

Training of Branch Manager and Field Officers

Employee safety

Workplace safety



Coronavirus: A virus that causes COVID-19 disease

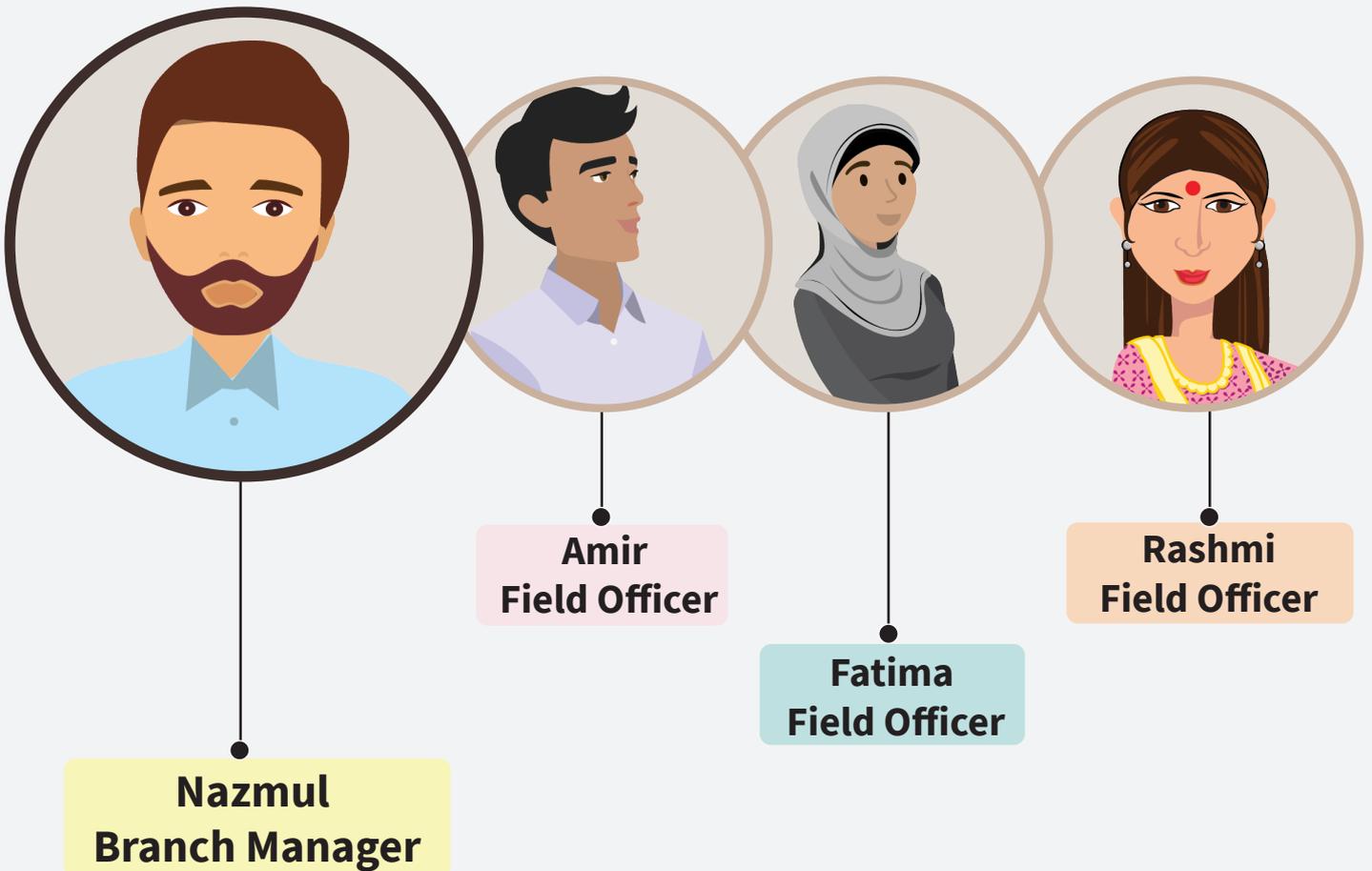
Section 1– Employee self-protection measures at the branch and in the field

Summary – This section describes the discussion between an MFI branch manager and field officers. They discuss various self-protection measures that staff members should adopt at the branch and in the field to safeguard against the COVID-19 pandemic.

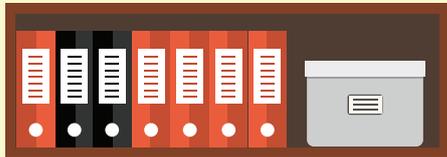
Location- Branch Office



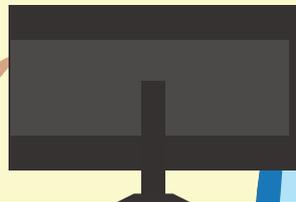
Characters



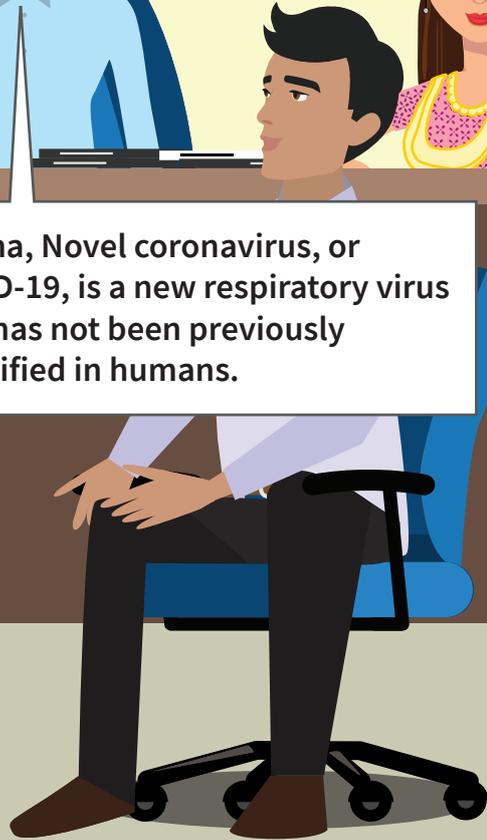
Employee self-protection measures (at the branch and in the field)



Nazmul sir, what is the Novel coronavirus?



Fatima, Novel coronavirus, or COVID-19, is a new respiratory virus that has not been previously identified in humans.



It was first reported in Wuhan, China in December, 2019.



Employee self-protection measures (at the branch and in the field)



How does coronavirus spread?



- Coronavirus can be transmitted from person to person.
- It spreads through close contact with people who are ill due to coronavirus.
- It spreads via droplets released through a sneeze, cough, salivary droplets, sputum, and nasal discharge.



Employee self-protection measures (at the branch and in the field)

What are the common signs and symptoms of coronavirus infection?

Common symptoms include:
Fever • Dry cough • Breathing problem
Other symptoms include:
Aches and pains • Sore throat
A small number people will report diarrhea, nausea, or a runny nose.



Fever



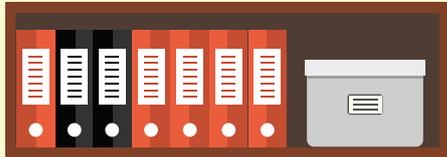
Dry cough



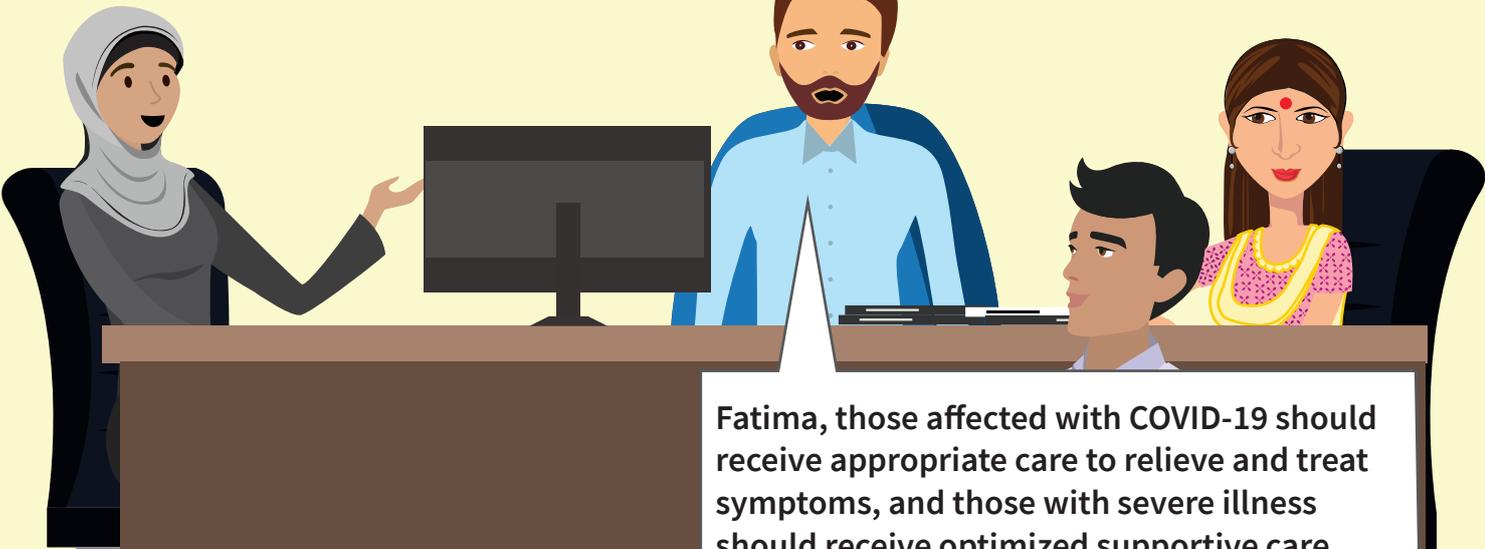
Breathing problem



Employee self-protection measures (at the branch and in the field)



Nazmul sir, are there any specific medicines that can treat coronavirus?



Fatima, those affected with COVID-19 should receive appropriate care to relieve and treat symptoms, and those with severe illness should receive optimized supportive care.



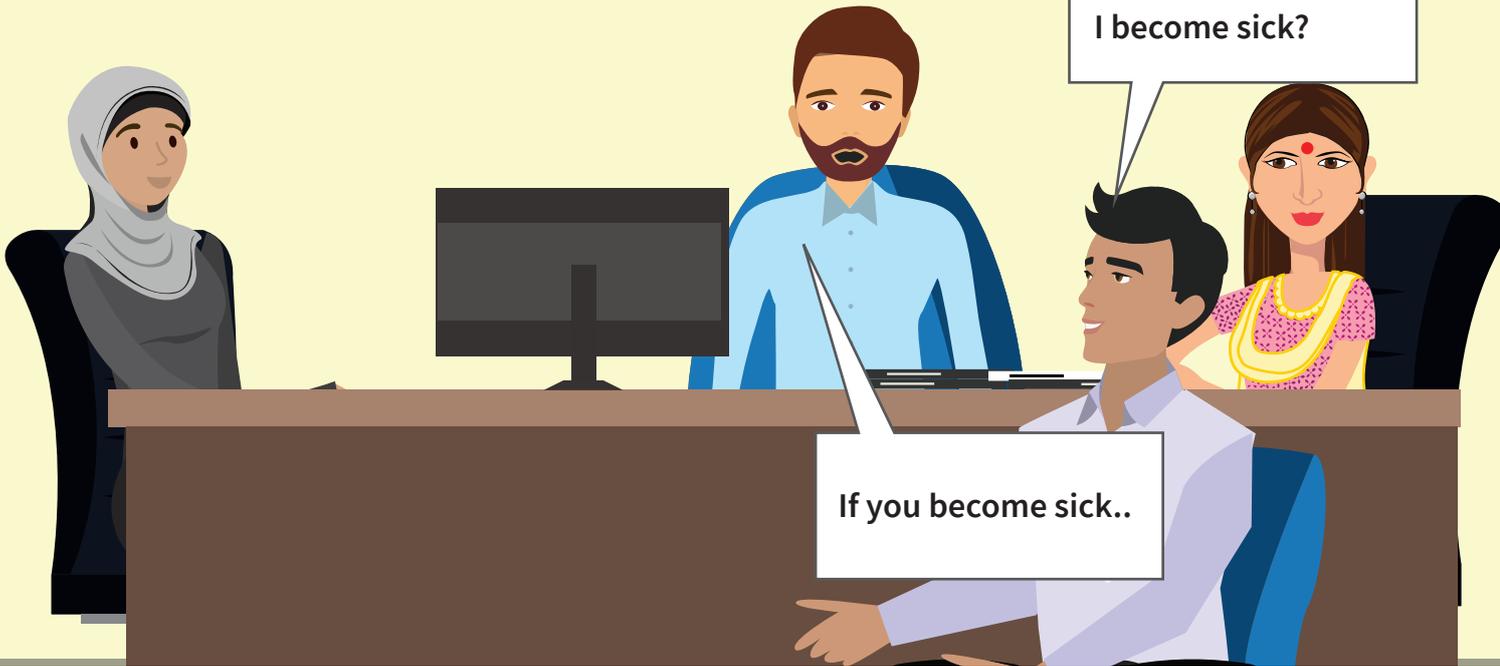
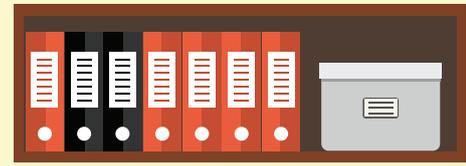
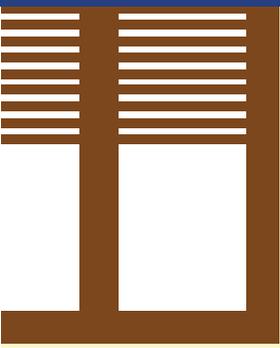
For this, we should visit the nearby government hospital immediately.



Employee self-protection measures (at the branch and in the field)



Employee self-protection measures (at the branch and in the field)



1 To keep your family members safe, please stay in an isolated room and wear a mask at all times.



2 **DO NOT** go outside unless absolutely necessary.

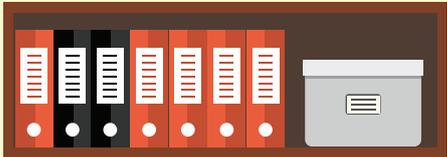


3 Maintain a distance of at least 6 feet or 2 meters from other people.

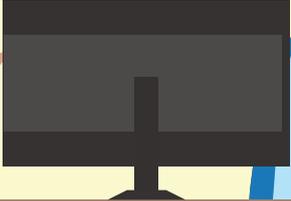


4 Wash your hands frequently with soap and water or use hand sanitizer.

**Employee self-protection measures
(at the branch and in the field)**



Nazmul sir, how can we make our branch ready?



Fatima, we have to take certain steps to keep our branch and staff ready to deal with the coronavirus.



Employee self-protection measures (at the branch and in the field)

Steps for branch and staff readiness



We would need to make sure that sanitizers, hand wash, and disinfectant is present in adequate quantity

- i) All employees and customers must wash or sanitize their hands before entering and exiting the establishment
- ii) Sanitize or clean office areas in intervals of two hours. Clean your desktops, telephones, door handles, staircases, and eating areas
- iii) Use hand sanitizers while entering meetings or common areas



Establish respiratory etiquettes

- i) Use masks at all times
- ii) Cover coughs and sneezes
- iii) Use sanitizers or wash your hands after coughs and sneezes



Steps for branch and staff readiness



Avoid social touch etiquettes

- i) Avoid hugs or handshakes



Introduce safety spaces

- i) Maintain a distance of at least 6 feet or 2 meters from all employees and customers
- ii) Conduct branch transactions using a counter window facility if possible
- iii) Limit crowds at the branch by allowing not more than two customers inside the facility
- iv) Introduce special hours to most vulnerable groups, like to elderly, pregnant or persons with young children

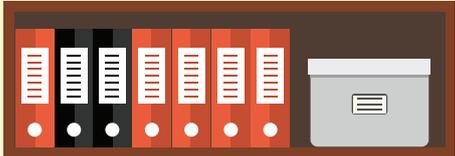


Display encouraging signboards to follow at the establishment, and assure customers that safety and social protocols are being followed

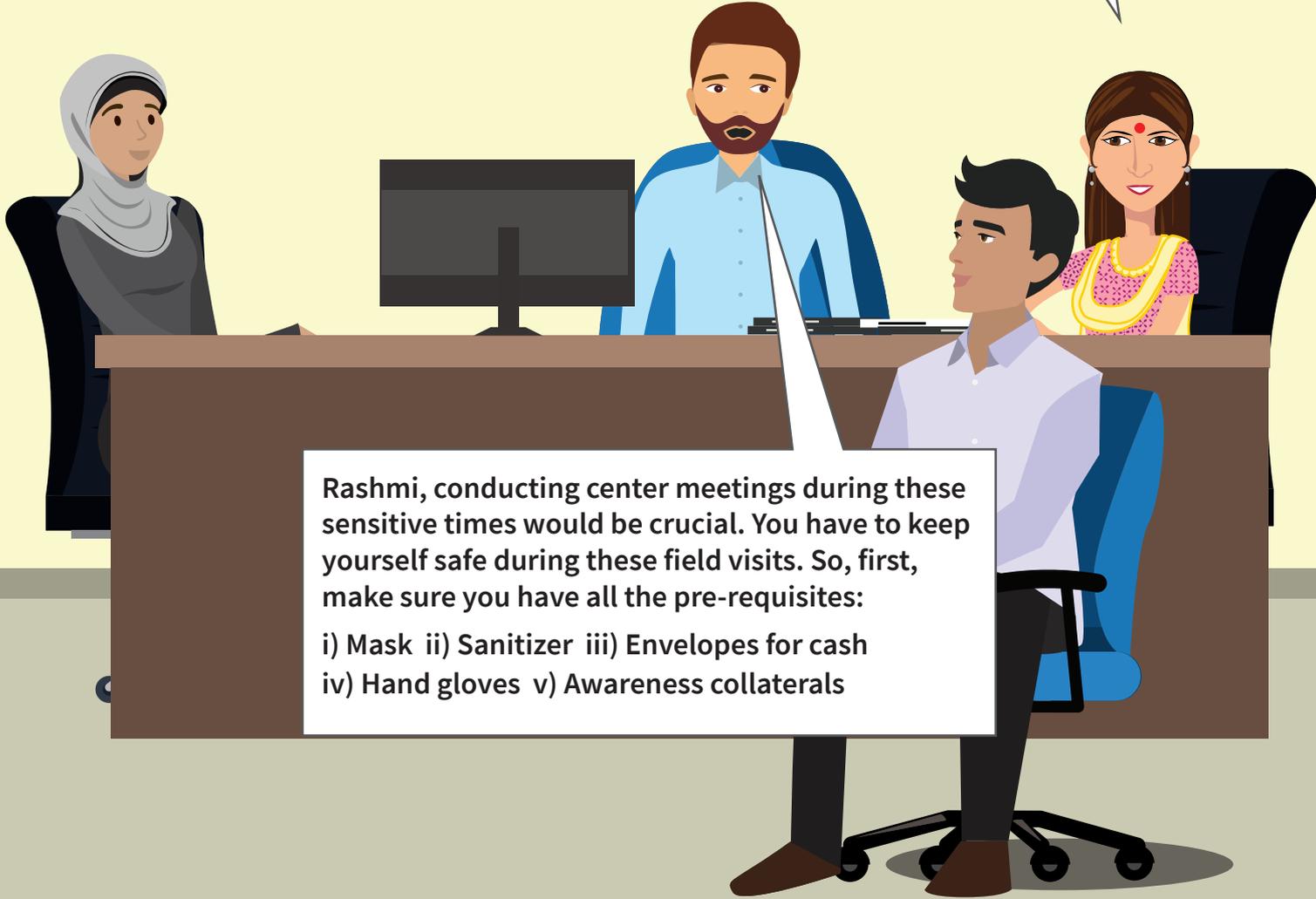


NOTE: The WHO guidance remains at 1 meter, however many countries now insist on maintaining 2 meters social distancing. We have applied the precautionary principle accordingly.

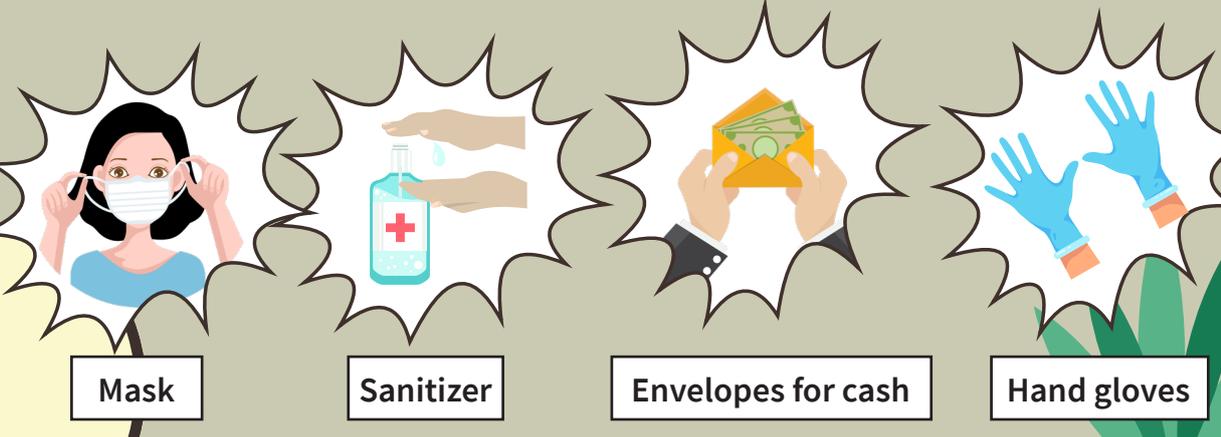
Employee self-protection measures (at the branch and in the field)



Nazmul sir, what are the things we should keep in mind before going to center meetings?



Rashmi, conducting center meetings during these sensitive times would be crucial. You have to keep yourself safe during these field visits. So, first, make sure you have all the pre-requisites:
i) Mask ii) Sanitizer iii) Envelopes for cash
iv) Hand gloves v) Awareness collaterals



Mask

Sanitizer

Envelopes for cash

Hand gloves

Employee self-protection measures (at the branch and in the field)

Nazmul sir, what are the things we should keep in mind during field visits?



Here are a few things you should keep in mind during field visits...



Before proceeding with a center meeting, make sure that you have chosen a location with proper ventilation and enough space for all members to sit.



You have to remember that these situations are very hard for your clients too. So, be empathetic towards them and be polite.



Do not accept any food or drinks during your visits; carry your own water and food if necessary.



Avoid physical touch with any of the members or with any of their belongings.



Employee self-protection measures (at the branch and in the field)



Members should maintain an adequate distance of at least six feet or two meters among each other. If possible, discourage gathering of every member in the group.



Make sure that each member has washed their hands. You may ask them to collaborate on buying a bottle of hand wash or soap to be used during center meetings.



Also, use gloves while filling up the loan cards and receiving repayments in cash; in cases where digital payment option is available, encourage customers to adopt the digital channel for repayments.



If gloves are not available, make sure that you wash or sanitize your hand immediately after handling cash.

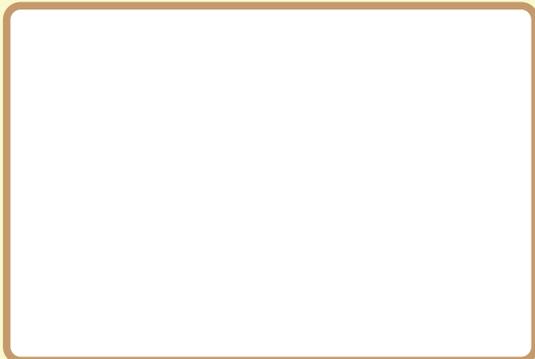
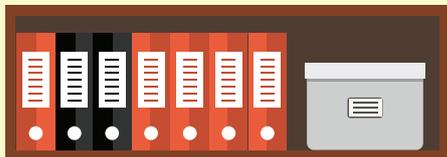


Yes,
sir!

Yes,
sir!



**Employee self-protection measures
(at the branch and in the field)**



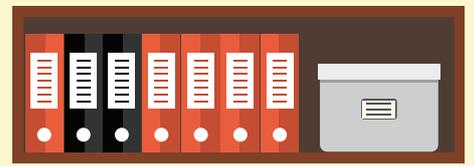
What should we do in case the client has not brought the loan repayment amount?



Just remember that these are hard times for our customers too. If they are unable to repay the amount, politely ask for the reason and when can they repay. Do not pressurize them for repayments.



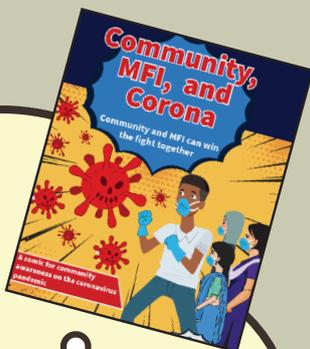
Employee self-protection measures (at the branch and in the field)



Nazmul sir, how do we make clients aware of coronavirus?

Rashmi, we would need to be empathetic while approaching clients during these sensitive times. Talk with them about coronavirus and ask them what do they know about it.

- Distribute the awareness collaterals on coronavirus.
- Walk them through these collaterals and client comic by explaining it to them in detail.



Also, make them aware of the services that we as an MFI are providing them. Make sure that you communicate to your clients if your current business operations are likely to change.

Employee self-protection measures (at the branch and in the field)

What should we do before concluding the center meeting?

- Before completing the center meeting, distribute the awareness collaterals to the clients.
- Make them go through each of the collaterals and make them understand what each collateral contains.

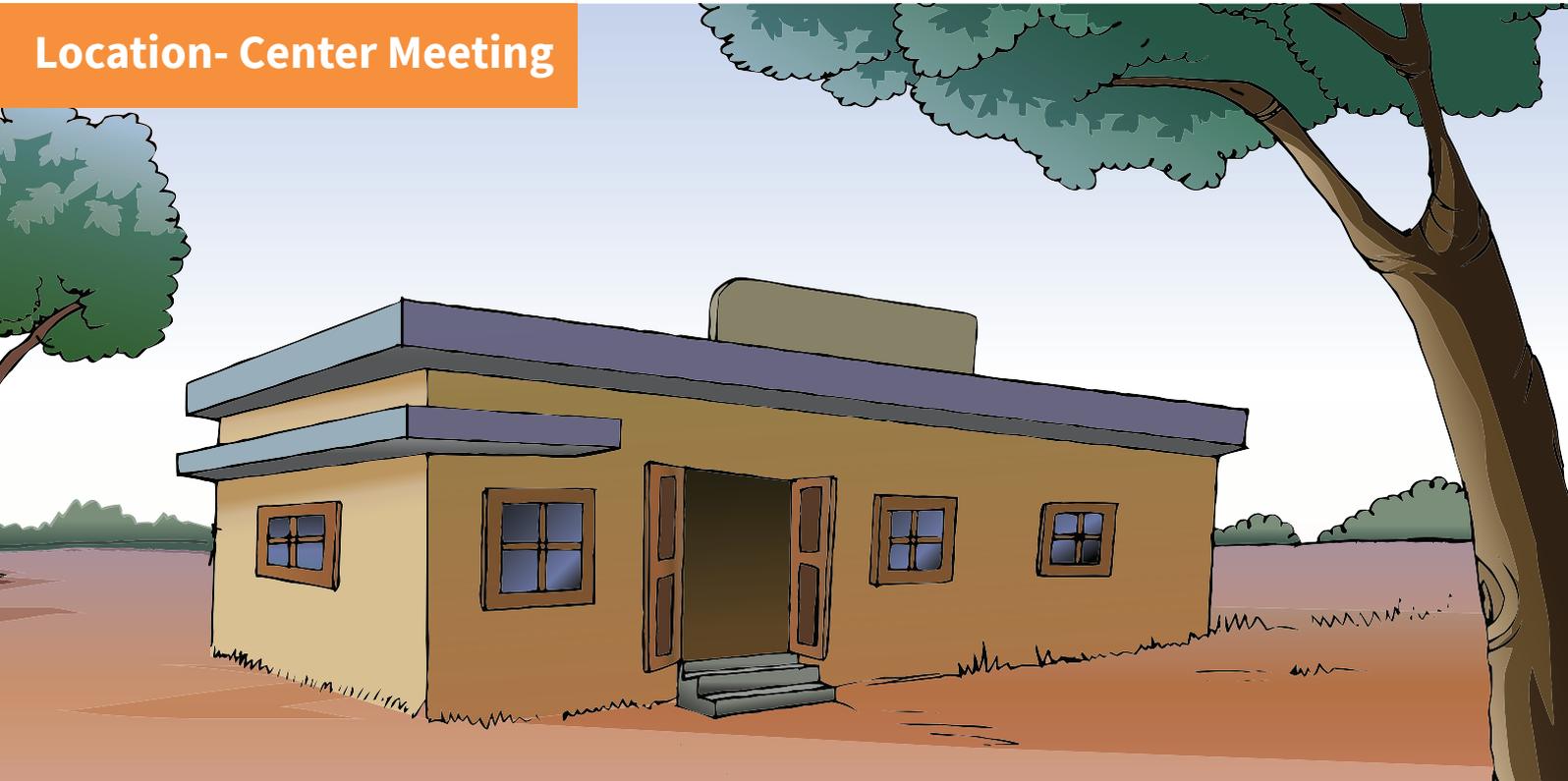
What should be our concluding remarks?

- Before exiting the meeting, make sure that you answer any questions that clients may ask.
- Motivate them to follow the good practices needed for them to mitigate risks associated with coronavirus.
- Make them aware of any facilities that our organization has made available to them.

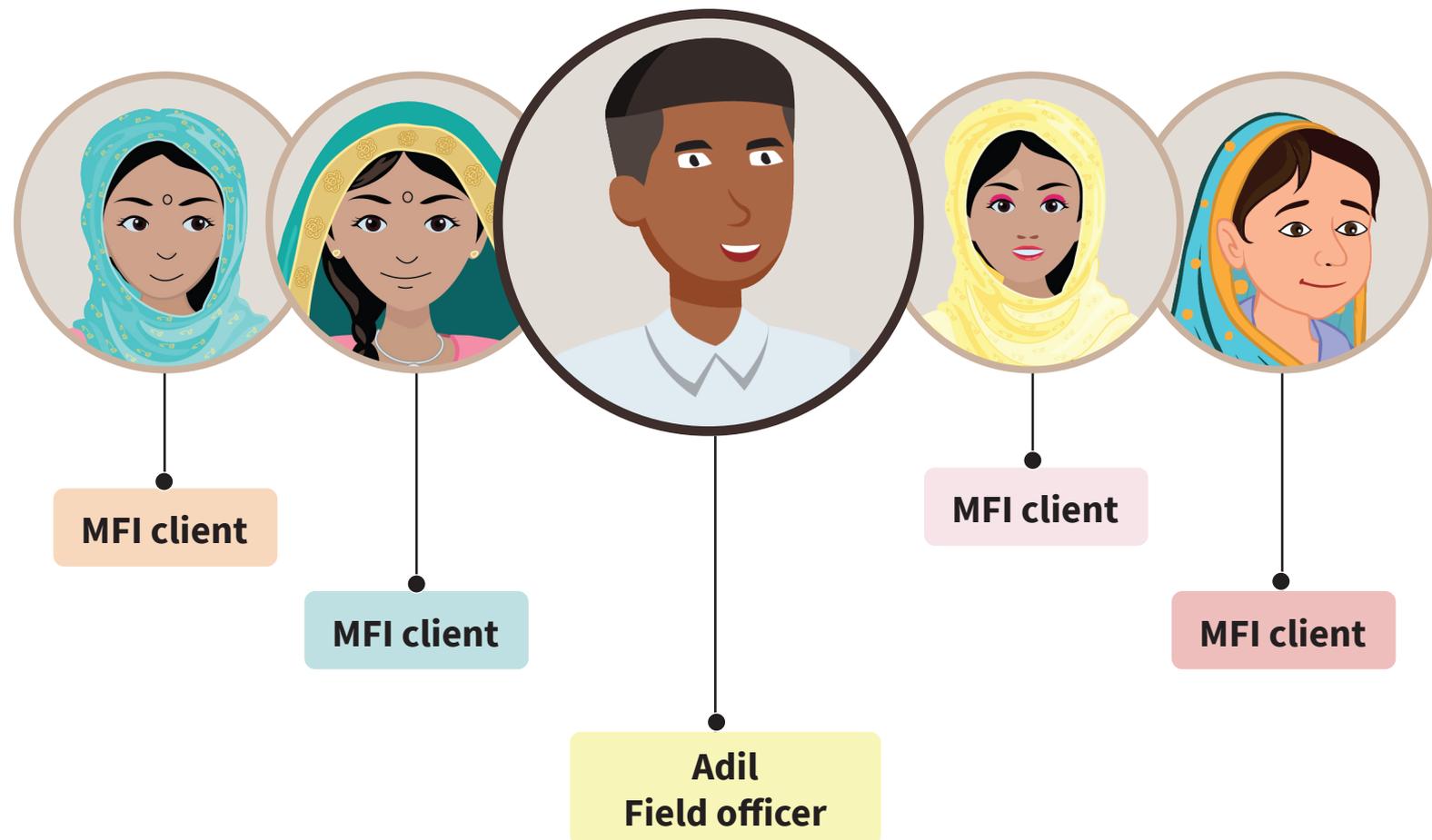
Section 2 – Employee and client protection during center meetings

Summary – This section describes the discussion between a field officer and MFI clients in the field. They discuss the health advisory on the COVID-19 pandemic and important protocols to be followed before, during, and after center meetings.

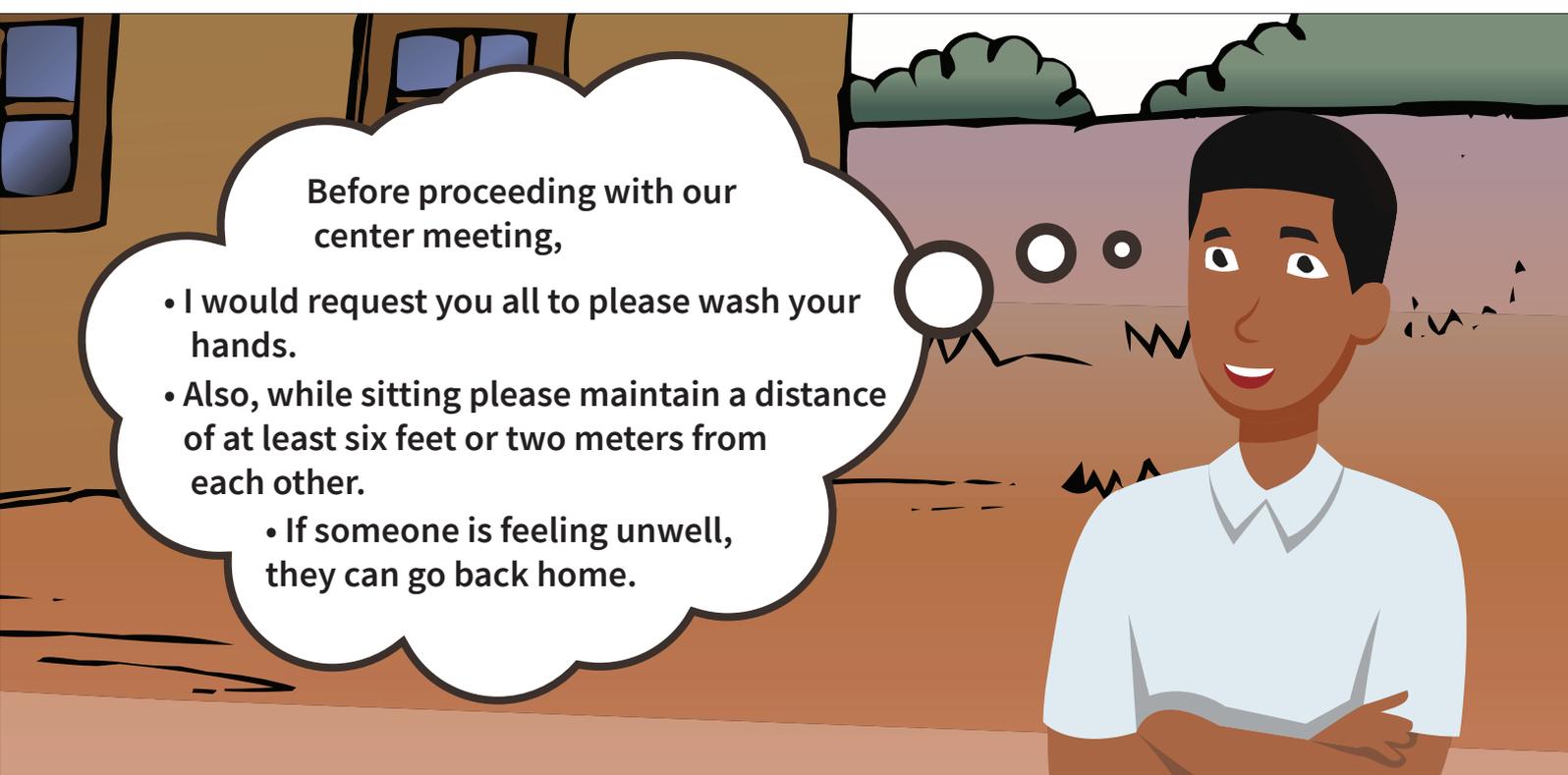
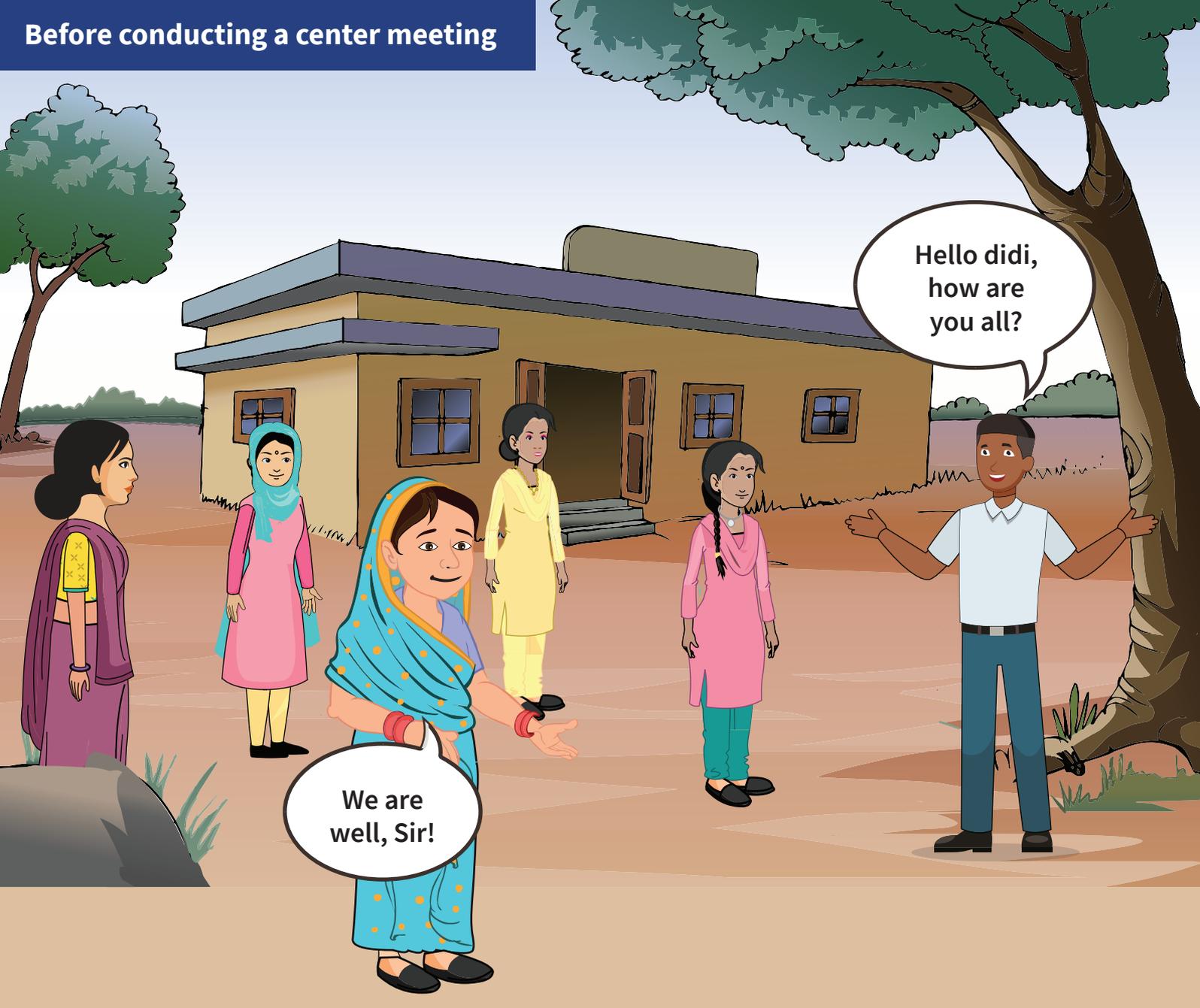
Location- Center Meeting



Characters



Before conducting a center meeting



NOTE: The WHO guidance remains at 1 meter, however many countries now insist on maintaining 2 meters social distancing. We have applied the precautionary principle accordingly.

Before conducting a center meeting

Sir, why are you doing all these special efforts today?

So that we are safe from coronavirus.





Sir, we have heard a lot about coronavirus. Can you please explain more about it?

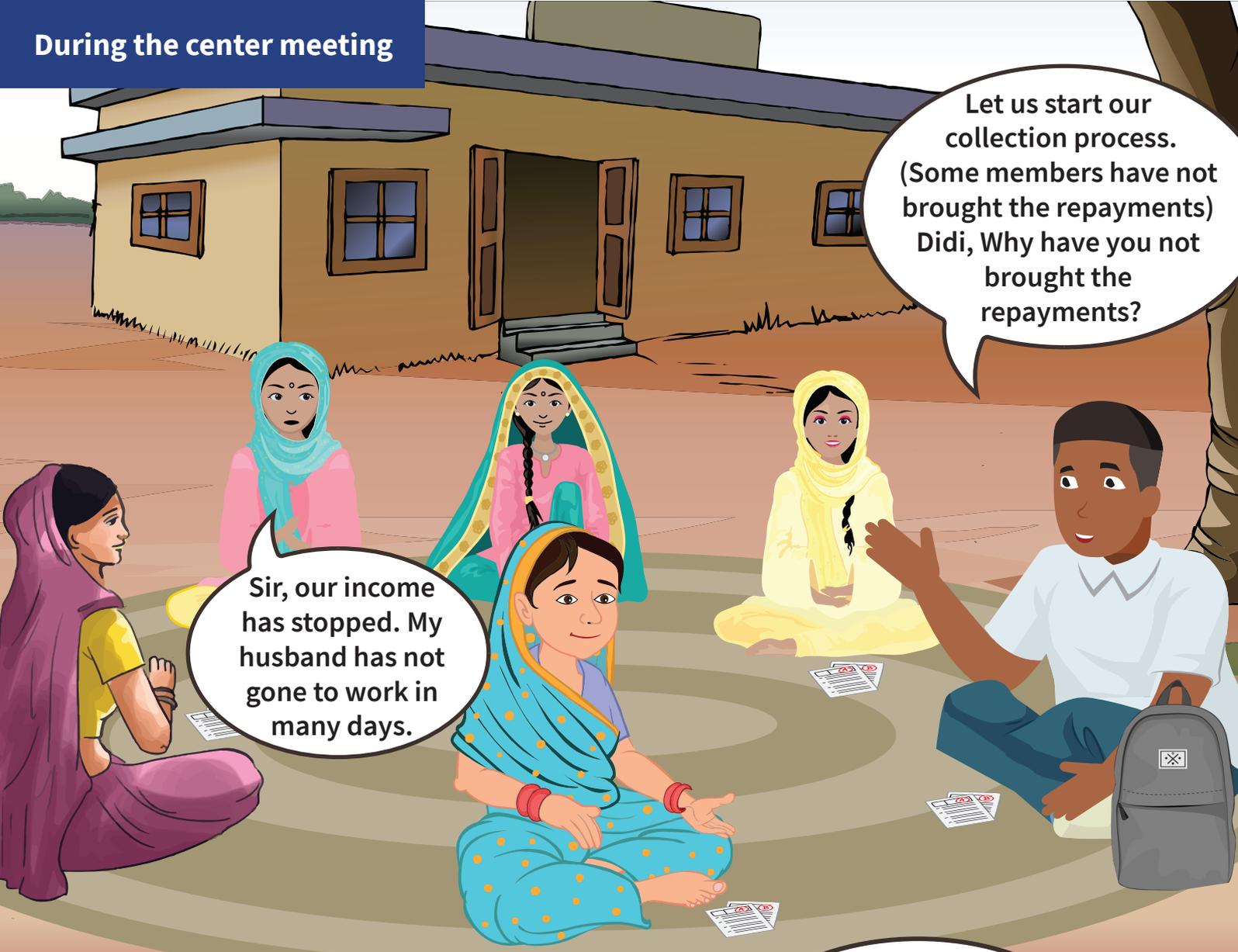
Didi, I will tell you about coronavirus, how it is transmitted, its symptoms and prevention, among other things, in detail.



Sure, sir!

The Field Officer informs members about COVID-19 through the “client awareness comic” and also shares the comic digitally with those members who have smartphones.

During the center meeting

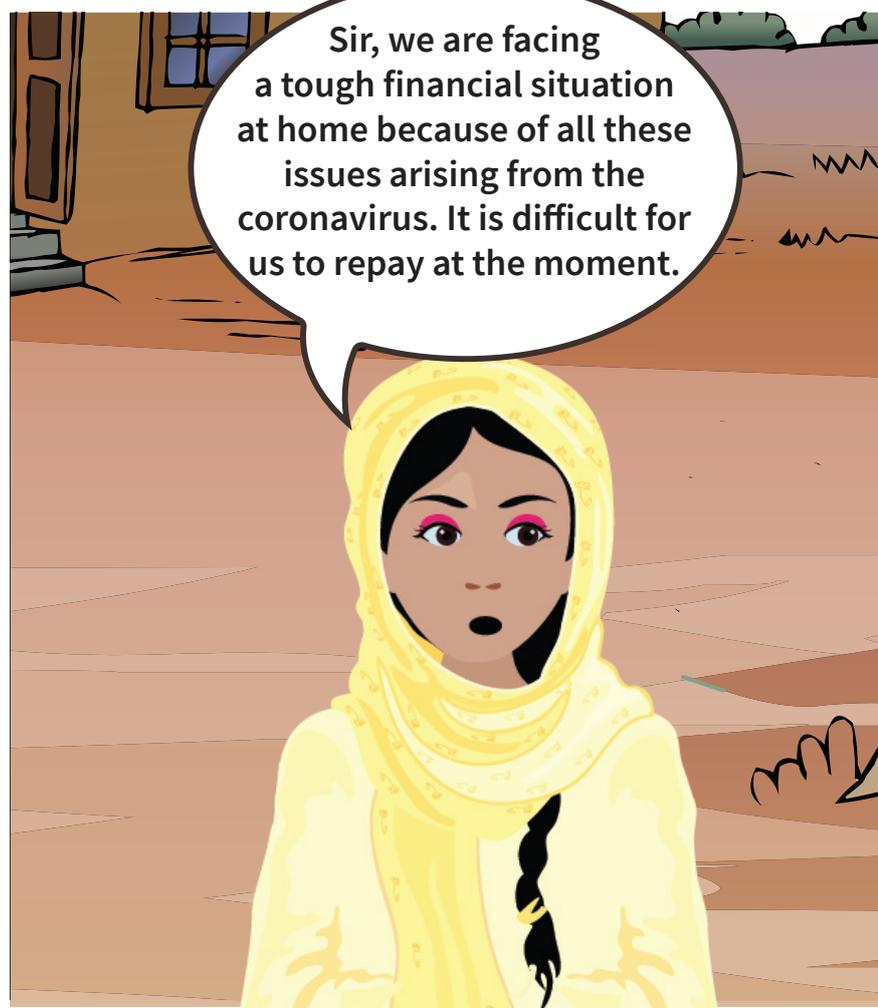


Let us start our collection process. (Some members have not brought the repayments) Didi, Why have you not brought the repayments?

Sir, our income has stopped. My husband has not gone to work in many days.



Oh! No problem didi. Is everything all right at home?



Sir, we are facing a tough financial situation at home because of all these issues arising from the coronavirus. It is difficult for us to repay at the moment.

During the center meeting



No issues didi. By when do you think you would be able to repay?

I will try to repay in my next repayment cycle.

Sure didi. But, please do not forget to repay in the next meeting.

After the center meeting



Didi, please take these collaterals and place them at prominent locations in the community center and other places where people can see them.

Sure sir. We will place these across locations in the community and will share the health advisory with our family and friends as per your suggestion.



Sure, sir. Thank you.
We are together in this
fight against Corona.

That will be great.
Also, please follow all
government orders about
coronavirus without
fail.

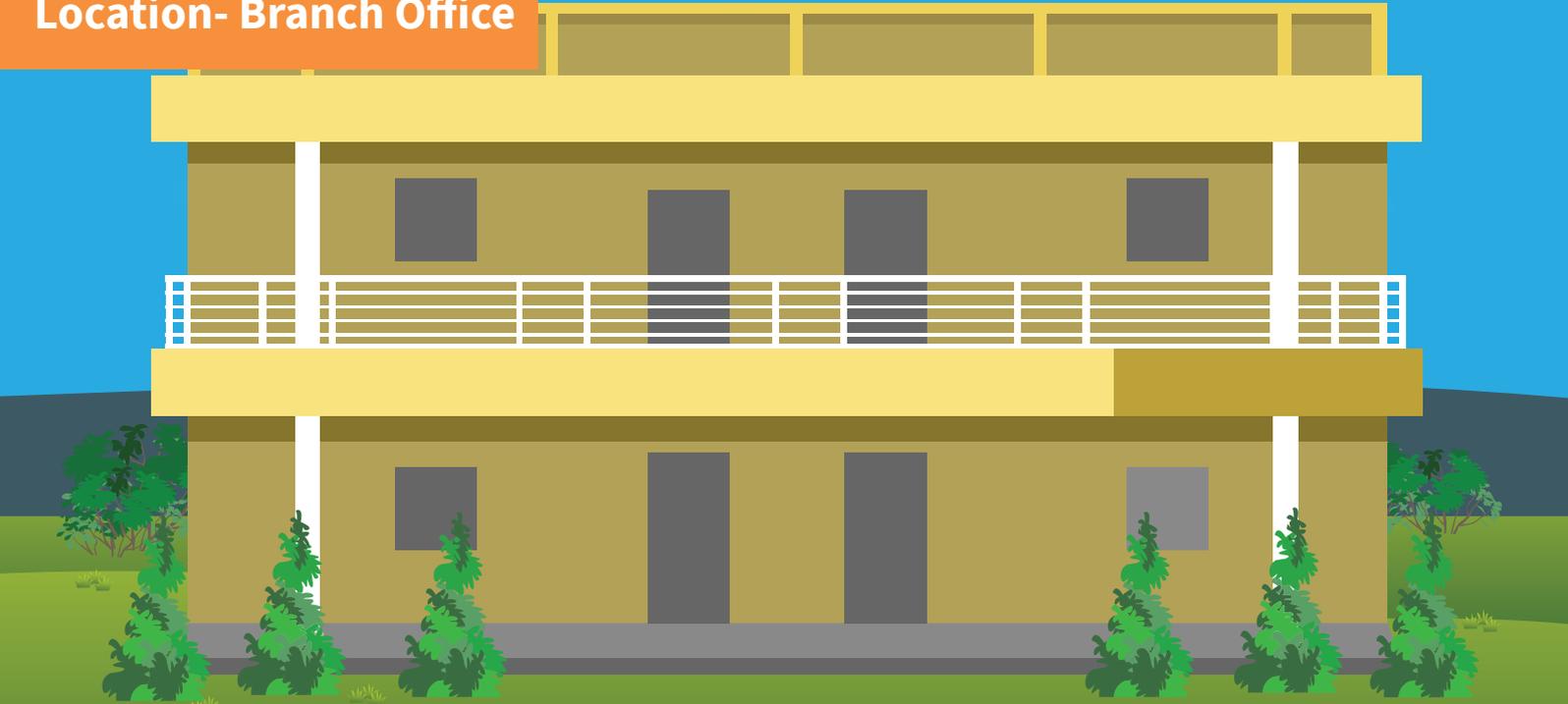


Thanks, didi!
Will meet you all in
the next meeting.
Take care
and stay safe.

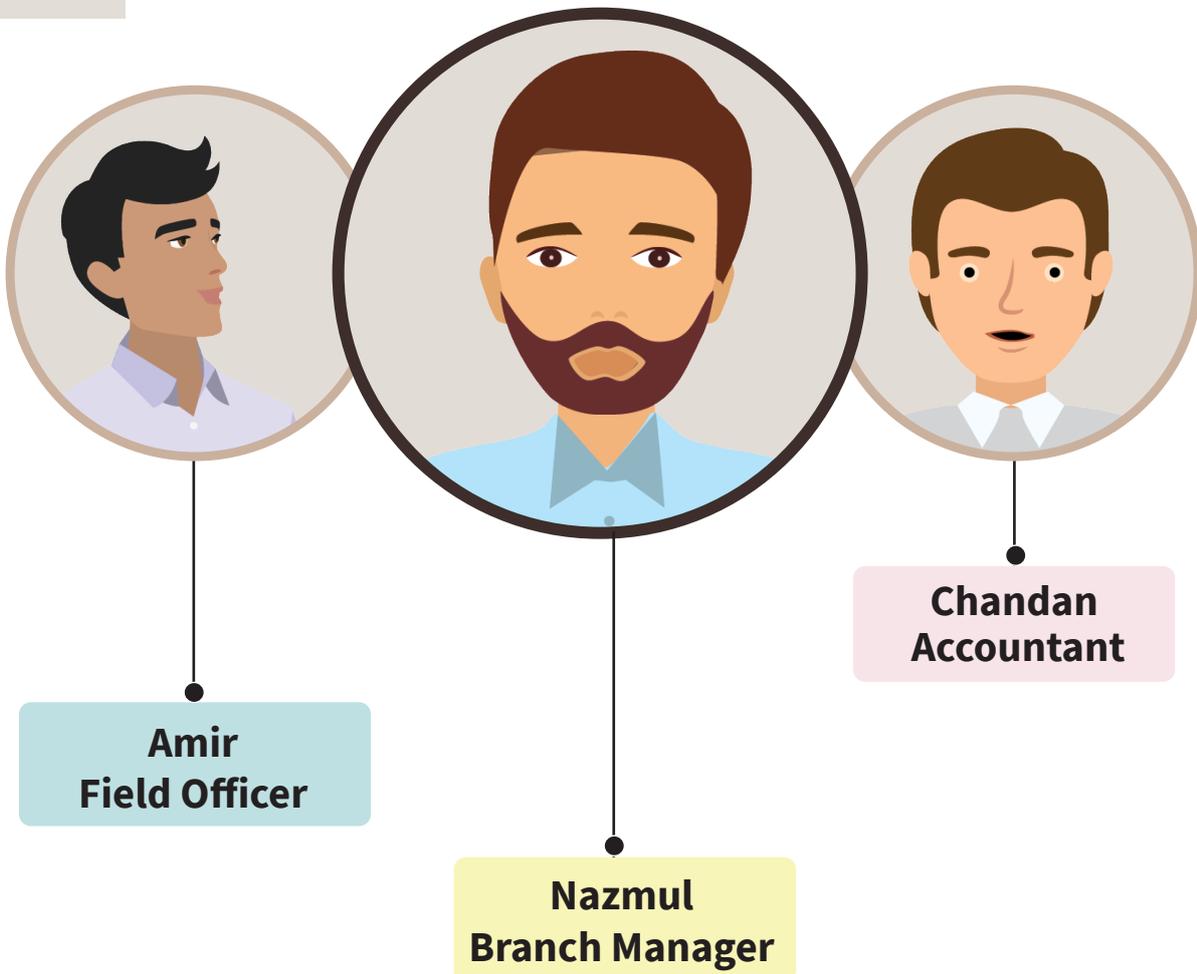
Section 3 – Safe cash handling practices

Summary – This section describes the discussion between an MFI branch manager, a branch accountant, and a field officer. They discuss safe cash-handling practices to be followed during center meetings, and during the cash deposit process at a bank branch.

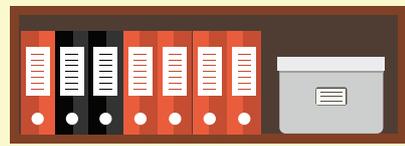
Location- Branch Office



Characters



Handling cash safely



Hello Accountant sir,
I have come back from
center meetings. Here is all
the repayment cash.

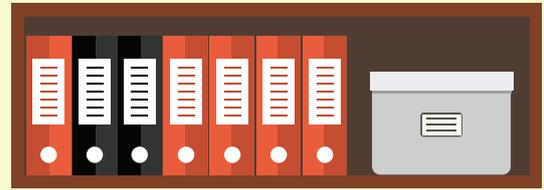
Great! Did you
follow our protocols
on handling cash?

Yes. I made sure that I was
wearing gloves at all times
while collecting cash from
clients.



Also, after the center
meeting, I used to sanitize my
hands each time after taking
my gloves off.





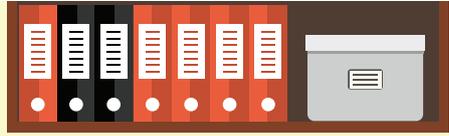
Very nice of you. Did you use the envelopes provided to you?



Yes. I used envelopes to wrap all the cash after each center meeting. I would request you to destroy the envelopes after you have completed your accounting. Thank you.



Precautions before visiting the bank branch



Hello, sir. I am going to the bank to deposit today's collection, as the business hours for the bank are about to end.

Please make sure you follow all the protocols of cash handling.

Sure, sir, I will. I wear gloves and sanitize my hands each time after taking my gloves off.



I have also destroyed the envelopes used for today's cash collection. I will now go to the bank.

Precautions before visiting the bank branch

Good! Make sure that you maintain at least a 2-meter distance from any person in the bank branch. Use your own pen to fill out any forms needed. Be sure to wear a mask and avoid physical contact with anyone present there.



When you leave the bank branch, make sure you sanitize your hands.



Sure, sir! I will now be leaving for the bank.



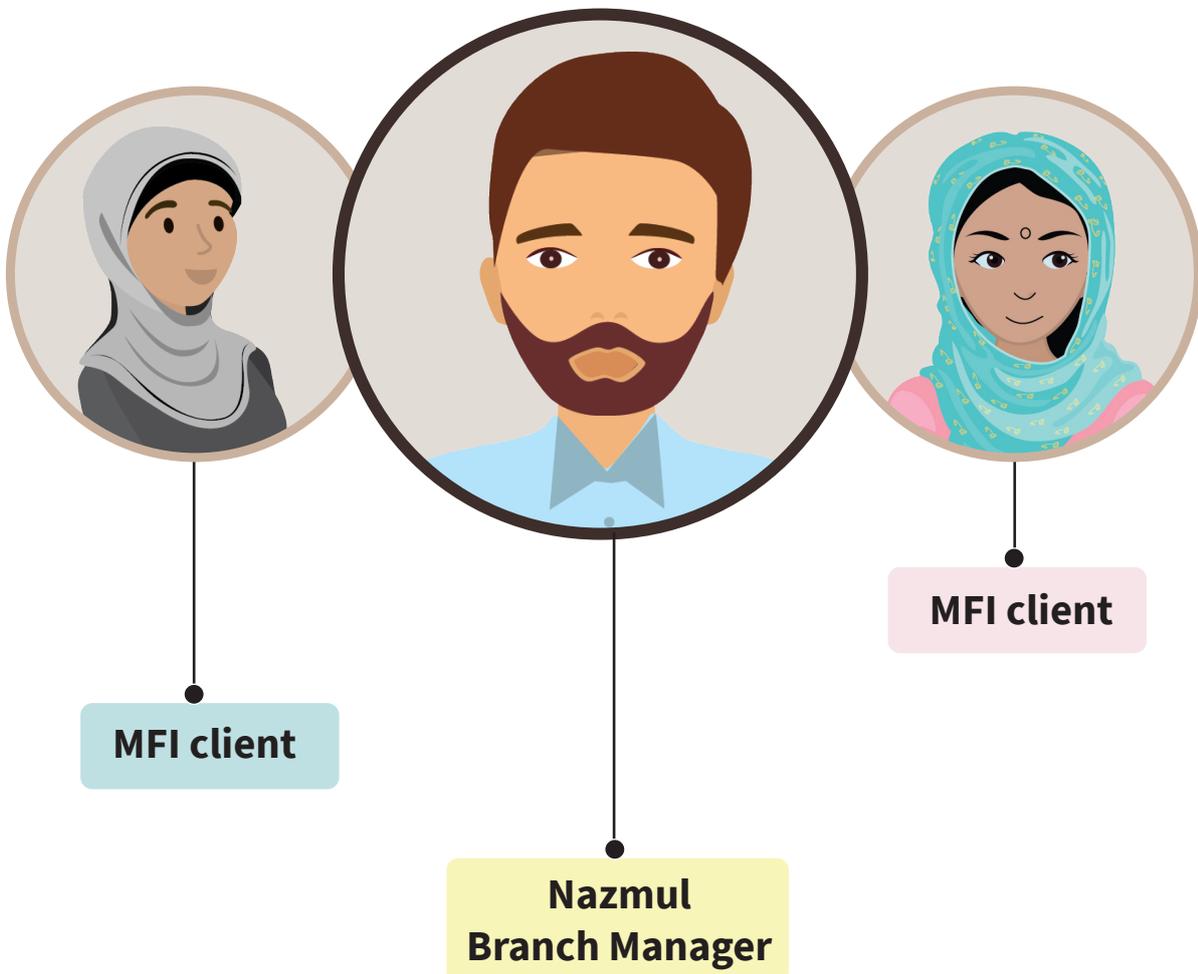
Section 4 - Customer protection measures at the branch

Summary – This section describes the discussion between a branch manager and MFI clients at an MFI branch. They discuss the special services and customer protection measures adopted by an MFI branch for the safety of MFI clients.

Location- Branch Office



Characters



Customer protection measures at the branch

Hello didi. We are very grateful that you all have come to us during these crucial times. As you can notice, we have made some necessary changes for your safety.

Firstly, I would request you to wash your hands before entering our facility. Please use the sanitizer or the hand wash or soap available.

We have washed our hands. What do we have to do next, sir?

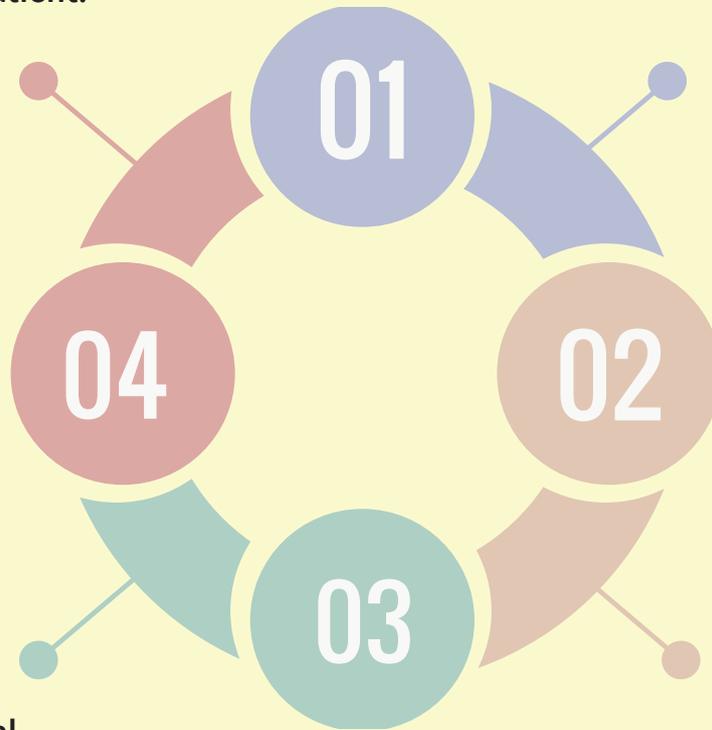


Customer protection measures at the branch

Next, you have to follow some basic protocols while at the branch.

Please wait outside. Do not form crowd at the branch or outside while waiting. You would be asked to enter turn by turn. Please be patient.

Please maintain a distance of at least 2 meters from each other while at the branch.



Avoid any form of physical touch as long as you are at the branch

Please follow breathing etiquettes:

- i) Always wear a mask and do not cough or sneeze at anyone.
- ii) Always cover your nose and mouth while coughing or sneezing
- iii) Wash your hands immediately after coughing or sneezing



Customer protection measures at the branch



Didi, do you know that our currencies may carry coronavirus and may infect us?

Oh! How can I avoid getting infected while doing cash transactions?

To protect yourself from getting infected while dealing with cash, authorities recommend that you wash your hands or sanitize them immediately after performing cash transactions.

Moreover, we have started our digital services. You may now repay your loan using your digital wallets or bank accounts to minimize your interaction with cash (if applicable).

Special services for customers

Didi, do you know that we have started some new facilities to safeguard customers and employees against COVID-19?

That sounds great. What are these facilities?

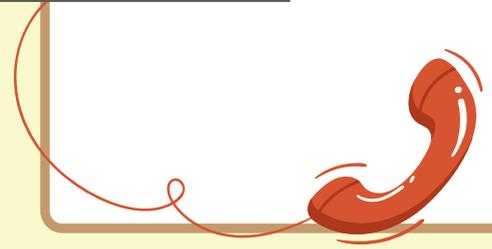
We have made two new changes:

- i) We have started window services to avoid crowding at branches. Please use the facility.
- ii) We have also introduced special hours for vulnerable clients:
 - The elderly, pregnant clients, and clients with children.

Sir, we are happy to note all these aspects. We are very happy that our MFI is mindful of the situation and is adopting so many measures for our convenience and safety. We will also tell other members about these services and facilities. Thank you so much.

Emergency contact

In case of any emergency or any kind of inquiry, please contact us.
And in case of any medical emergency, please contact the helpline numbers for support.





Disclaimer: Please visit the World Health Organization at <https://www.who.int/emergencies/diseases/novel-coronavirus-2019/technical-guidance> for the latest guidelines on COVID-19.

References:

- World Health Organization, WHO
- Occupational Safety and Health Administration, OSHA
- Ministry of Health and Family Welfare, Government of India
- Ministry of Health and Family Welfare, Government of Bangladesh