

CGAP and COVID-19

In this moment of crisis, CGAP has focused its work in response to the COVID-19 pandemic on [four main initiatives](#). Each is anchored in CGAP's role as a convener and knowledge resource for the financial inclusion community, its position inside the World Bank, its strong relationships with a large and active community of donors and implementation partners, and its sharp focus on ensuring the poor and the institutions that serve them are not overlooked in this crisis.

CGAP's COVID-19 response is focused on four initiatives.

1. **Customer Intelligence and Protection**, maintaining CGAP's focus on people in poverty and working to understand how they and the providers serving them are impacted by COVID-19, as well as the effectiveness of response interventions. CGAP will synthesize insights from the many data collection and research efforts responding to COVID-19. Our longer-term objective is to deepen our understanding of poor people's lives, how key actors' responses might help them cultivate resilience and rebuild opportunities in the recovery ahead. **CGAP emphasizes a few key client groups in this work, including rural and agricultural households**, migrants, informal laborers, and women, as well as the intersections of those groups.
2. **Digital G2P and Distribution**, supporting CGAP members in effective implementation of cash transfer programs and focusing on three key challenges in emergency cash transfers: 1) distribution, 2) KYC, and 3) agent health.
3. **Microfinance Sector Support, with the Investor Response** supporting investors and donors to develop a coordinated and principles-based approach to crisis response for MFIs and other microcredit providers, with three working groups on 1) funder alignment, 2) support to MFIs, and 3) efficient data collection. The **Microfinance Policy Response** is developing clear guidance on regulatory policy choices that will help microfinance institutions [successfully navigate the COVID-19 crisis](#).
4. **Donor Community**, mobilizing to support COVID-19 response in a coordinated way and sharing learning among [CGAP's many partners](#) via the [FinDev Gateway](#) and [CGAP.org](#).

Three framing questions guide CGAP's work on Customer Intelligence and Protection in COVID-19.

1. **What are the immediate impacts of the crisis on poor people** and their ability to generate income; access essential services (e.g. health care, food, water); and protect their living standards? What key coping strategies emerge?
2. **What are the key responses needed to meet poor people's needs** and how effectively are key actors responding? Where are gaps and how to address them?
3. **What is the effect of these responses on the lives and livelihoods of people living in poverty?** And what improvements must be in place among key actors to face future crises and to (re)build livelihoods going forward?

For further information or to share resources – particularly on COVID-19 work related to rural and agricultural households – reach out to [Jamie Anderson](#) or [Gerhard Coetzee](#) at CGAP.