



HUMAN CAPITAL UMBRELLA PROGRAM

INVESTING IN PEOPLE TO MEET GLOBAL CHALLENGES

ANNUAL REPORT **2023**



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BILL & MELINDA
GATES foundation





Acronyms and Abbreviations

BGMEA	Bangladesh Garment Manufacturers and Exporters Association
BKMEA	Bangladesh Knitwear Manufacturers and Exporters Association
ECCAS	Economic Community of Central African States
ECD	Early Childhood Development
ECOWAS	Economic Community of West African States
GBV	Gender-Based Violence
GDP	Gross Domestic Product
GFF	Global Financing Facility
GIRL	Gender Innovation and Regional Learning
HCI	Human Capital Index
IDA	International Development Association
NEET	Not in Education, Employment, or Training
PASU	Presidential Policy and Strategy Unit
PEIR	Public Expenditure and Institutional Review
PforR	Program-for-Results
RCT	Randomized Controlled Trial
SPG	Specific Purpose Grant
SRH	Sexual and Reproductive Health
SWEDD	Sahel Women Empowerment and Demographic Dividend
UNICEF	United Nations Children's Fund
UNISE	Unified Nutrition Information Systems
WBG	World Bank Group



Human Capital Umbrella Program at a Glance

This annual report details the activities of the Human Capital Umbrella Program and its anchor trust fund with operational and financial reporting as of December 2023.

PROGRAM NAME



Human Capital
Umbrella

ANCHOR TRUST FUND

Advancing Human
Capital Outcomes
Globally Multi-Donor
Trust Fund (TF073417)



FUNDING AMOUNT

\$22.9 million



EFFECTIVENESS DATE

28-Nov 2019

CLOSING DATE

31-Dec 2024



COUNTRIES SUPPORTED

Bangladesh, Ethiopia,
Kenya, Nigeria, and
Pakistan and the Sahel
(Benin, Burkina Faso,
Cameroon, Chad, Côte
d'Ivoire, Guinea, Mali,
Mauritania, Republic of
Congo, Niger, and Togo)



DONORS

The Bill & Melinda
Gates Foundation,
The Government
of Canada



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Gabriel Demombynes

HUMAN CAPITAL PROJECT

Note: Dollar amounts are US dollars unless otherwise indicated.

Human Capital Umbrella Program at a Glance



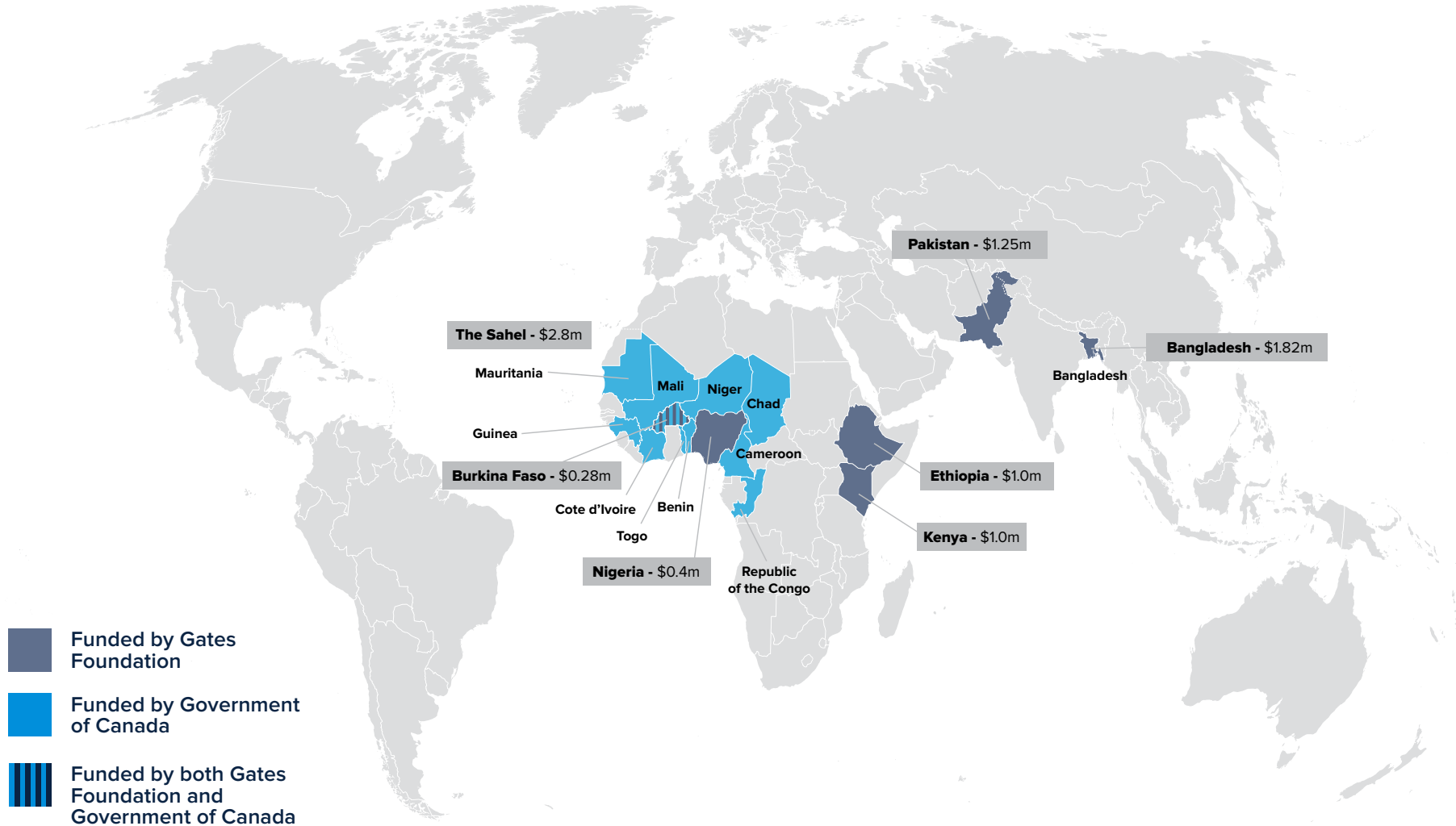
\$22.9m
total commitments



\$18.5m
contributions received



\$14.2m
allocated to country-specific activities*



*Note: Allocations correspond to funds received to date, not total allocations taking into consideration entire amount of donor commitments. Dollar amounts are U.S. dollars unless otherwise indicated.

Executive Summary

In a world grappling with multifaceted challenges, investing in people is not only crucial for overcoming adversity but also instrumental for lasting inclusive growth.

Human capital—the knowledge, skills, and good health that people accumulate over their lifetimes—empowers people and communities to achieve their full potential. Yet, global challenges and rapid shifts in demographics, climate, and fragility pose threats that can widen gaps in human capital.

The Human Capital Umbrella Program (the Umbrella Program), launched in 2019 with support from the Bill & Melinda Gates Foundation and the Government of Canada, serves as a catalyst for accelerating investments in people. It continued to advance its work through a whole-of-government approach to support evidence-based initiatives across sectors, fostering lasting social and economic transformation. Aligned with the objectives of the [Human Capital Project](#) a global program that comprises 92 member countries committed to building and protecting human capital—it operates through three pillars: knowledge, evidence, and measurement; country engagement; and global engagement. The Umbrella Program’s alignment with the Human Capital Project contributes to mutual accountability and collaboration on the human capital agenda within the World Bank Group.

The Umbrella Program shapes World Bank operations to deliver impacts at scale. Through analytical work and strategic initiatives, the program influences project design and execution to effectively advance human capital outcomes. Since its inception, activities funded by the Umbrella Program have informed 26 World Bank-financed operations, totaling more than \$7 billion in lending and directly benefitting over 57 million beneficiaries.



The Umbrella Program Plays a Pivotal Role in Addressing Global Challenges

Amid the pressing need to accelerate action, the Umbrella Program has proactively supported countries in addressing the critical challenges of learning loss, helped address gender gaps in human capital, fostered income opportunities for marginalized group, and bolstered resilience against the impacts of climate change.

Given the pandemic’s enduring and unprecedented impact on learning levels, the Umbrella Program took proactive measures to help countries recover from learning loss. In countries such as **Ethiopia** and **Pakistan**, the program supports tailored policies and interventions to mitigate learning poverty rates and ensure that children from all backgrounds have access to quality education.

Through the Gender Innovation and Regional Learning (GIRL) initiative, the program is actively closing gender disparities in human capital, particularly in the Sahel, where levels of gender inequality are among the highest in the world. GIRL is piloting interventions in the **Republic of Congo** that provide family planning services and access to contraceptives in the Brazzaville and Pointe Noire provinces. In **Mali**, it supports interventions that empower health care workers to deliver sexual and reproductive health (SRH) services in safe spaces such as health centers where they provide households and girls with crucial life skills in local languages. By coupling interventions with rigorous evaluations, GIRL establishes a global evidence base, fosters peer learning, and drives targeted interventions for girls and their communities.

The Umbrella Program contributes to efforts that strengthen human capital and labor outcomes for vulnerable groups including women and youth. By supporting initiatives

that strengthen skills, livelihoods, and access to finance, the program empowers marginalized populations to thrive in a changing economic landscape. In **Bangladesh**, the program played a crucial role in profiling beneficiaries, which included widows and persons with disabilities, who identified their needs and tailored interventions with an emphasis on promoting financial inclusion.

Moreover, the program addresses the looming threats of climate change, recognizing the interplay between human capital and climate resilience. For instance, the Umbrella Program took proactive steps in assessing the impact of devastating floods on human capital in **Pakistan**. The repercussions of the natural disaster that occurred in 2022 extended significantly to essential services, especially on education, damaging and destroying more than 24,000 schools across the country. The program supported a study that called for reducing constraints such as costs, as well as a comprehensive package of support, including socioemotional interventions to help children cope with trauma and keep children in school.

Highlights of Results

The Umbrella Program built on the momentum of previous years to further accelerate investments in people. It provides critical support to governments through data-driven insights, technical assistance, and advocacy efforts aimed at optimizing human capital outcomes. By leveraging a robust Results Framework that emphasizes measurement, analytics, and convening, the program addresses key challenges and fosters collaboration across sectors to drive impactful change.

At its core, the Umbrella Program is committed to leveraging data and evidence to inform policies and shape interventions that optimize human capital outcomes. By providing governments with access to tools and methodologies, the program empowers

decision-makers to track progress, identify areas for improvement, and target interventions effectively. Utilizing the [Human Capital Index \(HCI\)](#), the Umbrella Program complements policy measures and interventions by offering a quantitative assessment to evaluate gaps in human capital and to determine prompt and strategic actions. In **Bangladesh**, for instance, disaggregating the HCI using various data sources highlighted low human capital outcomes across all population groups. The finding underscores the need for targeted measures to ensure equitable progress and break intergenerational poverty.

The Umbrella Program also played a pivotal role in developing a comprehensive set of indicators crucial for **Pakistan's** Human Capital Review. The resulting indicators are now integrated into an interactive dashboard, providing a dynamic platform for teams to monitor progress at the country, provincial, and district levels through time-series analysis and mapped visualizations. The indicators are

also essential in developing a simulation tool that would identify the cost of bringing children back in school and gauge parental norms and attitudes toward girls' education. In **Ethiopia**, the Umbrella Program is supporting the use of innovative methodologies through satellite imagery and cellphones to gauge the impact of the recent conflict on health centers and school facilities.

The Umbrella Program places a strong emphasis on building government capacity to implement multi-sectoral interventions that address complex challenges and improve service delivery. Leveraging analytics and technical assistance, it offers targeted support to institutions and ministries to foster their capacity to implement effective solutions. In **Kenya**, it provided critical support in developing potential entry points that improve policies, planning, and budgeting of county-level and national government programs to invest in young children and boost women's productivity.



Similarly, through technical assistance and trainings in **Ethiopia**, the program aims to enhance the capacity of the National Education Assessment and Examinations Agency to conduct in-depth assessments in early grade reading, measure early learning and quality of outcomes, and facilitate more frequent national learning assessments. Simultaneously, in the health sector, it is providing technical support to bolster capacity and expand Ethiopia's Unified Nutrition Information Systems (UNISE) across 29 *woredas* identified under the World Bank project with Human Capital Specific Purpose Grants (SPGs). These efforts improve data collection and timely reporting of health indicators to effectively monitor services. To help governments prioritize fiscal resources for human capital investments, the Umbrella Program supported the development of Public Expenditure and Institutional Reviews (**PEIRs**). **PEIRs in Bangladesh, Ethiopia, Kenya, Nigeria, and Pakistan** provide a comprehensive analysis of how public funds

are spent, how well they are spent, and what funding and financing gaps exist to identify areas for institutional reforms and lay the groundwork for effective interventions.

A cornerstone of the Umbrella Program's mission is its commitment to promoting gender equality and women's empowerment.

Aligned with the World Bank's [Sahel Women's Empowerment and Demographic Dividend \(SWEDD\)](#) project, GIRL actively addresses gender disparities and empowers women and girls across various sectors. In **Côte d'Ivoire**, for instance, it is leveraging radios and digital technologies for SRH training in safe spaces. In **Togo**, it is advancing women's economic empowerment by improving childcare services. The interventions identify ways to support parents in expanding day care services in areas of critical need, design accessible day care centers, and implement remote training programs for day care managers in hard-to-reach locations. Enlisting a **cohort of African Girls and Women's Empowerment Specialists**, it is also building national and regional capacity in the Sahel region who will shape, implement, and advocate for policies and programs to empower women and girls. These seasoned specialists play a crucial role in guiding the design, supervision, and evaluation of the SWEDD project, as well as other initiatives on gender empowerment.

The Umbrella Program serves as a catalyst for policy dialogue and advocacy, convening stakeholders and fostering thought leadership to mobilize resources and drive innovation. Regional platforms and summits, such as the **Africa Human Capital Heads of State Summit**, provide critical opportunities for leaders to commit to investments in human capital and set ambitious targets for progress. By amplifying the voices of key stakeholders and advocating for policy reforms, the program is instrumental in shaping the human capital agenda and accelerating solutions for challenges on a global scale.





1. Program Overview

1.1. The Human Capital Umbrella Program Fuels Investments in People

Solutions to today's global challenges require investments in people. Human capital—the knowledge, skills, and good health that people accumulate over their lifetimes—empowers people and communities to achieve their full potential. Access to good health and nutrition, relevant and adequate education, savings, and safety nets equip people to better weather overlapping shocks. In a world contending with immense challenges, such as a fledgling pandemic recovery, climate crisis, demographic transition, and waning economic growth, building human capital is not only crucial for overcoming adversity but also instrumental for lasting inclusive growth.

An agile funding mechanism, the Human Capital Umbrella Program (the Umbrella Program) was launched in 2019, to accelerate investments in people, strategically addressing persistent global challenges. The program received an anchor contribution

of \$7.1 million from the Bill & Melinda Gates Foundation and an additional CAD 20 million commitment from the Government of Canada. To date, signed agreements are valued at \$22.9 million with funding provided to 16 countries in Africa and South Asia where human capital challenges are acute.

The Umbrella Program employs a whole-of-government approach to assist countries in designing and implementing evidence-based multi-sectoral initiatives that enhance human capital across the life cycle. By mobilizing resources and expertise from mutually dependent sectors and stakeholders, it facilitates comprehensive reforms that result in lasting social and economic transformation. Through data and analytics, it strengthens governments' capacity to deliver services and spearheads technical engagement as well as dialogue to promote efficiency and sustainability in public spending to increase financing for human capital interventions. It shapes the World Bank operations and lending portfolio to embed a human capital approach, fostering scalable solutions. It also serves as a global platform for countries and organizations to share relevant experiences and good practices to pursue transformative change to build, protect, and use human capital.

The Umbrella Program supports the World Bank teams and client countries through three pillars:



I. Knowledge, evidence, and measurement. Advancing global analytics and knowledgebase on whole-of-government approaches and interventions across sectors to improve equity and human capital outcomes. Activities financed under this pillar spearhead a comprehensive cross-sectoral agenda for measurement, knowledge, and evidence around human capital.



II. Country engagement. Accelerating human capital by building government implementation capacity and policy dialogue at the country level. Support under this pillar encompasses country-level analyses and provides direct operational and technical assistance for policy and program reforms to accelerate human capital outcomes.



III. Global engagement. Increasing technical and financial engagements at the global level. Regional and global engagements set the agenda and build momentum for action to support human capital.

In facilitating technical and financial engagements to country and regional teams, the Umbrella Program contributes to the mutual accountability and collaboration on the human capital agenda within the World Bank Group (WBG). This contribution stems from its alignment with the objectives of the [Human Capital Project](#), a global program that comprises a network of 92 member economies committed to building and protecting human capital.

Leveraging the [Human Capital Index \(HCI\)](#), an international metric that highlights how current health and education outcomes shape the productivity of the next generation of workers, the Human Capital Project provides thought leadership as countries operationalize their respective agenda. Under the Human Capital Special Theme of the International Development Association (IDA), the Umbrella Program is also playing a crucial role in responding to a confluence of crises, from supporting COVID-19 vaccinations to facilitating human capital financing.

The Partnership Council, which includes members from the WBG and donors, provides strategic guidance and direction on the implementation of the trust fund, reviews progress reports, and endorses annual work plans and budget.



1.2. The Umbrella Program Advances Solutions to Address Global Challenges

The Umbrella Program continued to advance its work, delivering tailored policy advice and evidence-based solutions to help countries boost human capital outcomes. Human capital accounts for nearly two-thirds difference in the gross domestic product (GDP) per capita between developed and developing countries (Jedwab et al. 2023). Yet, global challenges and rapid shifts in demographics, climate, and fragility pose threats that can widen gaps in human capital. The Umbrella Program supported just-in time evidence-based analysis and technical assistance, offering rapid response to changing circumstances as countries address priorities.

The Umbrella Program addresses learning losses

Given the pandemic’s enduring and unprecedented impact on learning levels, the Umbrella Program took proactive measures to help countries accelerate efforts and recover from learning loss. This is urgent as simulated estimates indicate a surge in learning poverty rates—defined as the share of children unable to read and understand a simple age-appropriate text at age 10—reaching 70 percent on average in low- and middle-income countries, with children from lower socioeconomic backgrounds suffering the greatest losses. The long-term consequences are expected to be substantial, with this generation of students at risk of losing \$17 trillion in lifetime earnings in present value—the equivalent of 17 percent of today’s global GDP (Gregory et al. 2023).

This is the case in **Ethiopia**, where out-of-school rates have remained stubbornly high with one-third of primary-age children not in school and more than two-thirds of adolescents

out of school or having not reached secondary level. Despite the country’s efforts to address this challenge, the combined impact of the pandemic, the recent conflict, and economic crises reversed gains made in getting children and adolescents back in school.

A report supported by the Umbrella Program found that while access improved, schooling remains out of reach for many children and adolescents especially from disadvantaged, rural, and poor communities. For those children who do eventually enroll in school, about 1.5 million students in primary education and 4.5 million students in high school are at risk of dropping out (World Bank 2023). The analysis provided the government with policies including establishment of a standard age to enter school, individualized learning, investments in early childhood education, and intensive support in building skills for older adolescents to help recover from learning loss.

Similarly in **Pakistan**, where learning poverty is high, the Umbrella Program was instrumental in proposing concrete policies and actions. It supported World Bank teams in conducting a systematic review of children who are not in school and leveraging new data on youth that are not in education, employment, or training (NEET). It highlighted the poor quality of learning whereby 65 percent of children perform below the minimum proficiency in reading. Pakistan’s learning poverty was further aggravated by the pandemic and devastating floods in 2022. The study (Box 1.1) identified that the main and most common barriers to children’s enrollment and progression in school are high cost, distance to schools, perceived poor quality of education, and shortage of teachers. These barriers are particularly pronounced in rural schools and persistent across education levels. The report recommended policies that are tailored to the characteristics of distinct demographic groups to maximize impact.

Box 1.1. A Sustainable Framework to Bring Children Back in School in Pakistan

The Umbrella Program spearheaded a study aimed at reducing the number of out-of-school children and addressing learning poverty in Pakistan. The study proposes a comprehensive framework categorizing school children into three groups: those currently not in school, those who dropped out within the last two years, and those who have been out of school for more than two years. In addition, it addresses in-school children who are falling behind.

The study outlines tailored policy packages for each group, emphasizing the need for targeted programs that not only reintegrate out-of-school children but also prevent them from dropping out. Accurate targeting based on factors such as age, gender, household socioeconomic status, and rural-urban location is crucial in designing and implementing effective solutions that improve learning outcomes.

Out-of-school children and at-risk students in school	Proposed policies, by age		
	Age 5–9	Age 10–12	Age 13 and older
Out of school			
Never in school	School outreach to family + in-school remediation + multigrade classrooms	School outreach to family + in-school remediation + bridge program (e.g., summer school) or accelerated skills program	Accelerated skills program + technical and vocational education
Students who dropped out			
Less than 1 year ago	School outreach to family (identify dropout reasons) + in-school remediation	School outreach to family (identify dropout reasons) + in-school remediation	School outreach to family (identify dropout reasons) + in-school remediation
1 to 2 years ago	School outreach to family (identify dropout reasons) + at-home reading materials + in-school remediation	School outreach to family (identify dropout reasons) + in-school remediation or accelerated skills program	School outreach to family (identify dropout reasons) + in-school remediation or accelerated skills program
More than 2 years ago	School outreach to family + at-home reading materials + in-school remediation	School outreach to family + in-school remediation + bridge program (e.g., summer school) or accelerated skills program	Accelerated skills program + technical and vocational education
At-risk students in school			
Started on time	Structured pedagogy	Teacher training to identify at-risk students + structured pedagogy + school report cards / parent-teacher meetings	Teacher training to identify at-risk students + structured pedagogy + school report cards / parent-teacher meetings
Overage by 1 to 2 years	Multigrade classrooms + structured pedagogy + at-home reading materials	Structured pedagogy + blended learning options	Structured pedagogy + blended learning options
Overage by 2 or more years	Multigrade classrooms + structured pedagogy + at-home reading materials	Structured pedagogy + blended learning options	Structured pedagogy + blended learning options

Source: World Bank. 2023. *Pakistan - Human Capital Public Expenditure and Institutional Review: Engaging Out-of-School Children*. World Bank Publications. Washington, DC: World Bank.



The Umbrella Program closes gender disparities in human capital

Through the Gender Innovation and Regional Learning (GIRL) initiative, the Umbrella Program is leading efforts to advance gender equality and empowerment of women and girls. The initiative is shaping policies and regulations across the [Sahel](#), where levels of gender inequality are among the highest in the world, and complements the World Bank's [Sahel Women's Empowerment and Demographic Dividend \(SWEDD\) project](#), which supports the demographic transition in the region through integrated investments that target 10–19-year-old girls vulnerable to early marriage, teenage pregnancy, and early school dropout.

GIRL provides nimble funding that bolsters [International Development Association \(IDA\)](#) resources to drive targeted interventions for girls and their communities. It is piloting interventions in the **Republic of Congo** that provide family-planning services and access to contraceptives in the Brazzaville and Pointe Noire provinces. In **Mali**, it supports interventions that empower health care workers to deliver sexual and reproductive health (SRH) services in safe spaces, utilizing health centers and providing households and girls with crucial life

skills in local languages. In **Côte d'Ivoire**, it is exploring the use of digital technologies such as cellphones and tablets to deliver SRH training and increase engagement with parents.

GIRL establishes a global evidence base by coupling interventions with rigorous evaluations that reinforce technical assistance and foster peer learning among decision makers across the region. In Mali and Côte d'Ivoire, for instance, randomized control trials (RCTs) are under way to generate evidence and assess the impacts of interventions. In addition, ongoing research in **Burkina Faso, Côte d'Ivoire, Mali, Mauritania, and Niger** assesses the impacts of combining safe spaces for girls with livelihood support interventions.

Initiatives supported by the Umbrella Program in **Bangladesh** and **Ethiopia** are also playing a pivotal role in narrowing the gender gaps in human capital. In Bangladesh, ongoing research evaluates the effectiveness of adolescent health interventions in diverse safe spaces, shaping a government initiative that will provide targeted health services while addressing gender-based violence (GBV). In Ethiopia, efforts are actively addressing high fertility rates by identifying key drivers and formulating region-specific measures for intervention.

The Umbrella Program enhances economic opportunities of marginalized groups

By generating higher incomes, human capital accelerates the demographic transition and reduces poverty.

An additional year of school, for instance, generates higher earnings on average. These returns are large especially for women in low- and middle-income countries (World Bank 2019). People are also more productive when they are healthier. Investments in human capital not only boost skills and well-being but also have a ripple effect on economic opportunities and household incomes.

The Umbrella Program actively contributes to efforts that strengthen human capital and labor outcomes for vulnerable groups including women and youth. It supported a study in **Pakistan** which found that boosting incomes and livelihoods of the poor is crucial especially for women and informal workers. Programs that provide safety nets, such as combining cash with interventions, along with economic inclusion initiatives tied with ways to boost productivity such as skills training, are critical in sustaining livelihoods and human capital. For marginalized groups, including women and youth who do not qualify for cash assistance, getting seed capital to start a business, getting access to small business loans, and learning technical and management skills are essential.



Interventions should also be flexible to address unique constraints faced by women. Programs that target women should help influence social norms which may include positive messaging about strong female role models and promote changes in perceptions of women's economic activities. Similarly, the employment of women in public leadership positions can bolster the acceptance of ambitions and career aspirations among women.

In **Bangladesh**, World Bank teams are working with multiple agencies to enhance cash transfer programs by incorporating complementary services. The goal is to not only boost earnings of beneficiaries but also transform initiatives to economic inclusion programs. These programs offer a flexible solution through a multifaceted package of interventions, combining cash or asset transfers along with a range of services that address various challenges households encounter in the market. The Umbrella Program played a crucial role in profiling beneficiaries, including widows and persons with disabilities, identifying their needs and tailoring interventions with an emphasis on promoting financial inclusion (Box 1.2).

Box 1.2. Moving Up the Ladder: Economic Inclusion of Safety Net Recipients in Bangladesh

The Umbrella Program supported a profiling survey on a random sample of beneficiaries in Bangladesh. The survey collected information on household socioeconomic and demographic characteristics; access to services; and perceptions, attitudes, and views on potential opportunities to improve respondents' conditions. This granular level of information on beneficiaries is typically not included in nationally representative household surveys and provides a unique opportunity to identify the constraints facing the most vulnerable segments of the population and offer opportunities for sustainable livelihoods to gradually exit from safety net programs.

The survey was instrumental in developing tailored economic inclusion packages that address the unique and multifaceted constraints, capabilities, and aspirations of each beneficiary group. These interventions typically include asset transfers, life skills and business training, mentorship, case management, and counseling. The exercise also helped identify disadvantaged beneficiaries to help policy makers in directing resources to those who need it the most.

<p>Widowed, Deserted, and Destitute Women Allowance (WA)</p>	<ul style="list-style-type: none"> • Beneficiaries rely on support from family and friends when faced with shocks • Monthly revenue (primarily from remittances) is low and inconsistent • Beneficiaries lack skills in nonagricultural livelihoods • Beneficiaries have low aspirations and negative outlook on life • Beneficiaries have limited emotional stability and conscientiousness, which are correlated with employability 	<p>For younger beneficiaries with high physical capabilities and aspirations:</p> <ul style="list-style-type: none"> • consumption stipend/cash transfer to meet basic needs • asset transfers (agricultural livelihoods should be linked with micro-insurance; nonagricultural livelihoods must be accompanied by basic training) • business skills training • life skills training • low-intensity mentorship with a focus on psychosocial counseling • linkages to health and childcare services <p>For older beneficiaries with low physical capabilities and aspirations:</p> <ul style="list-style-type: none"> • consumption stipend/cash transfer to meet basic needs • life skills training • high-intensity mentorship with a focus on psychosocial counseling • linkages to health and childcare services
<p>Disability Allowance (DA)</p>	<ul style="list-style-type: none"> • Beneficiaries are likely to sell assets and rely on family support when faced with shocks • Monthly revenue (primarily from remittances) is low and inconsistent • Beneficiaries are unable to find work because of social stigma about disability and lack of skills in nonagricultural livelihoods • Beneficiaries have low aspirations and negative outlook on life • Beneficiaries have limited emotional stability and conscientiousness, which are correlated with employability 	<p>Interventions for younger beneficiaries with high physical capabilities:</p> <ul style="list-style-type: none"> • consumption stipend/cash transfer to meet basic needs • asset transfers (beneficiaries can be matched with livelihoods based on assessment of their functional abilities using Washington Group on Disability statistics or the World Health Organization Disability Assessment Schedule 2.0 instrument) • business skills training • life skills training • medium- to high-intensity mentorship • linkages to social care services <p>Interventions for older beneficiaries with low physical capabilities and aspirations:</p> <ul style="list-style-type: none"> • consumption stipend/cash transfer to meet basic needs • life skills training • high-intensity mentorship with a focus on psychosocial counseling • linkages to social care services
<p>Income Support Program for the Poorest Beneficiaries (ISPP)</p>	<ul style="list-style-type: none"> • Monthly revenue (primarily from remittances) is low and inconsistent • Beneficiaries lack access to formal jobs despite interest and high levels of education • Female labor force participation is low • Beneficiaries lack skills in nonagricultural livelihoods • Beneficiaries lack access to childcare 	<ul style="list-style-type: none"> • asset transfer, with prioritization of nonagricultural livelihoods • business skills training • life skills training with a focus on women's economic empowerment • low-intensity mentorship • linkages to active labor market programs • linkages to childcare services

Source: Ahmed, S. Amer; Jumana Jamal Subhi Alaref, Mehtab Azam, Nazia Moqueet, and Jyotirmoy Saha. 2023. *Moving Up the Ladder - Economic Inclusion of Safety Net Recipients in Bangladesh*. PEI in Practice; Volume 8. Washington, DC: World Bank. <https://openknowledge.worldbank.org/handle/10986/40144>.

The Umbrella Program strengthens resilience to climatic shocks

The Umbrella Program actively supports efforts to counteract the threats of climate change on people and communities. Climate change stifles learning, undermines livelihoods, and intensifies diseases and malnutrition. At the same time, healthier, better-educated people are more resilient to a warming world. Investing in human capital provides people and communities with the skills and resilience that can spur solutions and power the green industries of tomorrow.

In **Bangladesh**, a nation highly exposed to climate risks, proactive measures are being taken to mitigate the impacts of climate change. The government has committed to net-zero emissions and presented its ‘climate prosperity plan’ at COP26.¹ While many of the potential climate policies have implications for the informal sector, the impacts on this group remain poorly understood and undocumented. To address this knowledge gap, the Umbrella Program supported a desk study that draws on existing micro-data sources, emissions intensity tables by sector, microsimulation modeling, and review of planned climate-related policy to develop a suite of policy scenarios and their implications for the poor, as well as provision of responsive social protection in the face of unforeseen challenges. A report to be shared with stakeholders and decision makers synthesizes a comprehensive review of climate policies and includes a database that details policies and legislation related to environmental issues with direct implications for employment.

The Umbrella Program also took proactive steps in assessing the impact of the devastating floods in **Pakistan** on human capital. In 2022, Pakistan experienced one of the worst floods in its history. Heavy monsoon rains, about six times the average of the last 30 years, affected more

than 33 million people. The repercussions of the natural disaster extended significantly to essential services, particularly schools. More than 24,000 schools across the country have been damaged or destroyed. In Sindh, the hardest hit province, floods have damaged 39 percent of all primary and secondary schools.

The Umbrella Program supported an assessment that centered on the findings of a nationwide phone survey and collected information from 4,000 families with children ages 3 to 17. Originally designed to track children’s return to school after the COVID-19 pandemic, the survey was adapted to comprehensively document and understand the challenges families faced during the heavy flooding in 2022 as the country seeks to protect and rebuild human capital.

The study underscored the devastating impact of the natural disaster on children’s education. Approximately 28 percent reported disruptions or damage to schools, while 35 percent reported complete damage. The study also estimates that about 1 million children could be out of school due to floods (Barón 2022). This situation can result in diminished household investment in children’s education, as families grapple with restricted access to schools and services, compounded by an already high cost of schooling. Indirect factors such as health risks resulting from the destruction of health facilities, impacts on children’s mental health, increased food insecurity, and disruptions to transportation services negatively affect school attendance and learning outcomes. Initial calculations based on the documented flood damage to schools suggest that learning losses from the floods could exceed those due to the pandemic if not remediated. The study calls for reducing constraints such as costs as well as a comprehensive package of support, including socioemotional interventions to help children cope with trauma and to keep children in school.

¹ The 2021 United Nations Climate Change Conference is more commonly referred to as COP26.

1.3. The Umbrella Program Shapes World Bank Operations to Deliver Impacts at Scale

The Umbrella Program holds a unique role within the WBG, shaping the design and execution of human capital reforms at the country level and on a global scale. Through its support, it influences project design, strengthens dialogue, and enhances capacity for stakeholders, leading to effective investments that advance human capital outcomes. Since its inception, activities funded by the program have informed 26 World Bank-financed operations, totaling more than \$7 billion in lending and directly benefitting over 57 million beneficiaries.

In **Kenya**, the Umbrella Program's analytical support is directly benefitting several World Bank-financed operations, targeting interventions across the life cycle. For instance, the [Primary Education Equity in Learning Program](#) includes activities that support early childhood development (ECD), such as a national survey to measure ECD and childcare services and technical assistance for teacher training. A new operation that focuses on providing universal health care will also ensure health and nutrition services are available to children in poor households. Additionally, an ongoing [Social and Economic Inclusion Project](#) ties Kenya's cash transfer programs with economic services that promote ECD, while a [youth-focused project](#) offers training and childcare services to incentivize participation and offers childcare as a training track and potential employment opportunity.

In **Bangladesh**, the Umbrella Program played a crucial role in initiating a project for the [Economic Acceleration and Resilience for NEET Youth](#). The project reflects lessons from analytical work that identified constraints and interventions to maximize economic inclusion for the underserved group. The Umbrella

Program also supported the restructuring of Bangladesh's [Cash Transfer Modernization Project](#) that now provides economic and financial services to about 10,000 widows and persons with disabilities. Additionally, efforts were instrumental in the design and feasibility of a [project](#) that enhances investments in ECD.

Similarly, **the Umbrella Program is integral in designing critical [programs-for-results \(PforRs\)](#), a lending instrument linking funding to sustainable results.** In **Ethiopia**, it shaped a [PforR](#) that will enhance the country's health systems and ensure equitable access to health services. In **Nigeria**, it is assisting in identifying reforms to improve the government's capacity for health and education services, shaping indicators for an upcoming PforR that will strengthen public spending and resources for human capital interventions.



2. Highlights of Activities and Results

The Umbrella Program assists governments by providing data and evidence, as well as on-the-ground technical support, and fosters dialogue and advocacy to advance the human capital agenda at the country and global levels. It built on the momentum from previous years to further accelerate investments in people. Initiatives supported by the program are anchored by a robust framework that tracks results using standardized indicators that help improve countries' human capital outcomes.

The deliverables to date are summarized in Table 2.1, with the Results Framework detailed in Annex 2.

Table 2.1. Human Capital Umbrella Outputs Delivered to Date

Outputs	Number
New tools developed	5
New methodological approaches developed	9
Reports, studies, and knowledge products produced	46
Workshops/seminars/conferences organized	67
Blogs, articles, and other publications published	48
Policies or programs that are adjusted or repurposed to facilitate human capital acceleration	24
Handbooks, manuals, and curricula produced	8
National human capital plans/strategies developed	37
New operations supporting human capital outcomes developed	8
Analytical work supporting policy and program reform on human capital	17
Pilots of human capital interventions implemented	1
High-level forums where policy makers discuss human capital	4
Human Capital Network policy makers participating in global peer-learning events	1,300
Study tours with whole-of-government human capital focus	0
Human capital country case studies and major multi-sectoral reports	8

The Results Framework utilizes indicators that track activities under the following areas: (a) measurement and indicators that provide an evidence base to help motivate governments to invest in human capital, (b) analytics and investments on whole-of-government approach to improve governments' capacity to deliver

services, and (c) convening and thought leadership to generate momentum to address emerging challenges on human capital. Activities and interventions supported by the Umbrella Program reinforce each other and are adapted to specific country contexts to ensure they deliver impactful results.

Figure 2.1. Three Areas of Global and Country Engagement



Measurement and Indicators

- Improve data availability and quality to measure human capital outcomes



Analytics and Investments

- Strengthen government policies that support human capital outcomes
- Improve efficiency and sustainability of public spending, increasing financing for human capital interventions
- Scalable, efficient and equitable innovations to improve systems and governments' capacity to deliver services
- Reduce gender gaps in human capital outcomes



Convening and Thought-Leadership

- Generate momentum for action to address emerging issues around human capital agenda

2.1. The Umbrella Program Optimizes Outcomes through Data and Measurement

The Umbrella Program plays a pivotal role in advancing data and measurement to inform policies and shape interventions. It allocates resources to create tools and methodologies that leverage the HCI, which quantifies the impact of health and education on the productivity of the next generation of workers. Utilizing the HCI, it complements policy measures and interventions by offering a quantitative assessment to evaluate gaps in human capital and to determine prompt and strategic actions. Amid unforeseen challenges, several World Bank teams with support from the Umbrella Program actively engaged in developing innovative tools and methodologies that are grounded in the HCI, analyzing real-time data, and enhancing governments' capacity to deliver efficient human capital services.

- **Equitable access to human capital.** Disaggregation of the HCI by different categories such as gender, socioeconomic background, or geography can shed light on gaps in services and help governments target interventions toward marginalized groups. In **Bangladesh**, disaggregating the HCI using various data sources highlighted low human capital outcomes across all population groups. The Umbrella Program supported a comprehensive study (Box 2.1), revealing that while the country has made strides in advancing human capital, progress remains uneven across households. The study brought to light stark differences in child health and nutrition between richer and poorer households, resulting in disparate accumulation of human capital. The finding underscores the need for targeted measures to ensure equitable progress and break intergenerational poverty.

Box 2.1. Factors That Limit Children in Bangladesh from Attaining Their Full Potential

Despite significant progress made, a child born in Bangladesh today will only achieve 46% of her/his full human capital potential. Driven by challenges in health, nutrition, and schooling, this is lower than the average in South Asia and lower-middle-income countries. An uneven recovery from the pandemic is also expected to hinder human capital accumulation further, as the dropout rate for vulnerable children, especially girls, is likely to rise because of prolonged school closures. An estimated 35,200 additional children are expected to drop out from primary and secondary education, likely never to return to the education system.

A study supported by the Umbrella Program reveals a stark disparity in human capital accumulation among children from poor households. Those in the poorest quintile are expected to achieve only 42% of their potential productivity, compared to 49% for children in the wealthiest quintile—a 7 percentage point difference attributed to variations in health and schooling outcomes. Children from the poorest quintile are nearly twice as likely to experience stunting, reflecting broader disparities linked to poverty, urban-rural living conditions, and maternal education levels. The causes of disparities are deep rooted and reflect chronic poverty and institutional factors such as availability of services and accountability of services to disadvantaged populations.

	Disaggregated by household wealth quintile due to differences in child health and nutrition						Data sources
	Bangladesh	Poorest 20%	Second poorest 20%	Middle 20%	Second wealthiest 20%	Richest 20%	
HCI	0.46	0.42	0.45	0.46	0.46	0.49	
Survival: Prob. of Survival to Age 5	0.96	0.95	0.96	0.96	0.97	0.97	MICS 2019
Quality and Quantity of Schooling:	0.56	0.54	0.56	0.57	0.56	0.57	
<i>Expected years of schooling</i>	8.09	7.49	8.09	8.32	8.01	8.57	DHS 2017-18
<i>Reading Comprehension scores</i>	368	368	368	368	368	368	EGRA 2014-16
Health:	0.91	0.87	0.90	0.91	0.92	0.93	
<i>Fraction of Kids Under 5 Not Stunted</i>	0.72	0.62	0.69	0.74	0.77	0.80	MICS 2019

Addressing these disparities will require targeted government programs to counteract factors contributing to unequal human capital accumulation. Human capital investments for the poor with a focus on improving nutrition, access to quality secondary education and beyond, and transitions to good jobs can help narrow the widening gap. Equally important are extensive social safety programs which insulate the vulnerable from climate change, economic, and various other shocks. These initiatives rely heavily on the availability of comprehensive data, enabling effective targeting to improve human capital outcomes.

Note: Disaggregated data are available only for child survival, stunting, and expected years of schooling. Thus, learning outcomes are assumed to be equal to the national average for each wealth quintile. The resulting disparity in HCI is due to disparity in years of schooling, child health, and nutrition only. The disaggregated HCI has been scaled to match the global HCI figure. Expected years of school (EYS) ranges from 0 to 14 years. Enrollment and repetition rates used to construct estimates of EYS. Enrollment rates are taken from UNESCO Institute of Statistics and are supplemented with data gathered by World Bank staff. Due to unavailability of disaggregated data according to different wealth quintiles, the EYS is identical across all socioeconomic groups. The same holds true for identifying comprehension scores.

Source: Inoue, K., K. Macdonald, R. Ahmed, and N. Ahsan. 2022. *Towards Equitable Access to Human Capital in Bangladesh: Disaggregation Note*. Washington, DC: World Bank Group. <http://documents.worldbank.org/curated/en/099341309272235641/IDU0ecde25bc06bae049aa0b25e04d8db1c4f442>.



- **Dashboard of human capital service delivery indicators.** The Umbrella Program played a pivotal role in developing a comprehensive set of indicators crucial for **Pakistan's [Human Capital Review](#)**, encompassing the HCI, data on stunting, under-5 mortality, and quality of schooling. To ensure reliability and uniformity, micro-data from diverse sources have been harmonized, enabling a detailed disaggregation of indicators by gender, wealth, and location. The resulting indicators are now integrated into an interactive dashboard, providing a dynamic platform for teams to monitor progress at the country, provincial, and district levels through time-series analysis and mapped visualizations. The dashboard was instrumental in assessing ECD programs and in guiding World Bank operations in the area. The indicators are also essential in developing a simulation tool that would identify the cost of bringing children back in school and gauge parental norms and attitudes toward girls' education.
- **Gender and adolescent health.** Adolescents in **Bangladesh** experience high fertility rates with 59 percent of girls being married before the age of 18 and about 88 percent of adolescents reported experiencing aggression from caregivers (UNICEF 2019). To address these issues, the Umbrella Program has spearheaded the collection of innovative data focusing on critical dimensions such as COVID-19 outcomes, aspirations, mental health, and growth mindset among adolescents. Leveraging these data, the Ministry of Education is developing a project aimed at prioritizing secondary education. Additionally, analytical work supported by the program demonstrates the transformative potential of interventions centered around growth mindset, showcasing significant improvements in learning outcomes and a delay in marriages for adolescent girls. These findings empower the World Bank teams to offer evidence-based guidance to government counterparts, facilitating the design of an impactful and scalable adolescent health program for Bangladesh that integrates health center, school, and community-based interventions. The program is poised to tackle GBV and mitigate harmful practices, including child marriage.
- **Human capital and economic growth.** In **Bangladesh**, the Umbrella Program is playing a critical role in data collection to initiate dialogue on harnessing human capital

as a catalyst for inclusive development. Employing a [long-term growth model](#) and adjusting the HCI to measure the extent to which an individual can fully utilize her/his human capital to increase productivity in the labor market, ongoing efforts involve assembling data sets and scenarios to assess economic losses due to gaps in human capital and gains achievable through interventions. In addition, the Umbrella Program is also supporting a quantitative analysis of historical data, delving into the correlation between human capital outcomes and how they affected GDP per capita growth in Bangladesh.

- **Evaluating the impact of human capital operation.** The Umbrella Program has been instrumental in developing a framework that assesses the impact of potential human capital interventions in **Ethiopia**. By profiling 50 *woredas* through administrative data and household surveys, these efforts laid the groundwork for the development of specific purpose grants (SPGs) that target and improve human capital outcomes. The Umbrella Program is also supporting the use of innovative methodologies through satellite imagery and cellphones to gauge the impact of the recent conflict on health centers and school facilities.
- **Designing data management systems to improve service delivery.** The Umbrella Program is supporting **Ethiopia's** Ministry of Education in building a data management system designed to capture learning assessments. Through technical assistance and trainings, it aims to enhance the capacity of the National Education Assessment and Examinations Agency to conduct in-depth assessments in early grade reading, measure early learning and quality of outcomes, and facilitate more frequent national learning assessments. Simultaneously, in the health sector, the

program is providing technical support to bolster capacity and expand Ethiopia's Unified Nutrition Information Systems (UNISE) across 29 *woredas* identified under the World Bank project with [Human Capital SPGs](#). These efforts aim to improve data collection and timely reporting of health indicators to effectively monitor services.

2.2. The Umbrella Program Boosts the Governments' Capacity through Analytics and Investments

The Umbrella Program advances knowledge and analytical foundations for whole-of-government approaches and multi-sectoral interventions to strengthen human capital outcomes. It supports sustained investments across various dimensions, promoting strategies that emphasize coordination among multiple government entities and complementary sectors. This was the case in Ethiopia where lack of multi-sectoral coordination in planning, budgeting, and implementation limits the effectiveness of human capital interventions with only 1 percent of children reporting having access to essential services (Skoufias, Vinha, and Sato 2019). The Umbrella Program supported the revision of national planning guidelines, standardizing and aligning strategies and policy frameworks at the federal, regional, and local levels to improve services. An in-depth analysis (Box 2.2) was also conducted on out-of-school children, presenting options that will mitigate impacts of school closures resulting from the pandemic and recent conflicts. To combat stunting, the Umbrella Program is supporting a multi-sectoral strategy to be piloted in *woredas*, drawing on behavioral change mapping and aligning with the government's 1,000+ days campaign—a nationwide initiative promoting maternal and child health during the critical first 1,000 days of life.

Box 2.2. In Ethiopia, Getting Children and Adolescents Back in School



Out-of-school rates in Ethiopia persist at alarming levels, with one-third of primary-age children and over two-thirds of adolescents either out of school or failing to reach secondary levels. Despite the country's earnest efforts to tackle this challenge, recent conflicts, natural disasters, and economic crises have undermined progress in getting children and adolescents back in school.

The Umbrella Program supported a study revealing a significant number of children and adolescents, particularly those from disadvantaged, rural, and impoverished communities, still find schooling beyond their reach. For those who do manage to enroll, approximately 1.5 million students in primary education and 4.5 million in high school face a heightened risk of dropping out. The study attributes this to a lack of interest in education among students and parents, highlighting the pandemic, civil unrest, and climate shocks as factors that have diminished the perceived relevance of schooling for families. Other contributing factors include the necessity to work, household obligations, distance from schools, and the age of the students.

While the report suggests a 20–40% increase in government spending for public education, a comprehensive financing plan is essential. Collaboration with the Ministry of Finance is recommended to create a funding mechanism directing resources to underserved regions and populations. In response to the immense funding needed to implement a comprehensive strategy, shifting financing from higher education to prioritize basic education and rebalancing overall sector spending are also proposed measures.

The report also advocates for the establishment of a standardized entry age of seven years for students, accompanied by three to five years of intensive remedial support for older or returning students. Course offerings should be tailored to individual learning levels. For older adolescents, intensive support should focus on building numeracy, literacy, and foundational skills essential for employment.

Recognizing the critical importance of pre-primary education, the report emphasizes prioritizing at least one year of activity-based learning to ensure foundational learning and school readiness. During this period, competent individuals from the community can temporarily serve as instructors until a pool of teachers with a strong background in early childhood education is established.

Innovative teaching models, such as smaller, less-specialized programs with versatile teachers in rural areas, community-based schools, distance education, blended learning, and self-directed learning centers, are recommended to broaden access to middle and secondary education and facilitate successful grade-level progression.

To deepen community engagement, a community advisory group is proposed to identify and support out-of-school and at-risk children and adolescents. This group can enhance communication with parents, establish a warning system for at-risk students, and oversee school services such as feeding programs, grants, and outreach to girls.

Source: World Bank. 2023. A Flagship Report on Out-of-School Children and Adolescents in Ethiopia: Toward Effective Policies and Implementation. World Bank Publications. Washington, DC: World Bank.

In **Pakistan**, the Umbrella Program supported a comprehensive [Human Capital Review](#) that identified critical challenges and areas for improvement, addressing ECD, child malnutrition, out-of-school children, learning poverty, and the labor market outcomes of the poor. The review, disseminated to key government counterparts, stakeholders, and the public, underscored persistent disparities in human capital outcomes, exacerbated by the pandemic, which eroded recent hard-earned gains. The floods in 2022 added further strain to households and the government's capacity to deliver essential social services. The review calls for urgent measures to address health and education crises, emphasizing the need for robust political commitment and proposing policies and institutional changes grounded in a multi-sectoral approach.

The Umbrella Program plays a pivotal role in bolstering governments' implementation capacity, thereby accelerating improvements in human capital outcomes. Leveraging analytics and technical assistance, it offers targeted support to institutions and ministries to foster their capacity to implement effective solutions. Many analytical activities aim to inform policies and strategies, influence institutional changes, and support cross-sectoral programs. Some of the highlights are as follows:

- **A roadmap for ECD.** Investments to support ECD and women's economic empowerment are critical in advancing human capital. In **Kenya**, the Umbrella Program provided

critical support in developing potential entry points that improve policies, planning, and budgeting of county-level and national government programs to invest in young children and boost women's productivity. Responding to the request of the Presidential Policy and Strategy Unit (PASU), a qualitative household study (Box 2.3) on malnutrition and ECD from five counties was completed. In addition, a technical note underscored the importance of investing in infrastructure, electricity, and digital technologies to improve the delivery of health services including those critical for ECD.

- Similarly in **Pakistan**, the Umbrella Program facilitated an analysis of ECD, drawing on global evidence that emphasizes the significance of multi-sectoral investments in the early years to improve childhood outcomes. This study conducted an in-depth assessment of the policy landscape related to ECD, spanning sectors such as health and nutrition, responsive care, early learning, and safety and protection. By examining gaps in service availability and associated risks, the analysis presented a comprehensive overview of Pakistani children's experiences during the first 1,000 days (from conception to age 2) and from ages 3 to 5 across various sectors. The findings not only highlighted existing opportunities for improvement but also identified key areas for targeted interventions and are shaping a strategy for ECD programs in Pakistan.

Box 2.3. Getting it Right! Improving Kenya's Human Capital by Reducing Stunting

Despite the high coverage rates of key nutritional interventions in Kenya, stunting remains persistently high, affecting close to 1.8 million children under five years old. Poor nutrition in early life irreversibly affects brain development and in turn learning and future productivity. Kenya incurs a substantial economic loss equivalent to about 6.9% of GDP due to undernutrition.

In response, the Umbrella Program collaborated with the government to conduct a comprehensive study delving into the root causes of stunting at the household level across five counties with particularly high stunting rates, offering potential pathways for mitigation.

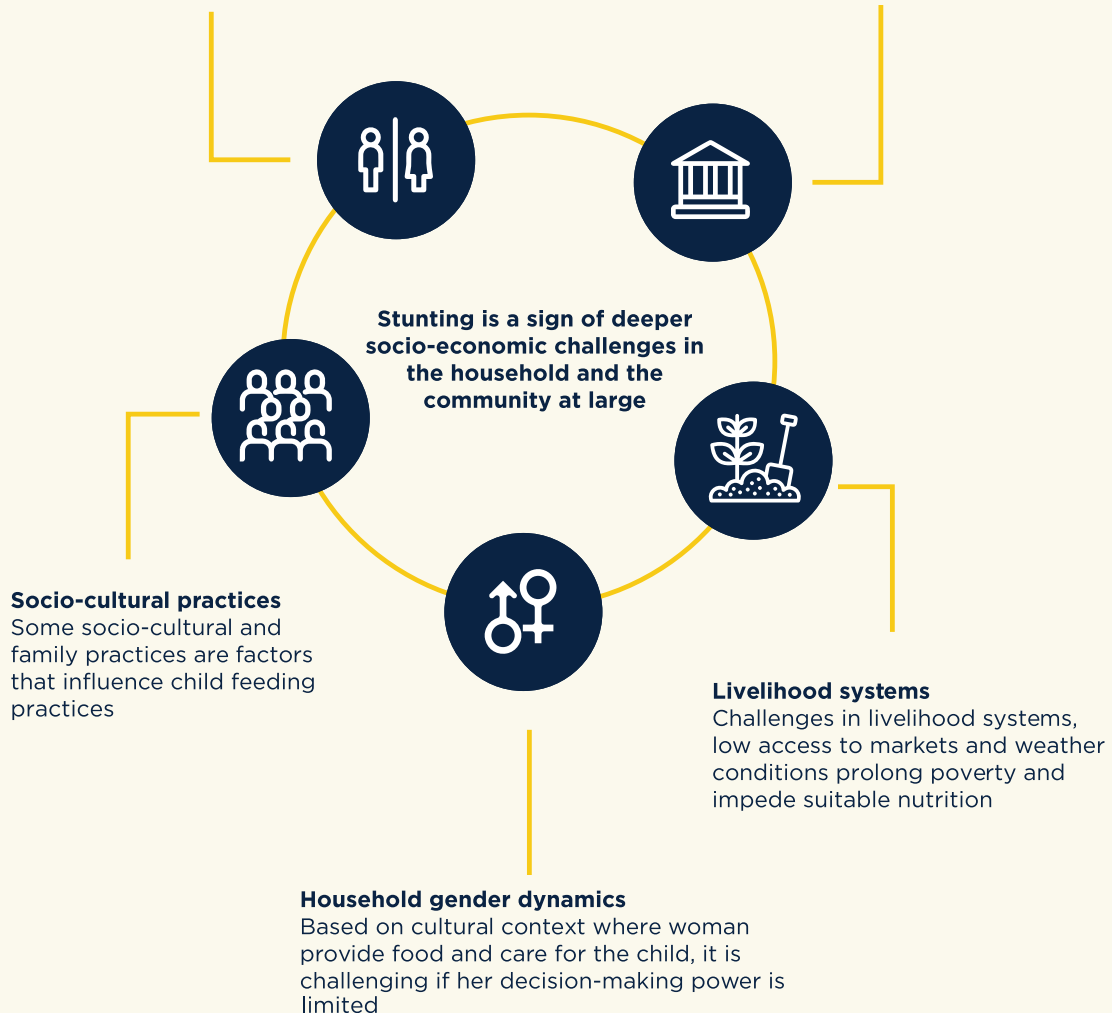
Summary of Key Findings

Understanding of stunting

Stunting is not a visible illness, which limits its understanding among households and hence hinders the actions parents can take to address it.

Institutional aspects

“Institutional blindness” for children aged 9 months to 4 years leads to the critical follow-up period between the ages of 18-24 months being missed



Source: Abuya, Timothy, and Wangari Ng'ang'a. 2021. *Getting it Right! Improving Kenya's Human Capital by Reducing Stunting—A Household Account*. Nairobi: Presidential Policy and Strategy Unit (PASU), Sahihi Africa, and Population Council Kenya.

The study recommends leveraging community social structures, characterized by high levels of trust, as strategic entry points for interventions. Entities such as religious institutions and women's groups with whom households regularly interact could serve as conduits for service delivery such as feeding programs, early stimulation, and behavior change initiatives through educational channels, all while addressing broader socioeconomic needs.

Collaborating with ECD centers to educate parents and caregivers is proposed to identify and support children facing malnutrition. Strengthening community health systems can reduce malnutrition and stunting, and continued collaboration with related sectors such as social services ensures that underlying challenges contributing to malnutrition are addressed.

- **Gender-inclusive service delivery.** The Umbrella Program is continuing efforts to incentivize members of the Women Development Army in **Ethiopia**. Established in 2011 as part of the government’s public health strategy, these community workers play a crucial role in fostering community ownership of primary health care activities, particularly maternal health, and serve as volunteer health workers that promote disease prevention, extending essential services in health centers and households. Resources from the Umbrella Program facilitated a study, pinpointing the bottlenecks faced by volunteers. The findings underscored the importance for a high-level consensus on the volunteers’ roles with government counterparts and better engagement from related ministries. In-depth consultations are also under way to understand factors influencing high fertility rates in the country and develop measures to address them.
- **Improving employment opportunities for underserved groups.** Nearly 12.6 million young people in **Bangladesh** are categorized as NEET, with women representing close to 90 percent (Al-Zayed 2022). To address this issue, the Umbrella Program conducted a comprehensive analysis to identify the unique challenges faced by disengaged youth which included gender disparities and the specific support required to maximize their economic inclusion. These efforts were instrumental in designing the [Economic Acceleration and Resilience for NEET Youth project](#), incorporating lessons learned from the analysis to provide literacy, skills development, and employment support to youth in Bangladesh. To understand social norms limiting female employment, the Umbrella Program supported a study, recommending policies that influence the expectations of male family members, who wield significant influence over household

decisions. Additionally, targeted efforts that address early marriage and improve the safety of work commutes for females are identified as crucial interventions. Collaborating with the Bangladesh Garment Manufacturers and Exporters Association (BGMEA) and the Bangladesh Knitwear Manufacturers and Exporters Association (BKMEA), the Umbrella Program is also finalizing a technical report that will help reintegrate vulnerable women back into the workforce.

The Umbrella Program through the GIRL Initiative in Africa is advancing girls and women’s empowerment. Aligned with [SWEDD regional flagship project](#), the initiative offers technical support for the development and implementation of groundbreaking gender-transformative interventions. This initiative not only spearheads innovative programs but also generates robust evidence that informs and influences both programmatic initiatives and policymaking. Recognizing the importance of creating evidence for effective large-scale implementation, the Umbrella Program collaborates closely with African policy makers and key stakeholders, fostering an ambitious learning agenda that integrates transformative interventions in empowering women and girls across the region. Some of the highlights from GIRL are as follows:

- In **Benin**, GIRL is conducting a qualitative study that examines **the impact of engaging young men through husbands’ clubs** on male behaviors toward girls and how this can lead to progressive changes in social norms.
- In **Cameroon**, a **qualitative study to assess childcare preferences** was disseminated to government counterparts and the SWEDD project team to help design community-based childcare centers. Recommendations included tools that can be used to collect data and information to design childcare interventions. GIRL also provides

technical assistance in designing targeted interventions in both community and school settings. In addition, GIRL is actively involved in building the capacity to assess the impacts of these interventions, ensuring a comprehensive and sustainable approach to childcare initiatives in the region.

- In **Côte d'Ivoire**, the Umbrella Program is **leveraging radios and digital technologies for SRH training in safe spaces**. An RCT is currently under way to evaluate the effectiveness of digitizing the curriculum through an app, which will be taught on tablets alone or in conjunction with a component involving parents or tutors during SRH training sessions. Complementary qualitative research was completed, including messages and content designed to inform parents, along with the use of specific technology tailored to appropriate contexts. The lessons gained from this research were effectively communicated to government counterparts and the SWEDD project team, fostering collaboration and knowledge sharing for the advancement of SRH initiatives.
- The Umbrella Program is facilitating adolescent girls' access to contraceptives in the **Republic of Congo** through **family planning services and the provision of contraceptives** in the Brazzaville and Pointe Noire provinces. GIRL is identifying the primary constraints that hinder adolescent girls in receiving family-planning services and long-lasting reversible contraceptives.
- In **Mali**, GIRL is actively shaping a **pilot intervention that integrates health centers with safe spaces**, providing adolescent girls with crucial life skills and information on SRH. The initiative involves training health workers to deliver life skills curriculum, and in select communities, safe spaces will be established in health centers. A parallel intervention will distribute recorded stories



in local languages to households with adolescent girls. The Umbrella Program also supported qualitative research involving 13 health providers to refine the content of SRH curriculum and training materials. RCTs are under way to evaluate the impact of this intervention across diverse contexts, including cross-border areas and conflict zones. Simultaneously, a qualitative study is exploring the importance of training midwives and fostering community engagement to advance adolescent girls' well-being.

- In **Togo**, the Umbrella Program is advancing **women's economic empowerment** by improving childcare services. The interventions identify ways to support parents in expanding day care services in areas of critical need, design accessible day care centers, and implement remote training programs for day care managers in hard-to-reach locations. This approach not only addresses immediate childcare needs but also fosters economic opportunities for women by recognizing the role that reliable childcare services play in enabling women to participate in the workforce.
- GIRL played a crucial role in completing a **study on the impact of COVID-19 on education in Africa**. While the study did not find evidence to suggest that gender gaps

widened during the pandemic, it revealed a concerning trend that family support for education may have weakened. Adolescents faced challenges attending school as household resources were stretched thin, with competing demands such as additional caregiving responsibilities or engaging in income-generating activities. The findings underscore the far-reaching consequences of the pandemic on education in Africa, emphasizing the need for targeted interventions to address challenges hindering students' access to education.

- GIRL is also building **national and regional capacity** in Africa to design, implement, and advocate for policies and programs to empower women and girls. In collaboration with Global Financing Facility (GFF), GIRL enlisted a cohort of **African Girls and Women's Empowerment Specialists**. These seasoned specialists play a crucial role in guiding the design, supervision, and evaluation of the SWEDD project, as well as other initiatives on gender empowerment. They support policy dialogue; contribute to analytical efforts; disseminate knowledge; and facilitate coordination with clients, other stakeholders, and development partners. As of September 2023, 13 specialists had been selected from a pool of over 1,000 applicants, representing countries such as Benin, Cameroon, Côte d'Ivoire, Madagascar, Mali, Nigeria, Senegal, The Gambia, and Uganda, marking a significant step in advancing initiatives across the region.

It is crucial to prioritize fiscal resources for human capital investments aimed at the poorest and the most vulnerable populations, while also ensuring spending efficiency, to effectively address losses and avoid further setbacks to human capital. The Umbrella Program supported the development of **Public Expenditure and Institutional Reviews (PEIRs)** which provide a comprehensive analysis of

how public funds are spent, how well they are spent, and what funding and financing gaps exist. They also identify areas for institutional reforms that lay the groundwork for effective interventions.

- **PEIR to ensure female labor force participation in Bangladesh.** The Umbrella Program supported the completion of the review, which underscored the importance of a robust institutional structure that incentivizes public spending for female labor force participation. The report recommends best practices to transform Bangladesh's budgeting process to a results-driven planning tool. It also promotes transparency and accountability in reporting public spending on gender issues, laying the groundwork for impactful strategies to advance female workforce engagement.
- **PEIR to advance human capital in Ethiopia.** The Umbrella Program was instrumental in developing comprehensive reviews of the education sector to address learning poverty and assess the skills and employability of graduates, as well as the effectiveness of social protection programs in safeguarding vulnerable groups from shocks. A synthesis of these reviews will provide valuable insights to a forthcoming national public expenditure review. The Umbrella Program also facilitated the reform of the public finance system that will link budgets and public spending with the World Bank's human capital operation in the country, reinforcing a strategic alignment of financial resources with human development goals.
- **PEIR to advance ECD in Kenya.** The Umbrella Program finalized a review, which collected and analyzed expenditure data on interventions and studied prevailing institutional and policy frameworks supporting ECD in Kenya. The expenditure analysis examines data from national and county levels across sectors involved

in delivering ECD services, including contributions from development partners to present a thorough picture. The review provides comprehensive recommendations that will advance human capital through improvements in ECD in the country.

- **PEIR to improve delivery of health and education services in Nigeria.** The review examines the dynamics and impact of institutional arrangements, policy, and public spending in delivering human services in Nigeria. The assessment identified areas for institutional reforms, including at the county level, and consultations are under way with government counterparts and

development partners such as the UK's Foreign Commonwealth and Development Office, Bill & Melinda Gates Foundation, and United Nations Children's Fund (UNICEF) to build consensus around the proposed reforms.

- **PEIR to address learning and nutrition in Pakistan.** The Umbrella Program completed a comprehensive review of human capital policies, programs, and investments in Pakistan. The analysis delved into the effectiveness of public spending and institutional structure, specifically in learning and nutrition outcomes, to advance economic growth (Box 2.4).

Box 2.4. Pakistan's PEIR: A Strategic Blueprint to Advance Human Capital

In Pakistan, supporting human capital in a fiscally constrained environment requires a strategic approach to reduce inefficient public spending. As the country grapples with long-term fiscal deficits and increasing debt, the Umbrella Program facilitated a comprehensive review that focused on maximizing the impact of existing resources on human capital development, specifically in learning and nutrition.

The review finds that enrollment and learning outcomes in Pakistan have lagged across income groups and regions, particularly in early childhood education, contributing to an early learning gap. The report suggests that addressing malnutrition in the early stages can yield additional benefits for learning outcomes. Improving teacher salaries and accountability and leveraging data for policy making are identified as avenues to enhance the public sector's ability to translate expenditure into educational outcomes (Table 2.1). To ensure resources are allotted to areas that need them the most, the report proposes allocation based on school performance or giving special provisions for lagging districts. Federal and provincial governments will need to collaborate to explore efficient and equitable approaches to allocate education spending.

In addressing nutrition outcomes, the report underscores the need for improved data collection and enhanced coordination among key sectors. While national spending on nutrition has increased, critical nutrition-specific efforts, such as providing micronutrient supplements, are still not as high as they could be compared to similar countries in the region. These interventions are crucial, but given budget constraints, the government will need to find efficient ways to deliver nutrition programs, especially since current delivery methods are costly compared to similar programs in other countries in the region (Table 2.2).



Table 2.1. Interventions to Improve Learning and Institutions

Short-term Interventions	Medium-term Interventions
Aligning interests and institutions	
<ul style="list-style-type: none"> Intervention: Implement a body/systems (e.g., via PIE with oversight from the inter-provincial Education Ministers Committee) that synchronize, standardize, coordinate, analyze, publicize, and communicate Federal and Provincial education data on schools, teachers, learning, and education outcomes, on the back of existing systems such as GFMS, EMA, NEMIS, EMIS, and HRS. Outcomes: Synchronize fragmented data systems to enhance transparency, monitoring, policy making, and in turn accountability and spending efficiency. 	<ul style="list-style-type: none"> Intervention: Provincial education departments should (i) ensure that school visits by district education officials adhere to existing guidelines, including classroom observations; present content-specific support to teachers; check the status of the nonsalary budget; and ensure that learning materials are provided to students; and (ii) design and pilot formative assessments. Outcomes: Enhance monitoring of student and classroom performance to enable adjustment and enhance learning.
Upskilling and motivating teachers	
<ul style="list-style-type: none"> Intervention: Devise requirement/s to (re)certify teachers by passing the teaching test every 3-5 years, implemented by the National Testing Service in collaboration with provincial in-service training and accreditation centers. Outcomes: Reduce inefficiencies by ensuring that existing teachers are adequately skilled so that children learn. 	<ul style="list-style-type: none"> Intervention: For public sector teachers that do not pass the certification exam or have poor student learning outcomes, provincial education departments should devise rules of retraining or phasing out. Outcomes: Reduce inefficiencies by ensuring that existing teachers are adequately skilled so that children learn.
<ul style="list-style-type: none"> Intervention: The Ministry of Finance together with the Ministry of Education to consider options for aligning salary scale across the public sector based on market comparators for equivalent skills and to include performance criterion for salary increases. Outcomes: Reduce inefficiencies by ensuring that teachers are paid according to skill and encourage better teaching performance. 	<ul style="list-style-type: none"> Intervention: Pilot dual-track recruitment system for teachers, with new recruitment undertaken on renewable term contracts with performance conditions and remuneration at prevailing market rates rather than public service scale. Outcomes: Expand number of qualified teachers in a fiscally sustainable manner.
Preparing children as learners	
<ul style="list-style-type: none"> Intervention: The Federal Ministry of Education, in collaboration with researchers, to (i) review supply and demand-side constraints to ECE; (ii) study how other countries address ECE access constraints, including complementing ECE programs with nutrition programs. Outcomes: Improve ECE access. 	<ul style="list-style-type: none"> Intervention: Piloting of evaluated approaches, including home-based schooling, that may be suitable to Pakistan's context. These programs could also encompass nutrition elements targeted at young children and new mothers. Outcomes: Improve ECE access and reduce impact of food insecurity on children's ability to learn.
Preparing children as learners	
<ul style="list-style-type: none"> Intervention: Provincial education departments to investigate and either close or reinvigorate schools with no teachers. Outcomes: School closures can free up resources for more productive use and scaling up of schools can reduce multigrade teaching challenges. These can enhance learning outcomes by having learning actually happen. 	<ul style="list-style-type: none"> Intervention: To address horizontal imbalances in the post-18th Amendment setup, evaluate options for capitation grants or targeted transfers from provinces to districts / schools such as performance-based school allocations or district equalization grants. Outcomes: To improve equity in resource allocation and accountability, and learning outcomes.

PIE = Pakistan Institute of Education, GFMS = Government Financial Management and Information System, EMA = Education Management Authority, NEMIS = National Education Management Information System, EMIS = Education Management Information System, HRS = Human Resource Systems including existing financial, biometric, and performance indicators, ECE = Early Childhood Education.

Table 2.2. Nutrition-Sensitive Interventions

Short-term Interventions	Medium-term Interventions
Aligning interests and institutions	
<ul style="list-style-type: none"> Intervention: The federal government should consider establishing a federal–provincial coordination committee similar to the Education Ministers Committee where political champions come together. Outcome: This can be a first step to improving policy coordination, prioritization, and resourcing. 	<ul style="list-style-type: none"> Intervention: With the support of political champions, ensure that District Coordination Committees for Nutrition meet regularly and perform their mandate. Outcome: Enhance coordination of nutrition interventions across the district and sectors to reduce duplication, explore synergies, and enhance performance management.
<ul style="list-style-type: none"> Intervention: (i) Reactivate the nutrition expenditure tracking system (NETS) in Sindh via the Accelerated Action Plan (AAP) and (ii) train staff to record expenditure more accurately in the financial management system. Outcome: Improve tracking, transparency, and accountability of nutrition expenditure. 	<ul style="list-style-type: none"> Intervention: Pilot expanding the NETS to the rest of the country and consider also expanding the NETS to track foreign assistance for nutrition. Outcome: Improve tracking, transparency, and accountability of nutrition expenditure.
Nutrition-specific interventions	
<ul style="list-style-type: none"> Intervention: Federal and provincial governments together evaluate the efficiency of existing nutritional service delivery modes— programs as well as potential duplication in delivery of nutrition programs—to seek efficiencies and reduce costs. Outcome: Create fiscal space for more spending on high impact nutrition specific interventions. 	<ul style="list-style-type: none"> Intervention: Based on earlier findings, consider potential reforms, including more optimal ways of delivering nutrition programs and reduce overlap of programs such as between provincial wheat purchases and subsidies and BISP transfers. Outcome: Improve equity and efficacy of nutrition spending.
<ul style="list-style-type: none"> Intervention: The federal government through its communication arm should consider devising a gender-informed community communication strategy centered on ensuring the nutritional needs of girls and mothers and assessing the long-term impact on the community. Outcome: Improve equity in nutrition and buy-in of involved actors. 	<ul style="list-style-type: none"> Intervention: Pilot (perhaps in Sindh under AAP and with partners like BISP) a digital registration system of severe and moderate malnutrition cases to enable sharing of data across service delivery partners and programs. Outcome: Better identify and monitor severe acute malnutrition cases, enhance synergies, and reduce duplication.

Implementing these reforms has the potential to yield substantial gains in human capital, fostering growth and poverty reduction. The report outlines a scenario where Pakistan closes its HCI gap as it improves its learning and nutrition outcomes toward the regional average in the next five years. Sustaining this momentum over several decades can lead to a more prosperous Pakistan, with the estimated GDP per capita around 15 percent higher than that of low- and middle-income countries, contributing significantly to long-term poverty reduction.

Source: World Bank. 2023. Pakistan Human Capital Review: Building Capabilities Throughout Life. World Bank Publications. Washington, DC: World Bank.



2.3. The Umbrella Program Drives the Human Capital Agenda through Convening and Thought Leadership

The Umbrella Program leverages the global network of the Human Capital Project, facilitating knowledge sharing across regions and globally. By convening stakeholders and fostering engagement on key policy issues, it aims to shift mindsets through advocacy and drive innovation that is critical to accelerate investments in human capital. At the country and regional levels, the Umbrella Program capitalizes on this convening power to generate momentum and drive the human capital agenda.

- Regional platform for gender empowerment. GIRL was instrumental in organizing a convening that promoted a regional platform to share knowledge on the legal frameworks supporting gender empowerment. Attended by over 100 legal practitioners from nine countries, the event addressed critical aspects such as revising laws related to GBV, identifying effective methods for informing vulnerable communities especially in conflict areas, and engaging civil society organizations

with significant progress made in involving Pan-African institutions such as the Economic Community of West African States (ECOWAS) and the Economic Community of Central African States (ECCAS) in the platform's ongoing initiatives.

- Africa Human Capital Heads of State Summit (Box 2.5). The Umbrella Program played a pivotal role in organizing a call to action to invest in human capital to drive innovation, resilience, and growth in the continent. Emphasizing the urgent need to address Africa's young and rapidly growing population, the summit underscored the importance of creating productive employment and functioning markets that can make the most of these changing demographics. Leaders from 43 African countries committed to step up efforts through the Dar Es Salaam Declaration with specific financing and policy targets in health, education, and job creation. Ongoing efforts involve in-depth exchanges to operationalize commitments made under the declaration with the development of accelerator plans to identify each country's priorities. Somalia's inclusion in the Human Capital Network, bringing members to a total of 92 countries, was also a significant outcome of the summit.

Box 2.5. Charting the Future: Investments in Human Capital at the Africa Heads of State Summit



William Ruto, President of Kenya, speaking during the Heads of State panel discussion. Photo: World Bank

The Africa Human Capital Heads of State Summit convened an assembly of heads of state and ministers representing 43 countries. In a gathering attended by more than 1,300 people, leaders pledged their commitment to investing in Africa's growing young population to catalyze its economic growth.

The summit comes at a critical time as many children and young people in the continent face significant barriers hindering their potential, stemming from inadequate access and poor quality of critical services such as health and education. Africa's HCI score of 0.40 underscores that the region is only tapping into 40% of its productive potential. The only continent where 70% of its people are under the age of 30, Africa is poised for substantial growth, with over 400 million young people entering working age by 2035.

The summit delved into pressing issues, addressing the quality of instruction, teacher training, the importance of secondary school completion

especially for female students, and access to quality health care and nutrition. Participants also focused on strengthening the links between education systems and labor markets. In a historic agreement, leaders endorsed the [Dar Es Salaam Declaration](#), identifying concrete targets for health and education and job creation, as well as specific goals for immunization coverage, maternal and child mortality reduction, and stunting. Commitments also extended to improving access to secondary and tertiary education for adolescent girls, digital skills training, and increased resources dedicated to human capital outcomes. The summit served as a platform for diverse stakeholders, including Mastercard, the European Commission, GFF, and the Bill & Melinda Gates Foundation to convene, exchange knowledge, and explore ways to collaborate. Participants emphasized the concerted effort needed from governments, the private sector, civil society, and donors to realize Africa's potential and achieve the ambitious goals outlined in the declaration, with each playing a vital role in fostering change, ensuring accountability, and mobilizing resources.

While not directly funded by the Umbrella Program, Ministerial Conclaves organized by the Human Capital Project and held biannually around the World Bank–IMF Meetings serve as catalysts for meaningful dialogue among Ministers of Finance. These discussions propel practical solutions to complex policy challenges, which influence global leadership and investments in human capital. During the 2023 World Bank–IMF Annual Meetings, for instance, member countries discussed solutions that can boost [job creation and entrepreneurship](#). Ministers focused on policies and programs that make the most of the potential of human capital to create jobs, particularly by lowering

women’s barriers to employment, upskilling and reskilling the youth and adult workforce, and leveraging entrepreneurship for job growth. The most recent conclave marked the network’s fifth anniversary as a premier global forum in elevating the human capital agenda and addressing global challenges. Previous gatherings, for instance, tackled issues around [pandemic recovery](#), [food security](#), and [climate change](#). These high-level convenings ensure that lessons emerging from global, regional, and country programs are captured and made available to stakeholders to help build capacity, influence policy, and improve investment decisions and operations.



3. Financial Highlights and Disbursements

As of December 2023, the Umbrella Program has two donors who have committed to financing \$22.9 million. This section provides financial information concerning donor contributions, disbursements, and allocations for the Umbrella Program. Table 3.1 provides the donor agency names and the status of contributions.

Table 3.1. Donor Contributions

Status of Contributions as of end of December 2022			
Donor name	Currency	Amount in Contribution Currency	Amount in US\$
Bill & Melinda Gates Foundation	USD	7,100,000	7,100,000
The Government of Canada	CAD	20,000,000	15,825,000 (approx.)
Total			22,925,000

The Umbrella Program allocated funds to seven grantees as follows: Bangladesh, Burkina Faso, Ethiopia, Kenya, Nigeria, Pakistan, and the countries in the Sahel region. Table 3.2 summarizes the allocations and disbursements.

Table 3.2. Allocations and Disbursements (US\$)

Country/Region	Cumulative Budget Allocated^a (US\$)	Cumulative Budget Disbursed (US\$)
Bangladesh	1,820,000	1,490,000
Burkina Faso	280,000	280,000
Ethiopia	1,400,000	1,030,000
Kenya	1,000,000	1,000,000
Nigeria	400,000	290,000
Pakistan	1,250,000	1,250,000
The Sahel	7,570,000	3,640,000
Pakistan	500,000	330,000
Total	14,220,000	9,310,000

^aNote: a. Allocations and disbursements as of February 20, 2024. Allocations correspond to funds received to date, not total allocations considering the entire amount of donor commitments.

Annex 1: List of Trust-Fund Financed Activities

Grant No.	Grant Name	Fund Status	Trustee	Grant Country	TF Umbrella Program	Grant Approval Date	Grant Approval Amount (US\$, millions)	Grant Allocation Amt (\$M)	Undisb. Amount (US\$, millions)	Current FY Disb. (US\$, millions)
Promoting Multi-Sectoral Policies to Boost Human Capital Outcomes										
TF0B2977	Burkina Faso - Support to Human Capital Strategy Design and Implementation	CLOSED	TF073417	Burkina Faso	Human Capital Umbrella	3-Jun-2020	0.46	0.28	0.00	0.00
TF0B4612	Pakistan Gates HCP MDTF	CLOSED	TF073417	Pakistan	Human Capital Umbrella	1-Dec-2020	1.25	1.25	0.00	0.00
TF0B3029	Gates HCP	ACTIVE	TF073417	Kenya	Human Capital Umbrella	12-Jun-2020	1.00	1.00	0.01	0.05
TF0B4583	Ethiopia Multisectoral Human Capital Support	ACTIVE	TF073417	Ethiopia	Human Capital Umbrella	10-Dec-2020	1.40	1.40	0.36	0.07
TF0B3024	Gates HCP – Bangladesh	ACTIVE	TF073417	Bangladesh	Human Capital Umbrella	10-Jun-2020	1.82	1.82	0.31	0.07
TF0B7813	Human Capital Public Expenditure and Institutional Review	ACTIVE	TF073417	Nigeria	Human Capital Umbrella	23-Jan-2022	0.40	0.40	0.10	0.07
TF0C2098	Gates Human Capital Heads of State	ACTIVE	TF073417	Eastern and Southern Africa	Human Capital Umbrella	11-Jul-2023	0.50	0.50	0.17	0.33

Annex 1: List of Trust-Fund Financed Activities

Grant No.	Grant Name	Fund Status	Trustee	Grant Country	TF Umbrella Program	Grant Approval Date	Grant Approval Amount (US\$, millions)	Grant Allocation Amt (\$M)	Undisb. Amount (US\$, millions)	Current FY Disb. (US\$, millions)
The Sahel: Girls' and Women's Empowerment in Africa										
TF0B6275	Generate Evidence to Shape Programs and Policymaking	ACTIVE	TF073417	Western Africa	Human Capital Umbrella	12-Aug-2021	0.76	0.76	0.74	0.01
TF0C0783	GWE in Africa: Design and Pilot Gender-Transformative Interventions	ACTIVE	TF073417	Western Africa	Human Capital Umbrella	12-Aug-2021	2.76	2.76	0.93	0.49
TF0C0784	GWE in Africa: Build National and Regional Capacity to Implement Policies and Programs	ACTIVE	TF073417	Western Africa	Human Capital Umbrella	12-Feb-2023	1.87	1.87	0.91	0.46
TF0C0799	GWE in Africa: Generate Evidence to Shape Programs and Policymaking	ACTIVE	TF073417	Western Africa	Human Capital Umbrella	25-Mar-2023	2.18	2.18	1.35	0.33

Note: TF= Trust Fund. Allocations and disbursements as of February 20, 2024.

Annex 2: Results Framework

Outcomes	Output Indicators	Target (number)	Actual (number)
1. Improved HCI data and knowledge	New tools developed	7	5
	New methodological approaches developed	11	9
2. Improved knowledge on whole-of-government approaches	Reports, studies, knowledge products produced	55	46
	Workshops/seminars/conferences organized	81	67
	Blogs, articles, and other publications published	70	48
	Press/media citations	940	821
	Academic citations	10	0
3. Improved implementation capacity to accelerate human capital outcomes (country level)	Policies or programs that are adjusted or repurposed to facilitate human capital acceleration	30	24
	People trained	2,590	1,476
	Study tours participants	32	4
	Handbooks, manuals, curricula produced	11	8
4. Strengthened government capacity to coordinate for multisectoral/multi-partner approaches (country level)	Cross-sectoral collaborations between government entities in support of human capital supported	52	40
	National human capital plans/strategies developed	40	37
5. Operational Support and Lending (country level)	New operations supporting human capital outcomes developed	13	8
	ASAs supporting policy and program reform on human capital	25	17
	Pilots of human capital interventions implemented	39	1
	Beneficiaries reached by operations/pilots, individuals (gender-disaggregated)	35,000,000	57,436,343
6. Improved implementation capacity to accelerate human capital outcomes (global level)	High-level fora where Ministers and other high-level policymakers discuss HC-relevant themes (e.g., Conclaves, HCP Global Forums, WBG Annual Meetings)	4	4
	Human Capital Network policy makers participating in global peer-learning events	300	1,300
	Study tours with whole-of-government human capital focus	1	0
	Human capital country case studies and major multisectoral reports	8	8

Annex 3: Operations Informed by Trust Fund Financed Activities

Country	Project Name	Approval FY	Project Status	Project Development Objective	IDA (US\$, millions)
Bangladesh	Cash Transfer Modernization	FY18	Active	To improve the transparency and efficiency of selected cash transfer programs for vulnerable populations by modernizing service delivery	300.00
Bangladesh	Recovery and Advancement of Informal Sector Employment	FY21	Active	To provide services that can enhance earning opportunities for low-income urban youth, urban youth impacted by COVID-19, and returning migrants	200.00
Bangladesh	Accelerating and Strengthening Skills for Economic Transformation Project (ASSET)	FY21	Active	To equip Bangladeshi youth and workers, including women and the disadvantaged, with skills demanded for the future of work and improved employment prospects	300.00
Bangladesh	Income Support Program for the Poorest (ISPP)	FY15	Closed	To provide income support to the poorest mothers in selected Upazilas, while (i) increasing the mothers use of child nutrition and cognitive development services, and (ii) enhancing local level government capacity to deliver safety nets	250.00
Bangladesh	Economic Acceleration and Resilience for NEET	FY23	Active	To promote economic inclusion and resilience of the youths who are not in employment, education, or training (NEET) in Bangladesh	300.00
Bangladesh	Bangladesh Enhancing Investments and Benefits for Early Years (BEIBEY)	FY24	Active	To expand access to the national child benefit program and improve delivery of early childhood development services	210.00
Bangladesh	Learning Acceleration in Secondary Education Operation	FY24	Active	To improve student learning and retention and build system resilience in secondary education	300.00
Burkina Faso	Health Services Reinforcement Project	FY19	Active	To increase the quality and utilization of health services with a particular focus on maternal, child and adolescent health, nutrition, and disease surveillance	80.00
Ethiopia	Ethiopia Human Capital Project	FY23	Active	To strengthen delivery of and accountability for basic services that improve nutrition and learning outcomes	400.00
Ethiopia	Ethiopia Education and Skills for Employability Project	FY24	Active	To improve employment outcomes of the Technical and Vocational Education and Training (TVET) system of Ethiopia with a focus on women and marginalized groups	200.00

Annex 3: Operations Informed by Trust Fund Financed Activities

Country	Project Name	Approval FY	Project Status	Project Development Objective	IDA (US\$, millions)
Ethiopia	Ethiopia General Education Quality Improvement Program for Equity	FY18	Active	To improve internal efficiency, equitable access, and quality of the education sector	355.00
Ethiopia	Ethiopia Education Transformation Program for Results	FY25	Pipeline	To increase equitable access and retention and improve learning outcomes at the pre-primary and primary education levels	400.00
Ethiopia	Ethiopia P4R Strengthening Primary Health Services	FY23	Active	To improve access to and equitable provision of high-quality PHC services, with a focus on RMNCAH+N, while strengthening health systems	400.00
Ethiopia	Ethiopia P4R Strengthening Primary Health Services	FY24	Pipeline	To improve access to and equitable provision of high-quality PHC services, with a focus on RMNCAH+N, while strengthening health systems	49.97
Kenya	Primary Education Equity in Learning Program	FY22	Active	To reduce regional disparities in learning outcomes, improve the retention of girls in upper primary education, and strengthen systems for delivering equitable education outcomes	200.00
Kenya	Kenya National Youth Opportunities Towards Advancement Project	FY23	Active	To increase employment, earnings and promote savings for targeted youth, at national scale	220.00
Kenya	Kenya Social and Economic Inclusion Program	FY19	Active	To strengthen delivery systems for enhanced access to social and economic inclusion services and shock-responsive safety nets for poor and vulnerable households	250.00
Nigeria	Nigeria Human Capital Opportunities for Prosperity and Equality	FY24	Pipeline	To support the Government of Nigeria in improving human capital service delivery through strengthening allocation and utilization of financial and human resources in basic education and primary health care	500.00
Pakistan	National Health Support Program	FY22	Active	To strengthen equitable delivery and quality of essential health services at the primary health care level in support of Universal Health Coverage	258.00

Annex 3: Operations Informed by Trust Fund Financed Activities

Country	Project Name	Approval FY	Project Status	Project Development Objective	IDA (US\$, millions)
Pakistan	Actions to Strengthen Performance for Inclusive and Responsive Education Program (ASPIRE)	FY21	Active	To support the government to: (i) respond to school disruptions caused by the COVID-19 pandemic; (ii) recover access and improve education quality; and (iii) enhance sector resilience through better coordination, with a focus on disadvantaged areas and vulnerable populations	200.00
Pakistan	Sindh Integrated Health and Population Project	FY23	Pipeline	To improve utilization and quality of basic RMNCAH+N, for poor and vulnerable populations, especially women and children, in targeted areas of Sindh	200.00
Pakistan	Strengthening Social Protection Delivery System in Sindh	FY23	Active	To strengthen social protection service delivery system and enhance accessibility and utilization of Mother and Child Health Services in selected districts in Sindh	200.00
Pakistan	Securing Human Investments to Foster Transformation (SHIFT) II	FY21	Pipeline	To continue to (i) strengthen civil registry and vital statistics (CRVS), health and education systems essential for human capital accumulation; (ii) recognize the contribution of women to economic productivity; and (iii) improve national safety nets to respond to shocks in a more efficient manner	400.00
Pakistan	Girls' Results Agenda for Development of Education Sector in Punjab	FY24	Active	To increase the participation of girls and boys in pre-primary and primary grades, enhance girls' retention to middle school, and improve reading proficiency in primary grades	150.00
Pakistan	Punjab Family Planning Program	FY24	Active	To increase women and adolescent girls' empowerment and utilization of quality family planning services in Punjab	100.00
Sahel	Sahel Women's Empowerment and Demographic Dividend Project (SWEDD)	FY15	Active	To increase women and adolescent girls' empowerment and their access to quality reproductive, child and maternal health services in selected areas of the participating countries, including the Recipients' territory, and to improve regional knowledge generation and sharing as well as regional capacity and coordination	680.00
TOTAL					7,102.97

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