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# Making financial training fun: the CAMPFIRE game

by SAM MURINYE, LILIAN GOREDEMA and IVAN BOND

## Introduction

One of the most powerful aspects of Zimbabwe's Communal Areas Management Programme for Indigenous Resources (CAMPFIRE) programme is that the revenues from wildlife are devolved to districts and communities. As described in article 3, fiscal devolution fuels a process of institutional building. It also provides an opportunity and imperative for communities to learn about financial planning management. In 1992, the CAMPFIRE Collaborative Group (CCG), which guided the development of the programme, mandated the World Wildlife Fund Southern Africa Regional Programme (WWF-SARPO) to develop active and innovative ways for communities to manage their wildlife resources and the benefits derived from them. WWF's Support to CAMPFIRE (SupCamp) Project focused on developing appropriate management methods in partnership with wildlife producer wards. The emphasis on natural resource management methodologies (e.g. the estimation of wildlife populations, fence management and quota setting), was augmented by financial and project management tools developed with and for Ward Wildlife Management Committees (WVMCs).

Initial participatory assessments showed that earlier financial training was inappropriate and/or insufficient. At this time, District and Ministry of Local Government officials

**"The success or failure of community conservation initiatives is often determined by financial matters and accountability."**

expressed concern about financial management by communities, and often placed conditions of financial accountability upon communities that greatly exceeded their own organisational standards. The CCG, through WWF, responded to this flaw and the need for improved financial management, transparency and accountability by developing the CAMPFIRE game and financial management toolkit. With surprisingly few financial management training aids available, these tools were meant to be modified later to provide much-needed materials to secondary schools.

The game and toolkit were developed, tried and tested in secondary schools in Zimbabwe, and although important lessons were learnt, the process was stalled and needs to be rejuvenated.

## Developing the CAMPFIRE game

The idea for using a game to address financial training needs

Figure 1: The board game of the CAMPFIRE game, adapted from Monopoly

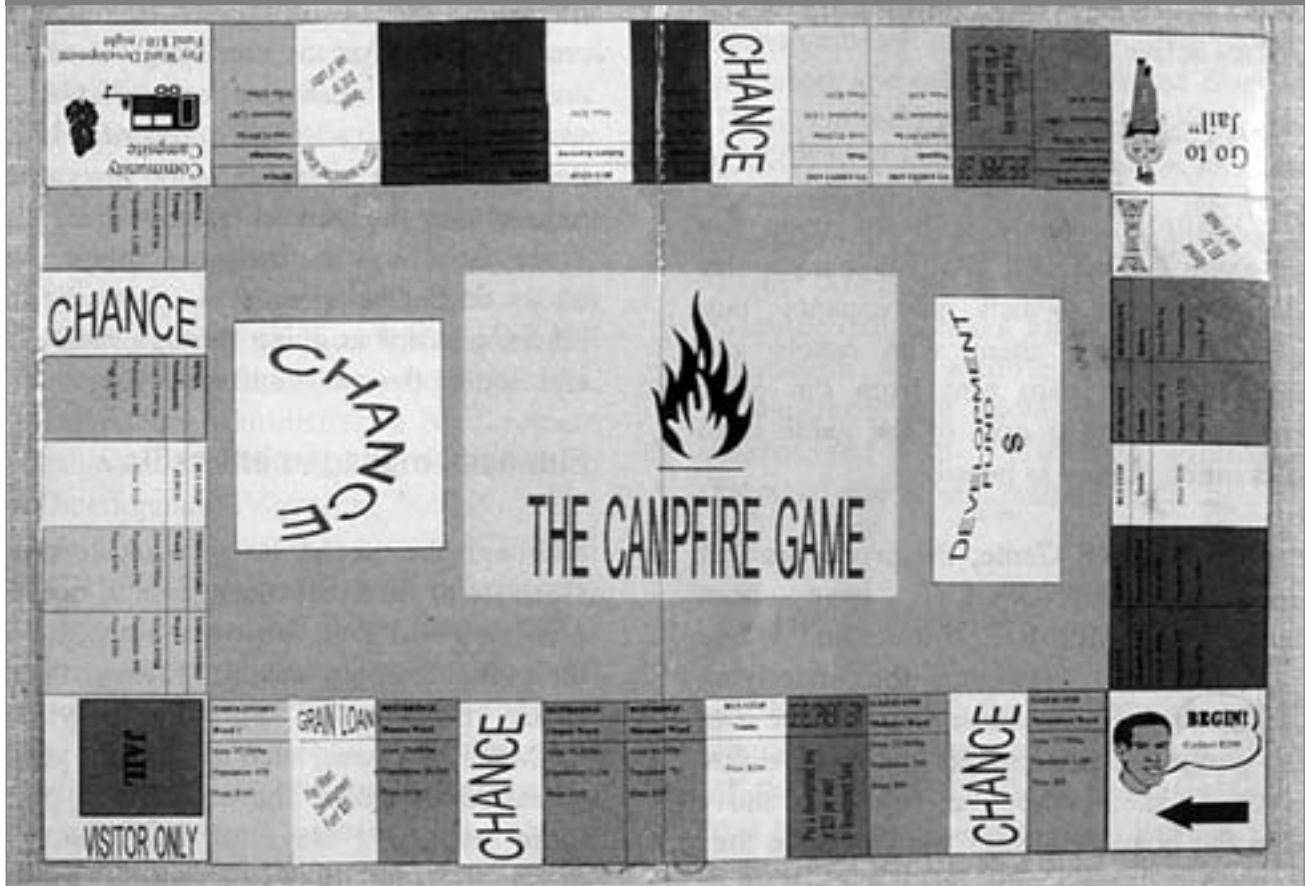


Photo: Ivan Bond

evolved when WWF facilitators reflected on the development of basic financial skills in society. They recognised that children in urban and more affluent societies develop basic financial skills through handling money regularly, e.g. pocket money and through playing games, particularly Monopoly.<sup>1,2</sup> By contrast, Zimbabwe rural areas were and still are 'cash poor'. Consequently, the SupCamp team decided to develop appropriate games for training purposes. To test community's reaction to board games, facilitators took a Monopoly set to one community. The response to the game was so enthusiastic that WWMC members played Monopoly late into the night.

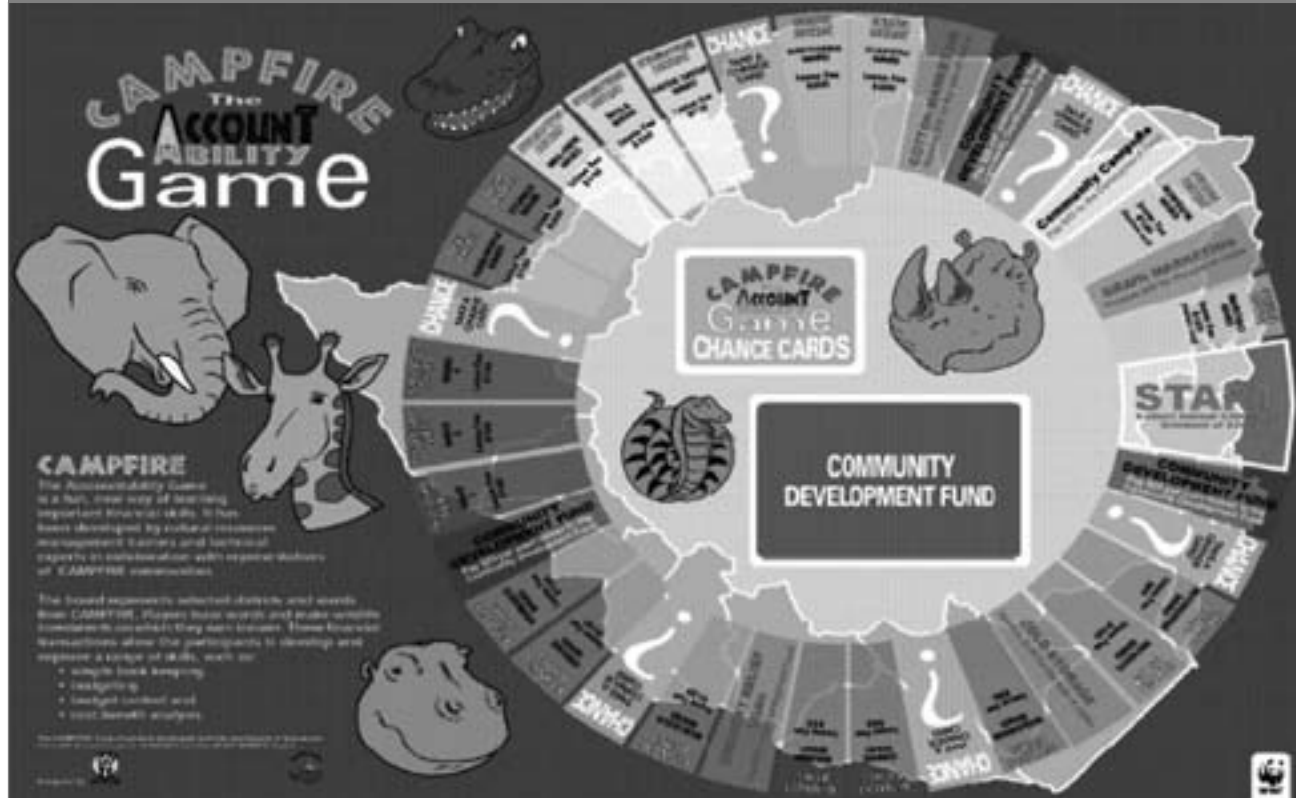
<sup>1</sup> 'Pocket money' refers to small amounts of money given to children, usually weekly, to spend or save as they like.

<sup>2</sup> Monopoly is the best-selling commercial board game in the world. Players compete to acquire wealth through stylised economic activity involving the buying, rental and trading of properties using play money, as players take turns moving around the board according to the roll of the dice. The game is named after the economic concept of monopoly, the domination of a market by a single seller (source: [http://en.wikipedia.org/wiki/Monopoly\\_\(game\)](http://en.wikipedia.org/wiki/Monopoly_(game))).

This positive trial of Monopoly stimulated the SupCamp Team to develop a prototype CAMPFIRE game. The first game was hand-made with scissors, card and coloured paper, laminated for durability (Figure 1). In addition, the team worked on a set of training activities to accompany the game. The prototype was tested through a series of ward level workshops, resulting in a few modifications to the board, the accompanying cards and the basic activities. The SupCamp team tested similar prototypes for community-based natural resource management (CBNRM) programmes in Zambia, Botswana and Namibia.

The evolution of the prototype CAMPFIRE game into the full financial training toolbox was a result of intensive collaboration between the SupCamp team, with facilitation and managerial skills, and the graphic design team at ACTION, an NGO dealing with education. The vision of a discrete toolbox was strongly influenced by a parallel process to develop a quota setting toolbox (article 8). The toolbox

Figure 2: The CAMPFIRE accountability game



forced the SupCamp team to describe and document the entire training process and includes the game itself, a rule book, the financial management manual and the trainer's guide. With ACTION, development of these games and materials went through several iterations, including trial sessions of draft products with selected trainers working at the level of rural district councils.

### Description of the CAMPFIRE game

The CAMPFIRE game is a participatory learning tool that follows the principle that people remember 25% of what they hear, 50% of what they see and 90% of what they say and do. It is based upon the board game Monopoly and consists of a playing board, the ward cards, the chance cards, an icon for each player, artificial money, dice and an instruction manual. The game is part of the financial management training toolbox which includes cash and receipt books, laminated posters and the financial management manual. The game has been designed to be played at many levels of training. It can be used progressively to improve participants' skills in handling money, simple mathematics, bookkeeping, analy-

### Box 1: How to play the CAMPFIRE game

In the CAMPFIRE game, the properties found in Monopoly have been replaced by CAMPFIRE districts and wards (Figure 2). 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, investing in hunting and tourism, and earning as much money as possible. 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.

Source: Bond, I. (1998) 'A board game for financial management training.' *PLA Notes* 33.

sis of financial records, budgeting and cost-benefit analysis of investments (Bond, 1998). Box 1 explains how the game is played.

### Using the CAMPFIRE game to develop financial skills

The CAMPFIRE game and the financial management training toolbox provides a complementary (or alternative) training approach to conventional financial management training that is largely based on the classroom situation. As shown below, the game can be used repeatedly to improve sequentially a range of financial skills.

#### Elementary book-keeping skills

With the game generating financial transactions, each player (or pair of players) keeps a cash book, issues receipts and writes out payment vouchers. These documents are designed to represent the actual financial recording system of the ward or district in which the training is being conducted. In playing the game, participants practise bookkeeping by entering transactions in the cashbook and completing supporting documentation like receipts and payment vouchers. The game improves mathematical skills and accuracy. The facilitator intervenes periodically so that participants balance their books, and learn to reconcile their accounts, finding and correcting errors if they don't balance.

#### Understanding wildlife enterprises/financial management skills

Playing the game also teaches participants about the wildlife business and enterprises, and raises, for example, the issue of why it is not generally possible to have a hunting and tourism enterprise in the same location, or the relative capital costs of such enterprises.

#### Financial analysis

The game was developed to provide training in simple accounting skills. However, discussions with treasurers and secretaries indicated that they had very little overall sense of how they allocated and spent their income, i.e. they needed to learn how to analyse simple income and expenditure data. A further set of activities was developed to address this managerial requirement, including categorising income and expenditure, calculating the relative importance of these sources and/or allocations and working out where the returns on investment were highest.

#### Budgeting and budget management

Once the players had analysed their financial records, these figures were used to plan and budget for the new game. This helped participants to apply their budgeting and planning skills to figures they had generated themselves. In the subsequent game, participants were then required to follow their plan and budget rather than making random investments,

**SupCamp Facilitator explaining CAMPFIRE Board in first Financial management ToT**



Photo: WWF SupCamp Project

emphasising the monetary discipline that individuals or committees require to manage public finances. Simple methods of cost/benefit analysis and payback period allowed participants to analyse the viability of all the potential investments on the board. In subsequent rounds this allowed them to target their investment.

#### Piloting the approach with schools

An initial set of 100 financial management toolboxes was produced in 2000. As with other management modules developed by SupCamp (see Goredema *et al.*, this issue), a training of trainers course was held for Rural District Council (RDC) personnel responsible for financial management training. Evaluations confirmed that the CAMPFIRE game and toolbox taught financial management in a practical and pragmatic manner to adults with a wide range of literacy skills.

At the same workshop testing the CAMPFIRE game within both rural and urban schools was proposed, on the assumption that the limited cash in remote rural areas meant that financial management skills were generally taught in theory. The CAMPFIRE game, it was argued, would provide tangible opportunities for children studying bookkeeping and accountancy to practice their skills. In addition, the introduction of the CAMPFIRE game in schools would:

- strengthen the understanding of natural resource management issues in the school, particularly in the urban areas;
- provide future or potential members of WWMCs with financial management skills; and
- provide teachers with financial skills and the ability to assist and train new members of WWMCs.

In 2003, WWF-SARPO sought permission from the Ministry of Education and Culture and the Curriculum Development Unit (CDU) Zimbabwe to test the CAMPFIRE game and toolkit in rural and urban secondary schools. This was done in eight rural and four urban secondary schools. A skilled financial trainer was recruited to expand the scope of the game. So, in addition to simple accounting, players

**Box 2: Financial skills training**

The CAMPFIRE game was used in schools to provide training in:

- analysing financial records;
- classifying accounts into **assets** (fixed and current), **liabilities**, **capital** and **accumulated funds**, **sundry income and expenses**; etc.
- Students then produced a **trial balance**, an **income and expenditure account**, and finally a **balance sheet**.

Teachers and students also realised that the game could be used in most areas of financial management training, including:

- cost-benefit analysis for leasing and developing a ward;
- cost-accounting with particular emphasis on capital investment appraisal, and the introduction of principles such as break-even point, absorption rates, cost centres, leasing, standard and variable costing, calculation of payback period, discounting cash flows, and obtaining net present values for project appraisal; and
- can also be used to introduce and practice cash flow projections, projected income and expenditure accounts, projected balance sheet and appropriation account, budget and variance analysis, planning and standard cost control.

were trained in a series of financial skills (Box 2).

With WWF and the CAMPFIRE Association<sup>3</sup> working hand in hand with the officials from the Ministry of Education and Culture and Curriculum Development Unit, the CAMPFIRE game was introduced to more than 730 students and 40 teachers (including headmasters) in a classroom situation for approximately six weeks. Its usefulness was then evaluated in a workshop for teachers and officials, with a view to improving it as a teaching aid and incorporating it into the curricula of commercial subjects taught at secondary school level. The workshop also developed a strategy to expand and formally incorporate the CAMPFIRE game into secondary school curricula (commercial studies, bookkeeping and accounts).

### Results and impacts

The SupCamp Project ended before the direct impact of the game and training toolkit within the communities was measured. An end-of-project evaluation (Zinyemba, 2002) indicated that the game was being used by trainers employed by Rural District Councils. WWF-SARPO also used an evaluation questionnaire on Training of Trainers courses. This suggested that 33% of the respondents were using the game, 73% found the methods effective and helpful, and 75% felt the game was an effective training tool. They considered that financial awareness had increased tremendously at ward and district levels in both Guruve and Muzara-

<sup>3</sup>The CAMPFIRE Association is the lead agency of the CAMPFIRE Collaborative Group which consists of a loose consortium of government departments, NGOs and the University of Zimbabwe's Centre for Applied Social Sciences.

**CAMPFIRE District coordinators playing the CAMPFIRE game**



Photo: WWF SupCamp Project

bani Rural District Councils because of the game and toolkit.

Outside Zimbabwe, the game was modified to suit local conditions and has been introduced to other community-based wildlife management programmes in Namibia, Zambia and Mozambique. In Mozambique, the financial management manual, the game and financial management training toolkit have been adapted and translated for use in community financial management training. WWF-SARPO is also assessing the potential of tertiary training institutions in the region to incorporate CBNRM into their curricula and to develop relevant materials that can include the game.

The CAMPFIRE game was well received in secondary schools. Teachers and students found the game fun and practical, and it gave them a wealth of experience in practical bookkeeping and financial management. However, its wider introduction was prevented by bureaucracy and lack of funds. The Ministry of Education, Sport and Culture's Curriculum Development Unit (CDU) insisted that senior policy makers be exposed to the game to obtain their go-ahead for its incorporation into the curriculum of commercial subjects, such as economics, business studies, commerce, management of business and financial accounting. A new proposal is being developed under the regional CBNRM Project of WWF-SARPO to take on the game where the SupCamp Project left off.

### Conclusion

The game provides the financial skills for elected community leaders, some of whom are semi-literate, to manage their books. This improves their technical capacity to account to their constituencies, Council and external agencies. However, financial training only addresses one of the many problems preventing accurate, transparent and accountable financial management at ward level. Time limitations of WWMCs, the lack of accountability of WWMCs to their constituents, extremely opaque financial relationships between RDCs and wildlife producer wards, and weak finan-

**Initial stages of CAMPFIRE game testing and development: SupCamp Facilitator playing game with Masoka Ward Wildlife Committee treasurer and secretary**

**Financial Management ToT participants doing budget planning based on previous expenditure records**

Photos: WWF SupCamp Project



cial and communications infrastructure also reduce transparency and accountability. Effective book-keeping is a necessary but not sufficient condition for ensuring that financial affairs are subject to public scrutiny. The success or failure of community conservation initiatives is often determined by financial matters and accountability.

Globally, many NGOs involved within the environment and development sector devote considerable resources to the development, production and distribution of tool-boxes. The experience of the CAMPFIRE game and financial management toolbox has important lessons.

- First, training that is project funded is unlikely to be anything other than a short-term approach. To be sustainable, training needs to be incorporated into mainstream approaches, often under the control of government. So, tool development incorporates a large amount of work to ensure that authorities participate in and buy into the process.
- Secondly, unless training aids are accepted by mainstream training or educational authorities they are unlikely to be used beyond the funded project cycle. The experience from

the schools pilot project suggests that, even with a highly innovative product that was enthusiastically received by stakeholders in secondary education, there are considerable bureaucratic hurdles to be overcome.

Since developing the CAMPFIRE game, the Support to CAMPFIRE Project has ended before a large and successful investment has been fully consolidated. This mode of development funding is expensive and prone to reversal. This and other training initiatives have proven that they can work. The problem, however, lies with the naïvety and short-termism of development funding.

#### CONTACT DETAILS

Sam Murinye  
WWF SARPO  
Box CY1409, Causeway, Harare, Zimbabwe  
Email: smurinye@wwfsarpo.org

Lilian Goredema  
WWF SARPO  
Box CY1409, Causeway, Harare, Zimbabwe  
Email: lgoredema@wwfsarpo.org

Ivan Bond  
Natural Resources Group  
IIED, 3 Endsleigh Street, London WC1H 0DD,  
UK  
Email: ivan.bond@iied.org

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