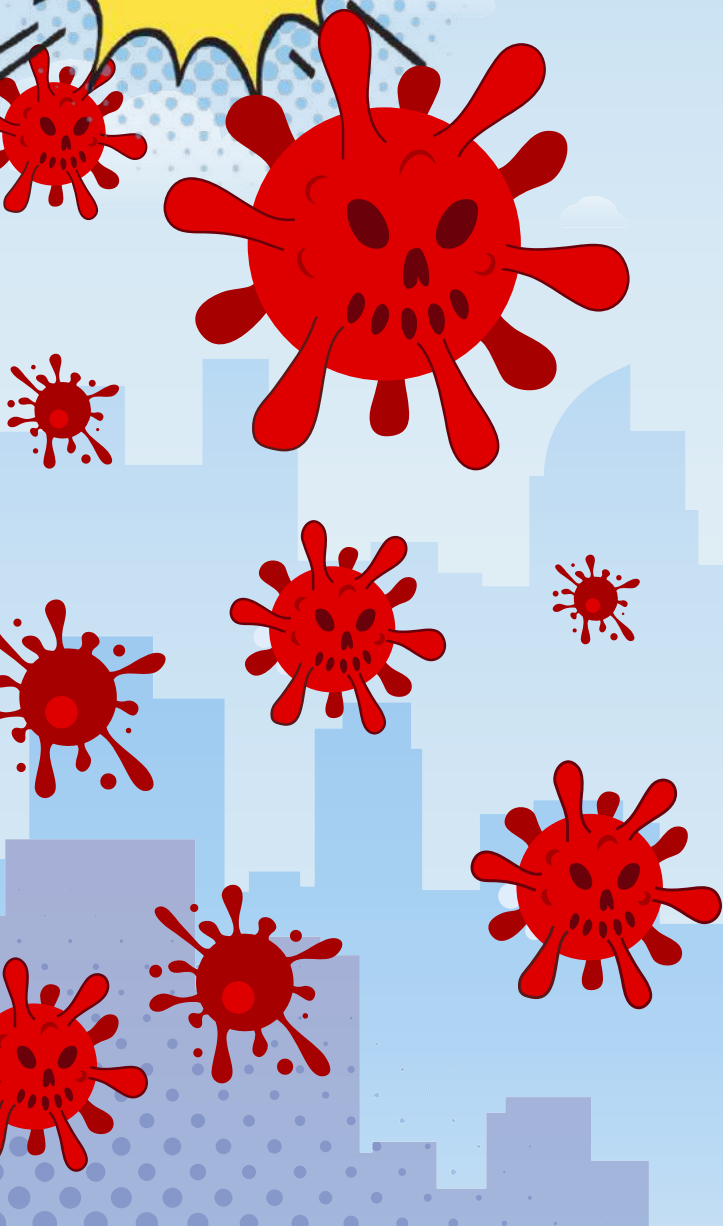


Training of Branch Manager and Field Officers

Employee safety

Workplace safety



Coronavirus: A virus that causes COVID-19 disease

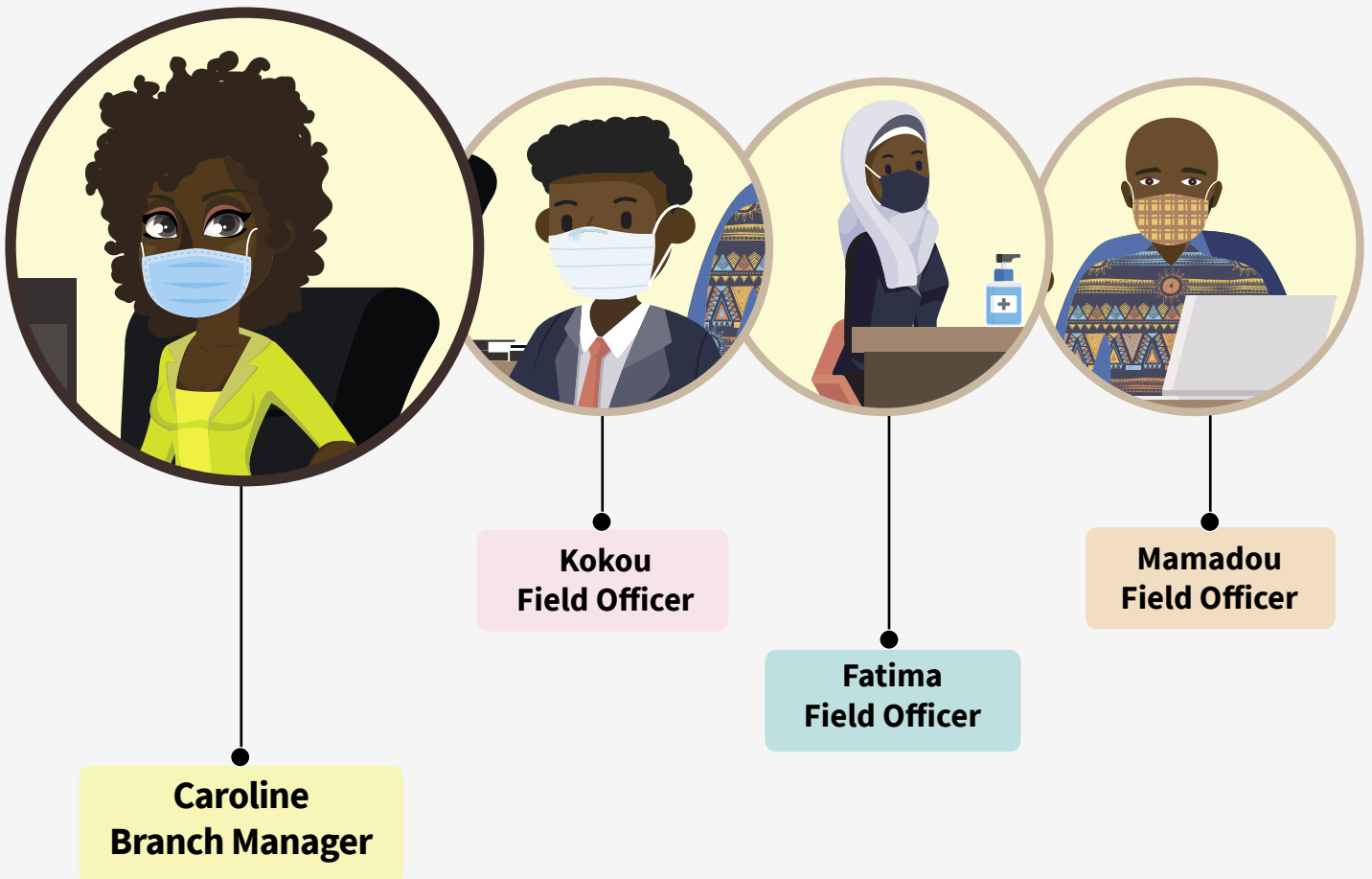
Section 1– Employee self-protection measures at the branch and in the field

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.

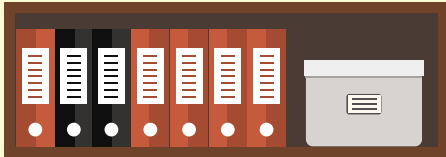
Location- Branch Office



Characters



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



Madam, what is the novel coronavirus?



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



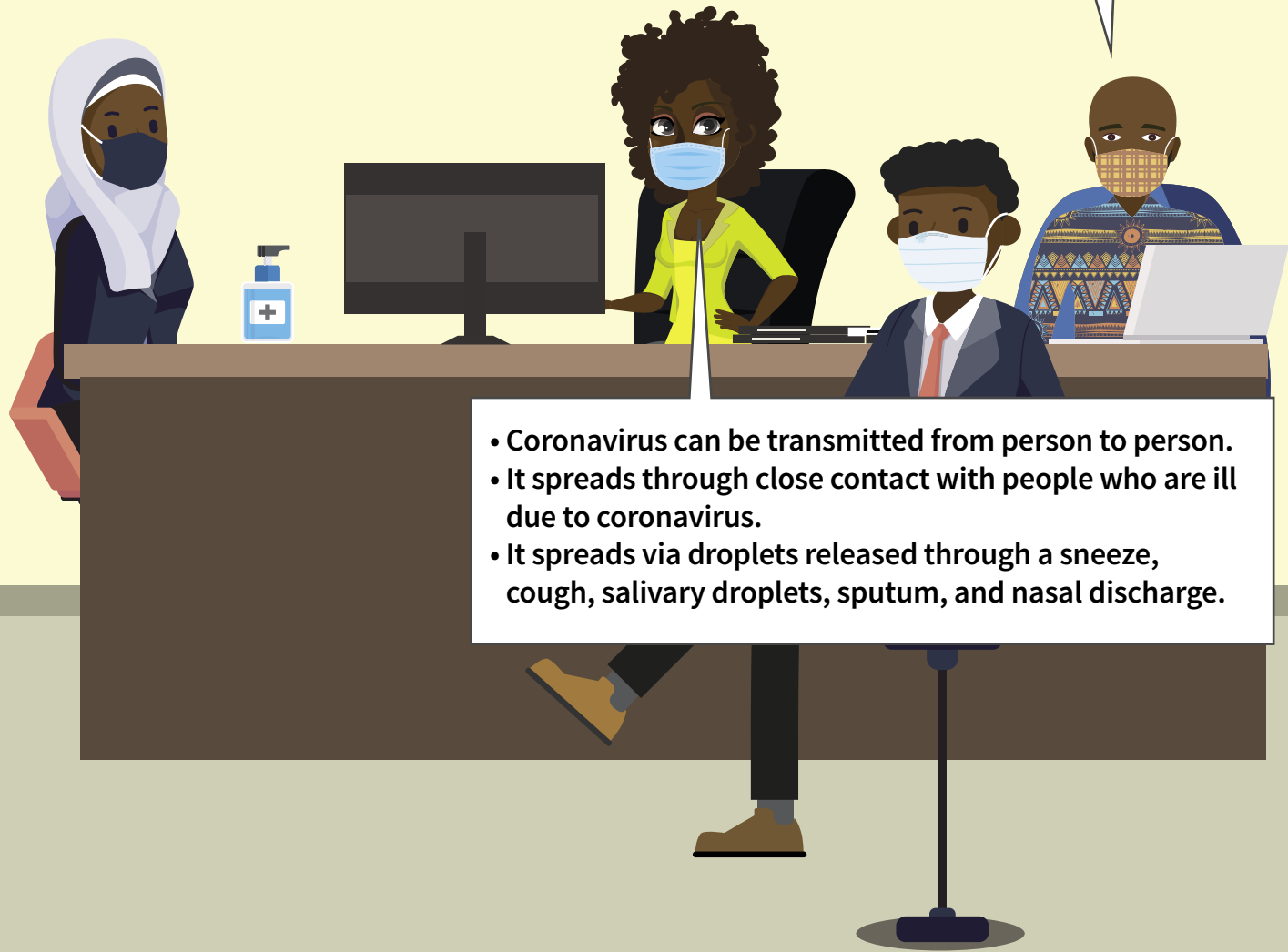
It was first reported in Wuhan, China in December 2019.



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)

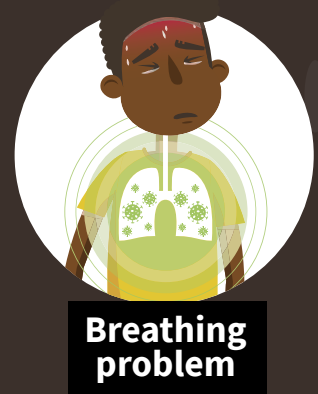
What are the common signs and symptoms of coronavirus infection?



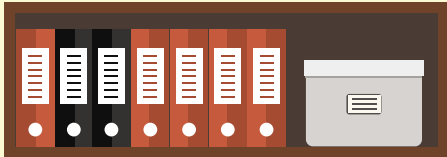
Common symptoms include:
Fever • Dry cough • Breathing problem

Other symptoms include:
Aches and pains • Sore throat

A small number people will report diarrhea, nausea, or a runny nose.



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



Madam, 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 specialized care.



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



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



Madam, how can I keep myself safe?

Mamadou, there are eight ways to keep yourself safe...

Avoid hugging and shaking hands. Instead, greet people from a distance



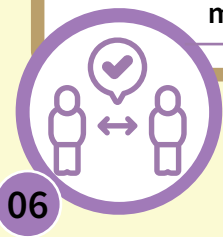
04

Practice social distancing and avoid gatherings in large groups



05

Maintain a distance of at least six feet or two meters from people



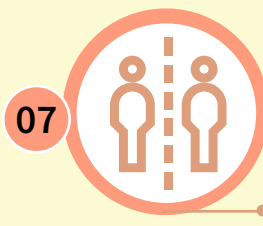
06

Avoid touching eyes, nose, and mouth as much as possible



03

Avoid close contact with healthy persons if you have respiratory symptoms like fever, cough, sore throat, and breathing difficulty; proceed to self-isolation



07

Cover your nose and mouth with a handkerchief or tissue while sneezing and coughing



02

Wear a mask while away from home



08

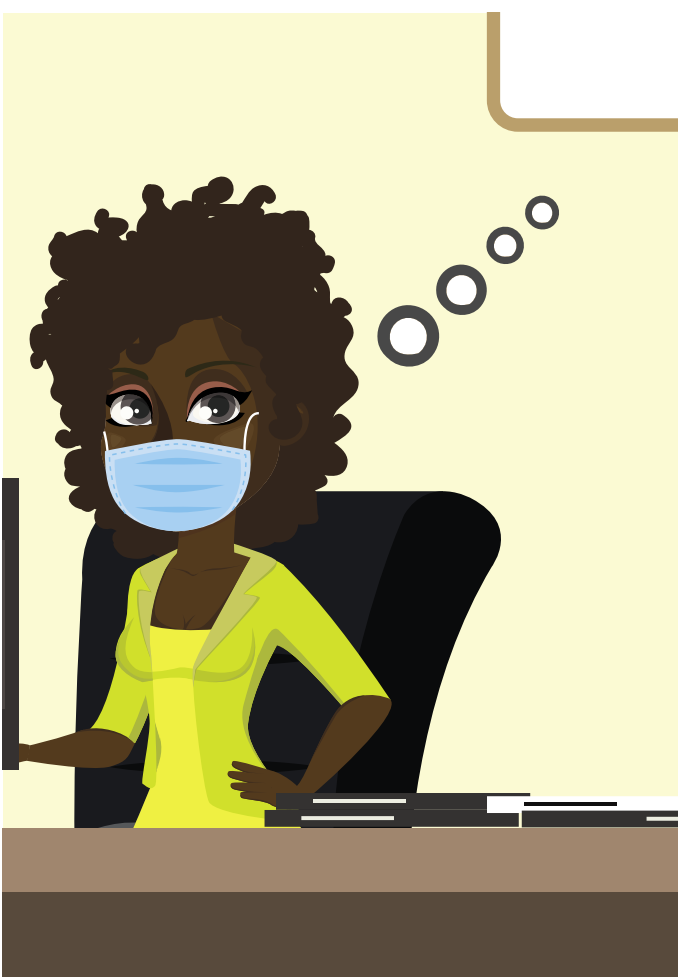
Wash your hands frequently with soap and water or use hand sanitizer



01



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



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



2 DO NOT go outside unless absolutely necessary

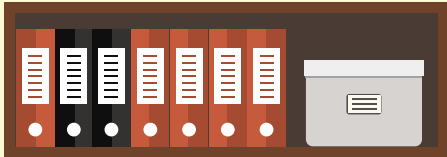


3 Maintain a distance of at least six feet or two meters from other persons



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

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



Madam, how can we keep our branch prepared during this time?



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 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 sanitizer before entering meetings or common areas
- iv) Throw away tissues after one use



Establish respiratory etiquette

- 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 etiquette

- i) Avoid physical contact



Introduce safe zones

- i) Maintain a distance of at least six feet or two 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 at a time
- iv) Introduce special hours for the most vulnerable groups, like the elderly, pregnant women, or persons with young children

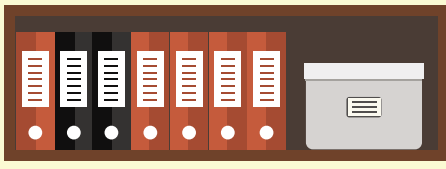


Display encouraging signboards to follow at the establishment, and assure customers that safety and social protocols are being followed

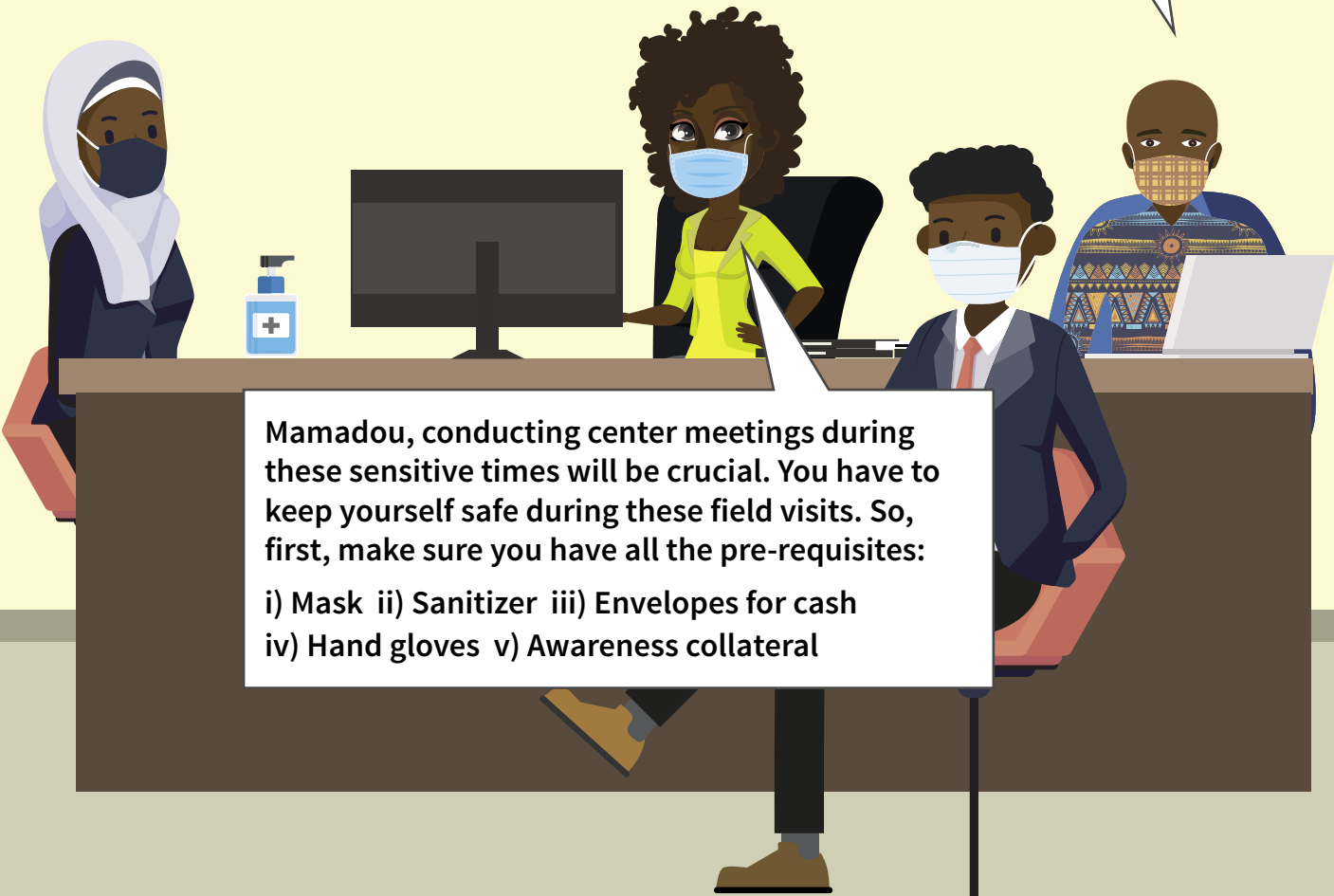


NOTE: The WHO guidance remains at 1 meter, however many countries now insist on maintaining 2 meters social distancing. We have applied the precautionary principle accordingly.

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



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



Mamadou, conducting center meetings during these sensitive times will 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 collateral



Mask



Sanitizer



Envelopes for cash



Hand gloves

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

Madam, 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 with 2 meters spacing between clients.



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 the 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 hands immediately after handling cash.



Yes,
Madam!

Yes,
Madam!



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 this is a critical time for your customers too. If they are unable to repay the amount, politely ask for the reason and confirm when can they repay. Do not pressure them for repayments.



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



Madam, how do we make clients aware of coronavirus?



Mamadou, 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 book 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 our current business operations are likely to change.



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

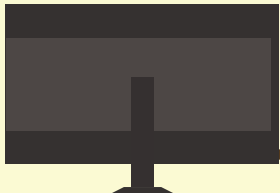
What should we do before ending the meeting?



- Before ending the meeting, distribute the awareness collateral to the clients.
- Make them go through each of the collateral and help them understand what each collateral contains.



What should be our concluding remarks?



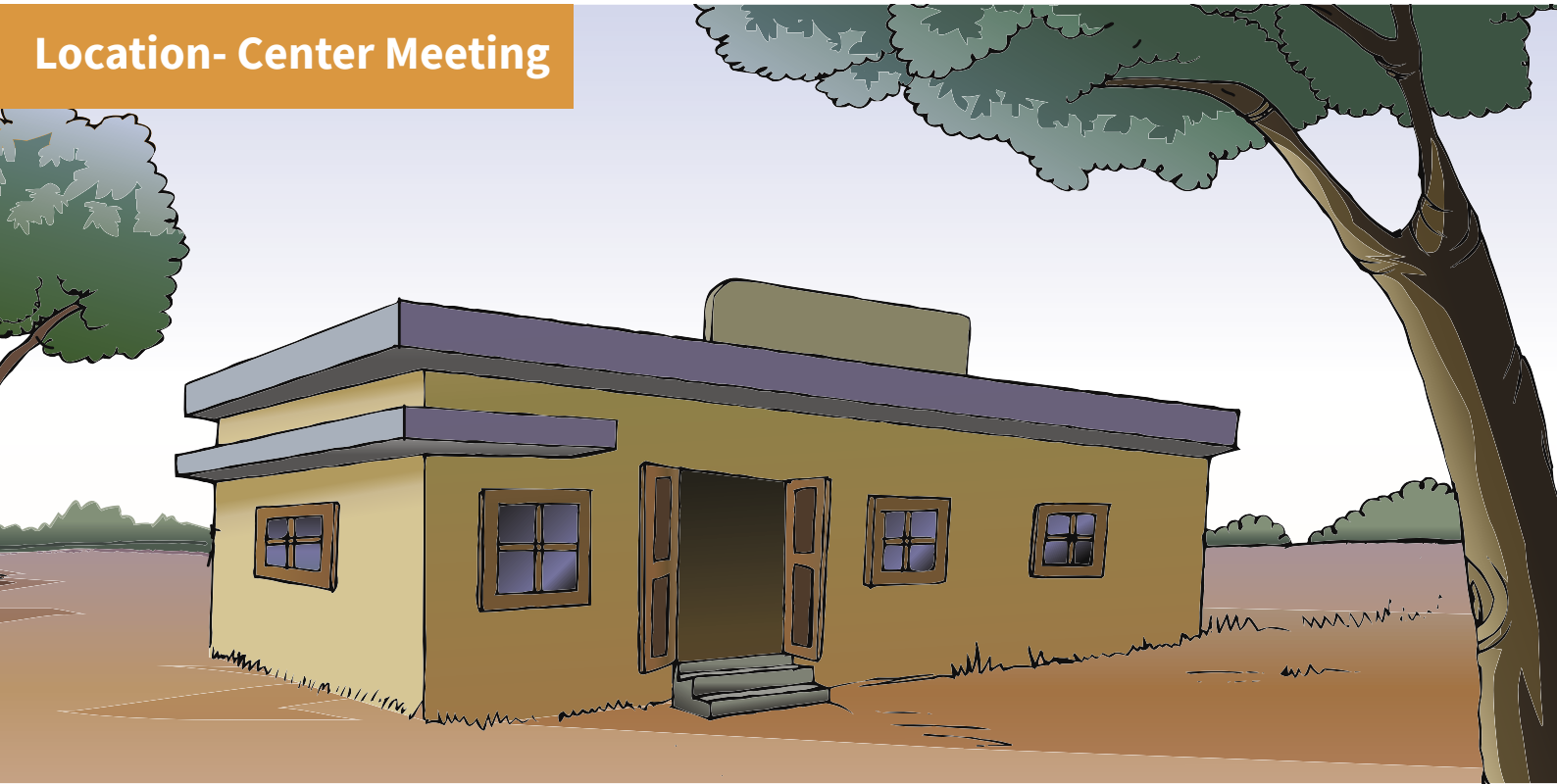
- Before ending the meeting, make sure that you answer any questions that clients may ask.
- Encourage them to follow the good practices recommended for them to mitigate risks associated with coronavirus.
- Make them aware of any facilities that our organization has made available to them.



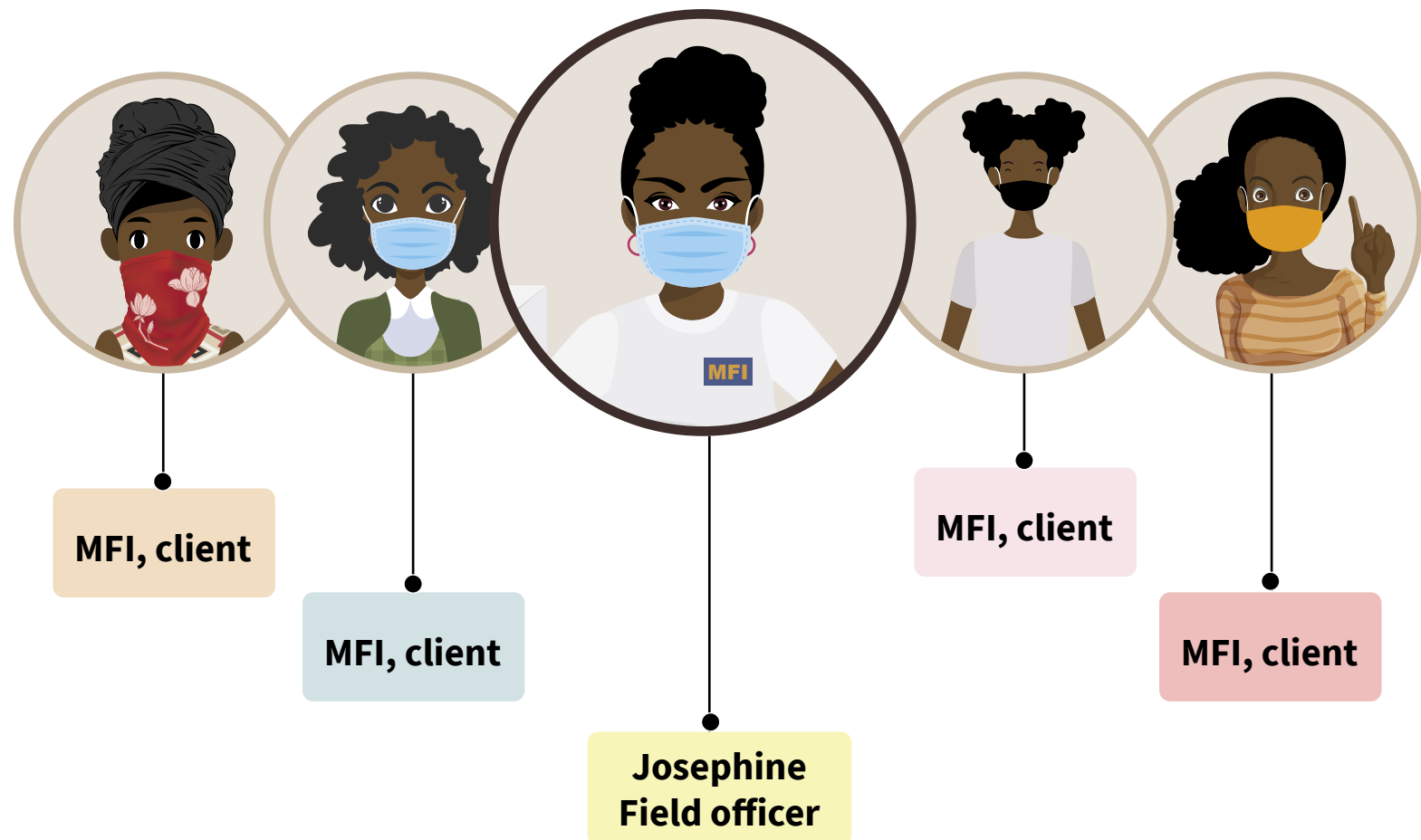
Section 2 – Employee and client protection during center meetings

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.

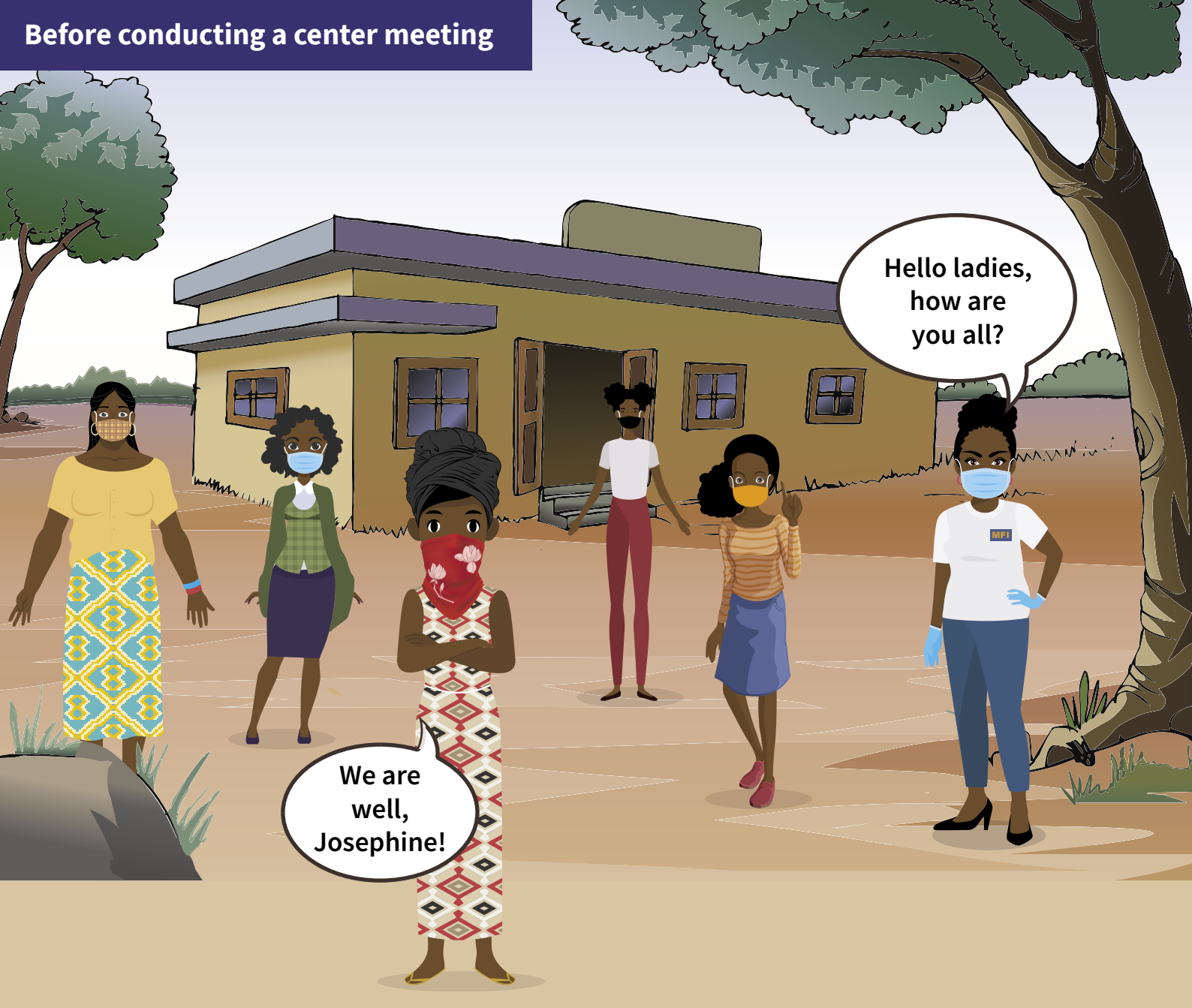
Location- Center Meeting



Characters



Before conducting a center meeting



Before proceeding with our center meeting,

- I would request you all to please wash your hands.
- Also, while sitting please maintain a distance of at least six feet or two meters from each other.
 - If someone is feeling unwell, they are excused from the meeting and can return home.



Before conducting a center meeting

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

So that we are safe from coronavirus.





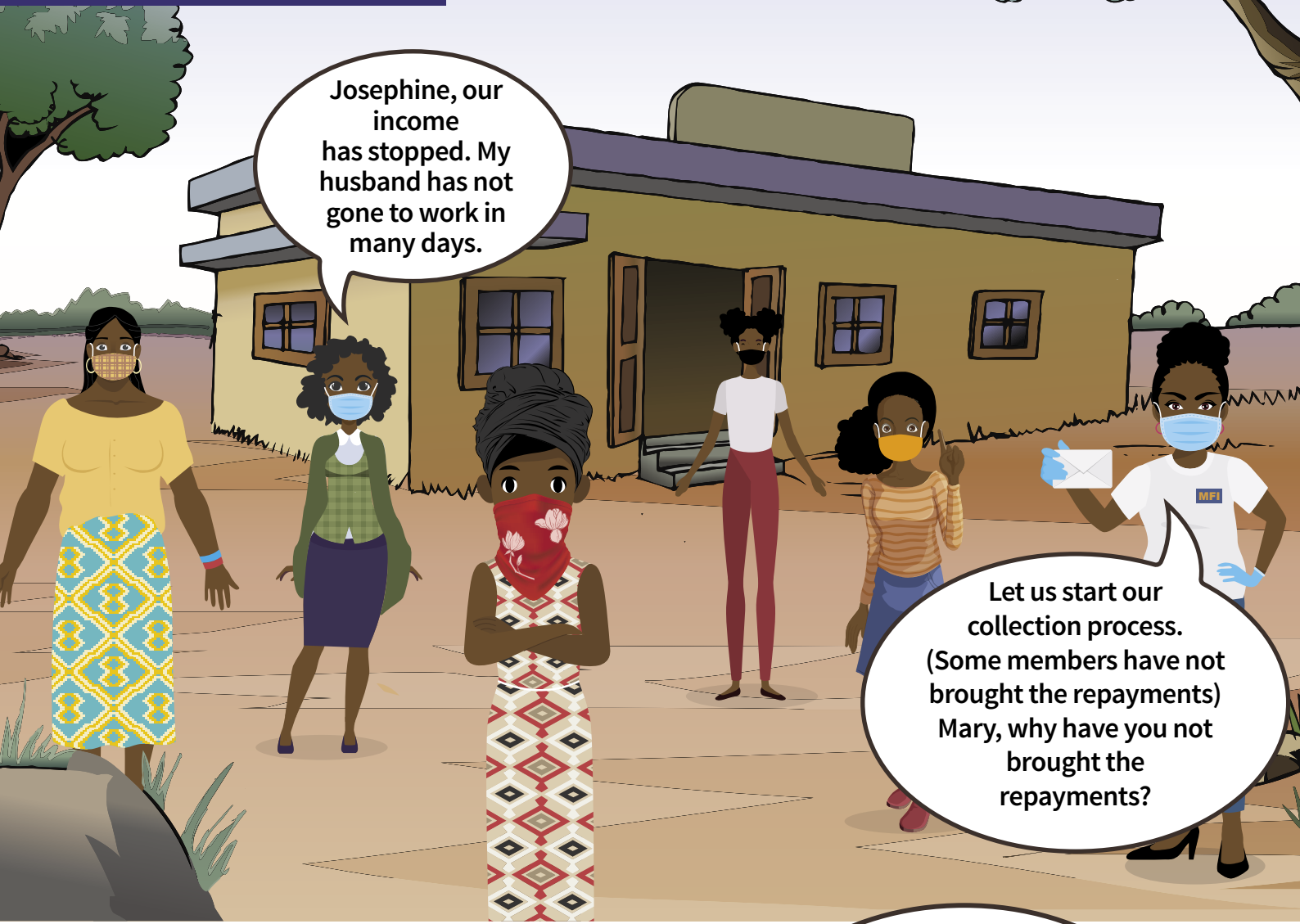
Yes, I will tell you about coronavirus, how it is transmitted, its symptoms and prevention, among other things, in detail.



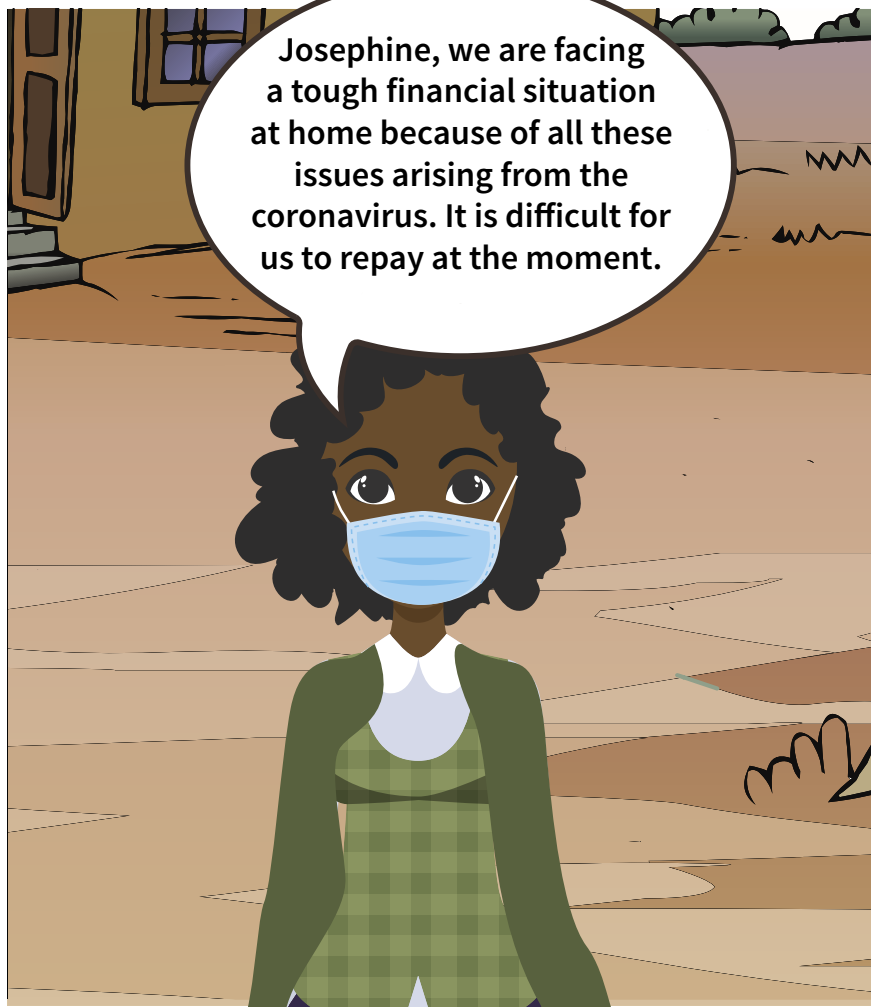
Sure, Josephine!

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.

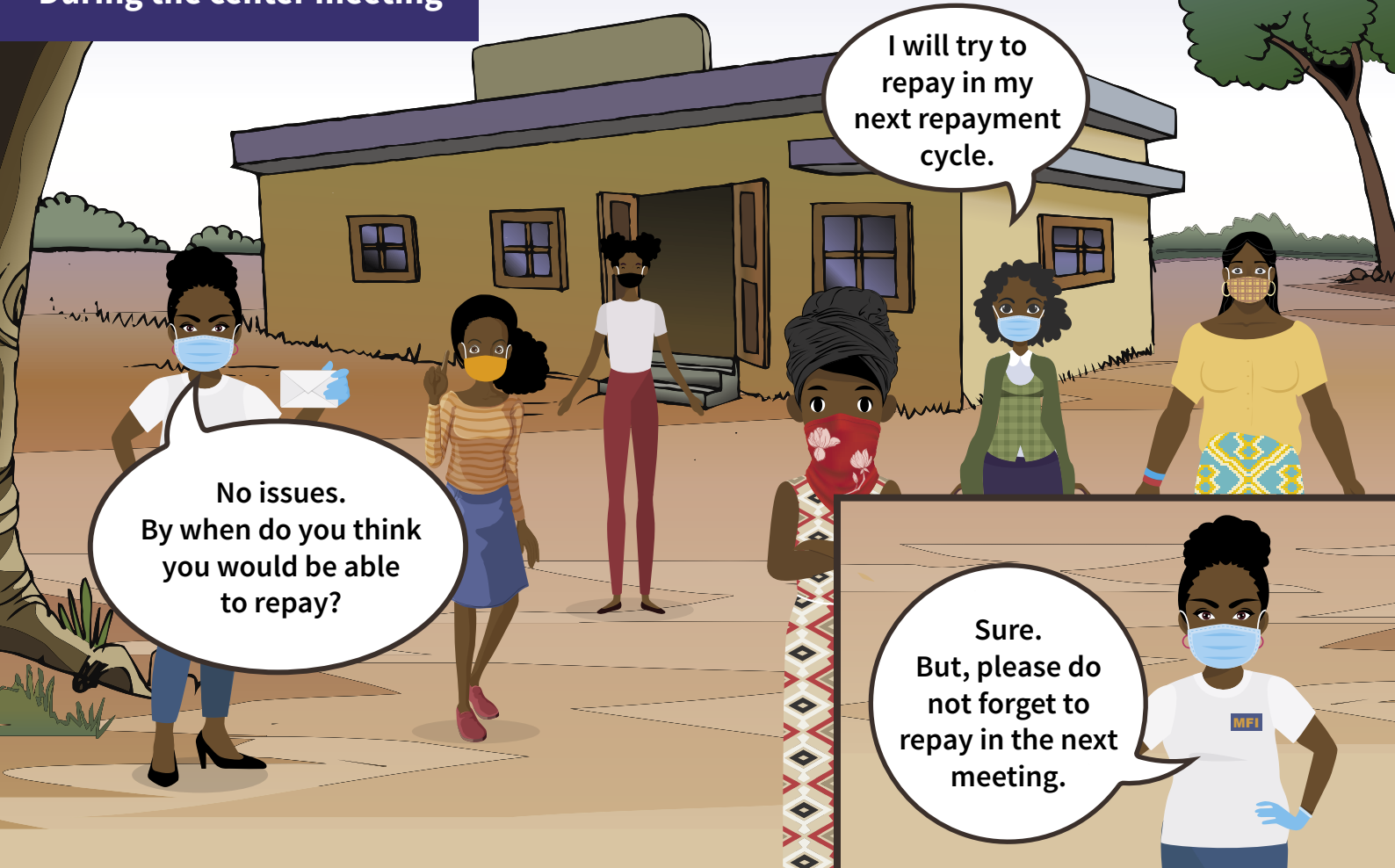
During the center meeting



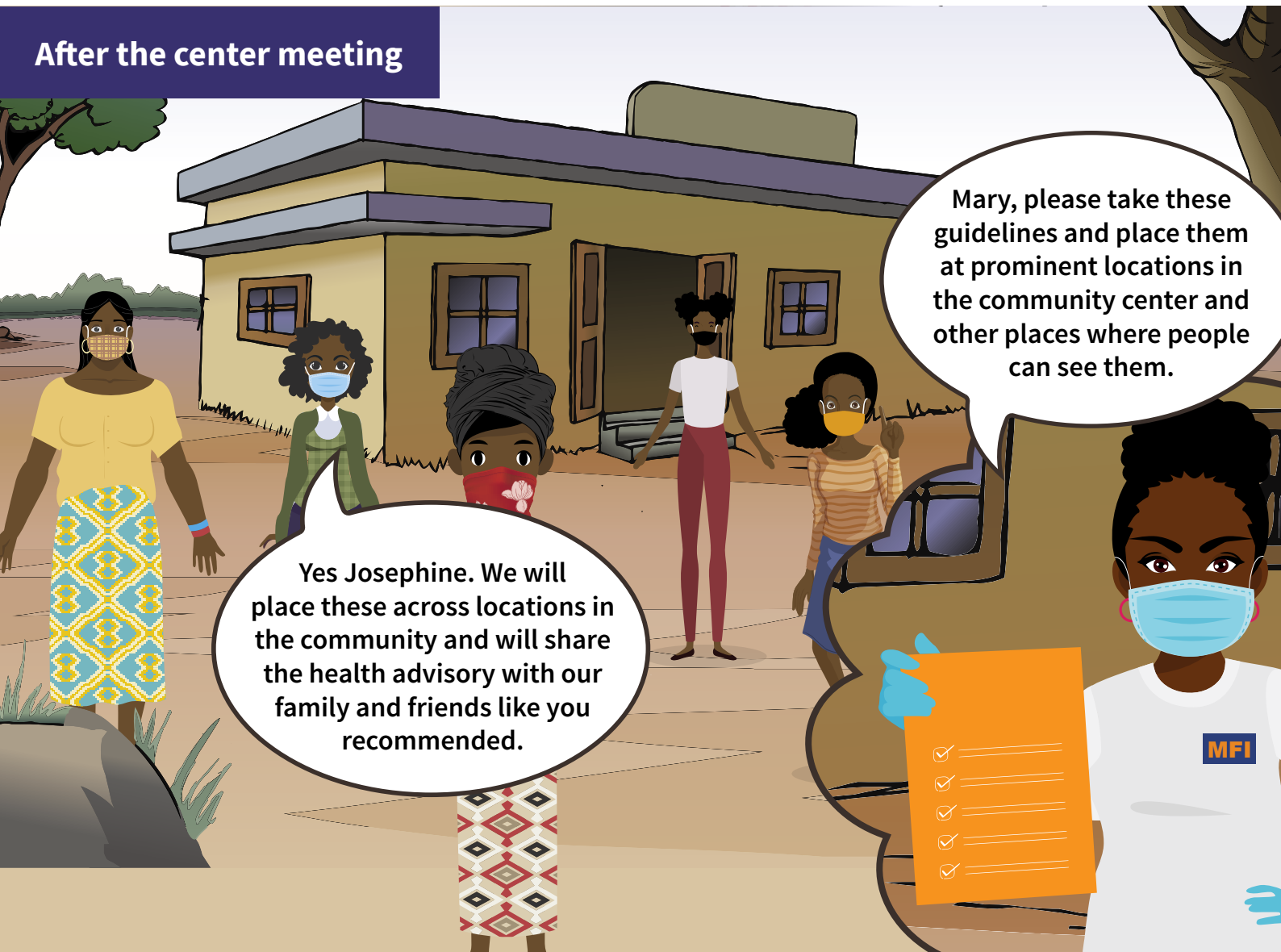
Let us start our collection process. (Some members have not brought the repayments) Mary, why have you not brought the repayments?

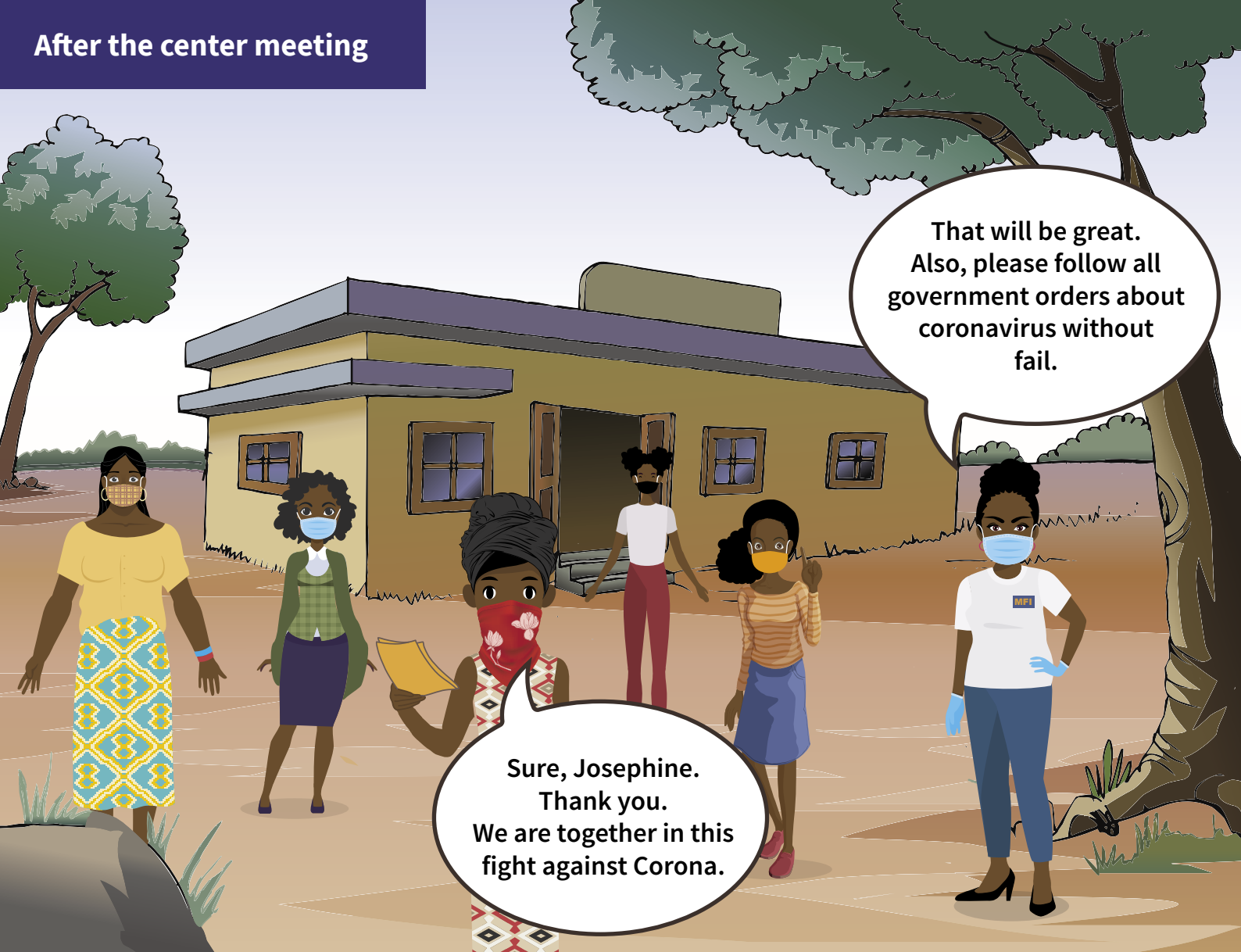


During the center meeting



After the center meeting





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

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

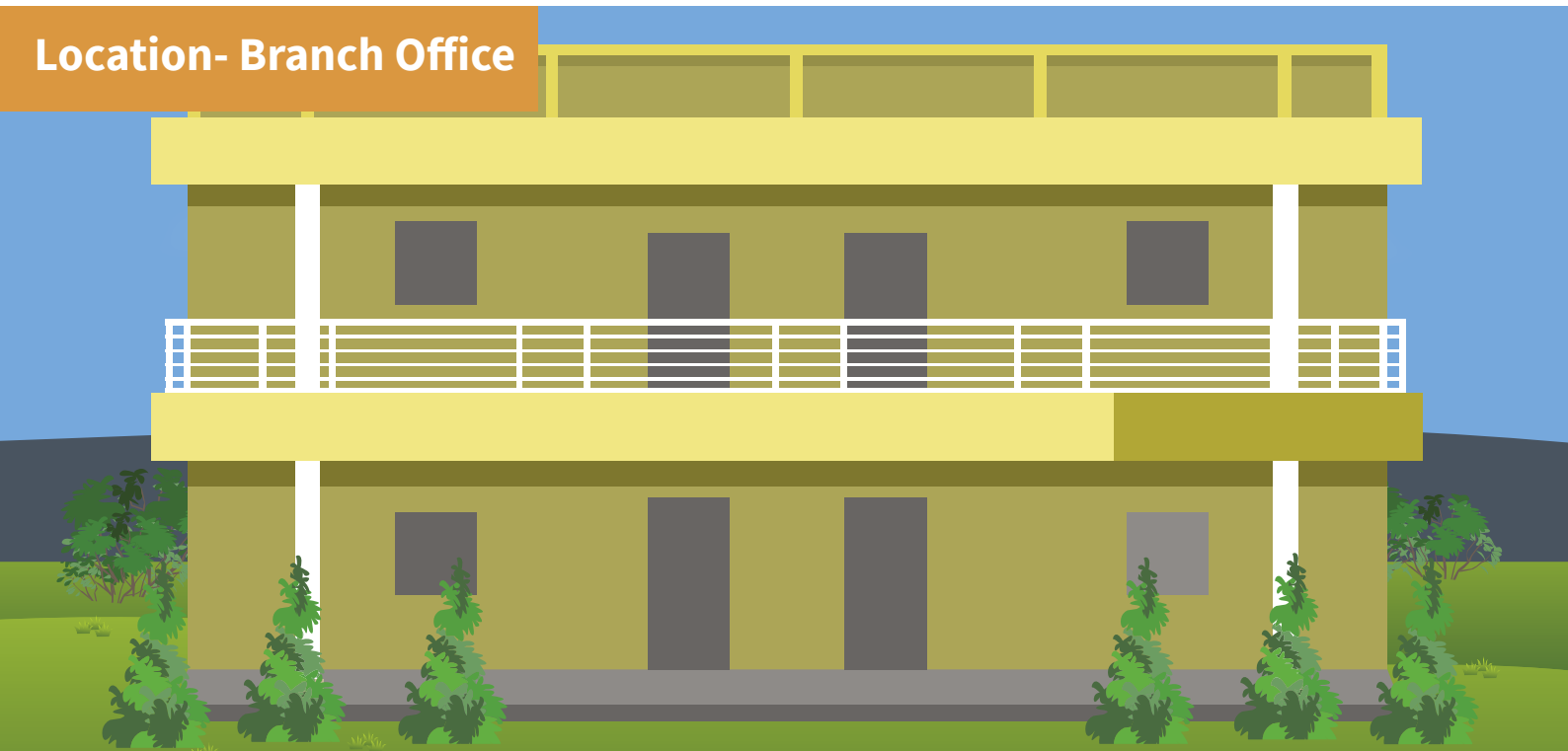


Thanks ladies!
Will see you all in
the next meeting.
Take care
and stay safe.

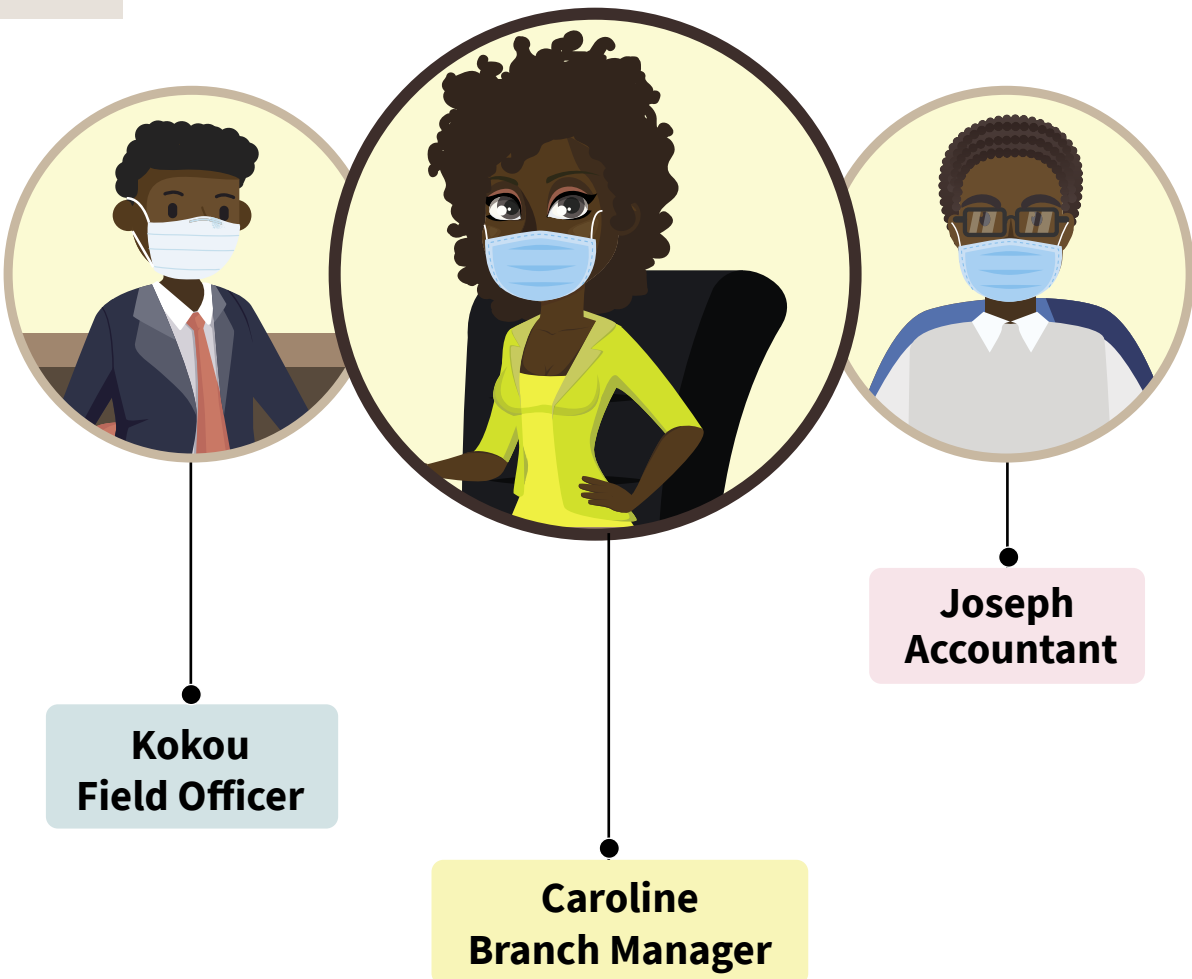
Section 3 – Safe cash handling practices

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.

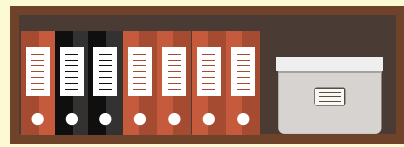
Location- Branch Office



Characters



Handling cash safely



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

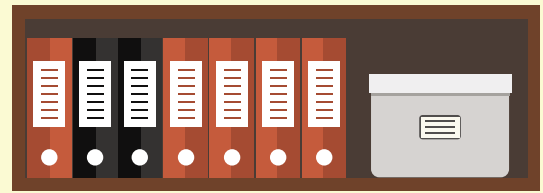
Great! Did you follow our protocols on handling cash?

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



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



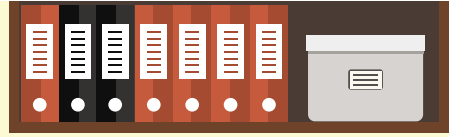


Very responsible of you.
Did you use the envelopes
provided to you?



Yes. I used envelopes
to hold 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 Madam. 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, Madam, 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 two meters distance from any person in the bank branch. Use your own pen to fill out any forms needed and avoid physical contact with anyone present there.



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



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



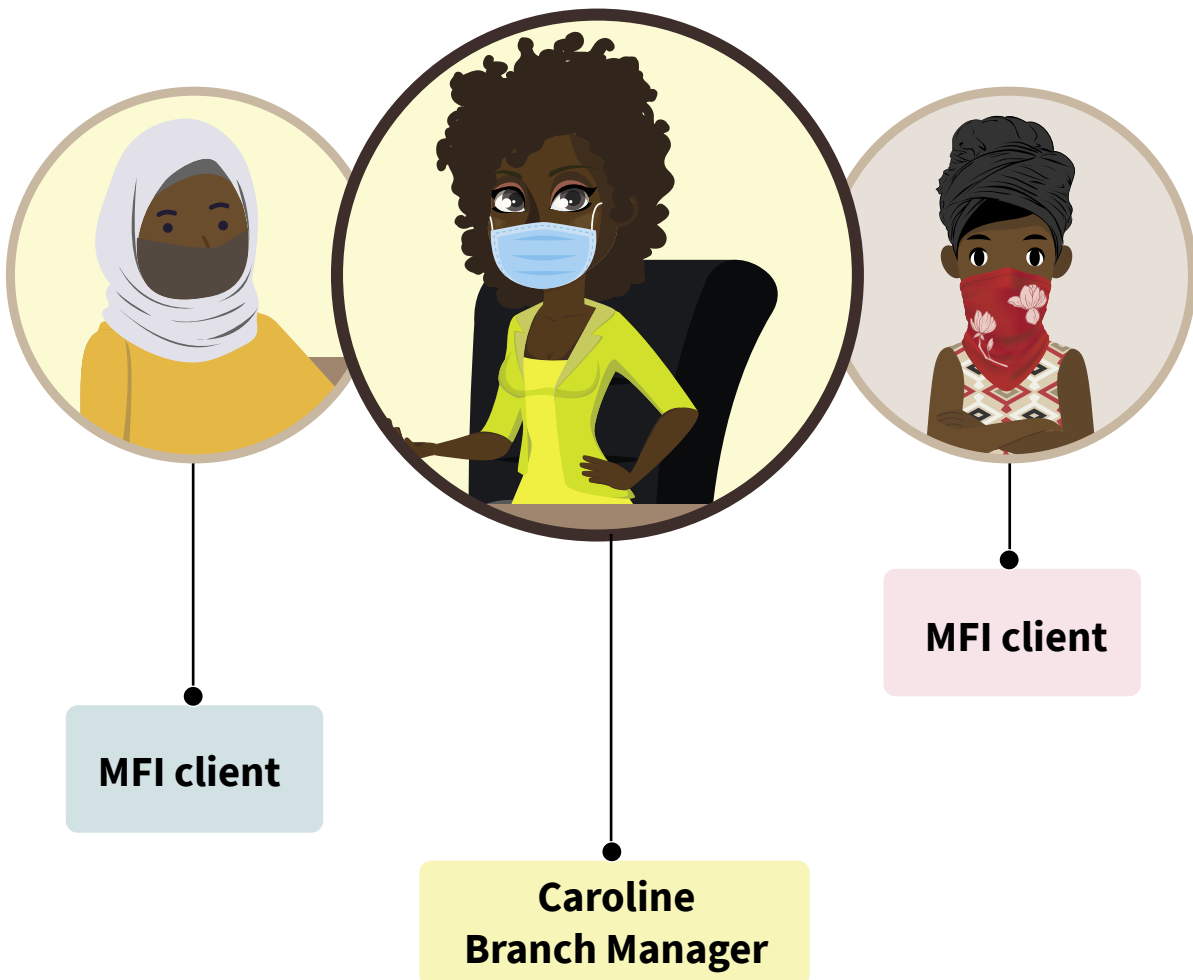
Section 4 - Customer protection measures at the branch

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 ladies. We are very grateful that you all have come to us during these crucial times. As you may have noticed, we have made some necessary changes for your safety. First, 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, Madam?



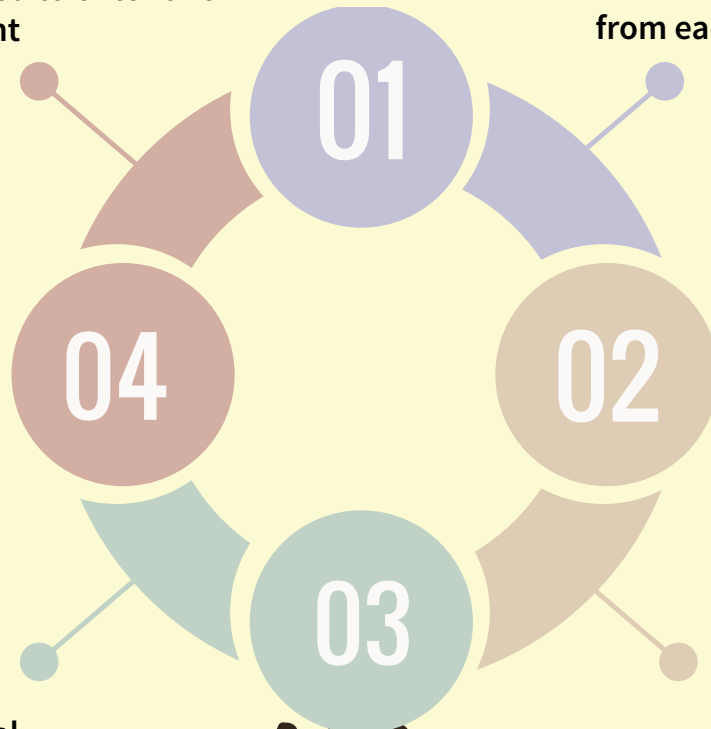
Customer protection measures at the branch

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



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

Please maintain a distance of at least six feet or two meters from each other while at the branch



Please follow breathing etiquette:

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

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



Customer protection measures at the branch

Madam, do you know that our money 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

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

That sounds great. What are these measures?

We have made two new changes:

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

Madam, 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 hotline numbers for necessary support.





References:

World Health Organization, WHO

Occupational Safety and Health Administration, OSHA

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

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