Advancing Microfinance through
Association Leadership

Policy Advocacy: A Toolkit for Microfinance Associations

2010

Citi Foundation

citi

Policy Advocacy: A Toolkit for Microfinance Associations

The SEEP Network
Author: Sharon D'Onofrio

Citi Foundation

ACKNOWLEDGEMENTS

CONTENTS

Figures

Tables

Introduction

The SEEP Network has supported the development of national and regional microfinance associations for over a decade. There are an estimated 70 associations in 80 countries worldwide, representing over 60 million microfinance clients. Experience has shown that these member-based organizations play an integral role in the growth and development of microfinance. As knowledge centers, promoters of common standards of performance, and capacity-building experts, associations have become increasingly influential in shaping the future of the industry.

Nevertheless, despite recent growth, microfinance has yet to reach its potential. In many cases it still operates at the margins of a financial system that is largely closed to the majority of the world's low-income households and small-scale entrepreneurs. Problems of limited outreach, lack of appropriate technologies, and inefficient operating models are common obstacles of microfinance service providers. In many cases these circumstance are made worse by legal and regulatory environments that do not reflect the needs of these institutions or their clients. Thus, policy advocacy has become a priority for many microfinance associations.

The challenge is immense. Building more inclusive financial systems is a long-term prospect. To be effective, associations must demonstrate not only technical knowledge, but more importantly, the ability to engage a diverse group of stakeholders capable of promoting concrete solutions. In most cases, these efforts extend beyond the promotion of a particular policy decision. It requires an enduring commitment to political reform that can involve an organization at nearly every stage of the policy-making process.

The purpose of SEEP's *Policy Advocacy Toolkit* is to build the capacity of associations as advocates for the sector. It is designed to support the planning and execution of these efforts through practical tools, examples, and lessons learned. The tool draws on a growing body of literature on the subject of policy advocacy, as well as the experience of a multitude of microfinance associations from around the world.

At the same time, it is important to point out what this tool is *not*. It is not a guide for legal and regulatory reform. It does not attempt to provide recommendations on policy proposals, nor does it explicitly recommend that all microfinance associations engage in policy advocacy. The examples provided within the context of the toolkit are for illustrative purposes only. As with any major initiative, associations should determine their priorities in accordance with the needs of their members, the capacity of the organization, and the external environment in which they operate.

Who should use this toolkit?

- Associations that want to engage in policy advocacy or want to review their current strategy in this area.
- Associations that would benefit from practical ideas on advocacy from experienced organizations facing similar challenges.
- Associations that want to evaluate their capacity to effectively implement advocacy campaigns and plan for the future.

Organization of Toolkit

Chapter 1: Associations as Advocates. This chapter presents a definition of policy advocacy and provides an overview of the roles associations can play. Associations will gain an understanding of both direct and indirect approaches to influencing policy.

Chapter 2: Association Capacity and Readiness. This chapter includes a diagnostic framework that allows associations to assess their capacity and readiness to engage effectively in advocacy. A review of this diagnostic will help associations identify which topics presented within the toolkit may be most useful to them.

Chapter 3: Advocacy Planning Model. This chapter describes a six step process for developing a policy advocacy strategy. Associations will learn the questions that need to be addressed in developing a strategy and the logical sequence of planning. Each step is described in detail in subsequent chapters.

Chapter 4: Identifying and Analyzing the Problem. This chapter describes the first step in the development of an advocacy strategy. Associations will learn useful means to identify problems through consultation and research as well as techniques to analyze problems in a manner that contributes to their advocacy efforts.

Chapter 5: Establishing Priorities and Goals. This chapter presents the second step in the development of an advocacy strategy. It includes a matrix useful for establishing priorities among what may be a multitude of issues and problems. Additional guidance helps associations translate these priorities into specific goals.

Chapter 6: Mapping the Policy Landscape. This chapter presents the third step in the development of an advocacy strategy. It provides an explanation for the importance of understanding the policy process as it may relate to an association's policy goal and provides guidance for associations in assessing the political landscape.

Chapter 7: Understanding the Target Audience. This chapter describes the fourth step in the development of an advocacy strategy. Associations will learn the importance of clearly identifying their target audience and the information requirements needed to effectively influence these individuals.

Chapter 8: Developing a Communications Strategy. This chapter presents the fifth step in the development of an advocacy strategy. Associations will learn the most essential elements of message development and delivery with respect to policy advocacy.

Chapter 9: Forming an Action Plan. This chapter presents the final step in the development of an advocacy strategy. Associations are provided with guidance on structuring their plans and useful means to monitor and evaluate advocacy efforts.

Chapter 1. Associations as Advocates

Policy advocacy is about influence. It concerns strategies to promote changes in policies, laws, regulations, programs, or funding decisions made by public sector institutions.[1] While strategies and tactics will vary depending on the type of organization and its goals, policy advocacy is defined by a focus on problems as well as their solutions.

Can associations be influential in promoting policy reform? Absolutely. As member-based organizations, associations have considerable advantages. In many ways they are natural advocates. Associations are formed on the premise of common interests. Through membership in associations, microfinance institutions contribute to a shared identity and mission. This collective voice provides a degree of legitimacy that other organizations often lack. However, it is not without its challenges. The diversity of membership that many times is the strength of an association can also pose obstacles with respect to forming consensus opinions. Short-term priorities of all kinds can compete for funding, as well as the attention of management, which can weaken policy-related efforts.

How can associations influence policy? In fact, there isn't just one approach. The role of associations is multifaceted and represents actions that result in both *direct* and *indirect* influence. These activities are not mutually exclusive; in many ways they can be seen as a continuum in which advocacy efforts develop on the basis of member needs, internal capacity, and the external political environment. For example, regional associations, whose membership is often comprised of national-level networks and MFIs from multiple countries, typically engage in policy in a more indirect manner. By doing so, they facilitate the work of local representatives. National associations, on the other hand, can influence policy through any number of means.

Figure 1. Roles of Associations in Policy Advocacy
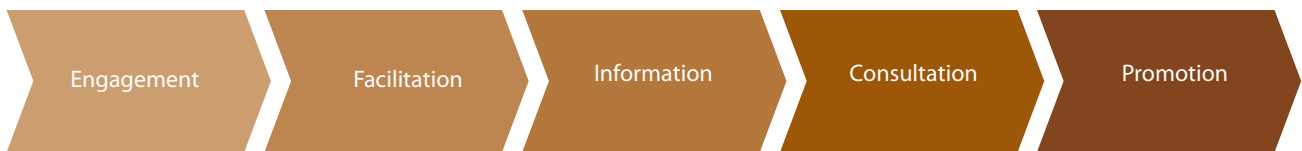
Among the most common roles for associations are:

Engagement. As advocates, associations must engage a diverse group of influential stakeholders from within and outside of government, including the commercial financial sector, the media, and others. Engagement is a gradual process of relationship building. It is not focused on a particular policy goal, but rather the development of greater familiarity, trust, and mutual understanding. Associations can engage stakeholders through invitations to association-sponsored events, educational opportunities, and formal and informal meetings.

Facilitation. Associations can play the role of facilitators in connecting individuals and creating opportunities. For policymakers, associations can facilitate access to the practical experiences of member MFIs. For members, associations can facilitate opportunities for direct contact with decision makers, which are useful for promoting dialogue and building awareness. Likewise, associations can channel useful international resources and expertise into the policy process. Conferences, workshops, field trips, and meetings sponsored by associations are among the most common means of facilitation. These activities are most effective when participants have already established good working relationships.

....

1.   USAID, 1999, "Networks for Policy Change: An Advocacy Training Manual," The Policy Project, USAID, Washington, D.C.

Information. One of the most significant contributions associations that can make to policy reform is through high-quality research and information dissemination. Microfinance associations have a wide repository of knowledge. Their members are experts in the field, with a personal understanding of the concerns of affected populations. By promoting credible and well-documented information on the sector, associations build legitimacy as a representative voice of the sector. Well-informed advocates help educate policymakers, which in turn improves decision making. Examples include industry assessments, benchmarking reports, market studies, and focused policy investigations.

Consultation. To be effective advocates, associations must develop a comprehensive understanding of issues. Consultation with a diverse membership base and a broad range of stakeholders is required. These processes increase the contribution of individuals and organizations, while engendering greater overall participation in policy-related discussions. Associations can promote consultative processes through the formation of policy-related working groups, committees, forums, and other structured exchanges that focus on consensus building.

Promotion. In its most direct form, advocacy is about promoting concrete solutions to problems. Associations can promote the reform of existing laws, advocate for the creation of new legislation, oppose legislative initiatives considered damaging to the sector, and/or promote changes to the implementation of existing policy. By lobbying decision makers as well as stakeholders in the political process that have influence over them, associations can exert direct influence over policy outcomes.

Box 1. Case Study: REDCOM

The Importance of Engagement

The Costa Rican Network of Microenterprise Organizations (REDCOM) was founded in 2002. It has 17 members who have a collective outstanding portfolio of approximately $80 million—nearly 95 percent of total microfinance investment in the country. The network has been a member of the government's Advisory Council for Small and Medium Enterprise since 2005. However, the recent law governing the development bank system was passed with little or no consultation with the council or REDCOM. The new law presents a series of disadvantages to microfinance institutions.

As a result of this experience, REDCOM realized the need to form an explicit strategy to increase its credibility as the representative voice of the sector. The first step was to organize a series of microfinance forums to which it invited a broad range of external stakeholders, including representatives of the commercial banking sector, academics, and government officials. As part of its new strategy, the network has also contracted a communications specialist to establish a permanent contact with the local media. Positive news coverage of REDCOM and the work of its members has improved. The network continues to focus on engagement and relationship building as it seeks to increase its influence over future policy reforms.

REDCOM Web site, http://www.redcom.or.cr/

Box 2. Case Study: REDCAMIF, FOROLAC, and ASOMIF

Facilitating Dialogue and Debate at the Regional Level

The Central American Microfinance Network (REDCAMIF), together with the Latin American and Caribbean Rural Finance Forum (FOROLAC) and the Nicaraguan Association of Microfinance (ASOMIF), organized a Latin American policy conference in March, 2009. Its principal objective was to create a space to discuss and analyze alternative regulatory frameworks. The conference brought together representatives from microfinance associations from several Latin American countries, as well as pubic officials, legal experts, and representatives from microfinance institutions. Lessons learned from five country case studies were reviewed and discussed. For the microfinance associations in attendance, the conference provided an opportunity to reflect on their advocacy efforts and begin to define basic criteria for future policy reforms. Organizers believe intraregional exchanges of this nature are an important means to improve the knowledge base of all interested parties.

Web sites of FOROLAC (http://www.forolacfr.org/), ASOMIF (http://www.asomif.org/), and REDCAMIF (http://www.redcamif.org/).

Chapter 2. Association Capacity and Readiness

The decision to engage in policy advocacy is an important one. Due to the highly visible nature of many policy-related activities, associations must consider their own capacity to act effectively and credibly. In many cases, this means incorporating institutional strengthening activities into their advocacy plans.

Table 1 provides a diagnostic framework that associations can use to evaluate their capacity to successfully carry out advocacy efforts.[2] The framework is divided into four principal parts: Will, Knowledge and Skills, Systems, and Resources. The questions provided within each area are designed to promote reflection among managers, board members, and other stakeholders involved in planning advocacy-related activities. Many of the issues brought forth by the framework are explored in greater depth in later sections of this toolkit.

Table 1. Diagnostic Framework: Organizational Capacity for Advocacy

Does your association…	
WILL Commitment Mission Alignment	1. Have a broad consensus that the association should be engaged in policy advocacy? 2. Understand why policy advocacy is important to meeting your mission?
KNOWLEDGE / SKILLS Legislative Sociopolitical and Economical	3. Have a clear understanding of policy-related problems and their implications for members? 4. Have a consensus among its members on the association's policy-related priorities? 5. Have a clearly defined objective or objectives for policy advocacy? 6. Understand the policy-making process as it relates to the association's policy objectives?
SYSTEMS Decision making Research Communications Monitoring and Evaluation	7. Have a decision-making process for advocacy? 8. Have the capacity to access or generate policy-related research? 9. Have a communications strategy in place? 10. Have a detailed action plan for implementing and evaluating its advocacy efforts?
RESOURCES Financial Human Technical Organizational	11. Have financial resources specifically devoted to advocacy? 12. Have dedicated staff for advocacy efforts? 13. Have access to policy experts? 14. Adequately represent the constituency most likely affected by a given policy issue or reform? 15. Have strong relationships with policymakers, government agencies, association members, media, other nonprofit organizations, coalitions and/or alliances?

Will

1. Is there broad consensus that the association should be engaged in policy advocacy?

Policy advocacy is unique among activities supported by an association. Unlike training services, for example, advocacy is not an isolated effort of a particular person or department. It involves individuals at multiple levels of the association, including the board, management, staff, and members. To be effective, it needs to be driven by a strong commitment on the part of the association's leaders.

2. Does the association understand why policy advocacy is important to meeting its mission?

Political reform is often an incremental process requiring sustained efforts over time. A broadly held understanding of the relationship of advocacy to the association's mission will help ensure that advocacy efforts are adequately supported and integrated into the association's long-term plans.

....

2. The framework is adapted from the Center for Lobbying in the Public Interest (CLPI), n.d., "CLPI Road Map for Engagement in Legislative Advocacy," CLPI, Washington, DC, http://www.clpi.org/images/pdf/c8-Road%20Map%20for%20Engagement%20in%20LegAdvcy.pdf (accessed December 2009).

Knowledge and Skills

3. Does the association have a clear understanding of policy-related problems?

A clear understanding of a given policy-related problem or set of problems is critical. Associations need to engage in consultative processes with their members, as well as other stakeholders, to ensure that their understanding of the problem(s) is sufficiently comprehensive. A thorough analysis requires identification of both the causes and effects of the problems, supported by credible factual information.

   See: Chapter 4. Identifying and Analyzing the Problem

4. Does the association have a consensus among its members of its policy-related priorities?

Political environments are complex and ever changing. There are often an unlimited number of problems faced by the microfinance industry that need attention. Associations must, therefore, have the means to prioritize their actions with respect to advocacy. This does not mean that every member has the same interest; rather, it means that a consensus exists among members concerning the issues of most strategic importance.

   See: Chapter 5. Establishing Priorities and Goals

5. Does the association have clearly defined goals for policy advocacy?

Clearly defined goals for policy advocacy are the basis of any successful strategy. Too often, associations make the mistake of relying on general descriptions of intent with respect to their advocacy activities. These types of generalities fail to form convincing arguments and are insufficient to garner the type of support needed for change.

   See: Chapter 5. Establishing Priorities and Goals

6. Does the association understand the policy-making process as it relates to its policy objectives?

Associations need to understand the policy-making process as it relates to their particular issue. No two countries' legislative systems are the same. Associations must have sufficient knowledge of the process to ensure that their proposals are targeted at the appropriate levels of government in a manner that is both timely and productive.

   See: Chapter 6. Mapping the Policy Landscape

Systems

7. Does the association have a decision-making process for advocacy?

Decision making is one of the most important processes in policy advocacy. An association needs to determine the roles and responsibilities of the actors that will be involved in advocacy efforts. These actors need to clearly understand their level of authority to represent the association, as well as the level of their decision-making authority to resolve conflicts and promote solutions. Facilitating the policy advocacy process may involve the creation of special board-level committees that work closely with senior management.

8. Does the association have the capacity to access or generate policy-related research?

Information plays an essential role in the policy process. The more an association can contribute to the development and use of high-quality research, the more influential they will become. To be convincing, information needs to be relevant, accurate, and up to date.

   See: Chapter 4. Identifying and Analyzing the Problem

9. Does the association have a communications strategy in place?

An association needs to be effective at delivering its message. Communications with decision makers, influential individuals and organizations, and the media must be strategic and directly support the association's advocacy goals.

See: Chapter 8. Developing a Communications Strategy

10. Does the association have a detailed action plan for implementing and evaluating its advocacy efforts?

A proactive approach to advocacy efforts through careful planning greatly enhances an association's chances of success. Advocacy strategies need to be supported by detailed action plans that provide a means to track progress over time, evaluate different efforts, and most importantly, make adjustments to its strategy, as required.

See: Chapter 3. Advocacy Planning Model
Chapter 9. Forming an Action Plan

Resources

11. Does the association have financial resources specifically devoted to advocacy?

Like any other initiative, advocacy and its associated activities need to be planned and budgeted. Since advocacy is rarely a short-term process, associations need the means to finance activities on a relatively sustainable basis. Experience has shown that policy advocacy can represent anywhere between 10 percent and 30 percent of an association's budget, with the largest expenditures associated with policy forums, research, and consulting fees. In many cases, associations consider advocacy to be a core service that should to be funded entirely by membership fees. In other cases, associations have been successful in attracting funds from donors to support specific policy-related activities, such as conferences, forums, and focused research.

12. Does the association have dedicated staff for advocacy efforts?

Often associations leave the responsibility for policy advocacy exclusively with the Executive Director or perhaps one or two select members of the board. While these individuals can play an extraordinarily important role, they rarely have the ability to dedicate the time and attention required by the policy process on an ongoing basis. As a result, the most successful associations have dedicated staff with skills in legal affairs, research, and/ or strategic communications that can provide substantial support to advocacy efforts.

13. Does the association have access to policy experts?

It is impractical to assume that an association's staff or board will possess all the necessary expertise required by advocacy efforts. Specific policy issues will often require the skills of outside experts. Some associations have been successful at attracting pro-bono legal support. Others contract policy consultants or communication experts on a short-term basis. Associations may access this type of expertise at different stages of the planning and execution of advocacy activities, depending on their needs.

14. Does the association adequately represent the constituency most likely affected by a given policy issue or reform?

The most important resource that an association can tap is its own membership. Strength is in numbers. A large and representative membership base can greatly enhance an association's influence. The size of membership is also directly associated with quality of members. Performance standards, codes of ethics, and a general overall transparency with respect to reporting are significant assets to associations seeking credibility with government and other external stakeholders. Particular policy objectives may require that an association form an alliance to broaden its representative base.

15. Does the association have strong relationships with policymakers, government agencies, members, media, other nonprofit organizations, coalitions and/or alliances?

Relationship building is central to success in policy advocacy. Associations need to be strategic about building relationships with a broad range of influential stakeholders, both within government and outside. This includes legislators, government ministries, media contacts, non-profit organizations, and other associations or coalitions.

See: Chapter 7. Understanding the Target Audience

Chapter 3. Advocacy Planning Model

Advocacy is most effective when it is planned systematically. A common confusion in the development of an advocacy strategy relates to the difference between "strategy" and "tactics." **Tactics** are specific actions—for example, writing letters or meeting with policymakers. **Strategy** is something larger, an overall map that guides the use of these tools toward clear goals. Strategy is an assessment of where an association is, where it wants to go, and how it can get there.[3]

Many associations make the mistake of waiting until a crisis arises before they consider specific actions. For example, a government threatens to pass legislation forgiving the debts of microfinance clients. In this kind of situation, the need to develop a response is immediate. As a result, an association may call an emergency meeting of members with informal contacts in the government, then hastily publish a notice in a local paper stating its opposition. Or it may end up doing nothing, despite the serious risks to its members.

Such circumstances arise due to an absence of strategy. In advocacy, it is important to be *proactive,* not *reactive.* This is not to say that an association will never be caught by surprise. However, with planning, even unpredictable events can be met with a more systematic and informed response, which greatly increases an association's chances of success.

While there is no universal template for strategy development, in general, advocacy plans should answer the following questions:

- What is the problem that the association is trying to solve?
- What does it want to achieve?
- How are policy-related decisions made?
- Who does the association need to convince?
- What does the target audience need to hear?
- What needs to be done?

The illustration in Figure 2 translates these questions into six steps of strategy development. An association should take time to carefully consider each step and monitor and evaluate the implementation of their plan on an ongoing basis, making adjustments when necessary.

Figure 2.   Advocacy Planning Process

Monitoring & Evaluation

- Step 1. Identifying & Analyzing the Problem
- Step 2. Establishing Priorities and Goals
- Step 3. Mapping the Policy Landscape
- Step 4. Understanding the Target Audience
- Step 5. Developing a Communications Strategy
- Step 6. Forming an Action Plan

Note: This model is based on the 1995 "Nine Questions Model" developed by Jim Shultz, Director, Democracy Center (Advocacy Institute West), but has been materially changed.

....

3.   Jim Schultz, n.d., "Strategy Development: Key Questions for Developing an Advocacy Strategy" Democracy Center, San Francisco, California, http://democracyctr.org/advocacy/strategy.htm (accessed December 2009).

Chapter 4. Identifying and Analyzing the Problem

Problem Identification: Consultation

What is the problem that the association is trying to solve? Advocacy is about promoting solutions to problems. Solutions come from a thorough understanding of a given problem, including its causes and consequences. Associations can develop this kind of understanding through a consultative process that is both comprehensive and participatory.

Listening to members is the first step. An association needs to ask: *What obstacles are they facing? What are the principal threats to their development? Can these issues be addressed through policy reforms?* Secondly, associations need to consult other stakeholders, including legal experts, financial sector representatives, and policymakers, asking: *What are their principal concerns? What do they foresee as the greatest threats to the sector? How do they relate to current government policy?* This process allows associations to learn from diverse perspectives while at the same time building relationships.

Associations need to approach this first step in the planning process with an open mind and be willing to question even their most basic assumptions. Consultations with other experienced microfinance associations can be a very useful process.[4] In addition, seeking input from non-traditional stakeholders, such as business groups, universities, or other non-profit representatives, may prove useful. The result will be a well-focused advocacy plan based on a clear identification of the problem.

The graph is a description of the participatory diagnostic methodology employed by Sa-Dhan, a microfinance association in India. Sa-Dhan regularly engages with a wide range of industry stakeholders through individual meetings and collective forums. The example below describes the consultative process associated with the promotion of a microfinance bill.

Figure 3. Sa-Dhan Participatory Diagnostic Methodology

Key Activities

- Gather inputs from various individual meetings and collective forums
- Make improvements at each stage
- Concerns of policy makers not ignored at any stage
- Balanced approach to address regulation and development needs of the sector
- Sector friendly, but with sufficient safety nets
- Submit the draft copy of the Microfinance Bill

....
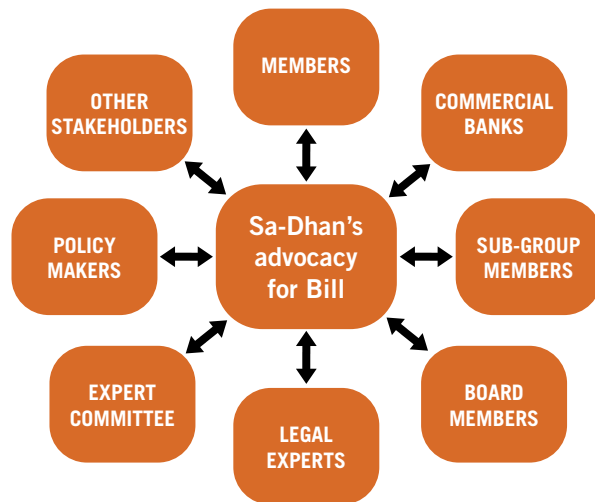
4. See, for example, the SEEP Network's online directory of associations.

Problem Identification: Focused Research

Research plays a part in nearly every stage of the advocacy planning process. Problem identification and analysis need to be supported by well-documented facts. The scale of problems needs to be assessed. Likewise, convincing evidence of existing or potential impacts needs to be presented. Associations can take an active role in ensuring that this type of information is available and utilized by policymakers.

Associations can gather information from many sources, including experience, observation, interviews, and in-depth studies. Once gathered, information about an issue can be analyzed to more clearly show relationships, patterns, trends, and contradictions.[5] The focus of this type of analysis will depend to some degree on the level of experience and knowledge of the association in policy-related issues.

Associations do not need to rely solely on their own information and research. They can commission policy-focused studies, as well as collect high-quality evidence from other sources. By acting as a resource bank, associations serve an essential function. Likewise, through the formation of strategic alliances, they can foster links with credible research organizations and the policy-making community. These types of alliances with universities, think tanks, and other stakeholders in the policy process can help associations leverage resources and tap into specialized expertise.

When developing industry-related resources, associations are cautioned to be mindful of the following common mistakes:

- **Insufficient analysis.** Studies can be overly descriptive and present an excess amount of data. Information must be analyzed and interpreted in order to build knowledge. Problems need to be clearly linked to proposed solutions.
- **Lack of quality control.** Research activities are frequently delegated to academic organizations or independent consultants that may employ distinct approaches to research and the presentation of findings. Their reports may lack focus and be difficult to communicate to outside audiences.
- **Limited consultation.** Research objectives can be defined in isolation or in limited consultation with others. Assessing the information needs of policymakers and other influential stakeholders will help associations create relevant research.
- **Lack of objectivity.** Information can perceived as overly biased when alternative solutions are ignored. Policymakers appreciate an organization's willingness to be critical and acknowledge a broader base of perspectives.

Box 3. Case Study: Sa-Dhan

Impacting Policy through Quality Research

Sa-Dhan, the Association of Community Development Finance Institutions in India, was established in 1999. It represents over 200 microfinance institutions that serve a collective client base of nearly 14 million clients. Sa-Dhan has been engaged in policy advocacy since its formation. It is responsible for Indian government's increased recognition of the sector's importance, as well as specific policy-related reforms.

Research is an integral part of Sa-Dhan's policy work. Its objective is to support the government in developing need-based policies through the assessment of trends; identify policy gaps and regulatory and operational hurdles; and create "pressure points" for advocacy through increased visibility and awareness.

Sa-Dhan supports four different types of research activities. Exploratory research focuses on impact studies, trend analysis, and issue identification. Issue-specific research analyzes policy interventions and policy-related proposals. Action research utilizes a participatory approach to data gathering in close collaboration with the government and implementing institutions. Sectoral analysis includes benchmarking reports and state-of-the-sector reports.

Sa-Dhan Web site, http://www.sa-dhan.net/

....

5. David Cohen, Rosa de la Vega, and Gabrielle Watson, 2001, Advocacy for Social Justice: A Global Action and Reflection Guide (Sterling, Virginia: Kumarian Press).

Mexican Industry Report for Microfinance

ProDesarrollo, Finanzas y Microempresa, established in 1997, is a microfinance association in Mexico that represents nearly 90 microfinance organizations serving approximately 2.5 million clients. ProDesarrollo sponsors the Mexican Industry Report for Microfinance, an annual assessment of activities and trends in the sector. The launch of the report has become a major policy event. In July 2009, the launch drew more than 150 attendees, 40 percent of whom were government representatives. Many of these representatives were newly appointed officials seeking information and contacts in the sector. Due to the large participation of policymakers, the event was widely reported in the Mexican press. Through these types of activities, ProDesarrollo significantly enhanced its credibility as a voice for the sector in only a few years, in addition to expanding its relationship with the government.

ProDesarollo Web site: http://www.prodesarrollo.org/

Problem Analysis

In order to be effective, advocacy strategies need to address the underlying causes of problems. Ideally, problem analysis results in greater understanding of the relationship between the cause and effect of a particular issue. A useful method of analysis is a problem tree, a visual tool that promotes an in-depth analysis of these relationships. Using the analogy of the tree, the most important problem is presented as the trunk; the related effects, its branches; and the causes of the problem, the roots.

Figure 4 is an example of a problem tree analysis compiled by a fictitious association (the example is for illustrative purposes only).

Figure 4. Problem Tree Illustrating the Causes and Effects of Interest Rate Caps
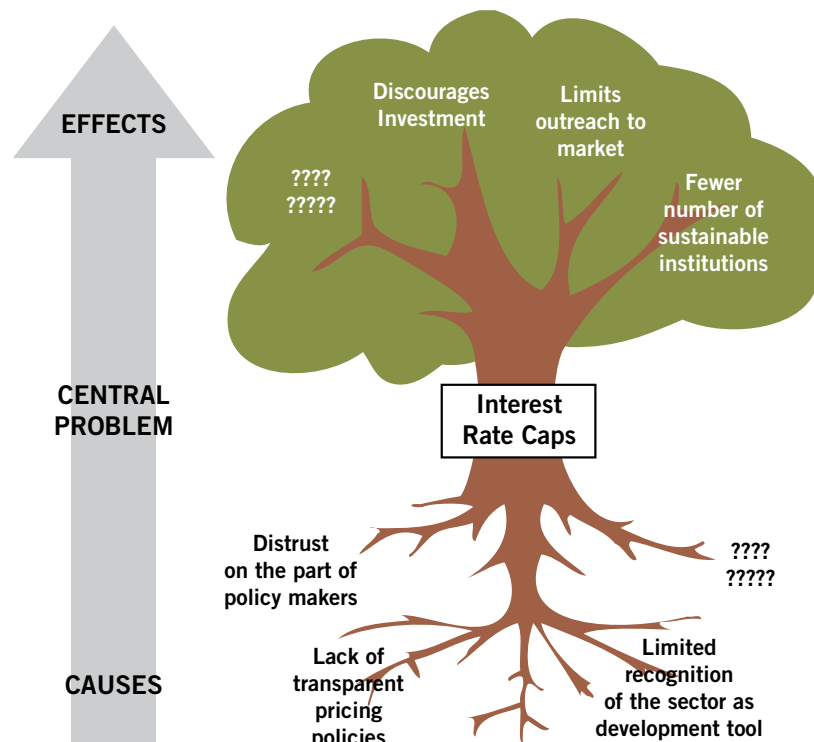
1. Breaks down problem into manageable parts. The analysis presented above reveals the complexities associated with a proposed interest rate cap. In this case, such restrictions are seen as a by-product of more profound problems, such as the distrust of microfinance lending policies by many policymakers, the lack of transparent pricing policies among MFIs, and limited recognition of the sector as a development tool. Likewise, the tool ensures that analysis thoroughly considers the potential impacts of identified problems. The example in the figure below identifies the effects associated with investment, institutional sustainability, and outreach as the most important for the microfinance sector.

<div style="background-color:#d3d3d3;padding:1em;">

Box 5. Questions for Problem Tree Analysis

When forming a problem tree, planners should consider the following questions:

- What do we consider the central problem?
- What are the origins of the problem? What are its most important causes?
- What are the present and or potential future consequences of this problem?
- Do we need additional information or evidence to make our case?

</div>

2. Promotes a better understanding of the interconnected relationship between the causes and effects of specific problems. Planners are forced to clearly distinguish between each, asking themselves: **Why does this problem exist? What will be its potential effects?** Understanding the associated causes of a problem as well as its impacts helps an association design more effective advocacy strategies.

3. Useful in helping organizations identify whether further investigation is needed. The question marks included in the illustration above demonstrate that planners believe that there may be even more underlying causes that need to be identified Likewise, the example shows that some but not all of the most important consequences of the problem have been identified. In order for associations to gain consensus within their own constituencies, as well as persuade others, they need to provide as complete an analysis as possible. In this case, the association may want to expand its consultations with stakeholders and perhaps invest in additional research to provide more factual evidence.

<div style="background-color:#f2c9a0;padding:1em;">

Box 6. Case Study: AMFIU

Informing the Debate

The Association of Microfinance Institutions of Uganda (AMFIU) was founded in 1996, and it currently has 116 registered members. Since its formation, the focus of the association has been to create a "common voice for the sector and to advocate for a favorable policy environment." Its advocacy role is performed in association with the institutions that comprise the Microfinance Forum, which includes the Bank of Uganda, donors, and practitioners, as well as others.

Given the challenges of regulating the lower tier of microfinance institutions, the Government of Uganda recently proposed that they be regulated under two separate laws: one for savings and credit cooperatives and the other for non-deposit taking tier 4 MFIs. In order to promote a sound regulatory framework, AMFIU has taken the lead in problem analysis and published a report with findings from a literature review, an expert survey, and the experiences of five other African countries. The association also solicited opinions from international financial institutions. This investigation contributed significantly to the discussions of the proposed legislation in the Ugandan parliament.

AMFIU Web site, http://www.amfiu.org.ug/

</div>

Box 7. Case Study: Microfinance Center

Diagnostic Analysis

The Microfinance Center (MFC) is a resource center serving a network of over 100 microfinance institutions in Central and Eastern Europe and the Newly Independent States. The Center has supported numerous diagnostics of the legal and regulatory environment for microfinance in specific countries in the region. In any given country, a diagnostic study begins with contacts with microfinance practitioners in order to assess the legal and regulatory issues of primary importance to them. This initial step also familiarizes MFC with the operating environment of local MFIs. Experts are then identified to perform in-country research into (i) relevant existing legislation and regulation, (ii) interpretation of this legislation and regulation by practitioners, public officials, donors, and other stakeholders, (iii) relevant legislative and regulatory reform already planned or in process, and (iv) opinions of stakeholders on what is needed to enable the development of sustainable microfinance. Based on this research, a summary and analysis of the existing legal and regulatory environment is compiled, together with targeted recommendations for reform.

Web site of the Microfinance Centre, http://www.mfc.org.pl/

☞ Problem Identification and Analysis: Key Points

- Actively involve member institutions in the problem analysis process.
- Consult with a broad range of stakeholders.
- Distinguish between the causes and effects of problems.
- Don't rely on assumptions or generalizations, use facts and be specific.
- Supplement analysis with quality research.

Chapter 5. Establishing Priorities and Goals

Setting Priorities

What do we want to achieve? Answering this question is the second major step in developing an advocacy plan. It is an important, but not necessarily easy, question to answer. The political environment can be exceedingly complex. Members soon realize there may be an unlimited number of problems that need attention. Not all will get a place on the association's agenda. As a result, associations need to set priorities in order to determine those issues of most strategic importance to their members.

To facilitate decision making, planners should define a standard set of criteria that can be applied to different policy-related options. The matrix below includes examples of some key considerations.[6] As in every step in the planning process, microfinance associations should identify where they still lack information. Asking the question, *"What do we still need to know?"* helps direct attention to additional areas for research and consultation.

Table 2. Criteria for Identifying Policy Priorities

Criteria	Option 1	Option 2	Option 3
Probability of success			
Member consensus			
Potential risks and benefits			
Responds to needs of majority			
Long-term sectoral perspective			
Potential for alliances			

1. Probability of Success

Among the potential policy reforms that are important, which have the greatest probability of success?

If the association is new to policy advocacy, starting with a potential reform with likelihood of success can be important. One way of identifying such a reform is to evaluate the degree of political support, together with the capacity of government to enact reform in the foreseeable future. Early victories can build confidence and help prepare the association to tackle more ambitious and complex issues in the future.

2. Member Consensus

Is there a consensus among members that this reform is central to the association's mission, program priorities, and core values?

As member-based organizations, associations are obliged to incorporate member needs and demands into every program decision. Policy advocacy is no different. Taking the time to listen, discuss, and educate members about plans is the best way to gain support. While unanimous agreement may not be realistic, in no way should policy advocacy activities contradict or undermine existing organizational priorities.

....

6. Adapted from the W.K. Kellogg Foundation, 2008, "Effective Advocacy at All Levels of Government," Kellogg Foundation, Battle Creek, Michigan, http://www.wkkf.org/advocacyhandbook/index.html (accessed December 2009).

3. Potential Risks and Benefits

Has the potential impact of the policy reform option been thoroughly investigated?

A thorough review of the feasibility of any policy option must include consideration of risks and potential benefits. Enthusiasm for a particular political reform should not blind associations and their members to the likelihood of unintended consequences. Correcting or mitigating these impacts may later prove to be impossible. Research, analysis, and broad-based consultation with experts are the best means to ensure that consequences are adequately considered beforehand.

4. Respond to Needs of Majority

Is there a potential for a positive impact on the majority of member institutions?

Large and diverse memberships can be a source of strength. However, policy reform will rarely impact all members in the same way. Associations need to evaluate the degree to which proposed changes will impact their members. With limited resources available for advocacy, the concerns of a minority group of members may not be sufficient justification for a particular advocacy campaign. On the other hand, if a proposed reform is likely to respond to the needs of a large number of members, it may be more worthy of an association's investment of its time and resources.

5. Long-Term Sectoral Perspective

Is there an appropriate balance between the short-term interest of members and the long-term needs of the sector?

Association leaders have to manage a careful balancing act. As industry representatives, they frequently need to mediate between the short-term demands of members and the long-term growth and development of the sector. This perspective is helpful in gaining credibility as advocates, especially with external stakeholders. Nevertheless, it requires strong leadership and a degree of organizational maturity. For example, individual members may support relaxed reporting requirements while association leaders may more readily understand the benefits of increased transparency. Ongoing member education can help ensure that all members consider a shared purpose to be a priority for the long-term development of the sector.

6. Potential for alliances

Is there an opportunity to work in alliances?

Depending on the level of experience of an association, the opportunity to work in alliance with other organizations may be very important. Coalitions of like-minded institutions with complementary skills and resources can be more effective in gaining influence with government policymakers than are individual organizations. Policymakers are also often more receptive to proposals submitted by alliances that represent large constituencies.

Policy Goals

Once an association is able to identify its priorities for the sector, it will need to formulate a policy-related goal or goals. This goal needs to have a clear and logical relationship to the defined problem and should be articulated in such a way as to be easily understood by individuals inside and outside the organization.

Some associations make the mistake of relying on general descriptions of intent. These types of generalities fail to form convincing arguments and are insufficient to garner the type of support needed for policy change. Likewise, policy goals should not be a long list of objections or demands. Rather, they should focus on concrete solutions.

Forming policy advocacy goals are similar to the process utilized for other kinds of plans. Many associations use SMART criteria to ensure consistency and clarity: Specific, Measurable, Achievable, Realistic, and Time Bound. Below are examples of policy advocacy objectives from two different microfinance associations.

Box 8. Comparison of MFI Policy Advocacy Goals

Association A
Influence the development of public policies and legal frameworks that benefit and strengthen the microfinance sector in the region.

Association B
Ensure the adoption and enactment of the Framework Federal Law on Credit Cooperatives containing basic provisions on regulation and self-regulation of credit cooperatives, and principles of establishing a multi-tiered system of credit cooperatives by December 2009.[a]

Note: [a] Example from the Russian Microfinance Center.

The objective developed by Association A is little more than a general description. On the other hand, the objective formed by Association B meets the SMART criteria. It provides a clear direction for the association. It is easily measurable, achievable, realistic, and time bound. Another important distinction is the link between the advocacy goal and the policy development process. The goal of Association B makes direct reference to the adoption and enactment of a particular legal proposal, the Framework Federal Law on Cooperatives. Regardless of the type of advocacy activities an association ultimately engages in, it is important for it to articulate the policy-related solution it seeks. In a dynamic and fast-changing environment, these goals may need to be regularly reviewed and updated.

Table 3 presents a description of potential policy-related goals associated with distinct stages of the policy process, together with a list of the potential role of associations at each stage.

Box 9. Case Study: Russian Microfinance Center

Formation of Policy Goals

The Russian Microfinance Center (RMC) was established in July 2002. It serves as a resource center for the country's microfinance industry and a national forum for its interaction with the government, public, and investors. The RMC advocates for an enabling legal environment for microfinance, offers training and professional consulting services to microfinance institutions, and promotes national microfinance standards. The RMC is a founding member of the National Partnership of Microfinance Market Stakeholders (NAMIR). The RMC publication, "Greater Access to Retail Finance: Measures to Promote Microfinance in the Russian Federation," describes concrete policy-related goals and objectives based on a succinct, yet detailed description of problems related to financial access. The publication has supported RMC's advocacy efforts with the government and helped a diverse group of stakeholders to reach a consensus. In July 2009, the Russian legislature passed the Federal Law on Cooperatives, a major focus of RMC's policy work.

RMC Web site, http://www.rmcenter.ru/en/

☞ Advocacy Priorities and Goals: Key Points

- Define priorities using a clear set of criteria.
- Avoid creating a long list of demands; focus on one or two priority issues.
- Formulate specific, measurable goals.
- Ensure a clear and logical link between problem definition and policy-related goals.

Table 3. Advocacy Goals and the Policy Process[7]

Stage of policy process	Policy-related goals	Potential role for microfinance associations
Agenda setting	A particular issue is not currently among the priorities for government action. The goal of an advocacy campaign is to convince policymakers that the issue does indeed require attention. Example: Incorporation of microfinance goals into government development plans.	• Research and disseminate evidence that enhances credibility of argument. • Foster links among researchers and policymakers. • Conduct education and awareness building activities.
Policy development	Creating new policy proposals or policy guidelines. The issue may require a new policy approach. The goal of the advocacy campaign is to articulate this approach in a form ready for decision makers to consider. This may involve formulating a new policy proposal or policy guidelines. Example: The development of a legally recognized definition of microfinance products and services.	• Collate high-quality representative evidence and act as a "resource bank." • Channel international resources and expertise into the policy-making process. • Participate and/or facilitate working groups to draft policy proposals.
Policy adoption	A policy proposal has been drafted, but not yet adopted. The goal of the advocacy campaign is to ensure the successful adoption of an existing proposal through a legislative agreement, law, and/or national microfinance strategy. Example: Enactment of pending legislation to create a new supervisory body for non-bank financial institutions.	• Lobby decision makers. • Utilize the media to increase the sense of urgency.
Policy implementation	A policy is in place, but not being implemented well. The goal of the advocacy campaign is to fix what is wrong. This campaign may also provide an opportunity to adopt new regulations or policies. Example: Development of formal guidelines for implementation of self-regulation of credit cooperatives.	• Consult with stakeholders. • Collect data. • Document weaknesses and/or impacts of failed policy. • Link policymakers to policy end-users.
Policy blocking	The goal of the advocacy campaign is successful opposition to a policy proposal that the association does not support. Similar to policy implementation, there may be an opportunity to promote or adopt alternative regulations or policies. Example: Successfully blocking legislation associated with debt forgiveness.	• Conduct media campaigns. • Research and document impacts of proposal. • Lobby decision makers. • Build and expand coalitions.
Policy monitoring and evaluation	This stage of the policy process tracks a policy to ensure that it is implemented properly and achieves its intended purpose. In some cases, the policy may have already been implemented, but in such a way that its impact was either compromised or undermined. The goal of the advocacy campaign is to put effective monitoring systems in place. Example: Banks accurately report on government-mandated lending to the sector through a revised reporting system.	• Support the establishment of appropriate monitoring systems. • Provide good-quality representative evidence and feedback.
Policy maintenance	Preventing cuts or other negative changes to an existing policy. A good policy is under attack, whether for budgetary, ideological, or programmatic reasons. The goal of the advocacy campaign is to protect the policy. Example: Ensuring that the government's annual budget allocates sufficient funds to microenterprise development programs.	• Build relationships with policymakers. • Lobby decision makers. • Use media to publicize the benefits of the policy.

....

7. Adapted from Continuous Progress Strategic Services, n.d., "Advocacy Progress Planner," Global Interdependence Initiative, Aspen Institute, Washington, DC. http://planning.continuousprogress.org/impacts_goals (accessed December 2009), and Emily Perkin and Julius Court, 2005,"Networks and Public Policy Processes in International Development: A Literature Review,"Working Paper No. 225, Overseas Development Institute, London, UK, http://www.odi.org.uk/resources/download/138.pdf (accessed December 2009).
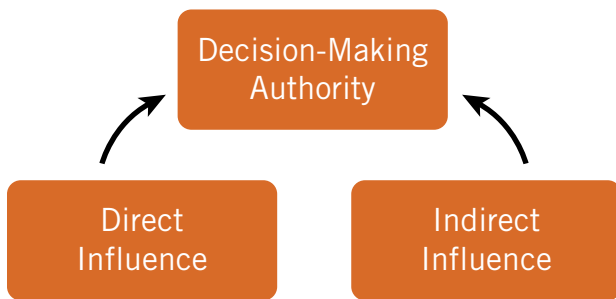
Chapter 6. Mapping the Policy Landscape

Policy Process

How are policy-related decisions made? A critical element of success in any advocacy effort is a thorough understanding of the opportunities that exist for influencing the policy process. Advocates must be familiar with the policy-making process related to their particular issue. Many associations have a limited understanding of these processes, especially if they are new to advocacy. As a result, they fail to engage in an effective manner.

No two countries in the world formulate policy in exactly the same way. However, regardless of a country's political system, advocacy efforts will likely target branches of government such as the executive, the legislature and/or parliament, the judiciary, government ministries, and local officials. Associations need to identify the opportunities for influencing the policy process—whether at the national level, where discussions are focused on broad policy issues and official national policies, or at the operational level, where specific resource allocation and service delivery guidelines are formulated.[8]

To be able to identify opportunities, an association first needs to understand the formal rules and procedures that its government uses to make policy decisions. Specifically, it needs to identify the government entity or entities that have the authority to approve, reject, and/or modify a particular policy, law, or program. Secondly, it needs to identify the process by which these decisions are made. In other words, what is the process for preparing analysis, compiling and submitting recommendations that directly influence these decisions? Often, these tasks are the responsibility of distinct government agencies, such as specialized committees or commissions. Finally, it is important for the association to recognize the importance of actors who may not have formal authority, but nevertheless exert indirect influence over the decision-making process. These actors may be other legislative entities, regulatory bodies, or nongovernmental organizations (NGOs).

Figure 5. Influencing Policy Decisions

Table 4 depicts the policy-making process for legislation associated with the formulation and adoption of a legal definition of microcredit in Mexico, an initiative that was supported by the Mexican microfinance association, ProDesarrollo. It identifies those entities with decision-making authority, as well those with direct and indirect influence on the policy process.

....

8.   Derived from USAID, 1999, "Networks for Policy Change."

Table 4. Decision-making Process for Adopting a Definition of Microcredit in Mexico

PROPOSED LAW FOR THE LEGAL DEFINTION OF PRODUCTIVE MICROCREDIT—LEGISLATIVE PROCESS		
	Congress ➡	Senators
KEY DECISION MAKERS	Chamber of Origin, being the one empowered to make decisions on tax matters (VAT exemption for productive micro-credit)	Second-stage chamber to review and issue a decision
	Finance Commission: Issues a first-degree decision.	Finance Commission: Reviews and issues a first-degree decision.
	Legislative Studies Commission: Issues a first-degree decision.	Legislative studies commission: Reviews and issues a first-degree decision.
DIRECT INFLUENCE	Commission for the Support of Cooperative and Economic Solidarity: Consulted during decision-making process.	PRI, PAN and PRD Parliamentary Parties: A consensus with the different parliamentary parties is essential, in order to achieve a majority vote in the chamber issuing a decision.
	Economics Commission: Consulted during decision-making process.	
	Secretary of Finance and Public Credit: The key authority for decision making, being the executor of reforms implying tax reforms or considerations.	
	Banking and Securities Commission: Consulted for decision making, being the body regulating financial entities, which are also empowered to formalize productive micro-credit contracts.	
	Banks of Mexico: To be consulted for decision making, since in the draft law it also promotes its own formula for calculating productive micro-credit, which it must regulate once the bill is passed.	
INDIRECT INFLUENCE	Congresspersons of Different Parliamentary Parties: Provided support for prior cases: Comisión de Género and Apoyo a Grupos Vulnerables, as well as others. To influence congresspersons of their parties who are part of the decision-making commissions.	
	Friends of the Industry: Credit Unions, Cooperatives, Regulated and Non-regulated Institutions. They are all members of the so-called people's financial industry.	
	AMFE (Mexican Association of Specialized Finance): The SOFOMES Network, with a strong presence and influence in the industry, which no doubt could be a key ally for consensus building and alliances to advocate and lobby for the bill. An organization with its own LOBBYING activities.	
	Development Banks: Funders that certified the effectiveness and impact of the Microfinance Institutions in their Financial Inclusion work.	
	Secretary of Economy: An actor of the Executive Branch that lends much recognition to the Prodesarrollo Network and its members.	

Political Context

Understanding the policy landscape includes being aware of the political context. The impact of elections, the replacement of an important minister, or negotiations between political parties are examples of contextual issues that can impact advocacy efforts. There are times when proposals will simply not be considered, not because of their quality, but because the political timing is not right.

Likewise, in addition to formal decision-making processes, associations also need to become familiar with informal mechanisms of decision making, which exist in nearly every political context. While these mechanisms generally inhabit the margins of more formal processes, these types of exchanges are often the most consequential. For example, discussions that take place in the lobby or halls of government buildings may have more impact on the final outcome of a bill than formal deliberations. Associations need to be aware of when and where these opportunities exist and be strategic about their political engagement.

Policy processes and political contexts will also be distinct for each and every advocacy campaign. The questions below are useful for assessing a given situation and help inform an association's strategy for political engagement.

- How are ideas generated for new or revised policies?
- How is the proposed issue introduced into the decision-making process?
- What is the process for discussing, debating, and perhaps altering the proposal?
- Which government representatives are involved in decision making?
- Which government representatives have direct influence over the decision-making process? Indirect influence?
- How is a proposal approved or rejected?
- If approved, what are the next steps to move a proposal to the next level of decision making?
- When do these processes occur?[9]

☞ Policy Landscape: Key Points

- Understand the formal decision-making process related to your particular policy goal.
- Identify what you don't know. Address information needs in a timely manner.
- Consult with policy experts concerning the most appropriate and effective processes for change.
- Be aware of informal processes for decision making and seek opportunities to engage in them.

....

9. Derived from USAID, 1999, "Networks for Policy Change.".

Chapter 7. Understanding the Target Audience

Who do we need to convince? Perhaps the greatest challenge to an advocacy campaign is identifying and understanding the target audience. Policy is made by people, not institutions. Therefore, advocacy campaigns must be targeted at individuals. Successful advocates carefully analyze their target audience to ensure their efforts and resources are directed in the most efficient manner.

There are several methods for analyzing the target audience for advocacy campaigns. The most essential steps of this process are:

1. Distinguish between primary and secondary target audiences.

2. Identify potential allies and opponents.

3. Create audience profiles.

Primary and Secondary Audiences

The first step in identifying and understanding the target audience is to create a distinction between a campaign's primary audience and its secondary audience. In other words, planners need to answer the questions: **Who has the authority to make the changes that need to be made?** and **Who influences them?** The primary audience includes decision makers with the authority to directly affect the outcome of the association's policy advocacy goal. These are individuals, for example, who must approve a policy change. The secondary audiences are individuals and groups that can influence these decision makers. The opinion and actions of latter group of individuals are important in achieving the advocacy objective, in so far as they affect the opinions and actions of the decision makers.[10]

> Primary audience: Decision makers with the direct authority to affect policy.
>
> Secondary audience: Individuals or groups that have influence over decision makers.

The individuals who make up a campaign's primary and secondary audiences may be found in all spheres of society. Among individuals represented in the public sector, an association should consider elected officials as well as public administrators, civil servants, government advisors, and local and regional government representatives. Individuals within civil society may include leaders from local NGOs, advocacy groups, universities, together with specific media outlets that may have important influence. In the private sector, advocacy planners might consider representatives from banks or other financial service providers, corporations, or business associations, among others.

Table 5 presents a fictitious example of the target audiences of an advocacy campaign. The microfinance association plans to oppose a proposed tax on the income of nongovernmental organizations (NGOs) working in microfinance. In this case, the network has identified the Minister of Finance as the most important decision maker on the new tax legislation. The second most important decision maker, according to the network's

Figure 6. Spheres of Society

PUBLIC SECTOR:
Elected Officials
Public Administrators
Civil Servants, Advisors
Local/regional government

PRIVATE SECTOR:
Banks
Financial Services
Corporations
Business Associations

CIVIL SOCIETY:
NGOs
Advocacy Groups
Universities
Media

....
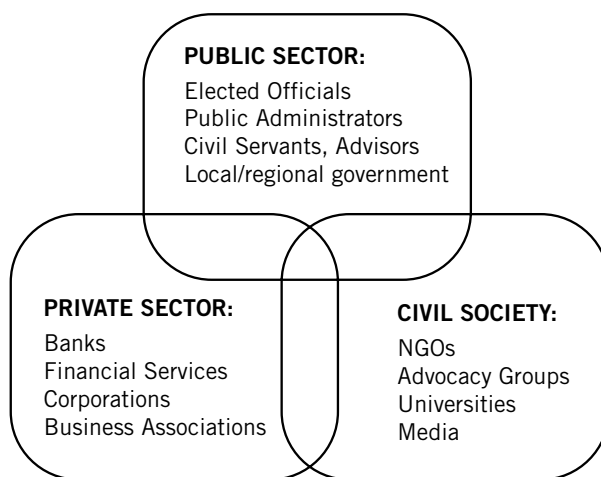
10. R.R. Sharma, 1997, "An Introduction to Advocacy: Training Guide," Support for Analysis and Research in Africa (SARA)/Academy for Educational Development (AED) Training Guide, AED, Washington, DC.

analysis, is the Minister of Trade and Economics, followed by a Congressional representative. The specific decision-making role of each of these individuals is included in the description.

In the case of secondary audience targets, the network has identified several influential individuals. The Advisor to the Trade and Economics Ministry is ranked as having the greatest influence, followed by two well-known Congressional representatives, and the president of the National University. The perceived area of influence of this secondary audience is also described.

Table 5. Example of Primary and Secondary Audiences

Advocacy goal: Block proposed law on taxing income of local NGOs working in microfinance.	
Primary audience	Decision-making role
1. Minister of Finance 2. Minister of Trade and Economics	Approves new tax law Drafts new tax law
Secondary audience	Area of influence
1. Advisor Trade & Economics Ministry 2. Congressman A 3. Congresswoman B 4. University professor	Direct advisor to Trade Minister Expert on tax legislation Expert on tax legislation Presented influential research to Congress on work of local NGOs, has links with Ministry of Finance.

Depending on the level of experience of an association, the development of a complete description of the primary and secondary audiences may be a relatively simple task or may require considerable time. If an association is new to advocacy, they may need to access the expertise of an outside advisor in order to adequately understand the issues of power and decision making associated with a particular policy issue.

The definition of secondary audiences may prove to be the most challenging. Since the subject of influence is far less tangible than actual decision-making power, knowing who the influential people are in any particular policy debate is sometimes difficult to gauge. In order to make these assessments, an association needs to conduct its own research by talking to various stakeholders, meeting with organizations experienced in advocacy, attending open meetings, and reviewing documents or speeches written by key individuals.

Identifying Potential Allies and Opponents

Once a complete description of the primary and secondary audiences is developed, it is useful to begin to identify potential allies and opponents. Advocacy planners in the association can look at two variables for each person in their target audience: 1) the degree to which an individual agrees with the association's policy position and 2) the degree of interest in the policy issue as demonstrated by their willingness to actively support or oppose the association's advocacy goal. A matrix such as the one presented in Figure 7 may be a useful tool for presenting this analysis.[11]

....

11. Adapted from Overseas Development Institute (ODI), updated 2009, "Stakeholder Analysis," ODI Web site, ODI, London, UK, http://www. odi.org.uk/RAPID/Tools/Toolkits/Policy_Impact/Stakeholder_analysis.html (accessed December 2009).

Each quadrant of the matrix in Figure 7 implies a different strategy for engagement. Logically, alliances are most easily formed with individuals who share the association's position on the advocacy issue and have a high degree of interest in influencing the process. Advocates will want to actively engage these individuals, and possibly the organizations they represent directly in the advocacy campaign as a means to broaden their alliances and base of support. Some individuals, on the other hand, may agree with the association's position but may not necessarily be prepared to publicly endorse the campaign or play an active role in supporting the association's efforts. In this case, the strategy may be to inform these individuals of the importance of the association's goals and attempt to persuade them to become more actively involved.

Figure 7. Allies and Opponents Matrix
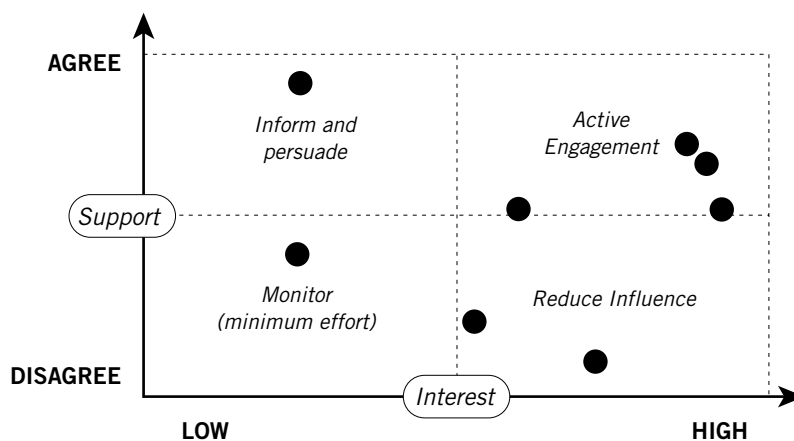
Opponents are those that consider the issue to be important but either disagree with the association's policy position or define the problem in a way that supports a very different approach. Whether interest in the issue is mild or strong, advocacy efforts should be prepared to address it. Often it is not realistic to assume that an opponent can be converted. However, attempts can be made to minimize their influence. The best advice is to be as informed as possible about the specific issues and base of support of the opposition and to preempt their efforts with messages that anticipate and refute their arguments.[12]

There may be several individuals whose opinion is unknown, or who seem relatively neutral. Those examples are located on the matrix on the line between the quadrants of "Agree" and "Disagree." Advocates cannot afford to forget these seemingly neutral parties. Often they are the best targets in which to invest time and energy. Public opinion can exert powerful pressure on decision makers to assume a position. In other cases, the association may find individuals who appear neutral, but in fact simply hesitate to voice an opinion in public.[13] There may also be cases where an individual agrees with the association's position, but considers the topic of little consequence. The association may then choose to concentrate its efforts on convincing the individual of the general importance of the issue.

Audience Profiles

The final step in the analysis of the target audience is to create audience profiles. Profiles should contain information about the knowledge and beliefs each individual has about a particular policy issue, the subjects about which the audience cares most with respect to public policy, and an assessment of potential benefits to the audience of supporting the association's advocacy goal. This kind of information serves as a road map for future action, playing an important role in helping the network develop effective messages and select appropriate channels of communication.[14]

....

12. USAID, 1999, "Networks for Policy Change."

13. Ibid.

14. Adapted from USAID, 1999, "Networks for Policy Change."

During this stage in planning, associations will likely realize they have incomplete information on some or several key targets. In such a case, the research and development of profiles should be made a priority. The audience profiles of an advocacy campaign should be updated as more information about particular individuals are acquired. Table 6 is a fictitious example of an audience profile developed by an association. In this case, the goal of the advocacy campaign is to lift restrictions on borrowing by local NGOs.

Table 6. Sample Audience Profile

Advocacy Goal: Eliminate legal restrictions on borrowing for local NGOs that work in microfinance.			
Primary Audience: Congressman XXX, a legislator with direct decision-making power Support/Interest: Considered neutral or undecided; low interest in the issue.			
Knowledge about issue	Beliefs about issue	Interests	Potential benefits to audience
Recently elected, some knowledge of NGOs that work in agricultural lending, which access bank loans.	Believes lending programs should be subsidized to ensure lower interest rates. Supports government grants to lenders.	Rural development.	Increased access to funds can expand services in rural areas, the principal base of support for Congressman XXX.

☞ Target Audience: Key Points

- Conduct an analysis of the target audience for a specific policy issue.
- Continually update the analysis with new information gained from meetings and/or research.
- Base strategies of engagement on a thorough analysis of the target audience.

Chapter 8. Developing a Communications Strategy

Developing a Message

What does the target audience need to hear? At the heart of any effective communications strategy is a message. Message development may seem a relatively straightforward task on the surface. In reality, however, message development requires serious reflection. Research on civil society organizations and their participation in the policy process has identified weak communications approaches as one of the most significant constraints on advocacy. Policymakers are often frustrated by the inability of many associations to communicate constructively. To have greater influence, advocates need to make their points accessible, understandable, and timely for policy discussions.[15]

A message is a concise and persuasive statement about an advocacy goal or goals that captures what an association wants to achieve, why, and how.[16] Messages need to incorporate clear facts and numbers without overusing statistics. Likewise, it is important to present messages in a way the audience will understand by avoiding jargon and presenting information in a concise manner.

Box 11 provides an example of an advocacy messages that have been derived from an advocacy campaign of a microfinance association.

Box 11. Policy Advocacy Message—Russian Microfinance Center[17]

As of 2008, close to half of Russia's economically active population lacked adequate access to financial services. Expanding the population's access to finance to match current levels in Eastern Europe by 2012 and, subsequently, to the levels in Western Europe by 2020, is consistent with the Russian President's message and a priority for the country's social and economic development. However, building an inclusive financial system requires consistent and appropriate government policies that will:

- expand and diversify banks' branch networks, reduce the cost of expansion;
- facilitate microlending by banks (lending to low-income households, start-ups and microfinance institutions);
- promote non-bank microfinance institutions;
- encourage new technology making it possible to provide financial services outside bank offices- (branchless banking);
- enable large non-bank microfinance providers to transform into regulated credit institutions to ensure continued growth of their functional capacity and transaction volumes;
- improve financial literacy of the general public and small- and medium-scale entrepreneurs.

The following are policy priorities:

- promote a favorable environment for the private capital and bank credits to flow to microfinance;
- build a mulit-tiered system of credit cooperatives and support its sustainability;
- ensure protection of rights and legitimate interests of members and customers of credit cooperatives;
- promote the establishment of support infrastructure for microfinance and provide institutional assistance; and
- implement adequate and comprehensive regulatory policies for branchless banking.

....

15. Julius Court et al., 2006, Policy Engagement: How Civil Society can be More Effective (ODI: London, UK), http://www.odi.org.uk/resources/download/160.pdf (accessed December 2009).

16. Sharma, 1997, "An Introduction to Advocacy."

17. Russian Microfinance Centre, 2009, "Greater Access to Retail Finance: Measures to Promote Microfinance in the Russian Federation, 2008–2012," RMC, Moscow Russia.

Tailoring Messages

An advocacy campaign built around a principal message ensures consistency and increases the likelihood of success. However, it is often essential to tailor a message to a particular audience. For example, a message delivered to a minister of finance may be distinct from that delivered to a governor of a rural state or province. Tailoring messages does not mean advocates need to compromise their basic arguments or objectives. It means trying to see an issue from a different perspective and understanding the attitudes, beliefs, and knowledge that the message recipient utilizes when making a decision. Likewise, it requires an understanding of the of the individual's role in the decision making process and their realm of influence.

The model presented in Figure 8 presents the most basic considerations when tailoring a message to a particular target audience.

Figure 8. Advocacy Communication Model[18]

Inform → Persuade → Move to Action

Inform:

The first step of providing information is essential. It is important at this stage to be keenly aware of the audience's present level of knowledge on the subject and provide information that is readily understandable and relevant. Associations that have undertaken a thorough problem analysis supported by credible investigation will have a good basis on which to develop and adapt their advocacy message. On the other hand, an association's chances to participate in policy processes can be undermined if they communicate incorrect information, submit evidence of dubious or low quality, or fail to understand the language of their target audience.[19]

Persuade:

The second step in the advocacy communication model is persuasion. The objective of this step is to build support for the sector's cause or issue. It is particularly important to have assessed the target's potential support and interest in the issue. Messages crafted for allies will likely be very different than those directed at individuals who have expressed opposition or may be undecided. The best approach is to be as informed as possible about the audience's specific issues and utilize messages that anticipate and refute their arguments.[20] It is important to remember that the association's purpose is to persuade, not impose. Using factual evidence and referencing real institutions and/or people is often an effective tactic.

Move to Action:

The final element of the advocacy communication model is the move to action. Appeals for general support rarely produce results. Instead, an advocate needs to present a solution to the problem at hand and encourage the target audience to take action to achieve it.[21] The particular action may be to cast a vote, formally endorse a proposal, approve funding, or help establish communication with a decision maker. Requests for action should reflect an understanding of the individual's role in the decision making process and their realm of influence.

....

18. USAID, 1999, "Networks for Policy Change."

19. Court et al., 2006, "Policy Engagement."

20. USAID, 1999, "Networks for Policy Change."

21. Ibid.

Message Formats and Messengers

One important factor in tailoring messages is the consideration of access points. How does the audience member receive their information? What sources do they find credible? What types of communication or engagement influence them? In order to appeal to large and diverse audiences, associations need to develop expertise in multiple channels of communication. Box 12 below lists the most commonly used message formats.[22]

Who delivers the message can also have an important impact on the level of receptivity of a target audience. **How does an association choose a messenger?** Associations should rely on a messenger (individual or institutions) that: (1) is known and trusted by or will appeal to target audiences, (2) can demonstrate knowledge of and insight into the issue, (3) is a source whose opinion the target audience will value, (4) has a link with the group affected by the issue, and (5) will refrain from political comments unrelated to the issue.

Some associations may decide to centralize responsibility in designated spokespersons as a means to ensure the quality and consistency of message delivery. These individuals may represent a board-level committee or they may be senior association managers with designated authority. In some cases it may be useful for association representatives to participate in specialized training to develop more effective communication skills. Factors such as the body language, eye contact, facial expressions, and the use of gestures and stories are acquired skills with the potential to impact an individual's ability to successfully deliver a message.

Table 7 presents a matrix that can assist associations in message planning.

Box 12. Message Formats Used in Advocacy

- Formal or informal face-to-face meetings
- Informal conversations at social, religious, political, or business gatherings
- Letters: personal, organizational, or coalition
- Briefing meetings
- Program site visits
- Fact sheets
- Policy position papers
- Pamphlets or brochures
- Graphics or illustrations
- Short video presentations
- Computer presentations
- Slide presentations
- Newspaper articles or advertisements
- Broadcast commentary or coverage

Table 7. Policy Message Planning[23]

	Audience 1	Audience 2
Message content - Necessary information - Key points/elements used for persuasion - Specific action you want the audience to take		
Format		
Messenger(s)		
Time and place for delivery		

....

22. Sharma, 1997, "An Introduction to Advocacy."

23. Ibid.

Media Strategies

One of the main strategies of advocacy is to draw the attention of policymakers and influential stakeholders to a particular issue and increase the level of discussion and debate surrounding it. Utilizing the media is one means to achieve this goal. Exposure in newspapers, radio, or television has the potential to increase public awareness of policy-related issues and generate pressure on a government to take action. Consequently, in most cases the media can be a very important target audience in an advocacy campaign.

Associations need to experiment with different media strategies. Some will prove more useful than others, depending on the advocacy issue and the culture and context of the media in a particular country or region. Generally, there are four principal strategies for gaining access to the media: (1) press releases, (2) public events, (3) interviews, and (4) opinion editorials published in newspapers and other print media.

Press releases are usually one- to two-page summaries with important pieces of information that organizations distribute to newspapers and broadcast stations in order to publicize an event or situation. The objective of a press release is to ensure that print or broadcast media publicizes the information to a wider audience. Media representatives are accustomed to receiving press releases and may even grow to depend on them as a means of staying informed of emerging news in the microfinance sector. An effective press release answers the who, what, when, where, why, and how questions quickly and clearly.[24]

Public events can be an effective means for attracting the media. Although they may require a much larger investment of time and resources, events can greatly increase the chances of getting coverage of an issue. Microfinance conferences, policy forums, the launching of a new publication, and exposure visits are all example of events that can potentially attract the media. Ideally, an association should plan a *press conference* or *press briefings* around an event to ensure that journalists are given adequate attention and information.

Interviews are one-on-one interactions with reporters that provide association spokespersons an opportunity to communicate information and promote advocacy messages. Interviews can present risks, however, if the individuals involved are not adequately prepared. Before agreeing to an interview, a spokesperson should confirm whether the discussion is "on the record," "off the record," or "on background." On the record means that all comments made to the reporter are attributable to the spokesperson as a representative of the association. Off the record means that the information by the spokesperson is provided only to enhance the reporter's understanding and cannot be used

---

Box 13. Components of a Press Release

WHO is the subject? This may be a person, group, community or event.

WHAT is happening? Grab the reader's attention quickly with simple, compelling language.

WHERE is it happening? If it is an event, where is it going to take place? If it is an issue, where are the people affected by the issue located?

WHEN does it happen? For an event, the date and time should be clearly presented. For an issue, the release should focus on how often or how long the problem has been occurring.

WHY is it newsworthy? Consider the perspective of the reader. What would be important or interesting to them?

HOW is the association involved? What is its role? How is the association's advocacy campaign affecting the situation?

Box 14. Preparing for an Interview[24]

Before an interview, have the designated association spokesperson answer the following questions:

- To what extent has the reporter dealt with the issue at hand?
- Does he/she have an apparent bias?
- Who else is the reporter interviewing?
- How does the association's point of view fit in the story?
- What kind of story does the association see resulting from the interview?
- Can the spokesperson provide background information to the reporter in advance?

....

24. Sharma, 1997, "An Introduction to Advocacy."

in any direct form in the story. On background means that quotes can be used by the reporter, but cannot be attributed directly to the spokesperson or the association. Box 14 provides some basic tips for preparing for interviews.

In many countries it is customary to include a space for **opinion editorials** in newspapers and other print media.   Most have specific criteria for submission, such as the length. There is no guarantee, moreover, that submissions will be printed. Opinion editorials may be created by associations as a means to counter opposition to or dispel beliefs about a particular issue that is damaging to the microfinance sector. When writing an opinion editorial, an association should address the best arguments of opponents, then counter them with factual evidence. Associations may consider co-writing such a piece with a well-known expert on the issue or submit it in the name of both the association and other important organizations.[26]

Box 15. Basic Media Skill: "Stay on Message"[26]

Remember "RAM": Response = Answer + Message

- Have two or three priority messages to get across—no matter what the questions are.
- Deliver messages early in the meeting or interview.
- The more the advocate repeats him/herself, the higher the odds that the association's messages will get through to its audience.
- The following bridges can be helpful in repeating a message gracefully:
    "To be clear…"
    "Again, for emphasis…"
- Feel free to give the same answer twice if a reporter presses for additional information.

A media database can be a very useful tool for developing relationships.[28] A media database is an organized list of media contacts and activities that can be easily accessed and updated. In addition to contact information, it should include activities related to coverage of microfinance sector topics and/or association activities, information about media audiences, important interests of specific media outlets, and records of any contact an association has had with media representatives. In order to create a database, associations have to become active media consumers. Reading newspapers, magazines, watching newscasts, and listening to the radio are means to collect information and assess perspectives on different media organizations.

Table 8. Template for a Media Database

Item	Data
Media name	
Owner(s)	
Interests represented by media	
Audiences reached	
Key reporters/positions	
Phone/ email	
Contacts with association	

………………………………………………………..

25.   Paula Bennett, "Strategic Communications 101," presentation at Asia Network Summit, hosted by the Banking with the Poor Network, sponsored by Corporate Citizenship Citi Asia Pacific, Singapore, August 2009.

26. Ibid.

27. Ibid.

28. PACT, 2004, "Working with the Media: Advocacy Expert Series," Book 3, 2nd edition, Advocacy and Policy Program, PACT Cambodia, Phnom Phen, Cambodia.

Box 16. Case Study: ASOMIF

Utilizing the Media for Policy Advocacy

The Association of Nicaraguan Microfinance Institutions (Spanish acronym, ASOMIF) was founded in 1998, and it currently has 19 members, which include MFIs and credit cooperatives. The recent economic crisis has led to widespread repayment problems -- a trend that was further exacerbated by the Nicaraguan president's claim in early 2009 that borrowers need not repay their loans leading to a "Movement of No-Pay."

In response to the situation, the Board of Directors of ASOMIF launched a media campaign to publicize the opportunities that microcredit offers, in terms of increased income and better quality of life for families, as well as the importance of loan repayment. The media campaign was part of ASOMIF's larger policy efforts to create a legal and regulatory framework for the microfinance sector by supporting the passage of the "Special Law for Microfinance Institutions." The campaign used television, radio, and newspapers to target the intended audience of entrepreneurs, homemakers, and business owners. The message conveyed was succinct, focusing on microfinance as an alternative to usurious lending which can create jobs and empower women.

ASOMIF's board also created an Image Committee to continuously monitor how its message was being communicated to the media and adapt it as needed. This committee, together with local committees organized by MIFs—which focused on organizing MFI clients and communicating the importance of loan repayment to them—kept the message sharp and focused on the right audience.

ASOMIF created a budget for the campaign, as initially, all of the coverage was paid. Through this effort, however, the association was able to make invaluable media contacts that now cover microfinance in the regular news cycle.

ASOMIF Web site, http://www.asomif.org/

Box 17. Case Study: Red Financiera Rural

Communication Tools

The Red Financiera Rural (RFR) was established in Ecuador in June 2000. It currently has 40 members that serve close to 700,000 microfinance clients. Members include commercial banks, NGOs, and financial cooperatives. RFR has made considerable gains in establishing its credibility with the Government of Ecuador. Its strategy of maintaining an open and productive dialogue with the government is supported by effective communication tools.

Many of the government's proposed reforms are driven by the concept of economic solidarity. Consequently, RFR recently published a 15-page booklet entitled "Reflections and Proposals" that attempts to describe the activities of microfinance service providers with the context of economic solidarity. The booklet communicates a clear understanding of the government's agenda, while at the same time offering concrete solutions for microfinance development. Its concise organization and packaging are useful attributes.

RFR Web site, http://www.rfr.org.ec/

☞ Communication Strategies: Key Points

- Use clear facts and numbers; avoid over-using statistics and jargon.
- Use precise, powerful language and active verbs.
- Present a message in a way in which the target audience will understand.
- Anticipate the likely objections of the target audience.
- Designate spokespersons for the association as a means to ensure quality and consistency of message delivery.
- Deliver a consistent message through a variety of channels over an extended period of time.
- Consider the media a potential target audience.

Chapter 9. Forming an Action Plan

Short-Term Objectives

What needs to be done? An advocacy campaign cannot be implemented successfully without a detailed action plan. Action planning is the process of turning goals and strategies into short-term objectives, identifying the specific tactics and activities required for achieving those objectives, and determining time lines and individual responsibilities. The general rule is to be as specific as possible, yet recognize that plans need a certain amount of flexibility in order to respond to new circumstances and opportunities.[29]

The formulation of short-term objectives is the basis of the action plan. These objectives can provide microfinance associations with interim benchmarks, allowing them to focus their efforts and measure their success.

Very often, short-term objectives are process related; that is, they are often necessary preconditions to achieving an association's long-term policy goal. For example, these objectives may be related to gains in organizational capacity, the development of strategic relationships, or increases in organizational visibility and recognition. An association may incorporate one or several short-term objectives into its advocacy plan.

Examples of short-term objectives and related activities for advocacy campaigns are presented in Figure 9.

Figure 9. Planning an Advocacy Campaign

Short-Term Objectives

Increase microfinance-related media coverage.

Fund and hire full-time staff for new communications position.

Secure formal endorsements from key allies.

ADVOCACY GOAL:

Incorporation of national microfinance strategy in government's five-year development plan

Monitoring and Evaluation

Monitoring and evaluation are fundamental for ensuring that organizations learn from their experience and make improvements over time. However, measuring the degree of success of a particular advocacy campaign is not always an easy task. In most cases, advocacy goals are relatively long term and can require a sustained effort over a period of several years. Thus, evaluating an advocacy campaign based on a singular outcome is insufficient. It is vitally important that a microfinance association have the means to monitor and evaluate its advocacy efforts on an ongoing basis.

The basis of any good monitoring and evaluation system is a well-organized action plan. Continual monitoring of a plan's implementation will ensure activities are carried out in a timely manner.

The template shown in Table 10 on the following page details the most essential components of such a plan.

....

29. PACT, 2004, "Working with the Media: Advocacy Expert Series," Book 3, 2nd edition, Advocacy and Policy Program, PACT Cambodia, Phnom Phen, Cambodia.

Table 9. Formation of Short-Term Objectives for an Advocacy Campaign[30]

Potential areas	Examples of related activities
Organizational capacity Strengthen the ability of the association to lead, manage, and technically implement an advocacy strategy.	• Recruit specialized staff • Develop new systems for decision making • Secure funding for advocacy activities • Establish board level committee • Skills training in media relations for association representatives
Partnerships and Alliances Encourage individuals or groups to coordinate their work with the association and act together.	• Form alliances with other associations or groups • Harmonize messages with key allies • Collaborate in conducting policy-related research • Organize collective forums for dialogue and debate
New advocates Engage individuals who take action in support of an issue or position.	• Increase member involvement in policy-related activities • Secure commitments from key allies • Presentations and briefings with target audience • Joint participation in meetings and public forums with key allies.
Organizational visibility and/or recognition Establish the association as a credible source on an issue.	• Contribute to highly regarded commissions or working groups • Pursue invitations to speak at public events on policy-related issues • Publish and disseminate new research on the policy-related issue • Submit analysis, reports, or briefing papers to government policymakers
Media coverage Increase the quantity and/or quality of coverage generated in print, broadcast, or electronic media associated with the policy issue.	• Engage new or additional news sources • Organize press conferences
Issue reframing Change how an issue is presented, discussed, or perceived.	• Incorporate key concepts into government plans • Promote the use of key messages in media coverage
Political will Gain willingness of policymakers to act in support of an issue or policy proposal as demonstrated by public statements or formal endorsements.	• Build relationships with policymakers • Host exposure visits for policymakers • Develop policy statements/ policy proposals • Provide public testimony at policy hearings or forums

Table 10. Essential Components of an Advocacy Action Plan

Policy Goal:			
Short-Term Objective 1:			
Activity	Person Responsible	Timeline/Date	Expected Outcome
Activity	Person Responsible	Timeline/Date	Expected Outcome
Activity	Person Responsible	Timeline/Date	Expected Outcome
Short-Term Objective 2:			
Activity	Person Responsible	Timeline/Date	Expected Outcome
Activity	Person Responsible	Timeline/Date	Expected Outcome

In addition to monitoring the implementation of an action plan, it may also be useful for an association to plan for regular self-assessments of the effectiveness of their advocacy efforts. These types of assessments are important for organizational learning and strategy improvements. For example, an association may plan for to review its advocacy strategy at the

....

30. Adapted from Continuous Progress Strategic Services, n.d., "Advocacy Progress Planner."

end of the year or upon completion of a related decision-making cycle, such as the end of specific parliamentary session.[31]

The following questions may be useful for this purpose of self-assessment:

Goals/Objectives: Is our policy goal still relevant? What has changed in the external environment that may require a revision to our policy goal? Have we achieved our short term objectives? Did they produce the kinds of outcomes we anticipated? Do we need to revise or form new objectives?

Information: Have we been effective at utilizing information and research in support of our advocacy goal? Why or why not? What information has been considered most credible or influential? Do we need to supplement this information with additional research or analysis? Has the nature of the problem changed?

Communications: Have we been effective at delivering our message? Did our message reach our target audience? Which formats for delivery worked well? How can these formats be changed or improved?

Relationships: Have we updated information on our target audience as new information has been obtained? What have been the most important relationships we have formed thus far? Which relationships are still problematic? What can be done to build stronger alliances?

Organizational capacity: Do members, management, and staff feel encouraged by the progress that has been made on advocacy efforts? Has commitment been sustained or improved? Have sufficient financial and human resources been obtained to support policy efforts? How could resources been utilized more efficiently? Have decisions been made in a timely manner? How can decision making processes be improved?

Box 18. Case Study: REDCAMIF

Advocacy Planning Workshop

The Central American Microfinance Network (REDCAMIF) was established in 1999. REDCAMIF is a network of networks formed by six national microfinance associations from Panama, Guatemala, Honduras, Costa Rica, El Salvador, and Nicaragua. The MFIs associated with these national networks provide services to nearly 900,000 microfinance clients. Policy advocacy has been a focus of the regional network since its formation. Its principal role has been to support the work of its members through peer learning, industry research, and promotion of the microfinance sector at a regional and international level. In April 2009, REDCAMIF organized an advocacy workshop to assist its members in creating advocacy plans. The meeting was also attended by representatives from two South American networks, RADIM and RFR. Facilitators from the SEEP Network and ProDesarrollo Mexico led the training, utilizing the "6-Step Advocacy Planning Model." Participants shared lessons learned from past advocacy experiences and discussed current challenges. Following the workshop, the associations developed detailed institutional-level advocacy plans. Feedback from the implementation of these plans will be shared at future peer exchanges.

Please refer to the Policy Advocacy: A Toolkit for Microfinance Associations online tool at http://www.networks.seep-network.org/resources/ to access Sample Advocacy Plans.

☞ Advocacy Action Plan: Key Points

- Formulate measurable short-term objectives.
- Articulate the expected outcomes of planned activities and the implementation of specific tactics.
- Developing monitoring systems that are practical and simple to use.
- Ensure a logical and appropriate sequencing of events when creating timelines.
- Monitor the execution of the action plan on an ongoing basis and make adjustments as necessary.
- Schedule regular self-assessments of policy efforts.

…………………………………………………………..

31. Source: Sharma, 1997, "An Introduction to Advocacy."

Annexes

Planning Tools

Please refer to the Policy Advocacy : A Toolkit for Microfinance Associations online tool at http://www.networks.seepnetwork.org/resources/ to access the Steps in Advocacy Planning Workbook.

Sample Plans

Please refer to the Policy Advocacy: A Toolkit for Microfinance Associations online tool at http://www.networks.seep-network.org/resources/ to access the Sample Advocacy Plans.

Selected Bibliography

Bennett, Paula. "Strategic Communications 101." Presentation at Asia Network Summit, sponsored by Corporate Citizenship Citi Asia Pacific, Singapore, August 2009.

Bond. 2005. "Monitoring and Evaluating Advocacy." Bond Guidance Notes Series 6. Bond, London, UK. http://www.innonet.org/client_docs/File/advocacy/bond_monitoring.htm. Accessed December 2009.

Cohen, David, Rosa de la Vega, and Gabrielle Watson. 2001. Advocacy for Social Justice: A Global Action and Reflection Guide. Sterling, Virginia: Kumarian Press.

Continuous Progress Strategic Services. n.d. "Advocacy Progress Planner." Global Interdependence Initiative, Aspen Institute, Washington, DC. http://planning.continuousprogress.org/impacts_goals. Accessed December 2009.

Court, Julius, Enrique Mendizabal, David Osborne, and John Young. 2006. Policy Engagement: How Civil Society can be More Effective. ODI: London, UK. http://www.odi.org.uk/resources/download/160.pdf. Accessed December 2009.

CLPI (Center for Lobbying in the Public Interest). n.d. "CLPI Road Map for Engagement in Legislative Advocacy." CPLI, Washington, DC. http://www.clpi.org/images/pdf/c8-Road%20Map%20for%20Engagement%20in%20LegAdvcy.pdf. Accessed December 2009.

W.K. Kellogg Foundation. 2008. "Effective Advocacy at All Levels of Government." Kellogg Foundation, Battle Creek, Michigan. http://www.wkkf.org/advocacyhandbook/index.html. Accessed December 2009.

Overseas Development Institute (ODI). n.d. "Problem Tree Analysis." ODI, London, UK. http://www.odi.org.uk/RAPID/Tools/Toolkits/Communication/Problem_tree.html. Accessed December 2009.

———. 2009 (updated). "Stakeholder Analysis." ODI, London, UK. http://www.odi.org.uk/RAPID/Tools/Toolkits/Policy_Impact/Stakeholder_analysis.html. Accessed December 2009.

PACT. 2004. "Working with the Media: Advocacy Expert Series." Book 3, 2nd edition. Advocacy and Policy Program, PACT Cambodia, Phnom Phen, Cambodia.

Perkin, Emily, and Julius Court. 2005. "Networks and Public Policy Processes in International Development: A Literature Review." Working Paper No. 225, Overseas Development Institute, London, UK. http://www.odi.org.uk/resources/download/138.pdf. Accessed December 2009.

RMC (Russian Microfinance Centre). 2009 "Greater Access to Retail Finance: Measures to Promote Microfinance in the Russian Federation, 2008–2012." RMC, Moscow Russia.

Schultz, Jim. n.d. "Strategy Development: Key Questions for Developing an Advocacy Strategy." Democracy Center, San Francisco, California. http://democracyctr.org/advocacy/strategy.htm. Accessed December 2009.

Sharma, R.R. 1997 "An Introduction to Advocacy: Training Guide." Support for Analysis and Research in Africa (SARA)/ Academy for Educational Development (AED) Training Guide. AED, Washington, DC.

USAID. 1999. "Networks for Policy Change: An Advocacy Training Manual." The Policy Project, USAID, Washington, DC

About SEEP

The SEEP Network is a global network of microenterprise development practitioners. Its 80+ institutional members are active in 180 countries and reach over 35 million microentrepreneurs and their families. SEEP's mission is to connect these practitioners in a global learning environment so that they may reduce poverty through the power of enterprise. For 25 years, SEEP has engaged with practitioners from all over the globe to discuss challenges and innovative approaches to microenterprise development. As a member-driven organization, our members drive our agenda while SEEP provides the neutral platform to share their experiences and engage in new learning on innovative practices. The SEEP Network helps strengthen our members collective global efforts to improve the lives of the world's most vulnerable people.