Health measures in the Field Operations by MFIs under COVID 19 Pandemic

Lanka Microfinance Practitioners' Association (LMFPA) strictly advises its members to follow the health guidelines issued by the government in maintaining and running of their offices. In addition to the guidelines issued by the government, the LMFPA issues the following guidelines to its members to adhere in their field operations.

MEETING CLIENTS/BENEFICIARIES

- 1. Encourage MFIs to collect loan installments and carryout other field activities by meeting clients individually at their households or business places as much as possible.
- 2. If meeting clients individually at their households or business places is not possible, following actions are suggested (when meeting clients at cluster/centers)
 - a. Please request only three members to appear for the cluster/center meeting at once and complete the loan recovery or other transactions within five minutes and send them off. Then allow next three members to come and do the transaction. 30 members can be covered within 50 minutes.
 - b. Do not discuss other matters such as loan applications, new loans disbursement, loan top up and new member acquisition in this meeting. Please ask them to discuss such matters over the phone.

COLLECTION CENTER MAINTENANCE

- 1. Please keep a large bottle of sanitizer at the entrance and ask each member to sanitizer their hands before entering and after transactions are done.
- 2. In case sanitizers are not available, ensure there is running water and soap for cleaning of hands before and after transactions are done.
- 3. Request them to wear masks when they come for loan repayment.
- 4. If they have special requests ask them to provide over the phone or in writing, concealed in an envelope.
- 5. Do not bring children or any other family member(s) to the collection center.
- 6. Educate clients to use their own pens.
- 7. Take the exact amount of money to be paid as installments. If not, collect the full amount paid as recoveries and issue the receipt for the full amount if client agree to it after explaining that giving currency back for excess is not safe.

FIELD STAFF

- 1. Use of a separate bag for cash collection and put all cash collection in the particular bag and do not mix with other material, such as other documents and stationaries.
- 2. Wear a mask and if possible, a face shield.
- 3. Wear gloves for both hands.
- 4. Have a pocket sanitizer and sanitize your hands before and after each meeting.
- 5. Sanitize your pens, calculator, POS machine and other equipment before leaving the meeting.



GENERAL DOS AND DON'TS

Dos

- 1. Meet clients/members individually for all possible interventions.
- 2. Maintain required physical distance (1.5 m) always.
- 3. Work for digital collections in the long run.
- 4. Wash your hands when leaving and entering to the office.

Don'ts

- 1. Do not spend more than 40 minutes at any household or business premises.
- 2. Do not allow members to talk with you without a mask even at their house.
- 3. Do not allow more than three members to enter the cluster/center at once.
- 4. Staff should avoid using other workers' mobile phones, pens and other work tools and equipment, whenever possible.
- 5. Staff having fever, with or without acute onset respiratory symptoms such as cough, runny nose, sore throat and/or shortness of breath and those who have had contact with suspected or confirmed case of COVID-19 for the last 14 days should not come to work.

ADDITIONAL ITEMS TO BE TAKEN BY FIELD OFFICERS

- Pocket sanitizer
- Large sanitizer bottle to use at collection centers.
- An additional mask in hand besides what is being worn.