

4th European Microfinance Day

Social Media Report

The European Microfinance Day (EMD) campaign is a tool to highlight the impact of the microfinance sector in Europe from a social and economic perspective. The EMD is celebrated on the 20th October each year and it is co-organised by the European Microfinance Network (EMN) and the Microfinance Centre (MFC).

In 2018, around **25 EMN & MFC members** from **13 European countries** joined the campaign and organised about 37 different local initiatives during the month of October, including round tables, open meetings, high-level events, special discounts on loans, national conventions, seminars and strong communication campaigns. All these activities were carried out to raise awareness among the general public, policy makers, and the media about **the impact that Microfinance Institutions have on the financial and social inclusion of European citizens.**

EMN and MFC provided their members with a communication kit (poster, web-banners, press-releases etc.) and centralised all the information related to the 4th EMD across Europe. The two networks also consolidated the online social activity for the EMD under the official hashtag #2018EMD.

#2018EMD

This hashtag was communicated to the members of both microfinance networks as well as to the general public via mailings and through the two main social media channels used by EMN and MFC for the 4th EMD: Twitter and Facebook.

The EMD was actively promoted on social media by EMN and MFC and its online community and reached a wide audience.

The following report will provide a general overview of the use of the hashtag on Twitter, the main social media channel for the campaign, followed by Facebook. The report is not exhaustive and will only look at the period 1.10-6.11 2018.

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4th EMD on Twitter

General overview

316

TOTAL TWEETS



1,211,706

Potential impacts

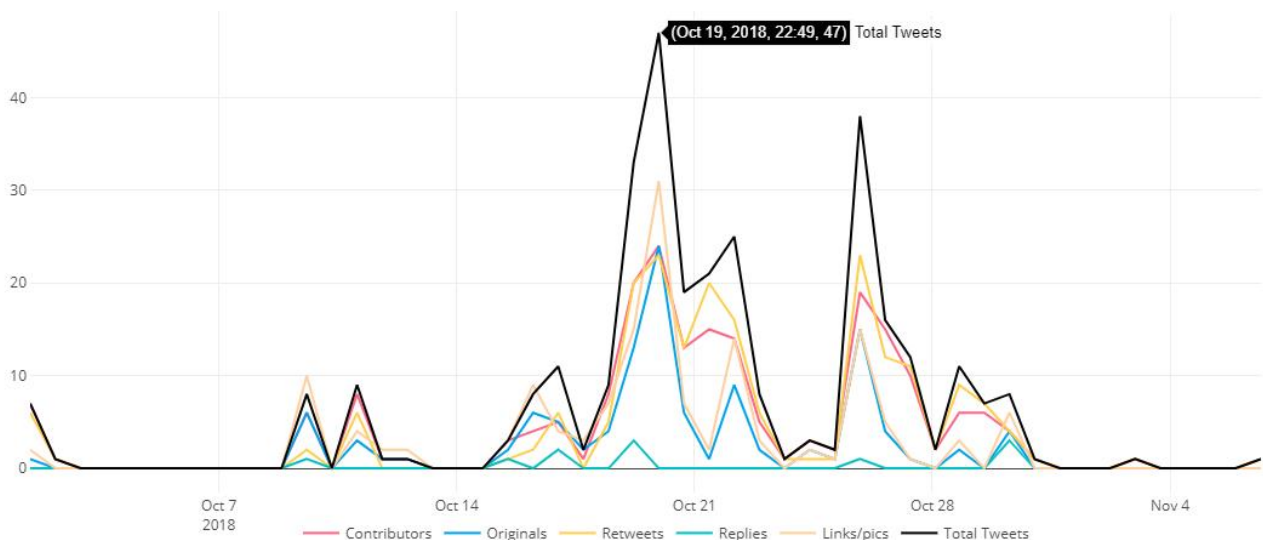


353,710

Potential reach

The total number of posts using the official hashtag and referring to the 4th European Microfinance Day reached 316 during the surveyed time frame (01.10.2018 - 06.11.2018) and amounted to over 1,211,000 impressions (the number of times the tweet and hashtag potentially reached users). The number of unique users who saw tweets containing the hashtag was 353,710 persons.

The following graphic shows the daily impact of #2018EMD:



The official date of the European Microfinance Day is 20th October, which fell on Saturday in 2018. Unsurprisingly, the use of the official hashtag peaked the day before on 19th October (47 tweets). A second peak occurred on 26th October, coinciding with the centralised closing event organised in Brussels.

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Contributors



More than 120 Twitter accounts (both individuals and organisations) actively used the official hashtag during the period surveyed. The average number of posts made per contributor was 2.63, which shows significant engagement. The 4th EMD hashtag was also used by influential users (high number of followers) and so the reach of the campaign was even higher. The average amount of followers per contributor was 2,947, 4 times more than average amount of followers according to Twitter statistics (707 followers per account).















EMN and MFC were the most active accounts followed by EMN members Fundación Nantik Lum, PerMicro, and CaixaBank:

MOST ACTIVE ?		Total tweets			
	@emnmicrofinance European Microfinance Ne...	74		@caixabank CaixaBank	7
	@mfc_network Microfinance Centre	28		@caixabank_cat CaixaBank	7
	@nantiklum Fundación Nantik Lum	12		@chiarabannella Chiara Bannella	7
	@permicro_ PerMicro	9		@limone_permicro Andrea Limone	7
				@versomicrofin Verso Microfinanza	7

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The most influential accounts using the official hashtag on Twitter were:

MOST POPULAR [?]		Followers	HIGHEST IMPACT [?]		Impacts
	@eu_social EU Social eu	54,352		@caixabank CaixaBank	304,437
	@jyrkikatainen Jyrki Katainen	50,495		@eu_social EU Social eu	217,408
	@caixabank CaixaBank	43,491		@emnmicrofinance European Microfinance Ne...	133,570
	@bancaetica Banca Etica	16,203		@permicro_ PerMicro	102,519
	@permicro_ PerMicro	11,391		@bancaetica Banca Etica	97,218
	@convergencesorg Convergences	10,654		@jyrkikatainen Jyrki Katainen	50,495
	@adieorg Association Adie	10,179		@mfc_network Microfinance Centre	39,732

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@EU_Social (54.3K followers) – the official account of the European Commission Directorate-General for Employment, Social Affairs & Inclusion.



@jyrkikatainen (50.4K followers) – The official account of [Jyrki Katainen](#), the European Commission Vice-President for Jobs, Growth, Investment and Competitiveness.

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Communication Kit

Many users also used the EMD communication kit in their posts to provide a common identity to the event. Users made use of the different language versions of the posters and some also modified the visual identity to fit their own specific events. It should be noted that use of the foreign language kit was quite low on social media however members clearly appreciated the common identity for the campaign.

PerMicro @PerMicro_ Following

#2018EMD 🎉 @ritmi_it - Rete Italiana della Microfinanza - è lieta di presentare il suo programma per la Giornata Europea della #Microfinanza a #Tricase: "L' #impatto del #microcredito per l' #inclusione delle persone non bancabili".

Translate Tweet



3:25 PM - 9 Oct 2018

4 Retweets 5 Likes

Banca Etica @bancaetica Following

Festeggiamo la giornata internazionale del Microcredito con @EMNMicrofinance nel 2017 sono quali 1 mnl le persone che hanno usufruito del #microcredito per un valore complessivo di 3.2 mld di € a sostegno dell'inclusione sociale. Scopri di più buff.ly/2q2AEoE #2018EMD

Translate Tweet



Laurence Pessez @LaurencePessez Following

.@BNPParibas a signé un investissement d'1 million d'euros dans le fonds #Helenos . Objectif: lutter contre le #chômage et l' #Exclusion Sociale en œuvrant pour le développement de la #microfinance en Europe. #2018EMD

Translate Tweet



7:09 PM - 26 Oct 2018

14 Retweets 27 Likes

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microstars.thess
@pagounia

Today #2018EMD in 🇬🇷! Join our event in Thessaloniki at @okthess at 5pm or attend online via @Livemediagr Find out more about microfinance:
microstars.gr/%CF%83%CF%85%C



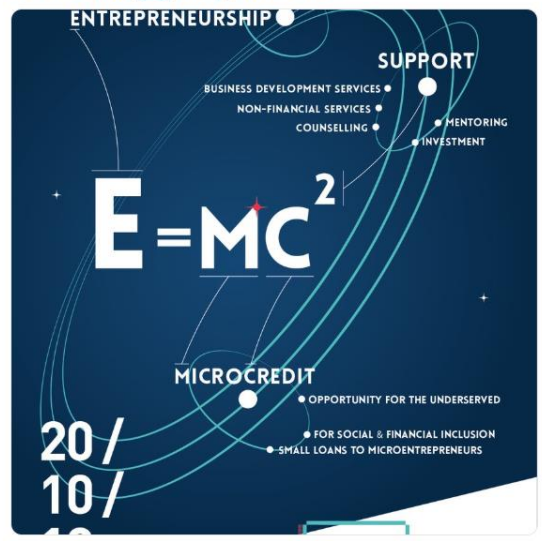
Microfinance Centre
@MFC_Network

The #2018EMD had a significant impact. Have a look at the Magazine #Ekonometar (the Serbian version of the Economist), about EMD and the impact of the #microfinance from an economic perspective, which showed up with the support of the Agroinvest Fond (MFC member)



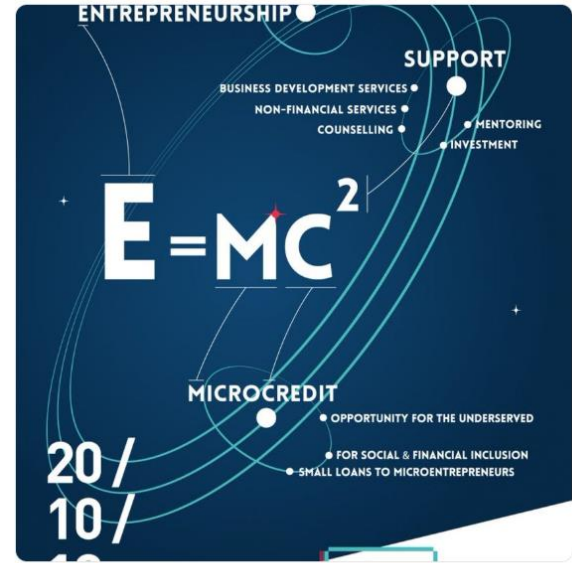
European Microfinance Network (E...)
@EMNMicrofinance

#October2018 is the month for the European #microfinance sector!
 ✓ In 2 days EMN & @MFC_Network organise our Annual Conference #microfinanceAC2018
 ✓ In 1 week we start the campaign for the 4th European Microfinance Day! 😊 #emc2 #2018EMD → bit.ly/4th-EMD



bef
@BE_Fund

We are proud to be supporting the #2018EMD tomorrow. Find out more.
befund.org/blog/bef-suppo...



10:41 AM - 1 Oct 2018
7 Retweets 12 Likes

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Keywords

The following graphic details the keywords that were regularly used alongside the official hashtag in October. They provide an overview of what was under discussion.



Language use

While the official campaign language was English, many organisations took part in the campaign in their own languages:

Top 10 languages

Language	Tweets
English	162
Italian	55
Spanish	40
French	25
Undefined	22
Catalan	12

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4th EMD on Facebook

On Facebook the hashtag #2018EMD was used more than 100 times. Once again, EMN and MFC were the most active accounts using the hashtag:

European Microfinance Network
Published by Emn Aisib [?] · 17 October at 09:41 · 🌐

#2018EMD

🇮🇹 Are you an Italian resident or someone with interest in the Italian microfinance sector? Then this info may be of interest for you!

🇪🇺 EMN members are organising local actions in the framework of the 4th European Microfinance Day:

- 📌 Coopfin spa coorganises with the Autonomous Region of Sardinia a seminar in Nuoro on the 26th of October, in the framework of the Interreg Europe project "ATM for SME's".
- 📌 PerMicro - Microcredito in Italia will release on its social networks and website a brief documentary on the story of the birth of BAZAR - Taverna Curdo Napoletana, a Kurdish-Neapolitan tavern financed by PerMicro.
- 📌 Rete Italiana di Microfinanza - RITMI will organise the event "The role of microfinance in the inclusion of non-bankable people" on 22nd October in Tricase, Italy.
- 📌 UniCredit Italia plans to organise on 19th of October the first national convention of the volunteer association (named UniGens) promoted by UniCredit Spa and made up of current and former UniCredit Group employees.

Read more (or leggi di più 😊) ➡ bit.ly/4th-EMD

Microfinance Centre (MFC)
19 October at 15:06 · 🌐

🇷🇴 4th European Microfinance Day in Romania:

- 📌 Patria Credit will offer agro farmers loans with zero grant fee, from a standard of 4.25% on 18-23 Oct
- 📌 good.bee Credit will offer to clients signing loan agreements promo materials on 20-27 Oct
- 📌 #OMRO will run a communication campaign among local communities

Read about all local actions #2018EMD: http://bit.ly/_4th_EMD

Likewise, many EMN and MFC members promoted the EMD through their profiles on Facebook:

microSTARS
18 October at 10:56 · 🌐

- Πώς προδιαγράφεται το μέλλον των μικροπιστώσεων στη χώρα μας;
- Είναι οι μικροπιστώσεις για όλους;
- Τι αντίκτυπο μπορεί να έχει η παροχή μικροχρηματοδότησης σε έναν τοπικό μικρομεσαίο ή μικρό επιχειρηματία;

Τρίτη 23 Οκτωβρίου 2018 και ώρα 5μμ στους χώρους του OKThess, θα γίνουν γνωστές οι απαντήσεις στα παραπάνω ερωτήματα αλλά και οι τοποθετήσεις των προσκεκλημένων ομιλητών της εκδήλωσης "Fighting for Social Exclusion and Unemployment in Europe" που διοργανώνουμε για 3η συ... See more
See translation

good.bee Credit shared a post.
19 October at 14:50 · 🌐

Maine, 20 octombrie, este Ziua Europeana a Microfinantarii. Deci, este si ziua noastra! 😊 🇷🇴 🇪🇺 Este momentul in care, mai pregnant decat altadata, ne aducem aminte de ce existam noi, ca si companie, si ce ne motiveaza!

E=mc2 stiti vestita formula ce-I apartine lui Albert Einstein. Eeei, microfinantistii din Europa au ales s-o foloseasca ca slogan pentru cea de-a 4a editie a Zilei Europene a Microfinantarii, dar cu alta simbolistica: E pentru incluziune Economica si sociala, antreprenoriat, ocuparea fortei de muncă, Educatie, toate provenite de la puterea MicroCredit-ului la pătrat.

#2018EMD
See translation

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PerMicro - Microcredito in Italia added 9 new photos from October to the album European Microfinance Day 2018 — at PerMicro - Microcredito in Italia

October · · ·

Domani si celebra la 4° Giornata Europea della Microfinanza ma noi abbiamo iniziato i festeggiamenti già oggi!

**** #2018EMD

Tomorrow is the 4th European Microfinance Day but we began the celebrations today!

Thank you European Microfinance Network for the fantastic pins.

See Translation



Lider Mikrokreditna fondacija

19 October at 14:47 · ·

Mikrofinansijski sektor je u 2017. godini dostigao portfolio mikrokredita u iznosu od 3.2 milijarde Eura, i opslužuje skoro million klijenata.

See Translation



Partner mikrokreditna fondacija

Page Liked · 22 October · ·

Evropski dan mikrofinansiranja u Partner MKF

Evropski mikrofinansijski sektor 20. oktobra 2018. godine proslavio je 4. Evropski dan mikrofinansiranja (EMD), koji su i ovaj put zajednički organizovale dvije evropske mikrofinansijske mreže: Evropska mreža za mikrofinansiranje (EMN) i Mikrofinansijski Centar (MFC).

Oko 20 članica obje mreže iz 11 evropskih zemalja, u toku mjeseca oktobra, kroz razn... See more



Rete Italiana Microfinanza

8 October · ·

Rete Italiana Microfinanza In occasione della quarta campagna europea per la microfinanza RITMI, in collaborazione con la Fondazione Mons.Vito De Grisantis, ha il piacere di invitarvi il 22/10/2018 nel territorio marginale, de finibus terrae, della città di Tricase per celebrare in Italia la Giornata Europea per la microfinanza.

Tema della giornata sarà "l'impatto del microcredito per l'inclusione delle persone non bancabili" e avrà l'intento di sensibilizzare sulla microfinanza, come strumento per combattere l'esclusione sociale e finanziaria, coinvolgendo i diversi attori sociali del territorio, il Capo di Leuca, legato alla realtà internazionale, nazionale, regionale e provinciale.

See Translation



CaixaBank

20 October at 09:39 · ·

Hoy, en el Día Europeo de las Microfinanzas, recordamos un estudio del Instituto de Innovación de ESADE sobre la actividad de MicroBank, el banco social participado íntegramente por CaixaBank, que recoge algunos datos interesantes sobre la situación del microcrédito en la última década.



CAIXABANK.COM

Microcréditos que cambian vidas e impulsan la economía

Un estudio del Instituto de Innovación de ESADE sobre la actividad...

46

4 Comments 25 shares



Fundación Nantik Lum

20 October at 16:40 · ·

En el Día Europeo de las Microfinanzas tomamos prestada la fórmula $E=mc^2$. ¿Sabes por qué?

E de empoderamiento, emprendimiento y empleo como resultado del poder de los microcréditos al cuadrado.

<http://nantikum.org/dia-europeo-microfinanzas/>



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Constraints to the report

It must be noted that the overall social media engagement surrounding the EMD is higher than this report can accurately demonstrate. People participated in and tweeted about the event using different hashtags or none at all.

Hashtag - #EMD2018 or no common hashtag

Most of the information gathered for this report has been collected by following the hashtag #2018EMD. However, the information is not complete as various tweets referring to the EMD used a different (mistaken) hashtag. The most regularly used erroneous hashtag was #EMD2018. It was used a total of 18 times:

Top 10 related hashtags

#microfinance	58
#microfinanza	31
#emd2018	18

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