100 MILLION PROJECT

Microcredit Summit Campaign
A Project of RESULTS Educational Fund

Commitment Development Toolkit
About the Microcredit Summit Campaign

The Microcredit Summit Campaign is the world’s largest global network of microfinance practitioners and stakeholders. The Campaign was launched at the first Microcredit Summit in 1997, which remains the largest gathering of microfinance practitioners to date. Since then, the Campaign has led the sector towards reaching the ambitious goals set by its members at the 1997 Summit and expanded in 2006.

The Campaign’s Goals

1. Working to ensure that 175 million of the world’s poorest families, especially the women of those families, are receiving credit for self-employment and other financial business services.

2. Working to help 100 million families lift themselves out of extreme poverty ($1.25 per day threshold)

The Campaign is the only microfinance organization that has set bold measurable goals for using microfinance to end poverty and regularly measures progress towards achieving those goals.
About the 100 Million Project

Responding to the World Bank’s movement to end extreme poverty by 2030 and acknowledging that full financial inclusion can only be achieved by targeting the extreme poor; the Campaign has created the 100 Million Project, aimed at motivating microfinance stakeholders to provide products and services that reach those in extreme poverty and facilitate their movement out of poverty.

The 100 Million Project galvanizes the microfinance and financial inclusion industries through recruiting Campaign Commitments, promoting the use of measurement tools and disseminating innovations that facilitate movement out of poverty in the effort to reach the Campaign’s Goal 2, the “100 Million Goal”
What is a Campaign Commitment?

Campaign Commitments are actions being taken by an organization in the near term that contribute to the global initiative of helping 100 million families lift themselves out of extreme poverty.

There are 3 keys to making a Campaign Commitment: It must be specific, it must have a measurable objective or an output, and it must have a near-term deadline for accomplishment.

Why near-term?

We value long-term action plans, but encourage Commitments to target near-term goals in order for them to be actionable and achievable. The Campaign also works to develop Commitments that can serve as a platform for supporting the completion of long-term action plans by helping set year-by-year benchmarks. Progress towards the fulfillment of a Commitment is reported and achievement is recognized during our yearly Microcredit Summits.

What kind of Commitment should I make?

Campaign Commitments focus on one or both of two essential areas that support reaching the end of extreme poverty:

(1) commitments to practices that are known to facilitate client movement out of poverty

(2) practices that support the use of reliable poverty measurement tools to help us faithfully track our progress and our clients' movement out of poverty.
Commitment Examples

The **first 18 Campaign Commitments** were launched at the 2013 Partnerships against Poverty Summit in Manila, Philippines. View all of them here or View an example from the Credit and Development Forum (CDF), a leading network in Bangladesh below:

1. CDF will encourage and mobilize its MFI-members to use the Truelift Assessment Tool to guide efforts network wide in 2014 targeting that 15 initial institutions to the tool in 2014.

2. Capacity building in conducting the assessment will be incorporated as segments into existing CDF trainings.

3. CDF will encourage and mobilize its MFI-members to use the Progress out of Poverty Index tool to measure client movement out of poverty over time, aiming to reach a total of initially 15 members using the tool by the end of 2014.

4. Collaborate with MRA and PKSF to conduct capacity building training in implementing strategies for integrating health services into the microfinance programs of network members throughout 2014. CDF will strive to see such strategies implemented in at least 15 member institutions by the end of 2014.
Defining your Campaign Commitment in 5 Steps

Below are steps to guide you in the formulation of your own Campaign Commitment by pulling out some ideas and ways of thinking about your organization’s focus and contribution to the campaign to help 100 million families lift themselves out of poverty.

**Step 1:** Identify your organization’s mission and reach

**Step 2:** Determine how your organization’s mission is linked to helping end extreme poverty

**Step 3:** Identify short-term benchmarks to reach within 12 to 18 months from now

**Step 4:** Identify the best ways to measure progress towards these short-term benchmarks

**Step 5:** Define your Campaign Commitment
Step 1: Identify your organization’s mission and reach

There are many ways to help facilitate movement out of poverty. Begin by identifying your organization’s overarching objectives and the role you play in your industry.

Reaching 100 million families is a large goal, to best understand your contribution to this goal and the number of individuals that your organization can impact, identify the reach you have with the current products and services you provide.

Questions to Consider

What is the nature of your operations? What types of business do you engage in? Who do you serve? Are they clients, MFIs, networks of MFIs? How many of this cohort do you serve?
Questions to Consider

How is your organization’s mission linked to helping end extreme poverty?

What long-term action plans do you have to that are helping move people out of extreme poverty (directly or indirectly)?

What activities are you undertaking that make this long-term goal a reality?

Step 2: Determine how your organization’s mission is linked to helping end extreme poverty

The 100 Million Project’s goal lies within the framework of the World Bank’s call to end extreme poverty by 2030. Think about your organization’s long-term goals, and how they are helping end extreme poverty.

Identify as well the specific long and short-term activities being undertaken that carry out the long-term goal identified above. Keep these in mind as you proceed to Step 3.
Step 3: Identify short-term benchmarks to reach within 12 to 18 months from now.

Once you’ve identified your organization’s role in bringing about the end of extreme poverty and linked this to the activities you are undertaking, consider the steps needed in the short-term. Within the year, what **specific** actions will be completed or accomplished?

These benchmarks are intended to be the steps your organization will aim for in the year, each year new benchmarks will be set that lead to the accomplishment of your long-term goal linked to ending extreme poverty, identified in Step 2.

By setting these short-term benchmarks, long-term goals are made actionable and achievable.

Questions to Consider

**What specific activities is your organization carrying out to reach its long-term goal?**

**What are the short-term (within 1 year) actions needed to fulfill the long-term goal?**

**How many of those you serve, identified in Step 1, will be reached with these activities?**
Questions to Consider

How will your organization measure its progress or achievement in Step 3?

What indicator (number, percentage, deliverable, product, etc) of achievement will you set to indicate your benchmark has been met?

When will your organization evaluate these benchmarks?

Step 4: Identify the best ways to measure progress towards these short-term benchmarks

To ensure these short-term benchmarks are met, identify a number, percent, deliverable, or product etc. that indicates achievement for the activities or actions being undertaken in the year.

Determine when you expect to complete the first year benchmark. This will be the time you evaluate the achievement of the activities or actions.

By specifying these metrics, you ensure a results-oriented Commitment, whose near-term actions ensure achievement of your long-term goals.
Step 5: Define your Campaign Commitment

What 2-4 specific, measurable, and time-bound actions will you commit to fulfilling in the next 12-18 months?

- Choose 2 – 4 actions outlined in Step 3
- Set the timeframe for accomplishment identified in Step 4
- Use the indicator for accomplishment determined in Step 4
- Incorporate the population that is being targeted from Step 1 and Step 3

Based on the above, define your Campaign Commitment

[Organization] commits to adopting the Progress out of Poverty Index tool in 100 of its member MFIs to measure client movement over poverty over time by the end of 2014.
Support from the Microcredit Summit Campaign and Accomplishing your Commitment

The Microcredit Summit Campaign is dedicated to ensure all those who make a Commitment are connected with the necessary organizations or have the tools they need to fulfill their Commitment. By making a Campaign Commitment, your organization joins a coalition of like-minded institutions dedicated to eradicating extreme poverty, and willing to share knowledge and tools to help you fulfill your Commitment.

Are you interested in implementing the Progress out of Poverty Index (PPI)? Attend our webinar!

Are you keen on including children and youth in your product and services? We’ll connect you with our partners.
Why make a Campaign Commitment?

World Bank President, Jim Yong Kim, announced at the 2013 Partnerships against Poverty Summit the World Bank’s goal of ending extreme poverty by 2030. We responded to this by galvanizing the microfinance industry around a unified goal of

“helping 100 million families lift themselves out of extreme poverty”

This ambitious goal is not possible without the commitment and dedication of leading organizations in the microfinance and financial inclusion sectors. We are calling on organizations to work together by joining the movement, making your work known, and inspiring others to take up actions that facilitate movement out of poverty. Your Campaign Commitment represents your dedication to action in the movement to end of extreme poverty.

President Jim Kim, publicly endorsed the 100 Million Project and the organizations involved, showcasing the importance of your Commitment in the movement:

“The many organizations involved in the Microcredit Summit Campaign and the 100 Million Project are making important contributions to these goals.”

By making a Campaign Commitment your organization will be recognized as a leader in the global movement to end extreme poverty, and serve as an inspiration to others to reach the poorest.

Be featured in our blog: 100 Million Ideas

The Campaign will highlight each month a number of Commitments, their progress, and inspiration to join the movement.

Be featured at our annual Microcredit Summits

The Microcredit Summit Campaign is host to one of the largest microfinance events, targeting widest range of stakeholders in the field. Each year, the Summit will not only announce Commitments but will publicly commend those who have completed their Commitment. By doing so, we recognize movement leaders, galvanize others to follow in your path, and keep track of our “100 Million Goal”

Be featured in our annual publication: the State of Campaign Report

Annually, the Campaign will recognize outstanding organizations who have excelled in their Commitment through a feature in our annual State of the Microcredit Summit Campaign Report.
Connecting With Us

Join the Conversation with the Microcredit Summit Campaign

Follow the 100 Million Project, the Campaign Commitments made by movement leaders, and their progress through our social media channels.

Facebook
Like the Microcredit Summit Campaign Facebook page. Use the hashtags #Commit100M and #100MGoal.

Twitter
Follow us on Twitter @MicroCredSummit. Use the hashtags #Commit100M and #100MGoal.

Blog: 100 Million Ideas
Share and follow our blog http://100millionideas.org/. We frequently update about Campaign Commitments through this medium, select under the Campaign Project “100 Million Project”

Comments or Questions?
Email us at mycommitment@microcreditsummit.org

Visit our Website
http://www.microcreditsummit.org/