

## MERS Guidance in Response to COVID-19

Markets play a critical role in how people survive, as well as being physical places where people meet to buy and sell goods. As COVID-19 disrupts the normal activities and relationships of communities we can look to the [Minimum Economic Recovery Standards](#) for some guidance on what to do. Now, when social distancing is recommended is the ideal time to **review the Assessment & Analysis standards** and, in accordance with Standard 1, prepare for future market assessments (noting we can already start predicting the effects on markets based on what is happening elsewhere). This is an ever-changing crisis, so also look to **Standard 6** of the **Assessment & Analysis Standards** to continually monitor and assess the situation and iterate.

As the smallest businesses tend to rely on face-to-face interactions, we know they are the most likely to suffer a loss of customers and income, which can have ramifications on food security as well as access to other basic needs such as cleaning products and clean water -- which will be key in containing the virus. Look at the **Enterprise and Market System Development Standards** for guidance on implementing early market system analyses (**Standard 2**) and working with existing market actors (**Standard 4**). Support businesses to innovate on how they can reach their customers and provide their products/services safely and minimise the cost of doing so (**Standard 5**). Recognizing that jobs will be affected as business contract or expand during and after the crisis, take care to review the **Employment Standards** for considerations around decent and sustainable employment. In line with the **Financial Services Standards**, reach out to financial institutions such as MFIs and banks, who may face problems with customer loan repayments (for example, some banks are already delaying mortgage repayments by 3 months). Recognize that financial institutions will have their own social distancing challenges (note that some mobile network operators are decreasing the costs of mobile money to encourage cashless transactions). In accordance with **Asset Distribution Standards**, look for ways to protect existing assets so that productive assets are not sold under the duress of medical bills or due to loss of income. Be careful to ensure any assets distributed are not undermining local vendors, stockpiled or sold on at inflated prices. Consider **Standard 4** and work with local market actors and government to support suppliers in new ways to distribute stock safely and ensure replenishment in the supply chains.

Importantly, this disease is exposing how vulnerable the elderly and chronically ill population are not only to the disease but to accessing goods and services vital for them to survive whilst isolated. **Cross-cutting themes** of **gender** (particularly with women being the main caregivers), **disability** and **protection** play a key part in making sure they are supported and their needs understood. Finally, look to the **Core Standards** to ensure that any intervention implemented meets the most basic responsibilities of economic recovery activities, in alignment with the Core Humanitarian Standard.

*The [Minimum Economic Recovery Standards Handbook](#) is available as a download, an [interactive handbook](#) and on the [HSPapp](#) (available in [Spanish](#), [English](#), [French](#), and [Arabic](#) in all formats.) Visit [www.mershandbook.org](http://www.mershandbook.org).*