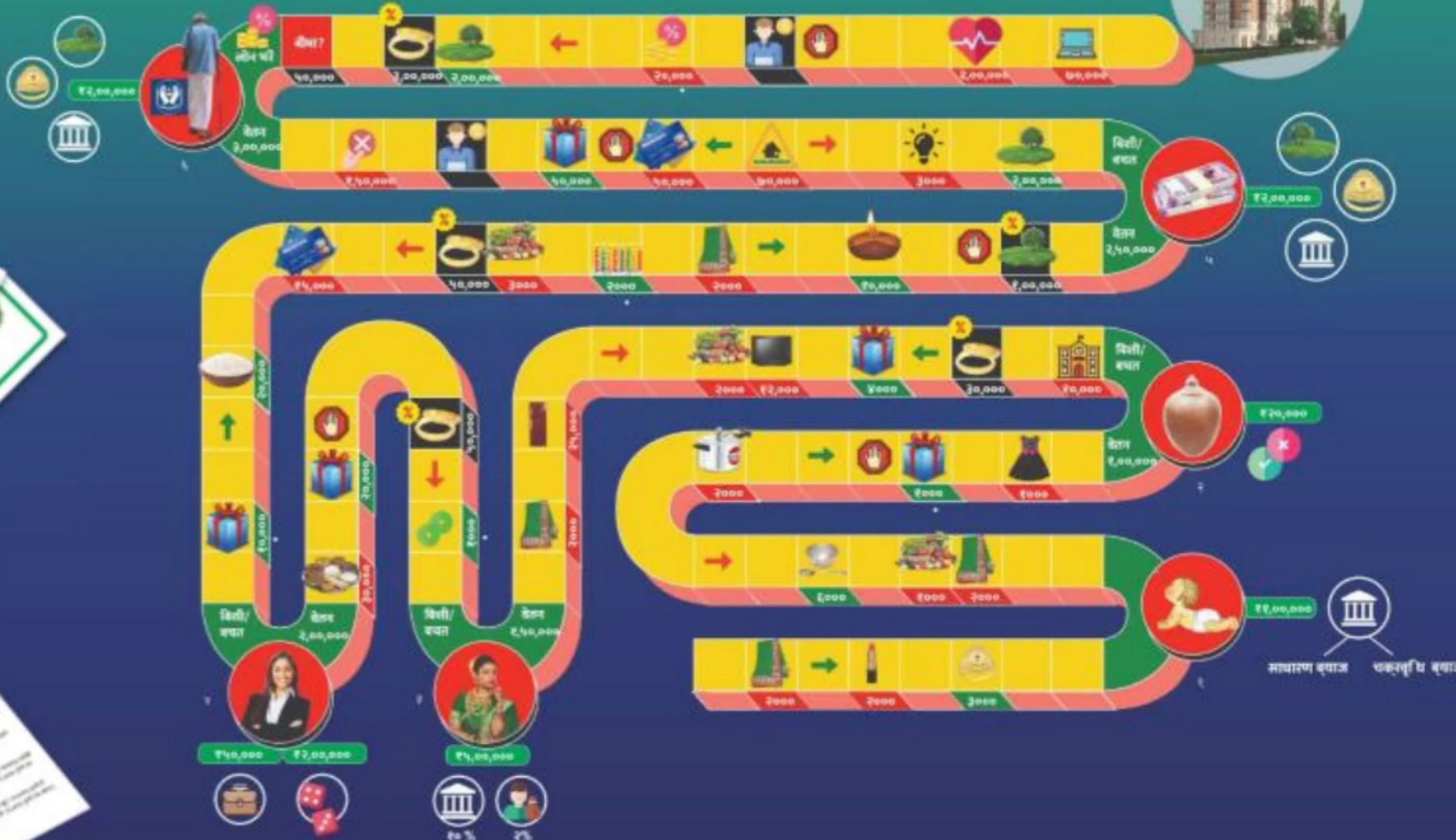
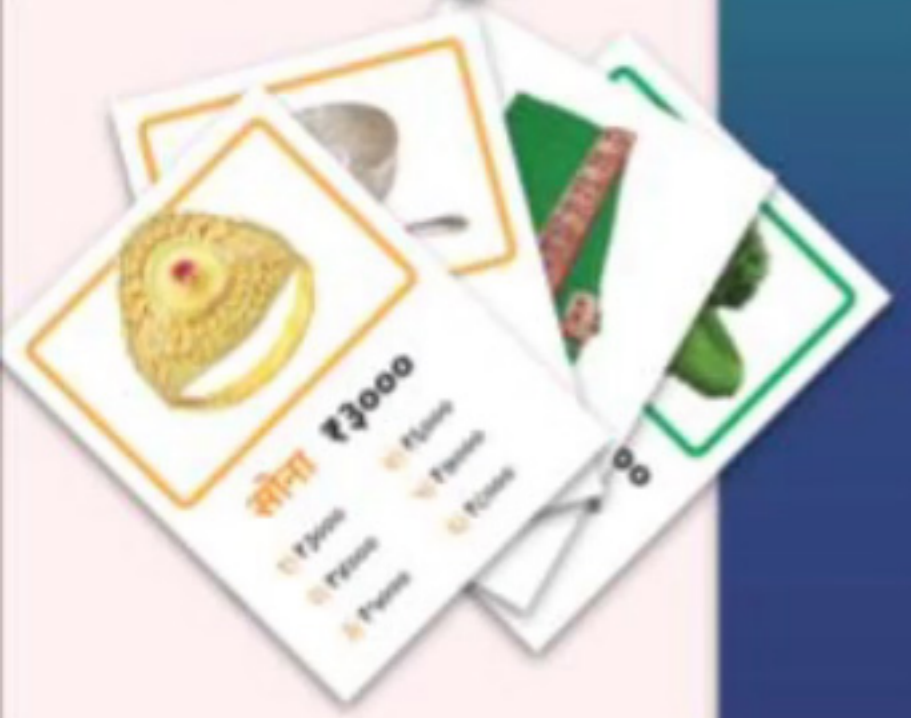
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साधारण ब्याज चक्रवृद्धि ब्याज

निर्णय



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Start

All players start with 10,000 rupees.

Objective

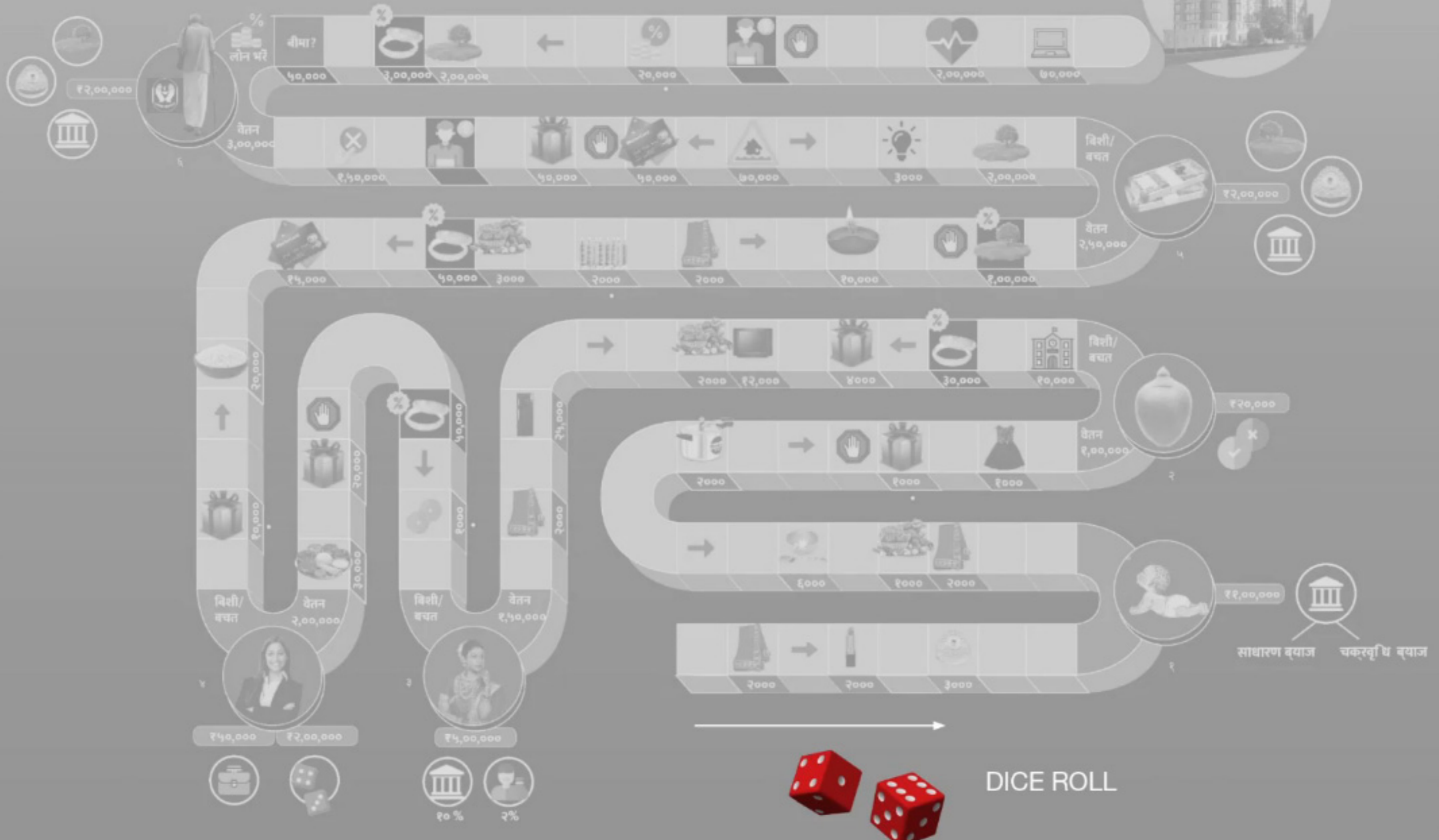
To end the game with the most amount of money.

Moving

Roll 2 dice to move ahead in the game.

Events

Land on events, face the consequences.



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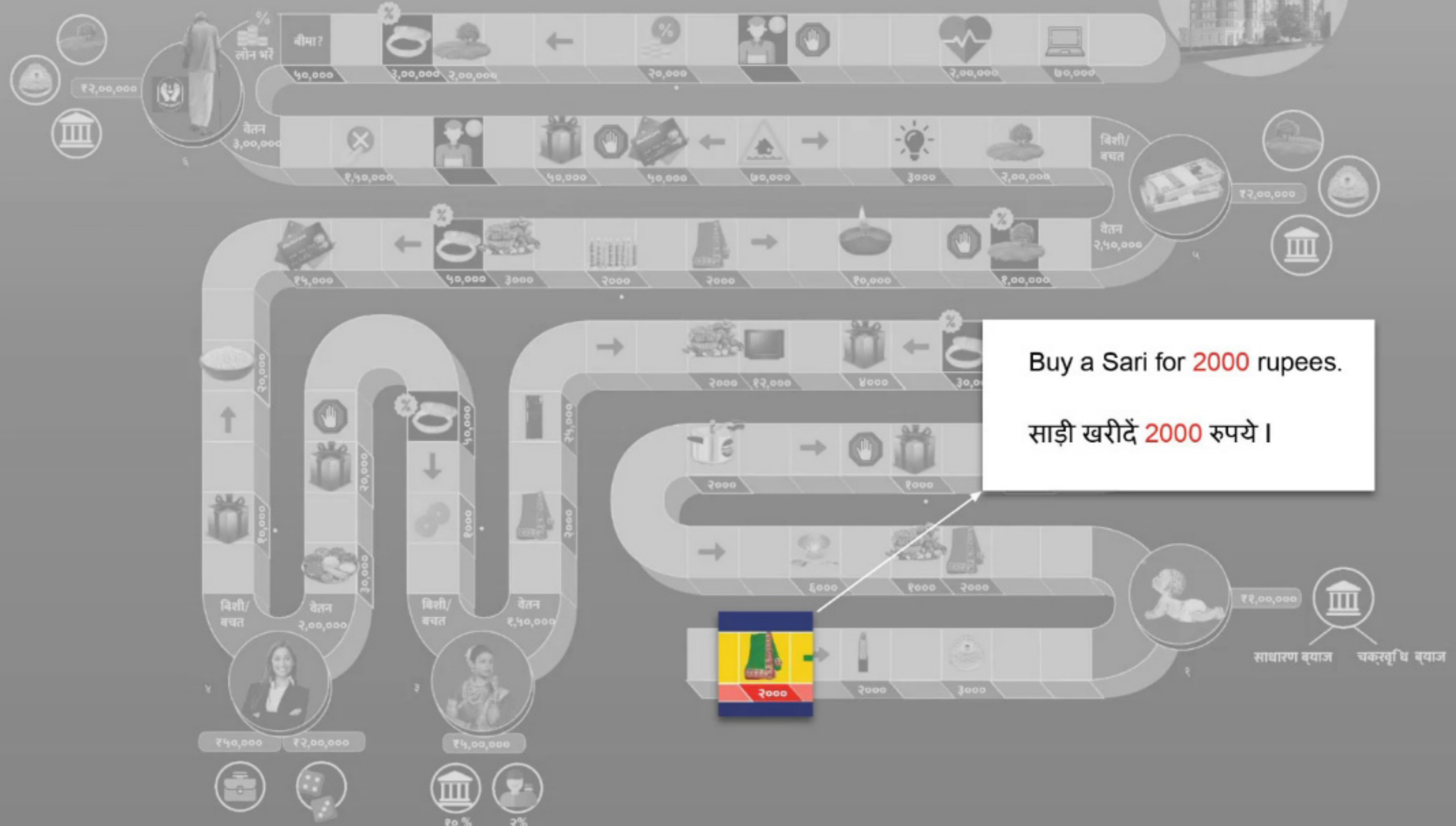
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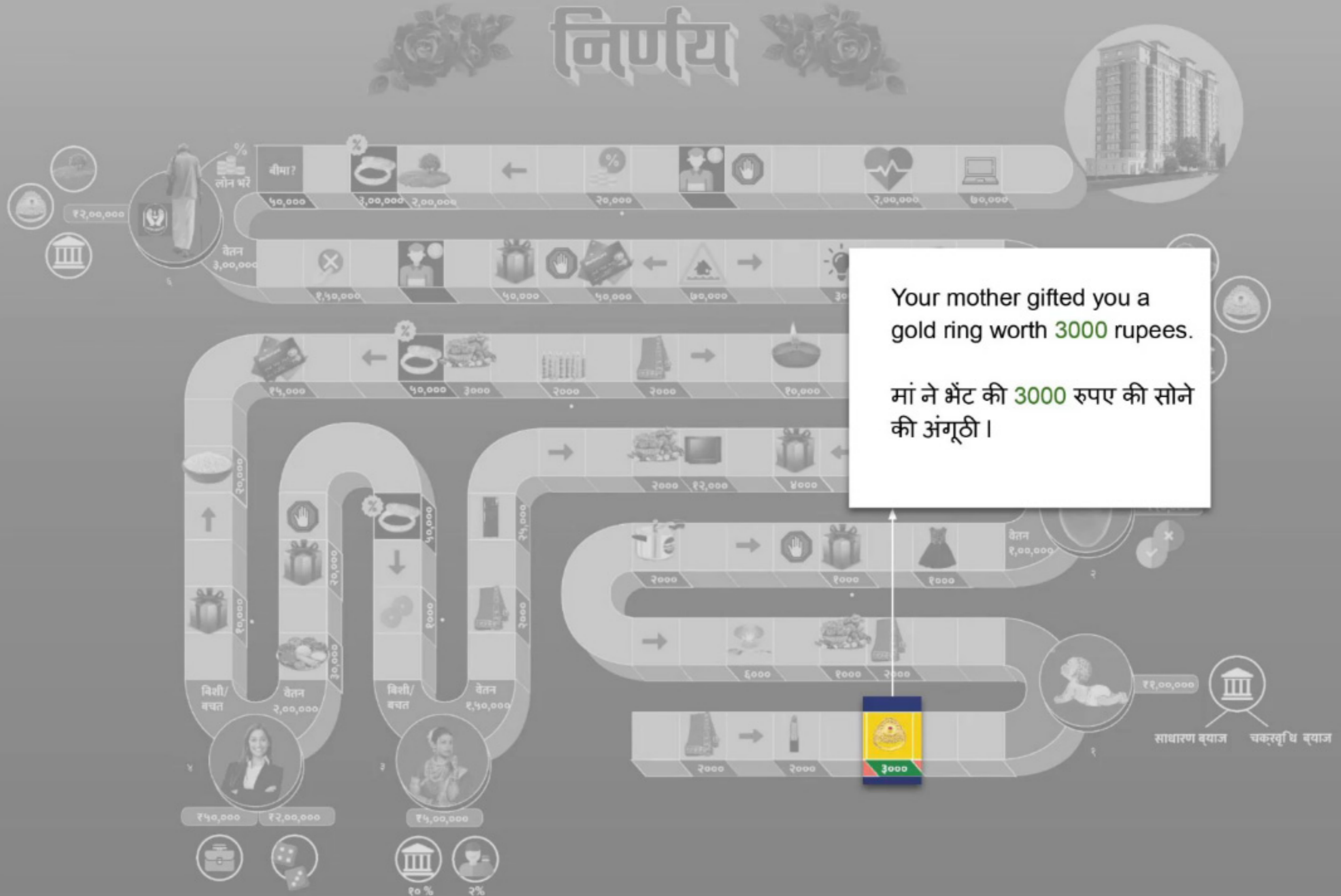
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Decision points

Pass over DPs, make a financial decision.

Discussion

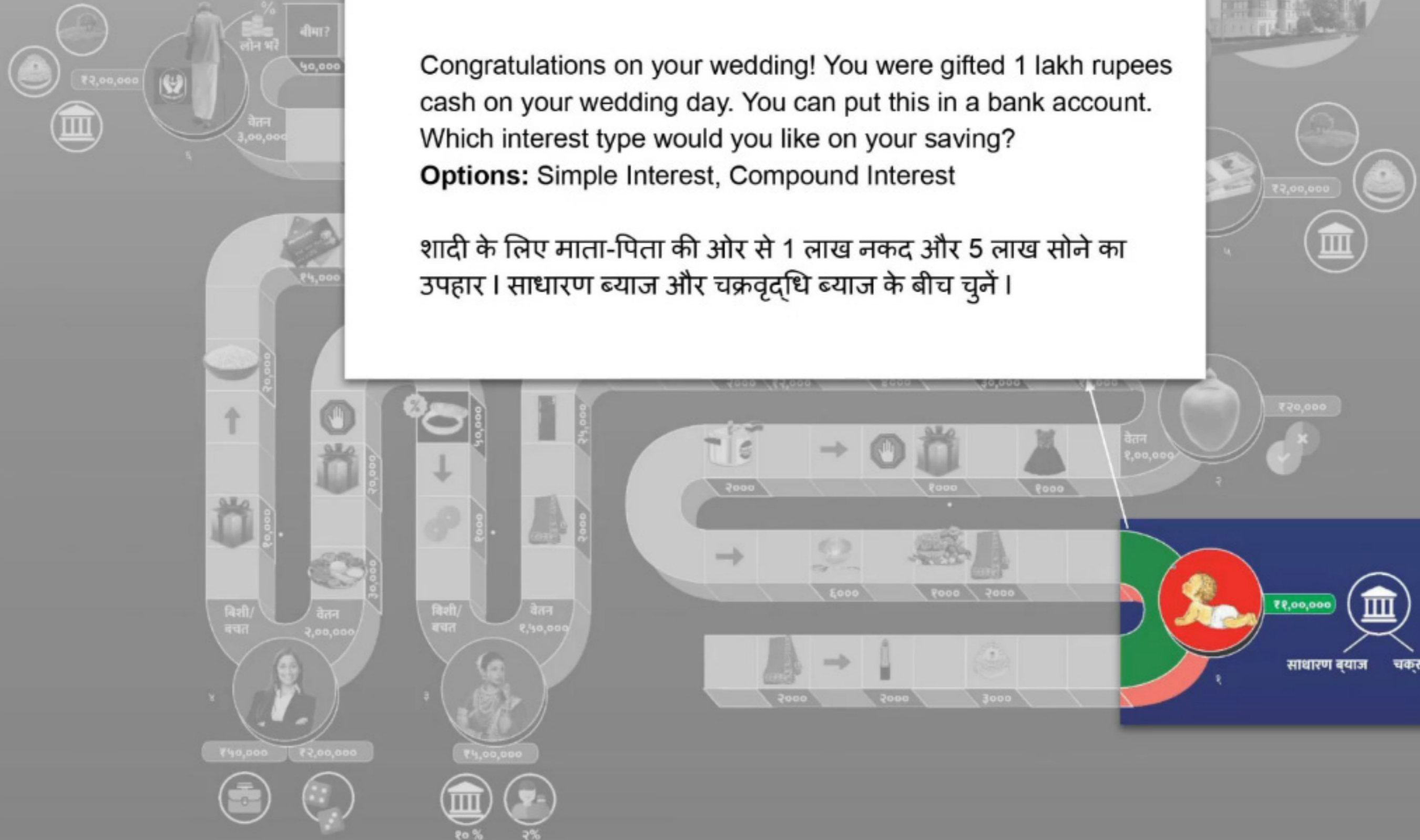
GM may choose to discuss the decision and help the player choose.

Recurring points

Salary, Bishi

Trading

Trade your assets for cash at any point (appreciation)



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Congratulations on your wedding! You were gifted 1 lakh rupees cash on your wedding day. You can put this in a bank account. Which interest type would you like on your saving?
Options: Simple Interest, Compound Interest

शादी के लिए माता-पिता की ओर से 1 लाख नकद और 5 लाख सोने का धारण चुनें।

[साधारण ब्याज]



बैंक जमा ₹१,००,०००

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|--------------|--------------|
| १) ₹१,००,००० | ४) ₹१,१५,००० |
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[चक्रवृद्धि ब्याज]



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साधारण ब्याज चक्रवृद्धि ब्याज

निर्णय



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Interactions b/w players

Events - birthdays, lucky draws, past loans

Commodities

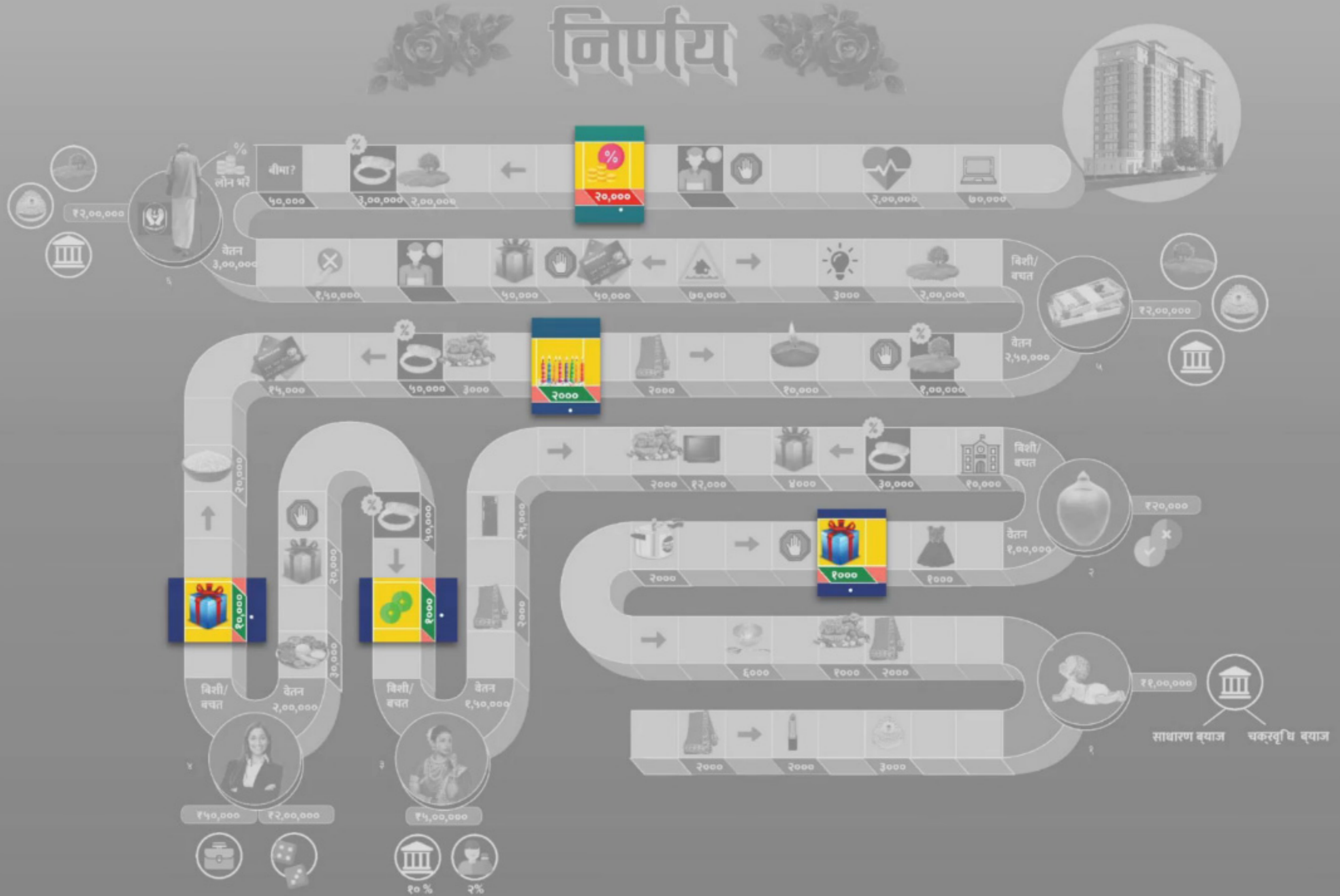
Sari, TV, Fridge

Ending the Game

After all players reach, tally scores

Post-game discussion

Discuss learnings, decisions made



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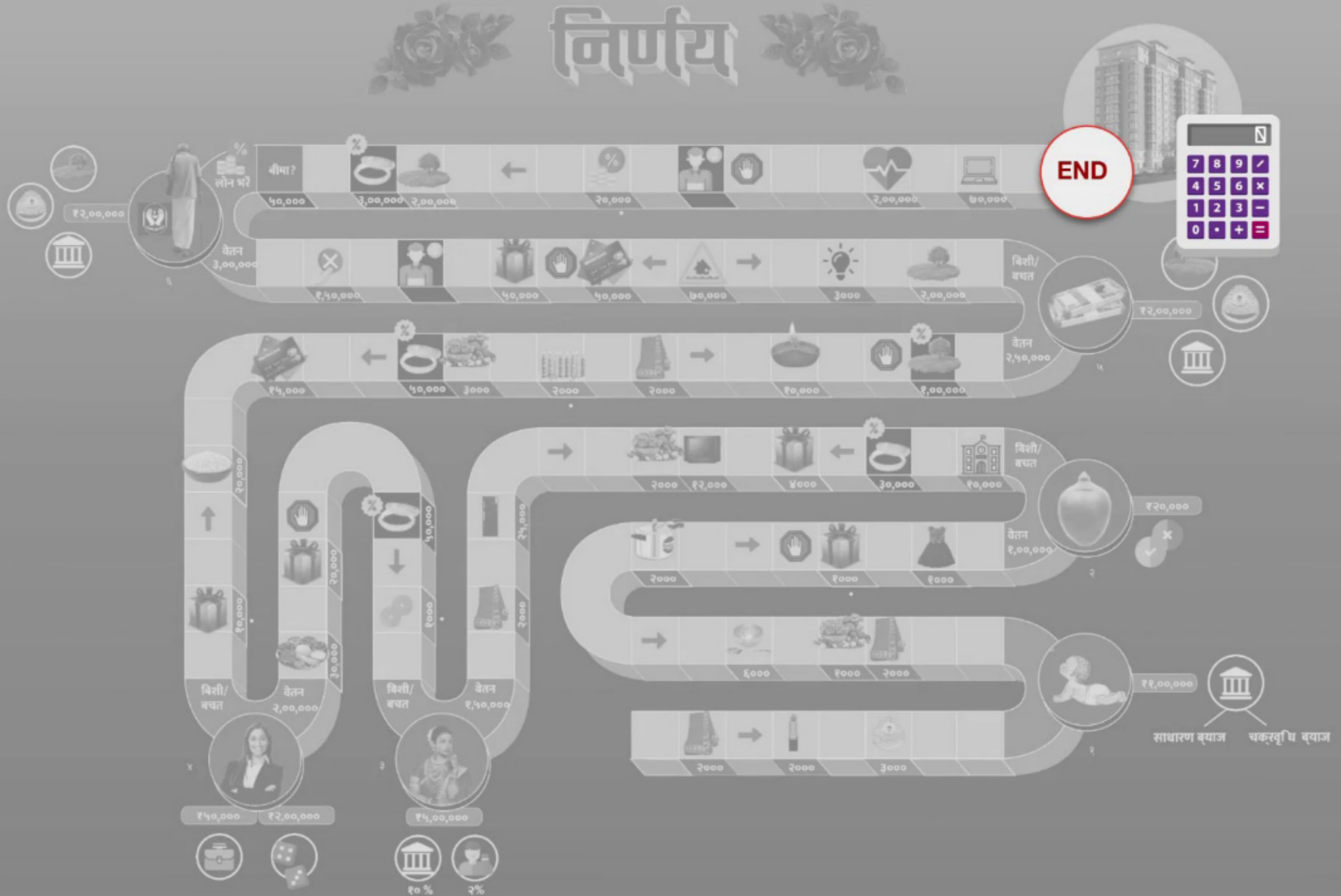
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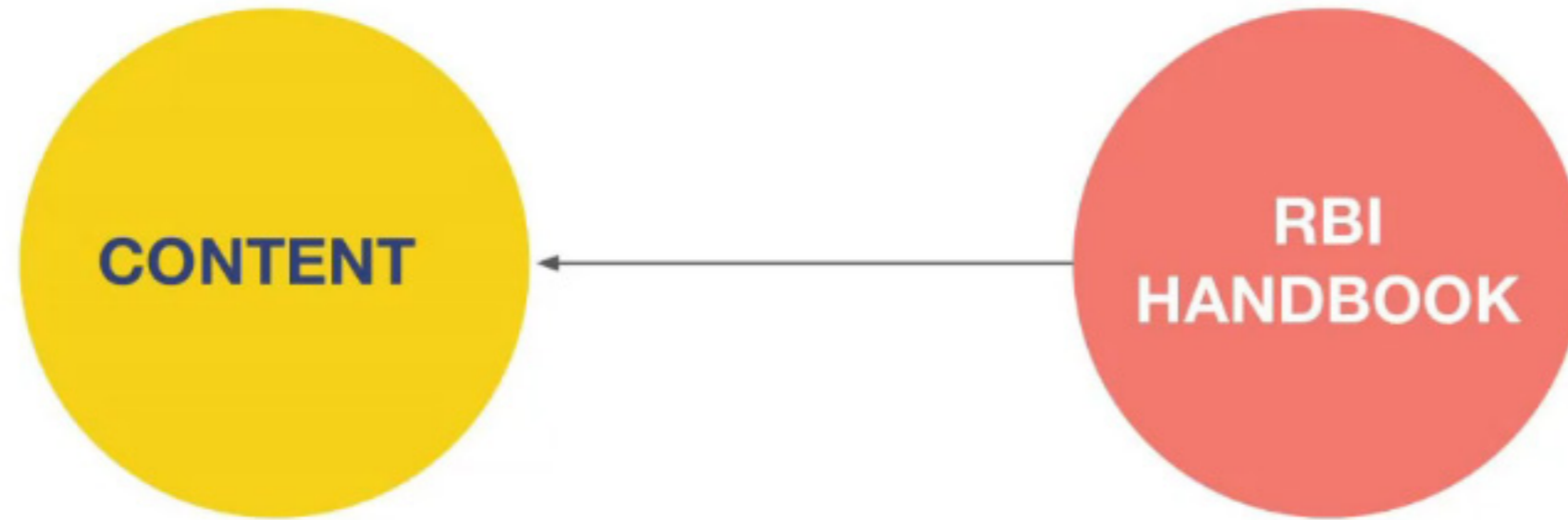
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Connection to Users' real-life experiences



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Users' Anecdotes

Moneylender charged 5% monthly

Bank charged higher rate, but annually



Content/message chosen from booklet

Annualization of loans

Borrowing: Bank Vs. Moneylenders - too good to be true

(DECISION PT. 3.)



Connection to Users' real-life experiences

Users' Anecdotes

Participant calculated simple interest on bank loan



Content/message chosen from booklet

Simple Vs Compound Interest

Banks always give Compound Interest loans

(DECISION PT. 1.)

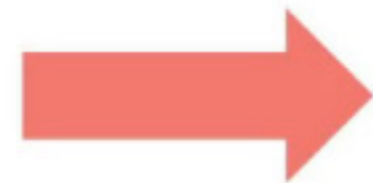


Connection to Users' real-life experiences

Users' Anecdotes

2-3 participants put all their eggs in one basket

Lack of diversification in future plans for money



Content/message chosen from booklet

Diversification

(DECISION PT. 6.)

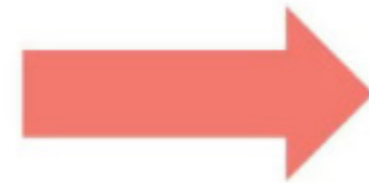


Connection to Users' real-life experiences

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Taking a 5 lakh loan for her Daughter's wedding

Getting life insurance benefits of 2 lakh after husband, unfortunately, passed away in an accident.



PLOT

Decision point 3

Decision point 6



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Mechanics driven by content

Message

Risk Vs. Return

Type

Conceptual

Mechanic

Assured 50,000 or roll a die returning 6 to get 2 lakhs. (all or nothing)

Mechanics driven by content

| Message | Type | Mechanic |
|--------------------------------|------------|---|
| Risk Vs. Return | Conceptual | Assured 50,000 or roll a die returning 6 to get 2 lakhs. (all or nothing) |
| Expenses = Income - savings | Conceptual | Take out Bishi cut before handing Salary to the player |
| Lower liquidity, Higher return | Conceptual | Cash does not appreciate, Assets appreciate throughout the game |
| Bank transaction | Procedural | Choose plan, receive a receipt/document |
| Exchanging gifts | Anecdotal | Exchange money, Saris during Annaprashan and birthdays |

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Novelty

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Context & relatability

- Anecdotes and situations from daily life
- Plausible world

Money Matters

- Regular, incremental salaries, experience of getting richer, holding cash and different assets
- New and exciting gameplay

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Chance

- Possibility of winning and losing money

Social Interaction

- Medium for social interaction
- Play and engage in friendly conflict with familiar subjects
- Create memories together, strengthen social bond

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Practice over theory

- Learning through experience
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Knowledge-level and complexity

Critical thinking

- Decision points trigger analysis and evaluation of concepts before choosing

Immediate consequences/feedback

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Acts as an Introduction

Contextualized to Deep Griha Society

Their Objective

- Focused on Financial Behaviours and Attitudes
- Specifically habits that could lead to health and financial crises

This project

- Their goals for behaviour change and attitude change were outside my domain of expertise
- They lacked activities that approached Financial Knowledge
- This project does not focus on solving any problem, but broadening the scope of their program.

NGO Feedback

- Feedback from the stakeholder on 22nd June and presented on 23rd June

