

A board game for financial management training

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• Introduction

Throughout southern Africa, policy and practice during the colonial era alienated most rural people from their wildlife resources. Since wildlife was controlled by the state, there was no incentive for communal land households to manage or conserve it. Often, the only benefit to individual households was through hunting, while those on the wildlife-settlement interface suffered the cost of wildlife inflicted crop, livestock and property damage. Over the past decade, a number of initiatives in Southern Africa have sought to return rights of access to natural resources through legislative change, devolved responsibility and economic empowerment. In Zimbabwe, CAMPFIRE (Communal Areas Management Programme for Indigenous Resources) seeks to place the proprietorship of natural resources, especially wildlife, with the people living most closely with them. Other similar programmes in the region are LIFE (Living in a Finite Environment) in Namibia, and ADMAD (Administrative Management and Design) and LIRD (Luangwa Integrated Rural Development Project) in Zambia.

Under CAMPFIRE, rural district councils with appropriate authority for the management of wildlife, enter into contracts with entrepreneurs for the consumptive (sport hunting) or non-consumptive (tourism) use of their wildlife resources. Revenue from these contracts is disbursed, usually on an annual basis to 'producer wards and villages'. Since 1989, approximately US\$9 million has been earned at district level from wildlife, of which a total of US\$4.8 million or 54%, has been devolved to sub-district levels. These revenues are the primary incentive for institutional change for the management of wildlife and wildlife habitat. They are primarily managed

by Ward Wildlife Management Committees (WWMCs) or Ward CAMPFIRE Committees. These are constituted as a sub-committee of the Ward Development Committee and thus form part of the government initiated development structure for communal lands.

In 1992, the CAMPFIRE Collaborative Group, which has guided the development of the Programme, tasked the World Wide Fund for Nature Programme Office in Zimbabwe with developing active and innovative ways for communities to manage their wildlife resources and the benefits derived from them. The subsequent project, 'Support to CAMPFIRE' has focused much of its attention on developing appropriate management methods in partnership with wildlife producer wards. Although the focus has been on natural resource management methodologies (e.g. the estimation of wildlife populations, fence management and quota setting), the project has worked with WWMCs to improve their financial and project management.

• The problem

At the start of the project, participatory appraisal exercises were carried out with each of the WWMCs. These exercises indicated that the management of the financial benefits derived from wildlife was one of the most serious problems facing the wards and that the misuse and mismanagement of financial benefits was eroding the incentive for institutional change. Furthermore, PRA showed that the WWMCs were not using their records in any meaningful way and that records were not being analysed and used to inform future decisions.

Consequently, all the partner wards requested that the project provide 'financial management

training'. Because there is very little scope for innovation in book-keeping as a method - it is either right or wrong - the project focused on the development of new and innovative methods to train those involved in the management and administration of revenue earned from wildlife.

The communal lands with wildlife have, until very recently, been among the most isolated and underdeveloped areas of the country. Consequently a higher than average proportion of the population has either been denied access to school, or has not been able to go beyond primary school level. As a result many of the WWMC office bearers are not fully literate and/or numerate. To address this problem, and in recognition of the new approaches to training based on PRA, the CAMPFIRE Game was developed, which emphasises active learning.

• **The CAMPFIRE game**

The CAMPFIRE Game is based upon the board game 'MONOPOLY'. This is a popular board game in which participants buy properties, develop them with hotels and houses and then earn rent from the other players. The simple goal of the game is to earn as much money as possible.

In the CAMPFIRE Game, the properties that characterise 'MONOPOLY' have been replaced by CAMPFIRE Districts and Wards (see Figure 1). However, the underlying principles of the game are similar. At the start of the game, the participants are given a sum of money, their objective being to move around the board 'renting' wards. Once they have control of the ward, they can develop its wildlife potential by building either hotels or hunting camps, but not both in the same ward. Other players 'visiting' these properties are required to pay rent to the owner. The rent payable is dependent on the wildlife resources of the ward and the commercial developments made by the owner. Other payments are introduced through a set of 'CHANCE' cards. These for example, may require the player to pay school fees, undertake repairs and maintenance to infrastructure or receive money from the sale of ivory.

Book-keeping skills

The game involves each player making many financial transactions, either paying or receiving money. These transactions are used to develop the participants' book-keeping skills. Each player keeps a cashbook, issues receipts and writes payment vouchers. The set of accompanying documents can be tailored to represent the actual financial recording system of the ward or district in which the training is being conducted.

As described so far, the CAMPFIRE Game allows participants to practise the mechanics of book-keeping, namely: making the correct entries in the cashbook and writing and receiving supporting documents, such as receipts and payment vouchers. It also tests the participants' mathematical skills which are essential for accurate record keeping. Periodically the trainer can stop the game and request that the players balance their books. There is always at least one player whose books do not balance. This gives them, and others, practice at going through their records and finding the errors and rectifying them.

Financial management skills

Although the mechanics of book-keeping are essential to financial management, one of the problems was that WWMCs were not using their records in any meaningful way to inform future decisions. Through playing the CAMPFIRE Game, each participant generates a real set of data. The second and probably more important stage of the Game is to develop analytical skills which allow the participants to understand what their sources of income were, which investments were successful or which were not, how much money they spent and on what. These analyses form the basis of financial management.

Budgeting and budget management

Once participants have analysed and understood their financial records, the third stage of the Game can be developed. This requires the participants to use their records to develop budgets for another game. In this new game, the participants are required to manage their finances based on their budgets developed during the previous stage as well as

keep a full set of financial records. This stage stresses the need for fiscal discipline, especially when individuals and or a committee are managing finances on behalf of a much larger community (see Figure 2).

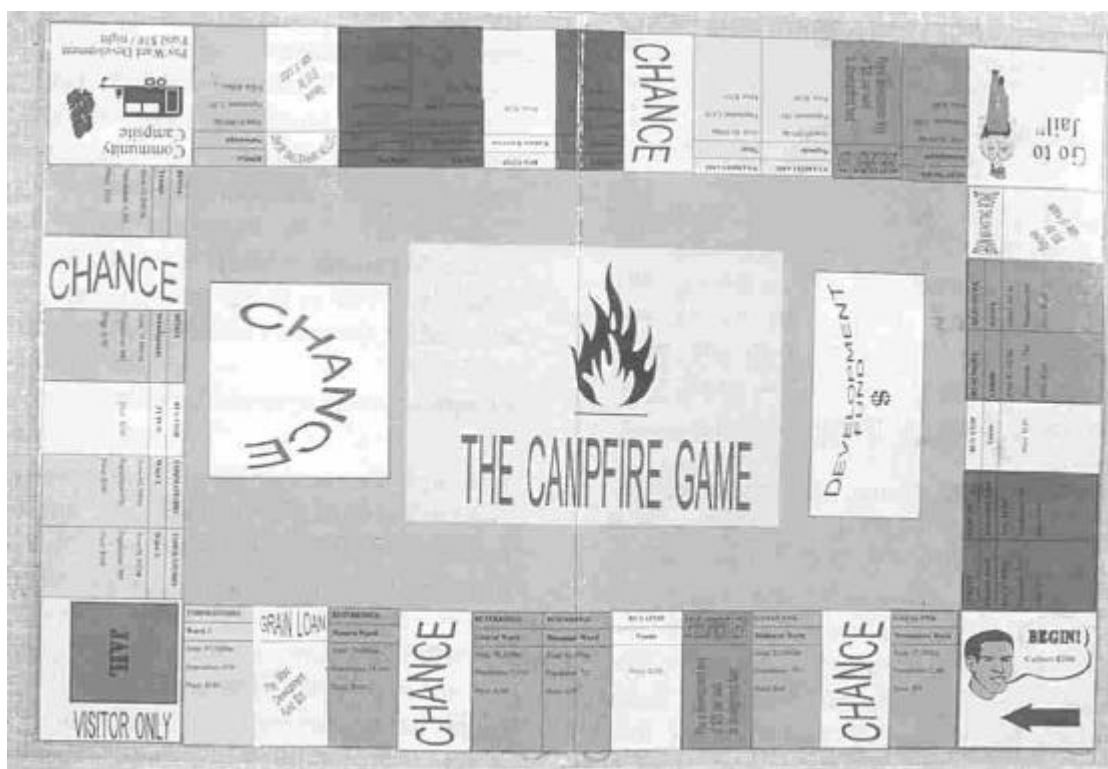
Further areas for development

The Game and the training methodologies described above have been developed and tested in six wards in Zimbabwe. The CAMPFIRE Game has also been adapted for use in two other community based wildlife management programmes, LIFE (Namibia) and LIRD (Zambia). In both countries, slight modifications and improvements to the original have been made (see Boxes 1 and 2). There are further areas for development, such

as exercises for training participants in simple cost-benefit analyses. Implicitly, each participant is making these with each property purchased or development. However, it would appear that the game has potential to develop and enhance these skills more explicitly.

A second development, related to the above, which could constitute a forth stage, would be the possibility of participants investing in and developing the natural resource base of their wards thereby affecting their income from wildlife. However, this would take the Game beyond its initial objectives which are the development of financial skills amongst WWMC office bearers.

Figure 1. The board of the CAMPFIRE game, adapted from 'MONOPOLY' [Photo: Ivan Bond]



BOX 1

LUANGWA FINANCIAL GAME: ADOPTING AND ADAPTING 'MONOPOLY'

Twelve secretaries and treasurers had turned up together with the Community Liaison Assistant (CLA) from the area. They went into a classroom in the local school and the participants sat at the desks. "No, no" said the facilitator "today we will sit differently". Within minutes, four desks were placed so they formed one big table. A big coloured board, entitled the "Luangwa Financial Game" was placed in the middle of the table. Based on "MONOPOLY", the game has been localised so all the events and places refer to a part of the daily life in the Luangwa valley.

The CLA is usually the bank manager. Each team gets K150 000 (UK£ 3150, play money!) as a start. As the different teams move around the board clockwise, they can buy different Village Action Groups (VAGs) from all six Area Development Committees. Sometimes they landed on a space where they had to take a 'chance card', which can be either good or bad for the team. The good cards enable the team to get some money from hippo culling to sell meat cheaply to the community or to collect money from the development fund. The bad cards required the team to pay clinic fees, school fees or that they be 'Caught as poacher. Go directly to jail'. It is also possible to land at a place on the board where money is received from the bank for a bumper harvest in either maize or cotton. Within a couple of rounds, it is possible to develop the VAGs by building either hunting camps or safari lodges.

All the money transactions are recorded by each team using a single entry accounting system. The set-up is more simple than that used by the treasurer uses in the cash analysis book, but the game provides important and basic skills in learning how to enter figures and balance them. It is a financial training tool using a participatory learning methodology, and most of all: IT'S FUN.

Source: Bjarne Kaulberg, Community Development Facilitator, Community Based Natural Resource Management, Luangwa Integrated Resource Development Project.

The CAMPFIRE Game, as it has been developed and used to date, does not replace formal training sessions in book-keeping, analysis and budgeting, but rather provides a 'simulation tool' which allows participants to practice their skills. Because it is a participatory tool, it is 'facilitator intensive'. However, apart from simulating financial transactions it also provides a forum in which a wide range of issues can be discussed.

Developing financial memory

Besides the development of the CAMPFIRE Game, which builds skills for current committee members, the Support to CAMPFIRE Project has been experimenting with the production of 'ward level financial manuals' as a form of institutional memory. These are manuals written by the ward secretaries and treasurers for use in that particular ward. This approach allows each ward to record the specific details of their own

financial management system. These have been developed in preference to more general manuals which might be applicable at district or national level.

Secretaries and treasurers who have written these manuals have expressed two important advantages of such manuals:

- Office bearers are elected officials. When they are replaced, there is not always formal training available to their successor. The manual becomes the WWMCs 'memory'.
- The ward manual provides documented evidence of the procedures that are to be followed when another WWMC or community members try to persuade the treasurer to take a short cut.

BOX 2

THE MONEY MANAGER IN NAMIBIA

We have easily adapted the CAMPFIRE Game for a different country and programme. A Namibian version of the game, 'the Money Manager', is currently being tested as a training tool and is proving to have good potential to build both awareness of the extent and nature of enterprises associated with community based natural resource management and to develop the skills of people responsible for financial management at community level. The Namibian game is designed to simulate the earning of, and accounting for, money in communal area conservancies which have been registered with the Ministry of Environment and Tourism and where communities are establishing natural resource and tourism enterprises.

The game is intended as a training tool to be linked with other approaches and materials in teaching accounting for money in conservancies and other enterprises. It also seems possible to teach investment concepts relating development cost to financial benefit and profit. The Money Manager targets (a) individuals responsible for conservancy and enterprise finances e.g. conservancy and campsite treasurers and managers, (b) conservancy and enterprise committees i.e. those who have been given responsibilities by their communities to plan and evaluate business ventures, oversee management and hold financial managers accountable and (c) agencies supporting enterprise development and management.

The Money Manager engages participants in a simulated experience enabling them to learn and practice skills while at the same time enjoy themselves. Under these circumstances learning, if facilitated well, may be more effective than conventional methods of teaching accounting. The game not only teaches skills but also has a group building and bonding function. The process of the game can provide a rich experience for discussion on group dynamics as well as the mechanics of keeping accounts, cash book records, issuing receipts, etc..

Some of the questions that we are exploring in the piloting, include: how to facilitate the learning of skills, the extent to which the game can be played with people who cannot read and write, the number of people who can play (partners or teams have been tried), and the extent to which facilitators have to be trained and provided with guidelines.

Source: Dhyani Berger, Living in a Finite Environment, Namibia.

• **Accountability**

The CAMPFIRE Game is a new and exciting approach to financial management training at a ward and village level. However, it does not replace the need for accountability. Persons elected by a community to manage and use wildlife revenues on their behalf must be accountable to that community. Similarly, communities must demand both accountability and responsibility from persons who are elected to these important posts. Improved training methods can only assist treasurers and secretaries by providing them with the skills to perform their tasks. Accountability and responsibility are characteristics which can only be developed from within communities by themselves.

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