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.